



PRUDENTIAL
保 誠 保 險

用心聆聽 實現您心



PRUDENTIAL
保 誠 保 險

Listening. Understanding. Delivering.



保誠精選「僱傭寶」
家居

PRUChoice Maid
HOME

PRUChoice Maid Insurance

In today's busy life, it is common to have a domestic helper at home and take a load off your mind. Whether the family hires an overseas domestic helper or local full-time/ part-time domestic helper, Prudential General Insurance Hong Kong Limited ("Prudential") is pleased to offer you PRUChoice Maid Insurance, a comprehensive domestic helper insurance plan which allows you to meet the legal obligation as an employer and to provide a protection to your family and domestic helper. PRUChoice Maid Insurance also gives you an optional choice of Critical Illness Medical Top-Up Benefit for your overseas domestic helper, in order to provide an additional medical protection against the critical illnesses*.

* 40 specified critical illnesses are covered under the Critical Illness Medical Top-Up Benefit, for details of the covered critical illnesses please refer to Section 15 – Critical Illness Medical Top-Up Benefit.

(Applicable on or after 1 March, 2022)



Special Features of Comprehensive Plan

- 1 Clinical Benefits cover outpatient, physiotherapy, chiropractic treatment and bone-setting.
- 2 Hospitalisation and Surgical Benefits cover the fees of doctor's visit, room and board, miscellaneous hospital expenses and surgical expenses (including surgeon's fee, anaesthetist's fee and operating theatre fee) for surgery or treatment carried out at hospital and day care clinic.
- 3 Optional cover of Critical Illness Medical Top-Up Benefit provides extra protection of hospitalisation and surgical expenses against up to 40 specific critical illnesses, which is open to apply with Comprehensive Plan or those who currently insuring with other domestic helper insurance of other insurer.
- 4 Family Member Abuse Benefit provides extra benefit on medical expenses including fees of body check-up, psychologist and psychiatrist incurred by your family if directly suffer bodily injury or sickness from the malicious act of the overseas domestic helper.
- 5 Domestic Helper's Maternity Benefit provides you a lump sum subsidy for hiring additional overseas domestic helper if your current overseas domestic helper is pregnant or on her maternity leave that results her in being unable to fully perform her ordinary duties.
- 6 We will compensate you up to 100% of the monthly earnings of your domestic helper for his/ her first 12 months' temporary incapacity that you are liable to pay under Employees' Compensation.
- 7 Repatriation Expenses Benefit covers both death and medical unfitness cases.
- 8 Benefit of Hospital Cash Subsidy is payable from the first day of hospitalisation.

Remark:

If you wish to enrol for your post-natal carer, please refer to our PRUChoice Maid – Post-natal Carer Plan. PRUChoice Maid Basic Plan is only applicable to local (full time/ part time) and overseas domestic helper.

Insurance Cover at a Glance

Basic Plan Applicable to Local Domestic Helper (full-time/ part-time, except Post-natal Carer) and Overseas Domestic Helper	Maximum Limits (HK\$)
Employees' Compensation Protects you against liability under the Employees' Compensation Ordinance and Common Law for damages, cost and expenses if your domestic helper suffers from injury or disease arising out of and in the course of his/ her employment.	100,000,000/ event
Comprehensive Plan Applicable to Overseas Domestic Helper only	Maximum Limits (HK\$)
1. Employees' Compensation Protects you against liability under the Employees' Compensation Ordinance and Common Law for damages, cost and expenses if your domestic helper suffers from injury or disease arising out of and in the course of his/ her employment.	100,000,000/ event
2. Hospital Cash Subsidy[^] Compensates a daily benefit if you suffer from an interruption of service due to the hospitalisation of your domestic helper from the first day of such hospitalisation given there is a valid claim under Section 8 – Hospitalisation And Surgical Benefits, that may subsidize the cost of hiring a temporary local domestic helper to support in this period.	6,000/ year (200/ day)
3. Fidelity Protection Compensates you for your financial loss caused by fraud or dishonesty of your domestic helper. <u>Replacement of External Door Lock and Metal Gate Lock Extension:</u> If there is a valid claim under Fidelity Protection, we will extend to pay for the actual costs incurred for replacement of external door lock and metal gate lock following the termination of employment contract with your domestic helper due to disappearance after borrowing money from money lenders, fraud or dishonest act of your domestic helper. Such replacement, however, must be undertaken within 14 days after the termination.	6,000/ year 1,000/ year
4. Repatriation Expenses Reimburses you for the costs of repatriating your domestic helper to his/ her country of residence following his/ her death or medical unfitness to continue the contract of employment.	30,000/ year
5. Re-hiring Expenses Covers your re-hiring expenses, such as air ticket and agency fee, incurred in acquiring a replacement following your domestic helper's repatriation covered under Section 4 – Repatriation Expenses.	15,000/ year



Why should your overseas domestic helper insure “Critical Illness Medical Top-Up Benefit”?

As a caring employer, ensuring your overseas domestic helper is in good health would be an important priority in your household. If your overseas domestic helper is hospitalised due to critical illness, the actual medical expenses incurred may exceed your expectation where the Comprehensive Plan may not be able to fully cover the medical expenses of your overseas domestic helper. Therefore, insuring your overseas domestic helper with the “Critical Illness Medical Top-Up Benefit” would be the best way to minimise your financial burdens.

