

American Express  
Travel Accident Insurance Cover  
美國運通旅遊意外保險保障

Terms and Conditions  
For The Platinum Card Members  
白金卡會員條款及細則

Policy Number 保單編號 :NAC0000040

CHUBB®

## Contents

---

Terms and Conditions .....	4
Part I – Definitions .....	4
Part II – Description of Benefits .....	5
Part III – Exclusions .....	6
Part IV – Claims .....	6
Part V – Terminations .....	6
Part VI – Legal Jurisdiction and Governing Law .....	6
Part VII – Rights of Third Parties .....	6
Part VIII – Compliance With Applicable Economic And Trade Sanctions Laws .....	7
Part IX – Chubb Personal Information Collection Statement .....	7
About Chubb in Hong Kong SAR .....	12
Contact Us .....	12

## 目錄

---

條款及細則 .....	8
第一部份 – 釋義 .....	8
第二部分 – 保障說明 .....	9
第三部分 – 不保事項 .....	10
第四部分 – 索償 .....	10
第五部分 – 終止合約 .....	10
第六部分 – 司法管轄區及管轄法例 .....	10
第七部分 – 第三方權利 .....	10
第八部分 – 遵守適用的經濟和貿易制裁條例 .....	10
第九部分 – 安達保險個人資料收集聲明 .....	11
關於安達香港 .....	12
聯絡我們 .....	12

This Terms and Conditions contains important information about your Covered American Express®. Card complimentary insurance and should be read carefully and stored in a safe place.

The following complimentary insurance is underwritten by Chubb Insurance Hong Kong Limited. American Express International, Inc. does not act as an agent or fiduciary for you, and American Express International, Inc. may act on behalf of the insurance provider, as permitted by law.

Please familiarize yourself with its contents and refer to it in the event of a claim situation. If you have any questions, please call The Platinum Card Service, Hong Kong on (+852) 2277 2233.

Please note that the English version of this Policy is the official version. This Policy is provided to you in both English and Chinese languages for ease of reference only. The English version of the Policy will prevail if any dispute arises regarding the interpretation of any part of the Policy.

## Terms and Conditions

---

Chubb Insurance Hong Kong Limited (hereinafter called the "Company") hereby certifies The Platinum Card Member who receives this Terms and Conditions (superseding all prior certificates which are now null and void) has Travel Accident coverage as outlined below subject to the provisions, limits and other terms contained in the Master Policy which is held by American Express International, Inc. (hereinafter referred to as the "Policyholder"), and which may be inspected there.

### Covered Person:

---

A person shall be a Covered Person under Policy Number NAC0000040 ('the Policy') only if:

- i. he or she is
  - (a) a Basic or Supplementary Card member who has The Platinum Card® issued by the Policyholder and billed in Hong Kong Dollars; or
  - (b) legally married spouse or dependent child under age 23 of any Covered Person described in (a) above.

For the purpose of this Policy, a **common law marriage** is not considered a legal marriage.

**Dependent Child** means a legally dependent child, including a stepchild or legally adopted child of any Covered Person described in (i)(a) above; and who is wholly dependent on such Covered Person(s) for financial support.

### Coverage Requirements

---

A Covered Person will be fully insured for benefits under the Policy while taking a Covered Trip on a Common Carrier Conveyance only when the entire fare has been charged to his/her The Platinum Card.

### Maximum Indemnity Per Covered Person

---

In the event the entire fare has been charged to duplicate or multiple American Express Cards while the Covered Person takes a Covered Trip on a Common Carrier Conveyance, the Covered Person will be entitled for the highest benefit under one such card, as stated in the "Schedule of Benefits", for any one Loss sustained by any one individual Covered Person as a result of any one accident.

In no event will duplicate or multiple American Express Cards or American Express Travel Cover or Travel Accident Insurance Certificates obligate the Company in excess of the "Schedule of Benefits" for any one Loss sustained by any one accident under Master Policy NAC0000040 or under other American Express Travel Cover or Travel Accident Insurance Certificates wherever issued.

### Travel Insurance

---

## Part I - Definitions

---

**Injury** means bodily injury which:

- i. is caused by an accident which occurs whilst the Covered Person's insurance is in force under the Policy; and
- ii. results in a Loss insured by the Policy; and
- iii. creates a Loss due, directly and independently of all other causes, to such accidental bodily injury.

