

# 家庭僱傭保險

## Domestic Helper Insurance



保險項目 Section	承保範圍 Coverage	最高保障額(港幣) Maximum Limit of Indemnity (HK\$)
1. 僱員補償保險 Employees' Compensation	根據「僱員補償條例」，僱主對家傭因工作受傷或死亡而需要承擔的法律責任 Liability under the Employees' Compensation Ordinance for bodily injury to the Domestic Helper arising out of and in the course of employment	根據「僱員補償條例」 As required by the Ordinance
2. 人身意外保險 Personal Accident	家傭在香港及於休息日因意外受傷而於12個月內直接引致 Sustained by the Domestic Helper resulting from accidental bodily injury and occurring within 12 months of the accident provided that the accident occurs in Hong Kong during rest days of the Domestic Helper 類別一 Item 1：死亡；或 Death; or 類別二 Item 2：永久性完全傷殘 Permanent Disability	HK\$100,000
額外保障 Extension:		
a) 意外牙科醫療費用 家傭在香港及於休息日因意外引致牙齒受傷而需在香港接受牙科醫療護理或手術的費用 Accidental Dental Expenses incurred in Hong Kong by the Domestic Helper as a direct result of accidental bodily injury provided that the accident occurs in Hong Kong during rest days of the Domestic Helper		HK\$2,500
3. 住院醫療保險 Hospitalisation Expenses	家傭在香港接受必須的住院醫療護理或外科手術所需的醫療費用： Reasonable and necessary expenses actually incurred in Hong Kong by the Domestic Helper while as a registered in-patient being confined within hospital for treatment or surgery up to i) 每病症的外科手術費用之最高補償限額為HK\$12,500 HK\$12,500 per event for surgery and ii) 每日的綜合住院費用之最高補償限額為HK\$250 HK\$250 per day for miscellaneous hospitalisation expenses	HK\$25,000
額外保障 Extension:		
a) 遣送費用 家傭因死亡、受傷或疾病而不能繼續工作，僱主可獲遣送該家傭或其遺體返回原居地所需的費用之補償 Repatriation Expenses for returning the remains of or repatriating the Domestic Helper back to the country of origin due to death, injury or medical inability to continue employment		HK\$25,000
b) 補聘新家傭費用 如上述額外保障 (a) 遣送費用的索償確立，僱主可獲補聘新家傭所需的費用之補償 Replacement Helper Expenses for employing a new domestic helper if a valid claim is payable under the extension (a) Repatriation Expenses of this Section		HK\$5,000
c) 臨時傭工費用 若家傭需住院連續多於3日及上述的住院醫療保險之索償確立，僱主可獲聘請臨時傭工所需的費用之補償 補償費用由家傭住院第4日起計及每日費用之最高補償限額為HK\$250 Temporary Domestic Helper Expenses up to HK\$250 per day commencing from the 4th day of the period that the Domestic Helper being confined within hospital provided that the period of hospitalisation is longer than 3 consecutive days and a valid claim is payable under this Section		HK\$5,000

保險項目 Section	承保範圍 Coverage	最高保障額(港幣) Maximum Limit of Indemnity (HK\$)
4. 門診費用 (自選投保項目) Out-patient (Clinical) Expenses (Optional Cover)	家傭在香港接受必須的門診治療及所需的醫療費用 Reasonable and necessary clinical expenses actually incurred in Hong Kong by the Domestic Helper from a clinic for medical treatment i) 門診治療 (每日/每次HK\$200) Out-patient visit (HK\$200/visit/day) ii) 跌打治療 (每日/每次HK\$100, 每年最多5次) Bonesetter (HK\$500 per year subject to HK\$100/visit/day)	HK\$5,000
附加保障 Additional Benefits:		
a) 償還貸款保障 家傭死亡或永久性完全傷殘而未能償還對僱主作出的私人貸款 Loan Protection Insured's loan to the Domestic Helper cannot be repaid due to death or permanent disability of the Domestic Helper		HK\$10,000
b) 忠誠保障 被家傭盜竊而引致家居財物之損失(每宗意外HK\$3,000) 被家傭盜竊而需更換已損毀之門鎖/櫃鎖/抽屜鎖所需的費用(每宗意外HK\$500) Fidelity Protection Loss of Insured's home contents due to theft by the Domestic Helper (HK\$3,000 per accident) Replacing costs of damaged lock for door/cabinet/drawer due to theft by the Domestic Helper of the Insured's home contents (HK\$500 per accident)		HK\$8,000