<p>6. Household Property</p> <p>Compensates for household appliances and/ or furniture at your home which are accidentally damaged by your domestic helper. Maximum amount recoverable for any one item/ pair/ set is HK\$1,000 subject to an excess of the first HK\$250 of each and every loss which is not payable under this section.</p>	<p>2,500/ year</p>	<p>13. Domestic Helper’s Maternity Benefit[^]</p> <p>Compensates a lump sum allowance for hiring an additional overseas domestic helper if your domestic helper is pregnant or on maternity leave that results in being unable to fully perform her ordinary duties (e.g. heavy duties) during the period of insurance provided that date of conception must fall within the period of insurance which is certified by a doctor in Hong Kong, and the contract of such additional overseas domestic helper signed during the period of insurance and no later than 2 months from the expected delivery date is provided.</p>	<p>10,000/ year</p>
<p>7. Clinical Benefits[^]</p> <p>Covers your domestic helper’s out-patient clinical expenses (including fees of specialist, physiotherapist and chiropractor) and/ or bone-setting expenses incurred for medical treatment of accidental injury or sickness:</p> <ul style="list-style-type: none"> • Out-patient clinical expenses • Bone-setting expenses 	<p>4,000/ year</p> <p>210/ visit/ day 100/ visit/ day (500/ year)</p>	<p>14. Family Member Abuse Benefit</p> <p>Covers medical expenses incurred by you or your family member for bodily injury sustained or sickness contracted which is directly caused by your domestic helper’s malicious act (police report with investigation result and medical report are required) within the first 6 months from the date of such incident.</p> <p>We extend to cover the fees of body check-up and psychiatric treatment upon doctor’s recommendation and the fee of psychological treatment incurred by you or your family member under this section.</p>	<p>15,000/ year</p>
<p>8. Hospitalisation and Surgical Benefits[^]</p> <p>Pays for the following medical expenses incurred by your domestic helper at hospital or day care clinic for surgery (including day care surgery) or treatment of accidental injury or sickness:</p> <ul style="list-style-type: none"> • Doctor’s Visit, Room and Board, and Miscellaneous Hospital Expenses • Surgical expenses (including surgeon’s fee, anaesthetist’s fee and operating theatre fee) 	<p>30,000/ year</p> <p>400/ day 18,000/ operation</p>	<p>Optional Cover Applicable to Overseas Domestic Helper only</p>	<p>40 Critical Illnesses under Critical Illness Medical Top-Up Benefit</p> <p>Cancer</p> <ol style="list-style-type: none"> 1. Cancer 2. Cardiomypopathy 3. Coronary Artery Disease 4. Requiring Surgery 5. Heart Attack 6. Structural Surgery 7. Primary Pulmonary Arterial Hypertension 8. Surgery to the Aorta <p>Illnesses related to the Heart</p> <ol style="list-style-type: none"> 9. Alzheimer’s Disease 10. Bacterial Meningitis 11. Benign Brain Tumour 12. Brain Surgery 13. Encephalitis 14. Major Head Trauma 15. Motor Neurone Disease 16. Multiple Sclerosis 17. Muscular Dystrophy 18. Paralysis 19. Parkinson’s Disease 20. Poliomyelitis 21. Stroke <p>Illnesses related to the Nervous System</p> <ol style="list-style-type: none"> 22. Blindness 23. Chronic Liver Disease 24. Deafness 25. End Stage Lung Disease 26. Fulminant Viral Hepatitis 27. Kidney Failure 28. Loss of Independent Existence (before aged 60) 29. Loss of Speech 30. Major Burns 31. Major Organ Transplantation 32. Medullary Cystic Disease 33. Severance of Limbs 34. Total and Permanent Disability (before aged 60) <p>Other Major Illnesses</p> <ol style="list-style-type: none"> 35. AIDS due to Blood Transfusion 36. Aplastic Anaemia 37. Elephantiasis 38. Occupationally Acquired HIV 39. Severe Rheumatoid Arthritis 40. Terminal Illness
<p>9. Dental Expenses[^]</p> <p>Covers your domestic helper’s emergency dental treatment expenses, including oral surgery, treatment of abscesses, X-rays, extractions or fillings, up to two thirds of the dental expenses per visit.</p>	<p>2,000/ year</p>	<p>15. Critical Illness Medical Top-Up Benefit[^]</p> <p>Upon choosing this optional Critical Illness Medical Top-Up Benefit with Comprehensive Plan at the same time, if your domestic helper has been diagnosed with any one of the 40 covered critical illnesses (see table below), the maximum limit of Section 8 – Hospitalisation and Surgical Benefits in the Comprehensive Plan will be increased from the original of HK\$30,000 per year to HK\$150,000 per year, in which the sub-limits of Doctor’s Visit, Room and Board, and Miscellaneous Hospital Expenses and Surgical Expenses (including surgeon’s fee, anaesthetist’s fee and operating theatre fee) as mentioned in the Comprehensive Plan will be no longer applicable.</p> <p>Alternatively, if you are currently insuring with other domestic helper insurance of other insurer which provides hospitalisation and surgical benefits or the like, you can opt to insure with Critical Illness Medical Top-Up Benefit individually (without the Comprehensive Plan) for extra protection against the 40 covered critical illnesses (see table below), that we will pay the medical expenses of doctor’s visit, room and board, miscellaneous hospital expenses and surgical expenses (including surgeon’s fee, anaesthetist’s fee and operating theatre fee) incurred by your domestic helper at hospital or day care clinic (after deducted any recovered or recoverable expense from all other sources) up to HK\$120,000 per year provided that the first HK\$30,000 of loss per year is not payable.</p>	<p>Remarks</p> <p>[^] The benefits is subject to the Waiting Period, for details please refer to the Waiting Period section.</p>
<p>10. Personal Accident</p> <p>Provides benefits for your domestic helper or his/ her legal representative if he/ she suffers from death, total permanent disablement, loss of sight or loss of limb(s) by accident during his/ her rest days in Hong Kong.</p>	<p>200,000/ year</p>	<p>11. Re-hiring Transition Period Protection</p> <p>Provides you with an extra coverage before you hire a new domestic helper if your existing domestic helper’s contract is terminated. You are free to select either:</p> <ul style="list-style-type: none"> • To extend the period of insurance correspondingly; or • To protect your local domestic helper hired during the transition period with the Basic Plan 	<p>Unlimited transition throughout policy period</p> <p>Max. 3 months/ transition</p>
<p>12. Domestic Helper Personal Liability</p> <p>Protects your domestic helper against the personal legal liability in respect of third party bodily injury and/ or property damage arising out of negligence of your domestic helper within Hong Kong.</p>	<p>100,000/ year</p>		

Flexible Change of Overseas Domestic Helper

1. If the contract of your current overseas domestic helper is terminated during the period of insurance, you are free to either extend the period of insurance or change to protect your local domestic helper with Basic Plan until the replacement overseas domestic helper onboard up to maximum 3 months per transition (unlimited transition throughout the policy period) at no cost under Re-hiring Transition Period Protection.
2. If you change your overseas domestic helper during the period of insurance, coverage can be transferred to the new overseas domestic helper at no cost provided that prior notification in writing is made and accepted by Prudential and the waiting period will be counted afresh. You may simply register and login to your myPrudential account with your mobile phone or computer to amend.