**Loss** as used above with reference to hand or foot means complete and permanent severance through or above the wrist or an ankle joint; as used with reference to eye means the irrecoverable loss of entire sight of such eye.; or loss of life of the Covered Person meaning the death of the Covered Person.

**Common Carrier Conveyance** means an air, land or water conveyance operated under a license for the transportation of passengers for hire.

**Covered Trip** means:

- i. a trip outside of the country of domicile (one-way or round trip) taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's ticket; and
- ii. the Covered Person's entire fare for such trip has been charged to his/ her Platinum Card prior to any Injury.

**Scheduled Airline** means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

## Part II - Description of Benefits

---

### Common Carrier Conveyance Benefit

---

The benefits specified in the Schedule of Benefits will be paid if, a Covered Person suffers a Loss resulting from Injury after the entire fare has been charged to his/her The Platinum Card; provided, however, such Injury is sustained under the circumstances specified as below:

\* Such Injury sustained while riding as a passenger, in or boarding or alighting or being struck by the Common Carrier during a Covered Trip.

### Additional Benefits

---

#### 1. Airport Transportation Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to the Covered Person's departure for the airport, this benefit is payable if the Covered Person sustains any Injury while riding as a passenger in a land Common Carrier Conveyance, rental car or a scheduled helicopter operated as a Common Carrier Conveyance, but only:

- a. when going directly to an airport for the purpose of boarding an aircraft for a Covered Trip; or
- b. when leaving directly from an airport after alighting from an aircraft from a Covered Trip.

#### 2. Airport Premises Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to boarding, this benefit is payable if the Covered Person sustains any Injury at any airport premises designated for passenger use, but only when the Covered Person is at such premises immediately before boarding, or immediately after alighting from, an aircraft from a Covered Trip.

### Schedule of Benefits

---

#### Maximum Benefit Amounts under The Platinum Card Coverage

	Maximum Benefit Amount (HK\$):
Death	3,000,000
Disablement:	
Loss of both hands or both feet	3,000,000
Loss of one hand and one foot	3,000,000
Loss of entire sight of both eyes	3,000,000
Loss of entire sight of one eye and one hand or one foot	3,000,000
Loss of one hand or one foot	1,500,000
Loss of entire sight of one eye	1,500,000

The Company will pay the applicable benefit amount if a Covered Person suffers a Loss from an Injury while coverage is in force under the Policy, but only if such Loss occurs within one hundred (100) days after the date of accident which caused the Injury. A Covered Person shall not be entitled, under any circumstances, to indemnity for more than one Loss for any one accident and shall only be entitled to one such Loss with the highest benefit amount.

### On-Board Ticketing

---

In the event a Covered Person suffers a Loss from an Injury on-board a Scheduled Airline flight for which the airline sells tickets on-board the flight and the Covered Person has not purchased his or her ticket by charging the ticket to his/ her Platinum Card prior to boarding the flight, the Company will evaluate and pay such Loss where it can establish that no other form of payment was used for the flight in question.

## Exposure and Disappearance

---

If the Covered Person is unavoidably exposed to the elements because of an accident on a Covered Trip which results in disappearance due to sinking or wrecking of a Common Carrier Conveyance, and if as a result of such exposure, the Covered Person suffers a Loss for which benefits are otherwise payable under the Policy, such Loss will be covered under the Policy.

If the Covered Person disappears because of an accident on a Covered Trip which results in the disappearance due to sinking or wrecking of a Common Carrier Conveyance, and if the Covered Person's body has not been found within fifty-two (52) weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that the Covered Person has died as a result of Injury covered by this Policy.

## Part III - Exclusions

---

This Policy does not cover any Loss caused or contributed to by:

- i. suicide or self-destruction or any attempt thereat;
- ii. war or any act of war whether declared or undeclared;
- iii. Injury to which a contributory cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Covered Person or his or her beneficiaries;
- iv. while serving as an operator or crewmember of any Common Carrier Conveyance;
- v. any illegal act by or on behalf of the Covered Person and/or his/her beneficiaries;
- vi. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;

## Part IV - Claims

---

Written notice of a claim must be given to Chubb Insurance Hong Kong Limited, 39/F, One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong within thirty (30) days after the occurrence or commencement of any Loss covered by the Policy or as soon thereafter as reasonably possible. Benefits will be payable upon receipt of due written proof, as required by the Company, of a legitimate covered Loss.

