

單次旅遊計劃 基本保障	保費表 (港幣) #								
	尊貴計劃			優越計劃			標準計劃		
	個人	個人及子女*	家庭**	個人	個人及子女*	家庭**	個人	個人及子女*	家庭**
天數									
1	127	193	306	94	140	233	67	100	160
2	179	266	425	146	219	345	94	140	227
3	227	345	531	186	266	439	127	186	286
4	319	479	744	229	360	546	174	253	378
5	355	546	837	251	388	585	195	294	440
6	383	589	908	259	402	614	210	322	488
7	405	625	963	266	416	641	222	338	516
8	425	652	1,019	279	424	657	230	352	546
9	440	682	1,074	286	437	697	244	373	585
10	461	711	1,115	294	452	733	259	395	620
11	546	840	1,353	341	530	880	303	464	750
12	595	913	1,484	373	571	955	325	496	815
13	620	955	1,533	381	586	978	341	521	849
14	641	986	1,581	396	611	1,019	349	538	880
15	665	1,026	1,648	404	629	1,044	356	554	904
16	690	1,066	1,713	420	644	1,066	365	571	945
17	715	1,100	1,760	429	660	1,100	381	586	970
18	746	1,141	1,810	444	676	1,124	389	604	995
19	768	1,181	1,859	451	693	1,141	396	620	1,013
20	793	1,224	1,909	460	703	1,170	413	634	1,028
21	816	1,233	1,936	469	713	1,179	420	641	1,060
22	833	1,256	1,984	476	728	1,204	429	654	1,093
23	849	1,280	2,049	483	736	1,211	435	663	1,118
24	864	1,311	2,096	491	751	1,228	444	678	1,124
25	880	1,335	2,111	508	760	1,251	451	694	1,158
26	895	1,360	2,144	515	776	1,275	460	701	1,175
27	911	1,384	2,176	524	793	1,300	469	719	1,189
28	936	1,416	2,201	533	801	1,324	476	735	1,206
29	951	1,440	2,240	539	816	1,349	483	744	1,224
30	968	1,465	2,289	546	824	1,364	491	759	1,239
以後每天	28	40	68	21	30	51	19	26	41
全年旅遊計劃	3,780	不適用	8,694	2,580	不適用	5,934	1,680	不適用	3,864
中國醫療保證咭 (只適用於全年旅遊計劃)	每人 100			每人 100			每人 100		

* 包括所有 17 歲或以下同行之子女。

** 包括合法配偶及所有 17 或以下之同行子女。

保費並不包括保費徵費。詳情請瀏覽 <http://www.generali.com.hk/customer-service/levy>

星級郵輪附加保障 (只限附加於單次旅遊的 「尊貴計劃」)	保費表 (港幣) #	
	天數	每人
1	207	
2	293	
3	369	
4	522	
5	583	
6	628	
7	662	
8	696	
9	720	
10	754	
11	787	
12	857	
13	891	
14	923	
15	958	
16	994	
17	1,028	
18	1,074	
19	1,106	
20	1,141	
21	1,175	
22	1,197	
23	1,221	
24	1,243	
25	1,267	
26	1,289	
27	1,313	
28	1,348	
29	1,370	
30	1,393	
以後每天	39	

重要提示

- 受保年齡：
 - 單次旅遊計劃：0-79
 - 全年旅遊計劃：0-72
 - 家庭計劃：子女投保年齡為 0-17 歲
- 所有受保人必需居住於香港並持有有效之香港身份證
- 如受保人年齡為 17 歲或以下，其保障利益 2a 不適用，1a 及 2b 則為 50%
- 全年旅遊計劃的「家庭」計劃總賠償額以不超過一位成人投保利益之 300% 為限
- 受保目的地：全球 (被制裁國家除外) ***
- 此保險只適用於渡假或商務旅遊 (只限文職工作)，而並不適用於以導遊或領隊身份旅遊及海外全日制留學生或居住於海外之學生
- 單次旅遊計劃保單簽發後，一概不發還保費
- 團體折扣：
 - 7至14人：95折
 - 15人以上：9折
- 小冊子僅提供保單摘要，保單承保範圍請參照保單條款及細則，及以英文版本為準