Simple Out-patient Clinical Claim Procedures

Simply state your policy number on the back of the original clinical receipt which should include the name of your overseas domestic helper, diagnosis and consultation fees, then send the receipt to your financial consultant or Prudential General Insurance Hong Kong Limited (3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong). For other claims conditions, please refer to the policy for details.

10% Discount on PRUChoice Home Insurance

If you insure PRUChoice Maid Insurance and PRUChoice Home Insurance at the same time, you can enjoy 10% first year premium discount on both products.

Waiting Period

A waiting period of 15 days from the effective date of the policy is applicable to Hospital Cash Subsidy, Clinical Benefits, Hospitalisation and Surgical Benefits, Dental Expenses and Critical Illness Medical Top-Up Benefit (unless the critical illness is solely and directly caused by an accident and has arisen within 90 days of such incident). However, the waiting period of above mentioned benefits can be waived at Prudential's discretion, if, at the time of claim, you can provide a proof in the form of your previous original policy substantiating that the same domestic helper was covered under similar benefit(s) right before the effective date of this policy.

A waiting period of 12 months from the effective date of the policy is applicable to Domestic Helper's Maternity Benefit in respect of the date of conception of the overseas domestic helper. In all circumstances, waiting period of Domestic Helper's Maternity Benefit will not be waived.

In the event of new replacement and/or additional overseas domestic helper during the period of insurance, waiting period for all benefits mentioned above will be counted afresh from the effective date of subsequent endorsement accepted and issued by Prudential as if a new Policy had been taken out.

Main Exclusions

The following is a summary of major exclusions to PRUChoice Maid Insurance. Please refer to the Policy for complete details.

General Exclusions applicable to All Sections

- War and kindred risks, government acts, nuclear hazard and civil commotion
- Pregnancy (except under Section 13 – Domestic Helper's Maternity Benefit), miscarriage, infertility treatment or childbirth or complications thereof
- Willful malicious or unlawful act (except under Section 14 – Family Member Abuse Benefit)
- The insured does not contract with the domestic helper for employment
- Loss of or damage to property, third party liability or personal accident arising from communicable disease, COVID-19 or pandemic

Exclusions to Sections 2, 7, 8, 14 and 15 (Hospital Cash Subsidy, Clinical Benefits, Hospitalisation and Surgical Benefits, Family Member Abuse Benefit and Critical Illness Medical Top-up Benefit)

- Pre-existing medical conditions
- Pulmonary tuberculosis, geriatric nursing, cosmetic surgery and eye refraction including eye tests or any costs of fitting of spectacles
- General body check-up, convalescence or rest care (except under Section 14 – Family Member Abuse Benefit)

Exclusions to Section 9 (Dental Expenses)

- Oral examination, scaling polishing or cleaning, crowning root canal treatment, any cost of bridges braces or dentures and dental prosthetics involving precious alloy restorations

Exclusions to Section 12 (Domestic Helper Personal Liability)

- Employer's liability
- Property belonging to or held in custody or control of the insured or the insured's family members and relatives, overseas domestic helpers or their family members
- Any occurrence outside Hong Kong

Exclusions to Section 13 (Domestic Helper's Maternity Benefit)

- The insured does not hire an additional overseas domestic helper
- Date of conception of the overseas domestic helper occurs prior to the effective date of the Policy or within the first 12 months from the effective date of the Policy
- The insured is not named as the employer in the employment contract of the additional overseas domestic helper
- The sign date(s) of the employment contract of the additional overseas domestic helper do(es) not fall within the period of insurance
- The sign date(s) of the employment contract of the additional overseas domestic helper is later than 2 months from the expected delivery date of the pregnant overseas domestic helper

Exclusions to Section 15 (Critical Illness Medical Top-up Benefit)

- Pre-existing critical illness
- The first HK\$30,000 of loss per year per Policy is not payable if this Section is solely insured under the Policy (without Comprehensive Plan)

Important Note

1. This insurance is only applicable to domestic helper who is aged 18-65 and performs household work for you.
2. Basic Plan is applicable to both local (full time/ part time) and overseas domestic helper (including with driving duty). 1 month and 3 months options of Basic Plan are only applicable to local domestic helper (full time/ part time).
3. Comprehensive Plan is only applicable to overseas domestic helper (including with driving duty).
4. You can insure your overseas domestic helper with driving duty with a 25% premium loading, given his/ her driving duty is stated in the employment contract. For overseas domestic helper with driving duty, you have the responsibility to declare his/ her driving duty during application and it has to be accepted by Prudential in order for your helper to be fully covered under the policy.
5. Critical Illness Medical Top-Up Benefit is only applicable to overseas domestic helper who is being covered by Comprehensive Plan or currently insuring with other domestic helper insurance of other insurer which provides hospitalisation and surgical benefits or the like, and she/ he did not have a history of contracting any of 40 critical illnesses as listed in the Critical Illness Medical Top-Up Benefit, and she/ he did not ever, does not currently and/ or has foreseeable needs to receive medical treatment or medication for the covered critical illnesses upon the application.
6. In the event of termination or adjustment of the policy during the period of insurance, you are still subject to a minimum premium per policy at HK\$300. In any event, no refund of premium is allowed in the event of cancellation of 1 month or 3 months option of Basic Plan.
7. In the event of any duties (including driving) not being explicitly stated in the insured domestic helper's employment contract, any claims related to such duty will be declined even if the applicant declared such duty of the insured domestic helper in the application and paid the premium loading (if any), and such premium loading will not be refunded.
8. For the application of overseas domestic helper who is required to perform other duties (e.g. as your gardener), please contact Prudential for underwriting.