**Payment of Claims:** Benefits will be paid to the surviving Covered Person or equally to the beneficiaries in the first of the following classes of successive preference beneficiaries in which there is a living member:

- (a) The Covered Person's spouse;
- (b) His or her children, including legally adopted children;
- (c) His or her parents;
- (d) His or her brothers and sisters;
- (e) His or her estate.

In determining such person or persons, the Company may rely upon an affidavit by a member of any of the classes of preference beneficiaries described above. Payment based upon such affidavit shall fully discharge the Company from all obligations under the Policy. Any amount payable to a minor may be paid to the minor's legal guardian. Benefits for all other Losses sustained by a Covered Person will be paid to the Covered Person, if living, otherwise to the beneficiaries.

## Part V - Terminations

---

The insurance of any Covered Person shall immediately terminate:

- i. as of the date this Policy shall terminate;
- ii. on the date that the Card member ceases to be a Covered Person;
- iii. as of the premium due date, if the Policyholder fails to pay the required premium for the Cardmember except as the result of inadvertent error.

## Part VI - Legal Jurisdiction and Governing Law

---

The Company shall in all competent judicial proceedings at the instance of parties suing in respect of matter arising out of this insurance acknowledge the jurisdiction of the Courts in Hong Kong Special Administrative Region of the People's Republic of China (herein after known as "Hong Kong"). The Policy shall be governed by and interpreted in accordance with Hong Kong Law, except as otherwise stated herein.

## Part VII - Rights of Third Parties

---

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy. Free Policy Examination and Cancellation Rights.

## Part VIII - Compliance With Applicable Economic And Trade Sanctions Laws

---

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged. Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

## Part IX - Chubb Personal Information Collection Statement

---

**The Company (“We/Us”)** want to ensure that **Our Insured Persons (“You”)** are confident that any personal data collected by Us is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which **We** collect and use personally identifiable information provided by **You (“Personal Data”)**, the circumstances when **Personal Data** may be disclosed and information regarding Your rights to request access to and correction of **Personal Data**.

### (a) Purposes of Collection of Personal Data

**We** will collect and use Personal Data for the purposes of providing competitive insurance products and services to **You**, including considering Your application(s) for any new insurance policies and administering policies to be taken out with **Us**, arranging the cover and administering and managing Your and Our rights and obligations in relation to such cover. **We** also collect the **Personal Data** to be able to develop and identify products and services that may interest **You**, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of Our respective products and services. We may also use your personal data in other ways with your consent.

### (b) Transfer of Personal Data

**Personal Data** will be kept confidential and **We** will not sell Your **Personal Data** to any third party. **We** limit the disclosure of Your **Personal Data** but, subject to the provisions of any applicable law, Your **Personal Data** may be disclosed to:

- (i) third parties who assist Us to achieve the purposes set out in paragraphs a above. For example, **We** provide it to Our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
- (ii) Our parent and affiliated companies, or any company within Chubb local and outside Hong Kong;
- (iii) the insurance intermediary through which You accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) other third parties with your consent.

With regard to the above transfers of **Personal Data**, where applicable, **You** consent to the transfer of Your **Personal Data** outside of Hong Kong.

### (c) Access and Correction of Personal Data

Under the **Personal Data (Privacy) Ordinance (“PDPO”)**, **You** have the right to request access to and correction of **Personal Data** held by Us about **You** and **We** will grant **You** access to and correct Your **Personal Data** as requested by **You** unless there is an applicable exemption under the PDPO under which **We** may refuse to do so. **You** may also request Us to inform You of the type of **Personal Data** held by Us about **You**.

Requests for access or correction of **Personal Data** should be addressed in writing to:

Chubb Data Privacy Officer  
39/F, One Taikoo Place  
979 King's Road  
Quarry Bay, Hong Kong  
O (+852) 3191 6800  
F (+852) 2560 3565  
E Privacy.HK@chubb.com

Your request to obtain access or correction to Your **Personal Data** will be considered within forty (40) days of our receipt of Your request. **We** will not charge **You** for lodging a request for access to Your **Personal Data** and if **We** levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.