立即購買：



*** 查看被制裁國家：



查看保障詳情：



忠意旅遊保



www.generali.com.hk



忠意旅遊保

計劃特點



全新

醫療保障高達
HK\$1,500,000



免費增加
個人意外保障全覽表

擴大「旅程延誤」保障



增設附加保障（例如行程延誤、超額訂票、未能享用的入場券）



所有保障均毋須自負金額



單次旅遊計劃的保障期長達 182 天，而全年旅遊計劃的每次旅遊保障期長達 120 天



保障業餘及消閒活動



保障包括天然災難（例如地震、海嘯）



醫療費用保障包括食物中毒、氣體襲擊及傳染病（例如沙士、禽流感、登革熱）



於不能避免的情況下延期，保障期將自動延長至最多 10 天（只適用於單次旅遊計劃）



手提電話遺失／損毀保障額為 HK\$2,500



自選星級郵輪附加保障，提供更全面的旅遊保障

保障範圍	最高賠償額（港幣）		
	尊貴計劃	優越計劃	標準計劃
1. 緊急醫療			
a) 醫療費用	1,500,000	1,000,000	500,000
b) 海外住院現金	8,000	5,000	2,500
c) 醫療設施津貼	20,000	15,000	10,000
2. 人身意外（長表 2）			
a) 乘搭公共交通工具或遇劫之人身意外	2,000,000	1,300,000	700,000
b) 其他意外	1,000,000	650,000	350,000
c) 燒傷保障	300,000	200,000	150,000
3. 全球緊急支援服務			
a) 緊急醫療運送	全數支付	全數支付	全數支付
b) 遺體運返	全數支付	全數支付	全數支付
c) 24 小時全球緊急支援服務	已包括	已包括	已包括
4. 旅程受阻			
a) 取消旅程	40,000	20,000	10,000
b) 縮短旅程或更改旅程	40,000	20,000	10,000
c) 旅程延誤			
i) 現金津貼；或	2,000	2,000	2,000
ii) 因取消旅程而不能取回已繳付之交通及住宿費用	2,000	1,500	1,000
d) 行李延誤現金津貼	1,000	750	500
e) 行程誤點	10,000	7,500	5,000
f) 超額訂票	10,000	7,500	5,000
g) 特別活動阻礙	3,000	2,000	1,000
5. 個人財物			
a) 個人行李	20,000	15,000	10,000
b) 個人金錢	3,000	2,500	2,000
c) 證件遺失	10,000	7,500	5,000
d) 應急現金	10,000	7,500	5,000
6. 附加保障			
a) 親屬探望	20,000	15,000	10,000
b) 子女護送	20,000	15,000	10,000
c) 信用咭保障	50,000	30,000	20,000
d) 恩恤保障	20,000	15,000	10,000
e) 附加住院現金	8,000	5,000	2,000
f) 租車自負額保障	5,000	5,000	5,000
g) 強制隔離現金津貼	5,000	5,000	5,000
h) 臉部疤痕保障	20,000	20,000	20,000
i) 綁架保障	15,000	15,000	15,000
j) 家居財物保障	15,000	10,000	5,000
7. 法律責任			
a) 個人責任	3,000,000	2,000,000	1,000,000
8. 自選附加保障（只限附加於「單次旅遊計劃」）			
星級郵輪附加保障			
a) 取消旅程	30,000	不適用	不適用
b) 縮短旅程	30,000		
c) 更改旅程	30,000		
d) 取消郵輪旅程	30,000		
e) 取消岸上觀光費用	10,000		
f) 縮短岸上觀光津貼	500		
g) 非自願性滯留之額外保障	每天 500（最長五天）		
h) 衛星電話費用	2,000		
i) 海上旅遊期間意外死亡	100,000		

香港忠意保險

香港忠意保險有限公司於1981年在香港註冊為認可的保險公司，並於2016年透過忠意人壽（香港）有限公司將業務拓展至人壽保險領域。我們結合本地豐富經驗及忠意集團的環球智慧，持續研發獨特創新的人壽保險、一般保險、專業保險及僱員福利保險，滿足客戶的不同需求。

忠意集團

創於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2022年，集團的保費總收入超過815億歐元。忠意集團擁有超過82,000名員工，為6,800萬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。透過提供創新及個人化的方案、優越的客戶體驗及全球數碼化分銷網絡服務，致力成為客戶的終身夥伴。集團亦已將可持續發展的理念全面融入業務策略，旨在為持份者創造價值，同時建立更公平、更高適應力的社會。