保誠精選「僱傭寶」家庭傭工保障

現今香港人生活繁忙，很多家庭往往需聘請家庭傭工料理家務，保誠財險有限公司（「保誠」）誠意為您獻上**保誠精選「僱傭寶」**家庭傭工保障，讓身為僱主的您（無論聘請外籍家庭傭工或本地全職/兼職家務助理），可以安心履行作為僱主在法律上的責任，同時亦為您的家人及家庭傭工提供保障。此外，**保誠精選「僱傭寶」**更為您的家庭傭工提供自選的危疾附加醫療保障，在不幸患上危疾*時提供額外醫療保障。

*在「危疾附加醫療保障」中受保的40種指定危疾，有關受保危疾的詳情，請參閱項目15 - 危疾附加醫療保障。

(2022年3月1日或之後適用)



綜合計劃的計劃特點

- 1 「門診費用」保障涵蓋門診、物理治療、脊椎治療及跌打的費用。
- 2 「住院及手術費用」保障涵蓋在醫院或日間診所接受手術或治療的醫生巡房、住院及膳食、住院雜項費用及手術費用（包括外科醫生費、麻醉科醫生費及手術室租金）。
- 3 自選「危疾附加醫療保障」就40種指定危疾提供額外住院及手術費用保障。同時投保「綜合計劃」或已投保其他保險公司的家庭傭工保險單的客戶均可投保。
- 4 「家庭成員被虐保障」為不幸被外籍家庭傭工蓄意行為導致身體受傷或患病的家庭成員提供額外的醫療費用保障，因此而需要的身體檢查、精神科治療及心理治療等費用均受保障。
- 5 如因外籍家庭傭工懷孕或在其產假的情況下未能完全履行其職務（如粗重工作），而需要額外聘請一位外籍家庭傭工，「家庭傭工分娩保障」將為您提供一次性津貼作為有關額外聘請費用的補償。
- 6 根據「僱員補償」保障，我們會賠償您就您的家庭傭工在首12個月暫時喪失工作能力期間須支付的每月收入，最高可達100%。
- 7 「遣送費用」保障因家庭傭工死亡或醫護理由不能繼續履行職務而需遣送回原居地的費用。
- 8 「住院現金津貼」將由住院第一天起提供現金津貼。

備註：

如您想為陪月員申請，請參閱我們的**保誠精選「僱傭寶」** - 陪月員計劃。**保誠精選「僱傭寶」**基本計劃只適用於本地家務助理（全職/兼職）和外籍家庭傭工。

保障一覽表

基本計劃 適用於本地家務助理 (全職/兼職, 陪月員除外) 及外籍家庭傭工	最高賠償額 (港幣\$)
僱員補償 保障您在「僱員補償條例」及普通法下，對受僱於您的家庭傭工在工作期間因受傷或患病而需負上的法律責任。	每一個案 100,000,000
綜合計劃 只適用於外籍家庭傭工	最高賠償額 (港幣\$) 每一個案 100,000,000
1. 僱員補償 保障您在「僱員補償條例」及普通法下，對受僱於您的家庭傭工在工作期間因受傷或患病而需負上的法律責任。	每一個案 100,000,000
2. 住院現金津貼 如因家庭傭工就保障項目8 - 「住院及手術費用」而需要住院不能工作而對您帶來服務中斷的不便，我們將由住院第一天起提供現金津貼，讓您可以用作在該期間聘請臨時本地家務助理的補償。	每年6,000 每日200
3. 忠誠保障 補償您因家庭傭工的欺詐或不誠實的行為而引致的經濟損失。 更換大門鎖及大閘鎖額外保障： 如您在「忠誠保障」下作出了有效的索償，當您因家庭傭工的向放債人借錢後無故失蹤，欺詐或不誠實的行為而終止其僱傭合約時，我們亦會支付您因此而需要更換及安裝大門鎖和大閘鎖所實際產生的費用。惟有關更換及安裝工作須於終止家庭傭工的僱傭合約14天內進行。	每年6,000 每年1,000
4. 遣送費用 補償您因家庭傭工死亡或醫護理由不能繼續履行職務，而需遣送回原居地的費用。	每年30,000
5. 改聘費用 如您的家庭傭工因保障項目4 - 「遣送費用」而被遣送回原居地，我們將會補償您在改聘另一家庭傭工時所需的費用，如機票費用、介紹費等。	每年15,000

6. 家居物品保障

若您的家庭傭工意外地損毀居所中的家庭電器或傢俬，我們會補償您的損失。每件/對/套物品的最高賠償額為港幣\$1,000（自負金額為每次及每宗損失的首港幣\$250）。

7. 門診費用

補償您的家庭傭工因意外受傷或疾病所引致的門診費用(包括專科醫生、物理治療師及脊椎治療師費用)及/或跌打醫師治療費用：
• 門診費用
• 跌打醫師治療費用

8. 住院及手術費用

支付您的家庭傭工因意外受傷或疾病，而需於醫院或日間診所接受手術(包括日間手術)或治療的醫療費用如下：
• 醫生巡房、住院及膳食及住院雜項費用
• 手術費用(包括外科醫生費、麻醉科醫生費及手術室租金)