第1項是家庭僱傭保險之基本投保項目。Section 1 is the primary cover of this insurance.

第2及3項隨着第1項而自動生效，閣下無需繳付額外保費。Sections 2 and 3 are provided, together with Section 1, at no extra premium.

第4項是自選的投保項目，閣下需繳付額外保費而生效。Section 4 is an optional cover and only operative on payment of extra premium.

家傭年齡限制 Age Limit	18至60歲 (不適用於保險項目1) 18 to 60 (not applicable to Section 1)
等候期 Waiting Period	保單生效起計15日內，保險項目3 - 住院醫療保險及保險項目4 - 門診費用，均暫停生效 在等候期內因疾病所引致的住院醫療費用及門診醫療費用，均不獲任何補償 15-day waiting period from the inception date of this insurance will be applicable to Section 3 and Section 4 only. No cover for disease, illness or sickness will be provided under Section 3 and Section 4 during the waiting period
全年保費(每位海外僱傭) Annual Premium (for one overseas domestic helper)	HK\$500 (加僱員補償保險徵款及保費徵費及有關費用) HK\$500 (plus levies and related charges)
自選投保項目：門診費用 Optional Cover： Out-patient (Clinical) Expenses	需繳付額外保費HK\$100而生效 (加僱員補償保險徵款及保費徵費及有關費用) Only operative on payment of extra premium HK\$100 (plus levies and related charges)
最低保費 Minimum Premium	HK\$300 (加僱員補償保險徵款及保費徵費及有關費用) HK\$300 (plus levies and related charges)

## 多種穩健保險計劃

# Comprehensive Insurance Plans

忠意保險資金雄厚，財政穩健，各種保險計劃可完善地照顧閣下生活及業務上多方面的需要，讓閣下倍感安心。

忠意保險提供以下多項保險計劃，迎合個人及公司客戶的需要。

### 個人保險計劃

- 中國醫療保證咭
- 家庭僱傭
- 樓宇結構
- 家居綜合
- 個人醫療
- 人身意外
- 個人責任
- 遊艇
- 私家汽車
- 旅遊綜合

### 商業保險計劃

- 盜竊
- 業務影響
- 醫務所綜合
- 商用車輛
- 僱員補償
- 工程
- 火災
- 團體人壽
- 團體醫療
- 團體人身意外
- 貨物運輸
- 船體
- 金錢
- 辦公室綜合
- 產品責任
- 財物綜合
- 公眾責任
- 商店綜合

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡。



With the solid financial stability of Generali Group, we are well positioned to provide insurance protection to meet your personal and commercial needs for your peace of mind.

Generali offers a wide range of insurance solutions tailored for individual and corporate clients as follows:

### Personal Insurance Plan

- China medical guarantee card
- domestic helper
- home building
- home package
- individual medical
- personal accident
- personal liability
- pleasure craft
- private motor car
- travel package

### Commercial Insurance Plan

- burglary
- business interruption
- clinic package
- commercial vehicle
- employees' compensation
- engineering
- fire
- group life
- group medical
- group personal accident
- marine cargo
- marine hull
- money
- office package
- product liability
- property damage
- public liability
- shop package

For details about our products and services, please contact your Generali insurance adviser or customer service representatives.