忠意保險有限公司（香港分行）

香港太古城英皇道1111號21樓

電話：(852) 2521 0707

傳真：(852) 2521 8018

電郵：info@generali.com.hk

網址：www.generali.com.hk



Single Trip Travel Plan Basic Plan	Premium table (HK\$)#								
	Premier Plan			Classic Plan			Standard Plan		
	Individual	Individual + Children*	Family**	Individual	Individual + Children*	Family**	Individual	Individual + Children*	Family**
No. of day(s)									
1	127	193	306	94	140	233	67	100	160
2	179	266	425	146	219	345	94	140	227
3	227	345	531	186	266	439	127	186	286
4	319	479	744	229	360	546	174	253	378
5	355	546	837	251	388	585	195	294	440
6	383	589	908	259	402	614	210	322	488
7	405	625	963	266	416	641	222	338	516
8	425	652	1,019	279	424	657	230	352	546
9	440	682	1,074	286	437	697	244	373	585
10	461	711	1,115	294	452	733	259	395	620
11	546	840	1,353	341	530	880	303	464	750
12	595	913	1,484	373	571	955	325	496	815
13	620	955	1,533	381	586	978	341	521	849
14	641	986	1,581	396	611	1,019	349	538	880
15	665	1,026	1,648	404	629	1,044	356	554	904
16	690	1,066	1,713	420	644	1,066	365	571	945
17	715	1,100	1,760	429	660	1,100	381	586	970
18	746	1,141	1,810	444	676	1,124	389	604	995
19	768	1,181	1,859	451	693	1,141	396	620	1,013
20	793	1,224	1,909	460	703	1,170	413	634	1,028
21	816	1,233	1,936	469	713	1,179	420	641	1,060
22	833	1,256	1,984	476	728	1,204	429	654	1,093
23	849	1,280	2,049	483	736	1,211	435	663	1,118
24	864	1,311	2,096	491	751	1,228	444	678	1,124
25	880	1,335	2,111	508	760	1,251	451	694	1,158
26	895	1,360	2,144	515	776	1,275	460	701	1,175
27	911	1,384	2,176	524	793	1,300	469	719	1,189
28	936	1,416	2,201	533	801	1,324	476	735	1,206
29	951	1,440	2,240	539	816	1,349	483	744	1,224
30	968	1,465	2,289	546	824	1,364	491	759	1,239
Each additional day	28	40	68	21	30	51	19	26	41
Annual Travel Plan	3,780	N/A	8,694	2,580	N/A	5,934	1,680	N/A	3,864
China Medical Guarantee Card (Only for Annual Travel Plan)	100 per person			100 per person			100 per person		

* Including all accompanying children aged 17 or below.

** Including the legal spouse and all accompanying children aged 17 or below.

Premium does not include the premium levy. For details, please visit <http://www.general.com.hk/customer-service/levy>

Additional Cruise Benefit (Only for Premier Plan of Single Trip Travel)	Premium table (HK\$)#	
	No. of Day(s)	Per Person
	1	207
2	293	
3	369	
4	522	
5	583	
6	628	
7	662	
8	696	
9	720	
10	754	
11	787	
12	857	
13	891	
14	923	
15	958	
16	994	
17	1,028	
18	1,074	
19	1,106	
20	1,141	
21	1,175	
22	1,197	
23	1,221	
24	1,243	
25	1,267	
26	1,289	
27	1,313	
28	1,348	
29	1,370	
30	1,393	
Each additional day	39	

Important Information

- Age limit:
 - For Single Trip Plan: 0-79
 - For Annual Travel Plan: 0-72
 - Family Plan: 0-17 for accompanying children
- All insured must be Hong Kong residents and hold a valid HKID Card.
- For insured persons aged 17 or below, cover 2a is not applicable and covers 1a & 2b are limited to 50% of the standard amount.
- For Annual Travel Plan, the maximum limit per family is 300% of the insurance sum per adult.
- Covered destinations: worldwide (except for sanctioned countries)***
- This insurance only covers leisure or business travel (limited to office-based work only). It does not provide coverage for tour guides/escorts or overseas full-time students.
- For Single Trip Plan, we will not offer any premium refund once we issue the policy.
- Group travel discount:
 - 5% premium discount for groups sized 7 to 14 persons
 - 10% premium discount for groups sized 15 persons or above
- This brochure provides only a summary of the policy benefits. Please refer to the terms and conditions of the policy to see full coverage.