9. 牙醫費用

繳付您的家庭傭工所需的緊急牙科治療費用包括口腔手術、治療膿腫、X光檢查、脫牙或補牙，每次治療最高可獲三分二的賠償額。

10. 人身意外保障

假若您的家庭傭工在香港休假期間因意外導致死亡、完全永久傷殘、喪失視力或喪失肢體，其本人或其合法代表將可獲得賠償。

11. 轉聘過渡期保障

假如您的家庭傭工於保險期內離職，而您未能即時聘得新家庭傭工，您可選擇以下其中一項保障：
• 保險期可獲相應順延；或
• 在聘得新家庭傭工前，若您聘用本地家務助理，可獲「基本計劃」保障。

12. 家庭傭工個人責任保障

保障您的家庭傭工於香港因疏忽而導致第三者身體受傷及/或財物損失，而需負上的個人法律責任。

每年2,500

每年4,000

每日每次210
每日每次100
每年500

每年30,000

每日400
每次手術18,000

每年2,000

每年200,000

保險期內
不限次數
每次最長3個月

每年100,000

13. 家庭傭工分娩保障[△]

如因家庭傭工懷孕或在其產假的情況下未能完全履行其職務(如粗重工作)，並由香港醫生證明其受孕日期在保險期內；而需要額外聘請一位外籍家庭傭工(必須提供於保險期內發署聘請該位額外外籍家庭傭工的僱傭合約，而有關係署不能超逾預產期後2個月)，我們將提供一次性津貼作為補償有關額外聘請的費用。

14. 家庭成員被慮保障

如您或您的家人直接因家庭傭工的蓄意行為(必須提供警方報告、調查結果及醫療報告)導致身體受傷或患病，我們將支付在該事故發生日期後首6個月內因此而引致的醫療費用。

我們將伸延支付您或您的家人在醫生的建議下因此而需要進行身體檢查及精神科治療的費用；所需的心理治療費用亦受保障。

自選項目

只適用於外籍家庭傭工

15. 危疾附加醫療保障[△]

當同時選擇「綜合計劃」及自選「危疾附加醫療保障」，您的家庭傭工證實患上40種受保危疾(見下表)中之任何一種危疾，於「綜合計劃」下就保障項目8-「住院及手術費用」的最高賠償額將由原本的每年港幣\$30,000提高至每年港幣\$150,000，並就「醫生巡房、住院及膳食及住院雜項費用」及「手術費用(包括外科醫生費、麻醉科醫生費及手術室租金)」中的索償不設個別項目賠償限額。

如您現在已由其他保險公司的家庭傭工保險單提供了住院及手術費用或類似的保障，您亦可選擇獨立投保「危疾附加醫療保障」(不投保「綜合計劃」)獲取額外保障，在扣除任何已追討或從其他所有途徑可予追討的賠償額的準則下，我們將會支付您的家庭傭工就40種受保危疾(見下表)在醫院或日間診所引致的醫生巡房、住院及膳食、住院雜項費用及手術費用(包括外科醫生費、麻醉科醫生費及手術室租金)等醫療費用，每年最高賠償額為港幣\$120,000，惟每年損失的首港幣\$30,000將不獲賠償。



為何要為您的外籍家庭傭工投保「危疾附加醫療保障」？

作為一個關懷僱員的僱主，為讓您的家庭生活可以輕鬆無憂，確保外籍家庭傭工的健康是十分重要。倘若您的外籍家庭傭工不幸罹患危疾而需入院，實際的醫療開支可能往往超出預算，甚至超越「綜合計劃」可提供的保障範疇。因此，為您的外籍家庭傭工投保「危疾附加醫療保障」是減低您的財務負擔的最好方法。

「危疾附加醫療保障」的40種受保危疾

癌症

1. 癌症

22. 失明

23. 慢性肝病

24. 失聰

25. 末期肺病

26. 暴發性病毒肝炎

27. 腎衰竭

28. 失去獨立生活能力(60歲前)

29. 喪失語言能力

30. 嚴重燒傷

31. 主要器官移植

32. 腎髓質囊腫病

33. 肢體切斷

34. 完全及永久傷殘(60歲前)

其他嚴重疾病

35. 因輸血引起的愛滋病

36. 障礙性貧血

37. 象皮病

38. 因職業而感染的人類免疫力缺乏病毒

39. 嚴重類風濕關節炎

40. 末期疾病

與神經系統相關的疾病

8. 阿耳滋海默氏症

9. 細菌感染腦膜炎

10. 良性腦腫瘤

11. 腦部外科手術

12. 昏迷

13. 腦炎

14. 嚴重頭部創傷

15. 運動神經元病

16. 多發性硬化症

17. 肌營養不良

18. 癱瘓

19. 柏金遜病

20. 脊髓灰質炎(小兒麻痺症)

21. 中風

備註

[△]保障項目受免責期的約束，詳情請參閱免責期部分。

靈活更換外籍家庭傭工

1. 如您的外籍家庭傭工僱傭合約於保險期內終止，您可以根據「轉聘過渡期保障」在聘得新外籍家庭傭工前，自由選擇順延保險期或切換至「基本計劃」以保障您臨時聘用的本地家務助理(保險期內不限次數，每次最長3個月)，而無須額外費用。

2. 如您於保險期內更換外籍家庭傭工，保障亦可轉換至新僱用的外籍家庭傭工，而無須額外費用。惟有關更換必須事前透過書面方式通知本公司，並獲得本公司同意才能生效，而免責期亦將會重新計算。您亦可以透過手機或電腦登記及登入您的myPrudential帳戶進行更改。

簡易門診索償程序

您只需要於附有外籍家庭傭工姓名、病況及診金的正本醫療收據背頁寫上有關保單號碼，並將收據交予閣下的理財顧問或寄至保誠財險有限公司(香港鰂魚涌華蘭路25號栢克大廈3樓)即可。有關其他索償條件，請參閱保單。

10% off

保誠精選「家居寶」家居保障保費九折優惠

如您同時投保保誠精選「僱傭寶」家庭傭工保障及保誠精選「家居寶」家居保障，即可同時獲享首年保費九折優惠。

免責期

「住院現金津貼」、「門診費用」、「住院及手術費用」、「牙醫費用」及「危疾附加醫療保障」(僅因意外單獨直接引致及於該意外後90天內引致的危疾個案則除外)的免責期為保單生效日起計首15天。若該家庭傭工在本保單生效前，已獲其他類似的保障時，則保誠將可酌情豁免有關免責期要求，惟在申索索償時，必須提供相關保障的原有保單，以茲證明。