## 僱主及家傭的保障

不幸的意外隨時可能發生在閣下的家庭僱傭身上，作為負責任的僱主，閣下必須為家傭選購一份妥善的保險，以保障閣下作為僱主應負的法律責任及減省閣下於僱傭合約上需要承擔的開支及費用。

忠意保險的家庭僱傭保險，不但包括全面的僱員補償保險，而且免費為閣下及家傭額外提供以下的保障：

- 家傭於休息日因意外引致死亡或永久性完全傷殘
- 家傭於住院期間接受醫療護理或外科手術所需的費用
- 家傭因意外受傷所引致的牙科醫療費用
- 遣送費用
- 補聘新家傭費用
- 臨時傭工費用

有關保障詳情，請參閱背頁。



## A Caring Employer

Accidents may happen to your Domestic Helper any time. As a caring and responsible employer, you need to have a comprehensive insurance for your helper to comply with the legal requirements and to provide protection against some other expenses relating to the employment contract.

Generali's Domestic Helper Insurance not only provides full coverage on employer's liabilities as required by the law, it also offers additional benefits at no additional cost to you such as:

- Cover for the helper's death or permanent disability due to accident on rest days
- Protection against hospitalisation expenses in the event of the helper being admitted to hospital for treatment or surgery
- Dental expenses incurred by the helper due to accident
- Repatriation Expenses
- Replacement Helper Expenses
- Temporary Domestic Helper Expenses

Please refer to the coverage table on the back for further details.

### 主要不承保事項 Major Exclusions

戰爭、恐怖活動、核輻射、在香港以外地方所引致的意外或疾病、非法活動、自殺或自我傷害、受酒精或藥物影響、人體免疫缺損病毒或愛滋病、分娩或懷孕、已存在的傷患或疾病。  
War, terrorism, radioactive contamination, accident or illness sustained outside Hong Kong, unlawful acts, suicide or self-injury, influence of alcohol or drugs, HIV or AIDS, childbirth or pregnancy, pre-existing injury or illness.

本小冊子只為一般性簡介，僅供參考之用。有關承保範圍或不承保事項的詳細內容，閣下可向保險顧問或忠意保險的代表索取詳細保險單條款及內容以作參考。(保險單以英文書寫。)

This leaflet serves as a general guideline only. For details of coverage, please refer to the exclusions, terms and conditions of Generali's Insurance Policy which can be obtained from your insurance advisers or Generali's representatives. (Insurance Policy is written in English only.)

## 關於忠意香港

自1970年代起，忠意香港一直守護著大家的生活和夢想，為未來人生提供周全保障。多年來，我們深入了解不同客戶的個別需求，並抱持與時俱進和不斷創新的精神，以迎合客戶的真正需要。

忠意香港擁有一個由300多家保險經紀和保險中介組成的龐大分銷網絡，憑藉我們對本地市場的深入認識，結合忠意集團的全球網絡和豐富經驗，設計出獨特創新、簡單而靈活的人壽及一般保險方案，確保所有香港客戶獲得周全安心的保障。

## 關於忠意集團

創自1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2018年，集團的保費總收入超過670億歐羅。現時，忠意集團擁有超過71,000位員工，為6,100萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。忠意矢志成為客戶的終身合作夥伴，透過我們的分銷網絡，為客戶提供創新和個性化的方案。

## About Generali Hong Kong

Since the 1970s, Generali Hong Kong has enabled people to shape a safer future by caring for their lives and dreams. Over the years, we have come to understand the individual requirements of our customers, and are continuously adapting and innovating to meet their changing needs.

Through our extended distribution network of over 300 brokers and intermediaries, we combine our local knowledge with Generali Group's global network and experience to design unique and innovative, yet straightforward and flexible life and general insurance solutions to ensure peace of mind for people in Hong Kong.

## About Generali Group

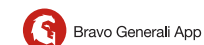
Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of more than € 67 billion in 2018. With nearly 71,000 employees serving 61 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. Generali's ambition is to be the life-time partner to its customers, offering innovative and personalized solutions thanks to an unmatched distribution network.