本條款及細則載列有關閣下受保的美國運通卡免費保險的重要資料，請詳閱並妥善保管。

以下免費保險的承保人為安達保險香港有限公司。美國運通國際股份有限公司並非閣下的代理人或受信人，美國運通國際股份有限公司可於法律容許的情況下代表該保險提供者。

務請閣下理解其內容，並於申請賠償時參閱其中內容。閣下如有任何疑問，請致電香港美國運通白金卡會員專線 (+852) 2277 2233。

請注意本「保單」以英文版本為正式版本。本「保單」同時設有中英文版本，惟僅供閣下作參考用途而已。如就本「保單」內容的詮釋有任何爭議，均以英文版本為準。

## 條款及細則

安達保險香港有限公司（以下稱「本公司」）茲證明：收到本條款及細則（取代之前所有現已失效的憑證）的白金卡會員可享有下文概述的旅遊意外保障，惟須受美國運通國際股份有限公司（以下稱「保單持有人」）所持有的主保單所載及可於當中查閱的條文、限額及其他條款所規限。

受保人：

只有符合下述情況，方可作為 NAC0000040 號保單（「保單」）的「受保人」：

- i 他或她是
  - (a) 持有由「保單持有人」簽發的白金卡並以港幣結算的基本卡或附屬卡會員；或
  - (b) 上述 (a) 項所述任何「受保人」的合法已婚配偶或 23 歲以下的受供養子女；及就本「保單」而言，普通法婚姻不被視為合法婚姻。

「受供養子女」是指依法受供養的子女，包括上文 (i)(a) 所述的任何「受保人」的繼子女或合法收養的子女；並且完全依賴該「受保人」的經濟支持。

### 承保要求

「受保人」在「受保旅程」中乘搭「公共交通工具」時，須以其白金卡支付全額票價，方可獲得本「保單」項下的全部保障。

### 每位「受保人」的最高賠償限額

若「受保人」在「受保旅程」中乘搭「公共交通工具」時，以重複或多張美國運通卡支付全額票價，該「受保人」有權獲得的最高賠償，將僅限於一張相關信用卡就一次意外而導致「受保人」蒙受一項「喪失」的賠償額（如「保障計劃」所述的最高賠償。）

在任何情況下，即使涉及重複或多張美國運通卡或美國運通旅遊保障或旅遊意外保險憑證，「本公司」都不會對 NAC0000040 號主保單或其他美國運通旅遊保障或旅遊意外保險憑證（不論在任何地方簽發）項下的任何一次意外所造成的任何一項「喪失」承擔超出「保障計劃」中所述的責任。

### 旅遊保險

## 第一部分 - 釋義

「損傷」指有關身體損傷：

- i 因「受保人」的「保單」生效期間發生的意外所引致；及
- ii 導致「保單」所承保之「喪失」；及
- iii 直接因意外身體損傷（非其他原因）而導致「喪失」。

「喪失」，如提述手或足部的「喪失」，指通過手腕或腳踝關節，或手腕或腳踝關節以上的完全及永久性切斷；如提述眼部的「喪失」，則指眼部的視力完全「喪失」且無法恢復；或是指「受保人」「喪失」生命，即身故。

「公共交通工具」是指有牌照下經營並用於運輸乘客的任何空中、陸上或水上交通工具。

「受保旅程」指：

- i 「受保人」於居住國境外，並在「受保人」的票上所示的出發點和目的地之間進行的旅程（單程或往返）；及
- ii 「受保人」在蒙受任何「損傷」之前，已透過其白金卡支付該旅程的全額票價。

「定期航線」指在《正式航空公司指南》或《ABC 世界航空指南》中所列的航空公司，該航空公司持有飛機註冊國有關當局頒發的證書、牌照或類似授權，並根據該授權，維持及公佈在定期和特定時間於指定機場之間的客運服務的時間表及收費表。



## 第二部分 - 保障說明

### 「公共交通工具」保障

若「受保人」透過其白金卡支付全額票價後，因蒙受「損傷」而導致「喪失」，將可獲「保障計劃」中訂明的保障；前提是該「損傷」是在以下特定情況下發生：

\* 在「受保旅程」期間以乘客身份乘搭、身在「公共交通工具」，或登上或離開「公共交通工具」，或被「公共交通工具」撞到時所蒙受的「損傷」。

#### 額外保障

##### 1. 機場交通保障：

若「受保人」前往機場之前已就「受保旅程」購買「定期航線」機票，並在以乘客身份乘搭陸上「公共交通工具」、租賃汽車或作為「公共交通工具」定期營運的直升機時蒙受任何「損傷」，「受保人」將可獲得本項保障，但僅限於：