「家庭傭工分娩保障」的免責期為保單生效日起計首12個月。若家庭傭工的受孕日期在保單生效日起計首12個月內，均不受保障。在任何情況下，「家庭傭工分娩保障」的免責期，均可豁免。

如在保險期內更換及/或新增外籍家庭傭工，經本公司接納及書後，上述所有項目的免責期將於有關背書生效日起重新計算。

主要不保事項

下列只為保誠精選「僱傭費」家庭傭工保障主要不保事項的概略，請參閱保單內所列明的詳細內容。

適用於整套保單的不保事項

- 戰爭或同類行動、政府法令、核能災難及民亂所構成損失
- 懷孕（在保障項目13 - 「家庭傭工分娩保障」的保障下則除外）、流產、不育治療、生育或有相關併發症
- 故意、蓄意行為或犯罪活動（在保障項目14 - 「家庭成員被虐保障」的保障下則除外）
- 受保人沒有與家庭傭工訂定僱傭合約
- 因傳染病、COVID-19或大流行病引起的財產/財物、第三者責任或人身意外的損失或損壞

屬第2、7、8、14及15項（「住院現金津貼」、「門診費用」、「住院及手術費用」、「家庭成員被虐保障」及「危疾附加醫療保障」）的不保事項

- 受保人已存在的傷病
- 肺結核、老年護理、整型手術及視力折射之問題包括視力檢驗或所需之眼鏡或鏡片
- 一般身體檢查、康復護理或營養護理（在保障項目14 - 「家庭成員被虐保障」的保障下則除外）

屬第9項（「牙醫費用」）的不保事項

- 口腔檢查，清除牙石、磨牙或洗牙、鑲牙冠、牙齒根管治療、任何牙橋、矯形物或假牙的費用及牙齒美容，包括鑲嵌費貴金屬

屬第12項（「家庭傭工個人責任保障」）的不保事項

- 僱主責任
- 受保人、受保人家庭成員及親屬、外籍家庭傭工或外籍家庭傭工之家人保管或控制的財物損失或損毀
- 在香港以外發生的事件

屬第13項（「家庭傭工分娩保障」）的不保事項

- 受保人並沒有聘請額外的外籍家庭傭工
- 外籍家庭傭工的受孕日期在保單生效日期之前或保單生效日期後首12個月內
- 受保人並非列明於額外外籍家庭傭工僱傭合約上的僱主
- 額外外籍家庭傭工僱傭合約的簽署日期並非在保單期內
- 額外外籍家庭傭工僱傭合約的簽署日期超過懷孕外籍家庭傭工預產期後的2個月

屬第15項（「危疾附加醫療保障」）的不保事項

- 受保前已存在的危疾
- 如本保單獨立地承保本項目（沒有投保「綜合計劃」），每年損失的首港幣\$30,000

重要事項

1. 本保險只適用於替您處理一般家務而年齡為18 - 65歲的家庭傭工。
2. 「基本計劃」適用於本地家務助理（全職/兼職）及外籍家庭傭工（包括有駕駛職務）。「基本計劃」的1個月及3個月保險期選項只適用於本地家務助理（全職/兼職）。
3. 「綜合計劃」只適用於外籍家庭傭工（包括有駕駛職務）。
4. 您可以25%額外保費為需負責駕駛職務的外籍家庭傭工投保，而他/她的駕駛職務必須在僱傭合約中明確列出。您有責任在投保時申報您的外籍家庭傭工是否需負責駕駛職務，並須為保誠所接受，才能讓您的僱傭就此保單得到全面的保障。
5. 「危疾附加醫療保障」只適用於同時投保「綜合計劃」或由其他保險公司的家庭傭工保險單提供了住院及手術費用或相類似保障的外籍家庭傭工，而該外籍家庭傭工在申請投保時並未患上「危疾附加醫療保障」中所列的40種受保危疾，亦未因此就所受保之危疾有曾經、現正及/或可預見的治療、服用藥物或診治的需要。
6. 倘若保險期內終止或更改保單，您仍須為每份保單支付最低保費港幣\$300。在任何情況下，如終止一個月或三個月保險期的「基本計劃」保單，保費一概不予發還。
7. 如受保家庭傭工有任何職務（包括駕駛）未有被明確列於僱傭合約中，即使投保人在投保時已申報受保傭工需負責該職務並繳付額外保費（如適用），任何有關該職務之索償仍會被拒絕，而已繳付之額外保費亦不會獲得退還。
8. 如為需要處理其他職務（例如：作為您的園丁）的外籍家庭傭工投保，請與本公司聯絡以作個別核保。

Premium Table 保費表

(HK\$ 港幣)	1 Month ² 一個月 ²	3 Months ² 三個月 ²	1 Year 一年	2 Years 兩年
Period of Insurance/ Domestic Helper 保險期/ 每位家庭傭工	120	280	300	550
Basic Plan ¹ 基本計劃 ¹				
Comprehensive Plan ³ 綜合計劃 ³			730	1,320
Comprehensive Plan + Critical Illness Medical Top-Up Benefit ³ 綜合計劃 + 危疾附加醫療保障 ³			730 + 535 = 1,265	1,320 + 963 = 2,283
Critical Illness Medical Top-Up Benefit ⁴ 危疾附加醫療保障 ⁴			589	1,059

Remarks 備註

1. Applicable to local domestic helper (except for post-natal carer) and overseas domestic helper.
適用於本地家務助理（陪月員除外）及外籍家庭傭工。
2. Not applicable to overseas domestic helper.
不適用於外籍家庭傭工。
3. Only applicable to overseas domestic helper.
只適用於外籍家庭傭工。
4. Only applicable to overseas domestic helper who is currently insuring with other domestic helper insurance of other insurer which provides hospitalisation and surgical benefits or the like.
只適用於已由其他保險公司的家庭傭工保險單提供了住院及手術費用或相類似保障的外籍家庭傭工。