## 忠意保險有限公司（香港分行） Assicurazioni Generali S.p.A. - Hong Kong Branch

香港英皇道1111號太古城中心一期21樓  
21/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong  
電話 Tel : (852) 2521 0707  
傳真 Fax : (852) 2521 8018  
電郵 Email : info@generali.com.hk  
網址 Website : www.generali.com.hk



香港忠意保險



## Terms of Business Agreement (TOBA) For Our Clients

### 1. Objective of TOBA

- 1.1 The objective of this Terms of Business Agreement (“TOBA”) is to elaborate the relationship of **Nova Insurance Consultants Limited** (“Nova Insurance”) and our professional service provided to you as our clients. **Your instruction to us to bind coverage, the acceptance of policy document from us or the settlement of premium or fee invoice that we render to you constitutes acceptance of the TOBA.**
- 1.2 It sets out the terms under which Nova Insurance and replaces any previous agreements, if applicable, containing the same or similar subject matter.
- 1.3 The TOBA is applicable to you and your Related Parties with the expectation that you have full attorney to agree and enter into the TOBA on behalf of your Related Parties.
- 1.4 You are encouraged to read the TOBA carefully and ensure that you fully understand it so as to protect the best of your own interest.

### 2. Parties Defined

- 2.1 “Nova Insurance”, “we”, “us” and “our” means Nova Insurance Consultants Limited, an authorized insurance broker by the Insurance Authority of Hong Kong (IA Insurance Broker Company Licence No. FB1081) and a Mandatory Provident Fund (MPF) Intermediary registered under the Mandatory Provident Fund Authority (MPF Registration No. IC000124).
- 2.2 “Assured”, “client”, “clients”, “you” and “your” means you as our clients.
- 2.3 “Insurance” refers to both insurance, reinsurance and MPF scheme arrangement.
- 2.4 “Insurers” refer to both insurance, reinsurance companies and trustees of MPF schemes.
- 2.5 “Related Parties” refer to all parties for whom or on whose behalf you instruct us and whom we agreed in writing may rely on our advice and/or service.

### 3. Nova Insurance’s Services and Duties

#### 3.1 Scope of Service

- 3.1.1 At request, Nova Insurance will provide the following risk management, insurance management and MPF schemes arrangement services to you including but not limited to:
- gather information from you to enable us to obtain insurance quotations and/or MPF scheme information from the insurance market;
  - negotiate with the insurance market and provide the quotes obtained;
  - place the cover upon receipt of instruction from you; and/or
  - any other services that we have specifically agreed in writing to perform.
  - provide information that would assist you in making material decision (including but not limited to offering document of the registered scheme) during MPF scheme arrangements.
- 3.1.2 When handling Investment-Linked Assurance Scheme (“ILAS”) product, we shall not give advice on underlying funds (i.e.those funds or assets to which the value of an ILAS policy is linked) or advise on choosing or managing investment choices under an ILAS policy; and any regular reviews of the relevant ILAS policy and its underlying investment choices.
- 3.1.3 We may provide information relating to your insurance programme/MPF

schemes in benchmarking and other analysis, excluding information about investment performance and other information disclosure prohibited by MPFA under their guidelines.

#### 3.2 Claims Services

You should notify us a claim as soon as possible in accordance with the terms and conditions of your insurance policy. Nova Insurance do not accept liability for any delay in or refusal of claims settlement by Insurers. Information submitted to substantiate a claim should be purely factual. Our claims handling services include:

- Upon receipt of your notification for all claims or potential circumstances that may give rise to a claim, we will report to relevant insurers for proper handling.
- We shall ensure the communication of reports and correspondence in connection with the claims between insurers, us, you and also appropriate parties are with high transparency.
- When claims settlement is available for collection by us, we shall action promptly and remit to you in accordance with any regulatory requirements. However, no remittance by us will be made before we receive them from insurers.
- You are, however, reminded that in presenting a claim, it is your responsibility to disclose all facts which are material to the claim and to be co-operative with insurers for investigation.