Scan and Buy Now:



*** View the Sanction Clause:



View the benefit details:



Bravo

Travel Protector



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Plan Highlights



Medical Expenses are now covered up to HK\$1,500,000



Extended coverage of Personal Accident with no additional premium



Enhanced benefits in case of travel delay



Extended coverage for missed journeys, overbooking, unused tickets, etc.



No deductibles: you won't need to carry any costs



Maximum insured period per trip:
-182 days for Single Trip Travel Plan
-120 days for Annual Travel Plan



Leisure sports are covered



Natural disasters are covered (e.g. earthquake, tsunami)



Medical Expenses cover poisoning (e.g. gas or food) and infectious diseases (e.g. SARS, Bird Flu, Dengue Fever)



The cover of Single Trip Travel Plan extends automatically for up to 10 days if the trip is unavoidably delayed



Mobile phone loss/ damage is covered up to HK\$2,500 per item



Optional Cruise Benefit provides an even more comprehensive travel protection

Coverage	Maximum Limit (HK\$)		
	Premier Plan	Classic Plan	Standard Plan
1. Emergency Medical			
a) Medical Expenses	1,500,000	1,000,000	500,000
b) Overseas Hospital Cash	8,000	5,000	2,500
c) Medical Facility Extension	20,000	15,000	10,000
2. Personal Accident (Scale 2)			
a) Accident on Public Common Carrier or caused by armed Robbery	2,000,000	1,300,000	700,000
b) Other Accident	1,000,000	650,000	350,000
c) Burns Benefit	300,000	200,000	150,000
3. Worldwide Emergency Assistance Service			
a) Emergency Medical Evacuation	Actual Cost	Actual Cost	Actual Cost
b) Repatriation of Mortal Remains	Actual Cost	Actual Cost	Actual Cost
c) 24 Emergency Assistance Service	Included	Included	Included
4. Travel Inconvenience			
a) Trip Cancellation	40,000	20,000	10,000
b) Trip Curtailment or Re-arrangement	40,000	20,000	10,000
c) Travel Delay			
i) Cash Allowance; or	2,000	2,000	2,000
ii) Loss of pre-paid transportation and accommodation expenses due to cancellation of trip	2,000	1,500	1,000
d) Baggage Delay Cash Allowance	1,000	750	500
e) Missed Connection	10,000	7,500	5,000
f) Overbooking	10,000	7,500	5,000
g) Special Occasion Interruption	3,000	2,000	1,000
5. Personal Belongings			
a) Personal Baggage	20,000	15,000	10,000
b) Personal Money	3,000	2,500	2,000
c) Loss of Travel Document	10,000	7,500	5,000
d) Emergency Cash	10,000	7,500	5,000
6. Special Care			
a) Compassionate Visit	20,000	15,000	10,000
b) Child Escort	20,000	15,000	10,000
c) Credit Card Protection	50,000	30,000	20,000
d) Consolation Benefit	20,000	15,000	10,000
e) Hospital Income Plus	8,000	5,000	2,000
f) Rental Vehicle Excess	5,000	5,000	5,000
g) Compulsory Quarantine Cash Allowance	5,000	5,000	5,000
h) Scarring of the Face Benefit	20,000	20,000	20,000
i) Kidnap Benefit	15,000	15,000	15,000
j) Loss of Home Content	15,000	10,000	5,000
7. Legal Liability			
a) Personal Liability	3,000,000	2,000,000	1,000,000
8. Optional Benefit (Only for Single Trip Travel Plan)			
Additional Cruise Benefits			
a) Trip Cancellation	30,000	N/A	N/A
b) Trip Curtailment	30,000		
c) Trip Re-arrangement	30,000		
d) Cancellation of Cruise Trip	30,000		
e) Shore Excursion Cancellation Allowance	10,000		
f) Shore Excursion Curtailment Allowance	500		
g) Additional Benefit due to Involuntary Journey Extension	500 per day (Max. 5 days)		
h) Satellite Phone Calls Expenses	2,000		
i) Accidental Death on Voyage	100,000		

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A. was first registered as an authorised insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, speciality insurance, and employee benefits solutions to meet the needs of our customers.

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 €81.5 billion in 2022. With around 82,000 employees serving 68 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

Assicurazioni Generali S.p.A. - Hong Kong Branch

21/F, 1111 King's Road, Taikoo Shing, Hong Kong

Phone: (852) 2521 0707

Fax: (852) 2521 8018

Email: info@generali.com.hk

Website: generali.com.hk



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

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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.

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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*

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

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

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