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- PRUChoice Home Décor
- PRUChoice Home Deluxe
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- PRUChoice Hong Kong Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
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- 保誠精選「中國安心寶」
- 保誠精選「診療寶」
- 保誠精選「郵輪旅遊樂」
- 保誠精選「高球樂」
- 保誠精選「康療寶」
- 保誠精選「康檢寶」
- 保誠精選「家居寶」
- 保誠精選「家居裝修寶」
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- 保誠精選「業主寶」
- 保誠精選「來港尚學寶」
- 保誠精選「僱傭寶」
- 保誠精選「僱傭寶」- 陪月員計劃
- 保誠精選「駕駛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「移居寶」
- 保誠精選「旅遊樂」
- 保誠精選「海外留學寶」
- 保誠精選「工作假期寶」
- 保誠精選「樓宇寶」
- 保誠精選「商舖寶」
- 保誠精選「興業寶」
- 保誠精選「團體醫療寶」
- 保誠精選「團體人壽寶」
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及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。

For further information, please contact:

Prudential General Insurance Hong Kong Limited

Part of Prudential plc (United Kingdom)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2977 1266

如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

保誠集團成員

香港鰂魚涌華蘭路25號柏克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2977 1266

www.prudential.com.hk

Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。

所有中文簡譯，如與英文有異，概以英文為準。

G13/BR0002B/P01 (03/22)

PRUDENTIAL
保誠保險



Application Form for
PRUChoice Maid Insurance
保誠精選「僱傭寶」
家庭傭工保障計劃
申請表

Applicable on or after 1 March, 2022
2022年3月1日或之後適用

For further information, please contact:

Prudential General Insurance Hong Kong Limited

Part of Prudential plc (United Kingdom)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2977 1266

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保誠財險有限公司

保誠集團成員

香港鰂魚涌華蘭路25號栢克大廈3樓


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G13/APP0002B/P01 (03/22)

PRUChoice Maid Insurance 保誠精選「僱傭寶」家庭傭工保障計劃

Details of Applicant 申請人詳情 (Please complete in BLOCK LETTERS 請用英文正楷填寫)

Gender 性別		<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男
Surname 姓		Given Name 名	
HKID or Passport No. 香港身份證或護照號碼		Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)	
Occupation 職業			
Home Tel No. 住宅電話號碼		Mobile No. 流動電話號碼 (Policy number will be sent to you via SMS 保單號碼將會透過短訊傳送給您)	
Email Address 電郵地址 (Upon the issuance of the Policy, eDocument will be activated immediately, the hard copies of policy documents and renewal documents issued thereafter will no longer be mailed to you. Please register myPrudential – General Insurance account to access those aforesaid documents. Whenever a notification email is sent to your designated email address, you are deemed to have received the corresponding new eDocument. 保單簽發後，電子文件便會立即啟用，日後發出之保單及續保文件將不會再郵寄列印本給您。您必須有myPrudential – 一般保險賬戶，去查閱上述的文件。每當提示電郵已經發送到您指定的電郵地址，您將被視為已收有關的最新電子文件。)		Scan QR code to view eDocument Guide 掃描二維碼參閱電子文件指南 	
Correspondence Address 通訊地址			
Flat/ Room 室	Floor 樓	Block 座	
Building/ Estate 大廈/ 屋苑			
Street/ Road & District Area 街道及地區		<input type="checkbox"/> HK 香港	<input type="checkbox"/> KLN 九龍
<input type="checkbox"/> NT 新界			

Applicant must be the employer of the domestic helper being insured. For overseas domestic helper, applicant must be the employer stated on the employment contract.
申請人必須為受保家庭傭工的僱主。如為外籍家庭傭工投保，申請人必須為列明於僱傭合約上的僱主。

Details of Domestic Helper 家庭傭工詳情 (Please ✓ as appropriate 請在適當方格加上“✓”)

<input type="checkbox"/> Local Domestic Helper 本地家務助理 (Not applicable to post-natal carer 不適用於陪月員)		<input type="checkbox"/> Full-Time 全職	<input type="checkbox"/> Part-Time 兼職
<input type="checkbox"/> Overseas Domestic Helper 外籍家庭傭工			
Does the overseas domestic helper require to perform driving duties? 外籍家庭傭工是否需要履行駕駛職務?		<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
	Domestic Helper 1 家庭傭工1		Domestic Helper 2 家庭傭工2
Surname 姓			
Given Name 名			
Gender 性別			
Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)			
HKID or Passport No. 香港身份證或護照號碼			
Country of Residence 原居地			
Working Address of the Domestic Helper 家庭傭工工作地址 (if different from the Correspondence Address 如與上述通訊地址不同)			
Flat/ Room 室	Floor 樓	Block 座	Building/ Estate 大廈/ 屋苑
Street/ Road & District Area 街道及地區		<input type="checkbox"/> HK 香港	<input type="checkbox"/> KLN 九龍
<input type="checkbox"/> NT 新界			

Details of Application 投保詳情 (Please ✓ as appropriate 請在適當方格加上“✓”)