Our views expressed during claims handling are provided in our capacity as your insurance broker and consultant only. They are not intended to be comprehensive and should not under any circumstances be considered as legal advice. Nova Insurance does not and cannot provide you with any legal advice. If you would like to obtain legal advice, you are required to consult your legal advisers.

#### 3.3 Obligation for Information Disclosure

##### 3.3.1 Duty of Disclosure as clients

- You must disclose to Nova Insurance and/or your insurers/MPF trustees all information which is material to your requirements for cover or which might influence the insurers/MPF trustees in deciding to accept your risk transfer, finalizing the terms to apply and/or the cost of cover.
- Failure to make such disclosure could result in the policy being rendered void, or enrollment to MPF scheme being rejected so that claims may not be entertained.
- This duty of disclosure applies before the start of the cover when all material information must be disclosed to insurers/MPF trustees to enable terms to be negotiated and cover bound.
- The aforesaid duty of disclosure continues even after your policy had been inception if there is any material change of risk afterward.

##### 3.3.2 Duty of Nova Insurance as your broker

- While we shall assist you with the completion of proposals or other documents relating to our services, Nova Insurance does not accept responsibility for accuracy of any answers, statement or information, nor can we sign on any documents on your behalf. Also we shall not be accountable for your failure in delay in disclosing material information.

#### 3.4 Supply of Information by Nova Insurance

- 3.4.1 The services we provide to you are for your exclusive use.
- 3.4.2 All data, recommendations, proposals, reports, and other information supplied by us in connection of our service contains proprietary confidential information and are for your sole use and may not be shared with any third party, unless

### Nova Insurance Consultants Limited

Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay, Kowloon, Hong Kong.  
Tel (852) 2845 4373 Fax (852) 2845 5146  
E-mail nova@nova-insure.com Website http://www.nova-insure.com

otherwise agreed by Nova Insurance in writing.

- 3.4.3 We shall promptly send you evidence of cover/MPF scheme enrollment in the form of an insurance policy, a certificate of insurance, a copy of our placing slip or insurance/MPF scheme documents provided by insurer(s)/MPF trustees or Nova Insurance.

It is important that you read all of your documentation carefully and inform us immediately if you have any concerns or not in accordance with your instruction.

We do not guarantee the solvency of any insurer or MPF trustees with which we place business. We suggest you to review publicly available information since only the insured can make the final decision to accept or reject a particular insurer.

### 3.5 Terms of Premium/Fee Payment

The premium/fee is due on presentation of the Debit Notes and should be paid promptly.

### 3.6 Client Money Arrangement

- 3.6.1 All client and insurer monies will be kept in our designated client bank account, which is separated from our own money.
- 3.6.2 We may transfer the related client money to another parties for the purpose of effecting a transaction on your behalf.

### 3.7 Remuneration Statement

- 3.7.1 We are remunerated for our services by the receipt of remuneration paid by insurers. Your agreement to proceed with the insurance transaction shall constitute your consent to the receipt of such remuneration by Nova Insurance.
- 3.7.2 On occasions, we may be remunerated by fees as per our agreement with you. Clause 3.7.1 will not be applicable then.

### 3.8 Termination of Service

- 3.8.1 Our engagement may be terminated by either party giving thirty (30) days written notice or mutual agreement between Nova Insurance and you.
- 3.8.2 Upon receipt of notification of the aforesaid, Nova Insurance will immediately withdraw from all negotiations including but not limited to renewal negotiation and claims handling. We shall owe you no further obligations to provide any services in relation to our business.