- (a) 直接前往機場以登上「受保旅程」中的飛機期間；或
- (b) 在「受保旅程」中，下機後，直接從機場離開期間。

##### 2. 機場場所保障：

若「受保人」在登機前已就「受保旅程」購買「定期航線」機票，並在任何指定供乘客使用的機場場所內蒙受任何「損傷」，「受保人」將可獲得本項保障，但僅限於「受保人」在緊接乘搭「受保旅程」的飛機前或在「受保旅程」中下機後隨即身在有關場所期間。

#### 保障計劃

##### 白金卡保障的最高保障金額

	最高保障金額（港元）：
身故	3,000,000
傷殘：	
喪失雙手或雙足	3,000,000
喪失單手及單足	3,000,000
雙目的視力完全喪失	3,000,000
單目的視力完全喪失及喪失單手或單足	3,000,000
喪失單手或單足	1,500,000
單目視力完全喪失	1,500,000

若「受保人」在「保單」項下保障生效期間因蒙受「損傷」而導致「喪失」，「本公司」將支付適用的保障金額，惟僅限於該「喪失」是在導致「損傷」的事故發生後一百(100)天內發生。在任何情況下，「本公司」概不會就「受保人」因一次意外所蒙受超過一項最大的「喪失」作出賠償。

#### 機上售票

若「受保人」在「定期航線」航班上因蒙受「損傷」而導致「喪失」，而該航線在機上出售機票，且「受保人」在登機前未有透過其白金卡購買機票，而「本公司」能夠確定於該航班上並無法使用其他支付方式，則「本公司」將評估並承擔該項「喪失」。

#### 遇險及失蹤

若「受保人」在「受保旅程」中發生意外而不可避免地遇險，並因「公共交通工具」沉沒或失事而失蹤，而「受保人」因遇險而蒙受本應可獲得本「保單」項下保障的「喪失」，則該項「喪失」將在「保單」項下獲得保障。

若「受保人」在「受保旅程」中因發生導致「公共交通工具」沉沒或失事的意外而失蹤，且若「受保人」的遺體在該意外發生日期後五十二(52)週內仍未尋獲，則在沒有相反證據的情況下，將推定「受保人」因本「保單」所保障的「損傷」而致身故。

### 第三部分 - 不保事項

本「保單」不保障因以下原因引致或促成的任何「喪失」：

- i. 自殺或自殘，或企圖自殺或企圖作出自殘行為；
- ii. 戰爭或任何戰爭行為，不論宣戰與否；
- iii. 促成「損傷」的原因是由或代表「受保人」或其受益人實施或意圖實施的非法行為；
- iv. 擔任任何「公共交通工具」的操作人員或機組成員；
- v. 由或代表「受保人」及／或其受益人作出的任何非法行為；
- vi. 直接或間接、真實或聲稱的有害生物、化學、核燃料或輻射物質、氣體或污染物的排出、分散、滲漏、遷移、逸出、釋放及暴露。

### 第四部分 - 索償

索償的書面通知須在「保單」保障的任何「喪失」發生或開始後三十 (30) 天內或其後的合理時間內盡快提交予安達保險香港有限公司，地址為香港鰂魚涌英皇道 979 號太古坊一座 39 樓。「本公司」將在收到「本公司」要求的合法承保「喪失」的適當書面證明後支付保障。

支付索償：賠償將支付予在世的「受保人」，或按均等份額支付予以下類別繼承優先受益人當中的第一類受益人（當中有一名成員在世）：

- (a) 「受保人」的配偶；
- (b) 他或她的子女，包括合法收養的子女；
- (c) 他或她的父母；
- (d) 他或她的兄弟姊妹；
- (e) 他或她的遺產。

「本公司」可基於上述任何一類優先受益人的成員的誓章確定有關人士。基於該誓章的付款將完全解除「本公司」在「保單」項下的所有責任。任何應付予未成年人的金額均可支付給該未成年人的法定監護人。如「受保人」在世，有關「受保人」蒙受的所有其他「喪失」的保障將支付予「受保人」，否則將支付予受益人。