## 4. Limitation of Liability

- 4.1 The maximum aggregate liability of Nova Insurance relating to or arising out of this TOBA on the services provided under this TOBA shall not exceed HK\$75 million.
- 4.2 This limitation applies to all action including but not limited to negligence, misrepresentation, breach of contracts and/or warranty, strict liability and other torts.
- 4.3 We shall not be liable for any loss of profit or other economic loss arising out of or in connection with this TOBA or the service provided under it.
- 4.4 No person other than you or Nova Insurance shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong) to enforce any of the provisions of this TOBA.

## 5. Other Important Issues

### 5.1 Retention of Document

- 5.1.1 Nova Insurance will have the discretion to retain documents for insurance and/or MPF schemes arrangement on your behalf either in paper or in electronic form in accordance with their document retention guidelines effected from time to time.

- 5.1.2 You are encouraged to keep the policy documents safely, particularly for certain classes of insurance which are possible for claims to be made long after the policy expired, so as to ensure claim, if any, can be made under the policy.

## 5.2 Data Security & Protection

- 5.2.1 Both Nova Insurance and you will observe the provisions of data protection or privacy legislation, as applicable.
- 5.2.2 This includes, without limitation to:
- i. any obligation, if any, of the provider of personal data to obtain any required consent for the transfer of information to the recipient by the provider or any third party relating to an identified or identifiable individual that is subject to applicable data privacy or similar laws.
  - ii. any obligation for the use, disclosure and transfer by the recipient of personal information as necessary to carry out its obligation under this TOBA.
- 5.2.3 We expects that all requested personal data is necessary to enable us to provide our service and for client relationship management.
- 5.2.4 Generally, personal data will be kept confidential but we are authorized to disclose your personal data for placement, renewal, benchmarking and statistical analysis, crime prevention and credit assessment.
- 5.2.5 Insurance and/or MPF schemes arrangement and claims handling may involve disclosure of personal data to insurers/MPF trustees and related parties such as consultants, loss adjuster, quality assurance companies etc.

## 5.3 Marketing Purpose of Client's Information

- 5.3.1 Nova Insurance will, based on the used and assessed information being held about you, to advise you with recommendations about product and service that we think you may be interested in.

## 5.4 Compliance with Laws

- 5.4.1 Nova Insurance will act in accordance with the requests of regulatory authorities for various jurisdictions which relate to money laundering, terrorist financing and service provided to sanction parties.
- 5.4.2 These actions may include rejecting and/or delaying your requests.
- 5.4.3 For theft and fraud prevention and detection and to assist in verifying identity, Nova Insurance and the insurers/MPF trustees may exchange information and search for records held at fraud prevention agencies. We and the insurers/MPF trustees may also pass information to financial and other organization involved in fraud prevention.

## 5.5 Governing Law

- 5.5.1 This TOBA which set the terms of Nova Insurance's relationship with you will be governed by and constructed accordance with the Hong Kong Special Administrative Region Laws and any dispute arising under it shall be subject to the jurisdiction of the Hong Kong Special Administrative Region courts.

## 6. Miscellaneous

- 6.1 Commercial contracts are based on the principle of equity and the parties involved are of equal commercial sophistication in the negotiation process.
- 6.2 Without the intention to construe for or against any party, each party is entering into this TOBA voluntarily and has read and understood the contents.

## Nova Insurance Consultants Limited

Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay, Kowloon, Hong Kong.  
Tel (852) 2845 4373 Fax (852) 2845 5146  
E-mail nova@nova-insure.com Website <http://www.nova-insure.com>

6.3 It is understood that the contract parties has had the opportunity to seek legal advice from counsels on their rights and responsibilities under this TOBA.

6.4 Our complaints procedure is available on request. All complaints should be addressed to the Compliance Officer of Nova Insurance at the following address, fax number or email address:

*The Compliance Officer  
Nova Insurance Consultants Limited  
Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road,  
Kowloon Bay, Kowloon, Hong Kong.  
Fax : (852) 2845 0580  
Email: [compliance@nova-insure.com](mailto:compliance@nova-insure.com)*

03 July 2020

## 個人資料收集聲明（「本聲明」）

新域保險顧問有限公司（「本公司」）在提供風險管理、保險管理、保險產品及/或其他相關服務過程中，我們現有或潛在客戶，包括個人客戶及公司客戶，由其個人及/或客戶代表（「客戶」或「您」）向本公司提供個人資料（「個人資料」）。本公司將會依從個人資料（私隱）條例（「條例」）保護此等資料。

### 1. 個人資料收集目的

本公司所保存或收集的客戶個人資料（包括但不限於身份證明文件複印件或其他數據、地址證明及其他通訊詳情、年齡、婚姻狀況、種族或民族、教育程度、信用狀況、身體或心理的健康或醫療狀況、飲食習慣、任何犯罪或指控犯罪、任何犯罪或指控犯罪之程序、此等程序之處置或法院對此類程序所判的刑罰和以往索償紀錄）可能會用作下列用途：

- i. 客戶關係管理程序，包括必要時進行潛在利益衝突之查詢；
- ii. 提供風險管理、保險管理、保險產品及/或服務相關之其他服務給客戶；
- iii. 因應本公司所提供之特定服務或產品的要求；
- iv. 進行與保險及相關服務及產品的營銷活動（包括由本公司及/或其他指定第三方為了提升我們服務水平或基於我們認為會吸引客戶為目的有關活動）；
- v. 本公司認為必要或適當時對客戶的信用評估及背景查詢；
- vi. 用作本公司內部記錄保存；
- vii. 向客戶收取未結清款項；
- viii. 防止犯罪（包括但不限於詐欺、洗錢、賄賂等）；
- ix. 為遵循有關本公司提供服務及產品的法定要求；及
- x. 與上述有關的其他用途（包括但不限於統計分析）。

客戶若未能提供該等個人資料，可能導致本公司無法提供相關服務及/或產品。

### 2. 個人資料披露

本公司重視一切客戶提供的個人資料，並盡力保護客戶私隱。唯您在此同意並授權本公司可能會向以下各方透露該等資料作本聲明第1條所列出的用途：

- i. 本公司按法律規定或有資質的官方或政府機關強制要求下需要向其披露的人士；
- ii. 各個提供風險管理、保險管理、保險產品及/或相關服務、理賠服務、僱員福利管理服務、保健服務等機構，例如：保險公司、健康管理公司等（包括但不限於代理、顧問及/或市場研究公司）；
- iii. 本公司的關聯機構；
- iv. 政府機關及行業監管單位；
- v. 本公司的稽核人員、會計師、律師，或其他財務或專業顧問；
- vi. 在本聲明第1條下本公司認為必要及恰當地向其披露的分判商及第三方服務提供商；及
- vii. 對本公司有同樣保密責任的任何人士。

此等個人資料可能被轉移至香港境外。

### 3. 個人資料保護

本公司承諾依據相關法令實行適當的行政管理及安全防護措施與程序，以防止客戶個人資料遭到未經授權或不法的處理，以及避免客戶個人資料遭受意外遺失、毀壞或損害。

### 4. 查閱及改正資料

客戶有權查閱、改正及/或更新本公司持有的個人資料；客戶亦有權索取本公司私隱政策及保存在本公司的個人資料詳情。

如客戶希望查閱及改正資料，請以書面經以下聯絡方法向本公司的合規主任提出：

新域保險顧問有限公司合規主任  
香港九龍九龍灣宏開道8號其士商業中心16樓1608室  
電郵：compliance@nova-insure.com

5. 本公司保留修改本聲明的權利。

6. 本聲明以英文版本為準，中文翻譯版本只供參考。

2019/10/1

## 新域保險顧問有限公司

香港九龍九龍灣宏開道8號其士商業中心16樓1608室

電話 (852) 2845 4373

傳真 (852) 2845 5146

電郵 nova@nova-insure.com

網址 <http://www.nova-insure.com>



## Personal Information Collection Statement (the “Statement”)

**Nova Insurance Consultants Limited** (the “Company”) will, during the course of providing risk management service, insurance management service, insurance products and/or other related services, collect personal information (the “Personal Information”) from our existing or potential clients, including individual or corporate clients, through oneself or his/their representative(s) (the “Clients”, “you” or “your”). The Company shall protect such personal information in accordance with The Personal Data (Privacy) Ordinance (The “Ordinance”).