### 第五部分 - 終止合約

任何「受保人」的保險應在：

- i. 本「保單」屆滿時立即終止；
- ii. 持卡人不再是「受保人」的日期立即終止；
- iii. 保費到期日立即終止（若「保單持有人」未有為持卡人支付所需的保費，惟因無意過失所致的情況除外）。

### 第六部分 - 司法管轄區及管轄法例

若當事方就本保險產生的事項提起訴訟，「本公司」在所有具管轄權的司法程序中，同意遵從中華人民共和國香港特別行政區（以下稱「香港」）法院的管轄權。除非本「保單」另行規定，否則，本「保單」受「香港」法律約束並據其詮釋。

### 第七部分 - 第三方權利

任何非本「保單」所包括的個人或團體沒有權利依「香港」法例第 623 章《合約（第三方權利）條例》執行本「保單」任何條款。

### 第八部分 - 遵守適用的經濟和貿易制裁條例

當經貿易制裁規定或其他法規禁止「本公司」提供保險（包括但不限於支付賠償金）時，本保險將不適用。本「保單」中的所有其他條款及細則則維持不變。

安達保險香港有限公司是一間美國公司 - Chubb Limited 的子公司 / 分公司，Chubb Limited 是紐約證券交易所上市公司，因此除了歐盟、聯合國和「香港」的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家 / 地區例如古巴提供保障。

## 第九部分 - 安達保險個人資料收集聲明

本公司（「我們」）為確保「受保人」（「閣下」）對我們在收集個人資料方面的信心，我們於處理任何已收集的個人資料均會採取適當的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述我們收集及使用由閣下提供以識別閣下的個人的資料（「個人資料」）的目的、個人資料可能被公開的情況及閣下有權要求查閱及更改個人資料的詳情。

### (a) 收集個人資料的目的

我們收集及使用閣下的個人資料的目的，是為了向閣下提供具優勢的保險產品及服務，包括用作考慮閣下投保任何新的保險產品，及管理由我們提供的保單，安排保障，及執行和管理閣下及我們在該等保障下的權利及責任。同時，我們亦會收集及使用閣下的個人資料以設計及發展、建立及管理與其他機構就行政及使用我們相應的產品及服務的聯盟及其他計劃。在閣下的同意下我們亦可能使用閣下的個人資料作其他用途。

### (b) 個人資料的轉讓

個人資料將予以保密，而我們亦絕對不會將閣下的個人資料售賣給第三者。我們會對公開閣下的個人資料作出限定；但在任何適用的法例條文下，閣下的個人資料可能：

- i. 會被透露予我們相信必須達成以上第 a 段所述目的之第三者。例如：我們把閣下的個人資料提供予我們相關的員工及承辦商、代理及其他涉及以上目的之人士，如處理數據的人士、專業人士、損失評估人員及索償調查員、醫生及其他醫療服務提供者、緊急支援服務提供者、保險局或信貸局、政府機構、分保人及分保經紀（當中可能包括在香港以外的第三方）；
- ii. 會給我們的母公司及附屬聯營公司或安達在本地及海外的相關公司使用；
- iii. 會提供予保險中介人，閣下可以透過指定系統查閱有關資料；
- iv. 會給予有關人士以維持公眾安全及法紀；及
- v. 在閣下同意下提供予閣下的代表。

就以上個人資料的轉移，如有適用的地方，則代表閣下亦同意轉移該資料到香港以外的地方。

### (c) 查閱及更改個人資料

根據《個人資料（私隱）條例》，閣下有權要求查閱及更改曾給予我們的資料，另除非在個人資料（私隱）條例下有適用的豁免條款賦予我們可拒絕遵從，否則我們必須按閣下的要求，給閣下查閱及更改本身的個人資料。閣下亦可向我們要求提供持有閣下的個人資料的類別。

翻查或更改個人資料的要求，必須透過書面提出及郵寄致：

安達個人私隱主任

香港鰂魚涌英皇道 979 號

太古坊一座 39 樓

電話 (+852) 3191 6800

傳真 (+852) 2560 3565

電郵 Privacy.HK@Chubb.com

在我們收到閣下查閱或更改個人資料的要求後，會在四十 (40) 天內予以回覆該項要求，我們一般將不會收取任何費用；但即使我們在提供資料時需徵收費用，該費用亦不會過高。至於更改資料的要求，則不會收取任何費用。