### 1. Purposes For Collecting Personal Data

Personal data relating to our Clients held or collected by the Company (including but not limited to copies and other details of identity documents, proof of address and other contact details, religious, philosophical or political affiliations, information concerning age, marital status, racial or ethnic origin, education, credit information, genetic or sexual life, health or medical condition/diagnosis, dietary preference, commission or alleged commission of any offence or proceedings for any offence committed or alleged to have been committed, the disposal of such proceedings or the sentence of any court in such proceedings and claims history ) may be used for the following purposes:

- i. client relationship management procedures, including any potential conflict checks as may be required;
- ii. provide risk management, insurance management, insurance products and/or related services to the clients;
- iii. those purposes specifically provided for in any particular service or product offered by the Company;
- iv. conducting marketing and sales activities in connection with insurance and related services and products (including those provided by the Company and/or selected third parties for the purpose of improving our services to the clients or that we think may interest the clients);
- v. credit assessments and other background checks of the clients as the Company may determine to be necessary or appropriate;
- vi. internal record keeping by the Company;
- vii. collection of outstanding payments;
- viii. prevention of crime (including but not limited to fraud, money-laundering; bribery);
- ix. meeting any legal or regulatory requirements relating to the Company’s provision of services and products and to make disclosure under the regulatory requirements applicable to the Company;
- x. any other purposes relating to the purposes listed above (including but not limited to statistical analysis).

Failure to supply such personal information may result in the Company being unable to provide the related services to you.

### 2. Disclosure of Personal Information

The Company values all personal information received and do our best to maintain its privacy, but you hereby consent and authorize the Company to provide such data to the following parties for the purposes set out in paragraph (1) of this Statement:

- i. Any person to whom the Company is compelled or required to do so under law or in response to a competent or government agency;
- ii. Relevant parties arranging risk management service, insurance management service, insurance products and/or other related services, claims services, benefits administration services or wellness services such as insurance companies, health maintenance organizations etc (including but not limited to agents, consultants and/or market researchers);
- iii. The Company’s affiliates;
- iv. Government agencies and industry regulators;
- v. The Company’s auditors, accountants, lawyers or other financial or professional advisers; and
- vi. Such sub-contractors or third party service or product providers as the Company may determine to be necessary or appropriate, in accordance with paragraph (1) of this Statement;
- vii. Such person(s) who has the same liability of confidentiality.

Such information may be transferred to a place outside Hong Kong.

### 3. Personal Data Protection

The Company assures the implementation of the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of your Personal Information and the accidental loss or destruction of, or damage to, your Personal Information.

### 4. Rights of Access and Correction

Our Clients are entitled to access any personal data we hold about them, and/or to correct or update it. They also have the right to request details of our privacy policy and the types of personal data we hold.

If our Clients wish to exercise any such right, please send a request in writing to the Compliance Officer of the Company at the following address:

Compliance Officer  
Nova Insurance Consultants Limited  
Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay, Kowloon, Hong Kong.  
Email: [compliance@nova-insure.com](mailto:compliance@nova-insure.com)

5. The Company reserves the rights to amend this Statement.
6. In case of discrepancies between the English and Chinese version, the English version shall prevail.

1 October 2019

## Nova Insurance Consultants Limited

Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay, Kowloon, Hong Kong.

Tel (852) 2845 4373 Fax (852) 2845 5146

E-mail [nova@nova-insure.com](mailto:nova@nova-insure.com) Website <http://www.nova-insure.com>