	Applicable to 適用於	For 1 Month (HK\$ per person) 投保一個月(港幣每人)	For 3 Months (HK\$ per person) 投保三個月(港幣每人)	For 1 year (HK\$ per person) 投保一年(港幣每人)	For 2 years (HK\$ per person) 投保兩年(港幣每人)
A. Basic Plan 基本計劃 (Not applicable to post-natal carer) (不適用於陪月員)	Local Domestic Helper 本地家務助理 Overseas Domestic Helper* 外籍家庭傭工*	<input type="checkbox"/> 120	<input type="checkbox"/> 280	<input type="checkbox"/> 300	<input type="checkbox"/> 550
B. Comprehensive Plan 綜合計劃	Overseas Domestic Helper 外籍家庭傭工			<input type="checkbox"/> 730	<input type="checkbox"/> 1,320
C. Comprehensive Plan + Critical Illness Medical Top-Up Benefit 綜合計劃 + 危疾附加醫療保障	Overseas Domestic Helper 外籍家庭傭工			730 + <input type="checkbox"/> 535 = 1,265	1,320 + <input type="checkbox"/> 963 = 2,283
D. Critical Illness Medical Top-Up Benefit Only 獨立投保危疾附加醫療保障 The existing insurance company of domestic helper insurance: 現時提供家庭傭工保險計劃的保險公司 :	Overseas Domestic Helper# 外籍家庭傭工#			<input type="checkbox"/> 589	<input type="checkbox"/> 1,059

Remarks 備註 :

* Only applicable to 1 year and 2 years options.
只適用於一年及兩年期選項。

Only applicable to overseas domestic helper who is currently insuring with other domestic helper insurance of other insurer which provides hospitalisation and surgical benefits or the like.
只適用於已由其他保險公司的家庭傭工保險單提供了住院及手術費用或相類似保障的外籍家庭傭工。

Note 請注意 :

- This insurance is only applicable to domestic helper who is aged 18-65 and performs household work for you.
本保險只適用於替您處理一般家務而年齡為18-65歲的家庭傭工。
- Basic Plan is applicable to both local (full time/ part time) and overseas domestic helper. 1 month and 3 months options of Basic Plan are only applicable to local domestic helper (full time/ part time).
「基本計劃」適用於本地家務助理(全職/兼職)及外籍家庭傭工。「基本計劃」的1個月及3個月保險期選項只適用於本地家務助理(全職/兼職)。
- Comprehensive Plan is only applicable to overseas domestic helper.
「綜合計劃」只適用於外籍家庭傭工。
- Critical Illness Medical Top-Up Benefit is only applicable to overseas domestic helper who is being covered by Comprehensive Plan or currently insuring with other domestic helper insurance of other insurer which provides hospitalisation and surgical benefits or the like, and she/ he did not have a history of contracting any of 40 critical illnesses as listed in the Critical Illness Medical Top-Up Benefit, and she/ he did not ever, does not currently and/ or has foreseeable needs to receive medical treatment or medication for the covered critical illnesses upon the application.
「危疾附加醫療保障」只適用於同時投保「綜合計劃」或已由其他保險公司的家庭傭工保險單提供了住院及手術費用或相類似保障的外籍家庭傭工，而該外籍家庭傭工在申請投保時並未患上「危疾附加醫療保障」中所列的40種受保危疾，亦未因此就所受保之危疾有曾經、現正及/或可預見的治療、服用藥物或診治的需要。
- If there are more than one domestic helper to be insured, the selected coverage will apply to all the insured domestic helpers respectively.
若投保人為超過一名家庭傭工投保，您所選擇的保障計劃將分別適用於所有受保的家庭傭工。
- The above premium has included the Employees' Compensation Insurance Levy but excluded Levy.
以上保費已包括僱傭保險徵款但不包括徵費。
- In the event of termination or adjustment of the Policy during the period of insurance, you are still subject to a minimum premium per Policy at HK\$300. In any event, no refund of premium is allowed in the event of cancellation of 1 month or 3 months options of Basic Plan.
倘若保險期內終止或更改保單，您仍須為每份保單支付最低保費港幣\$300。在任何情況下，如終止一個月或三個月保險期的「基本計劃」保單，保費一概不予發還。
- This Application Form is not applicable to post-natal carer or overseas domestic helper who is required to perform other duties (e.g. your gardener). For the application of above mentioned, please contact Prudential General Insurance Hong Kong Limited ("Prudential") for underwriting.
此申請表不適用於陪月員或需要處理其他職務(例如：作為您的園丁)的外籍家庭傭工。如為上述人士投保，請與保誠財險有限公司(「保誠」)聯絡以作個別核保。
- If the overseas domestic helper is required to perform driving duties, we will further underwrite your case and loading of 25% will be applied in your application.
倘若外籍家庭傭工需要履行駕駛職務，我們會作進一步核保，而您的申請將會有25%附加保費。
- If you wish to enrol for your Post-natal Carer, please refer to our PRUChoice Maid - Post-natal Carer Plan. PRUChoice Maid Basic Plan is only applicable to local (full time/ part time) and overseas domestic helper.
如您想為陪月員申請，請參閱我們的保誠精選「僱傭費」- 陪月員計劃。保誠精選「僱傭費」基本計劃只適用於本地家務助理(全職/兼職)和外籍家庭傭工。

Insurance Details 投保資料 (Please ✓ as appropriate 請在適當方格加上“✓”)

- Has your domestic helper ever been declined by insurance company to accept or renew or required special terms and/ or additional premium for any of the domestic helper insurance policy? If "yes", please give full details.
閣下的家庭傭工曾否被保險公司就現時投保的保險類別拒絕承保或續保、附加特別條款及/或徵收額外保費? 若答案為「是」，請詳述。
 No 否 Yes 是
- Would your domestic helper require any foreseeable need for treatment or for consulting any doctor or has ever been confined in a hospital for surgery or medical treatment in the last three years? If "yes", please give full details of such surgery or medical treatment and the related costs.
閣下的家庭傭工是否有任何可預見之治療或診視的需要或曾否於過去三年內需入院接受手術或治療? 若答案為「是」，請詳述有關手術或治療及其費用。
 No 否 Yes 是

Period of Insurance 保險期

Policy commences on
本保單由

(dd/ mm/ yy) for one year.
(日/月/年)起生效，為期一年。

Payment Method 付款方法

By Cheque 以支票繳付

(Please make cheque payable to "Prudential General Insurance Hong Kong Limited"
請註明支票抬頭人為「保誠財險有限公司」)

By Credit Card 以信用卡繳付

(This Policy will be renewed automatically on a yearly basis subject to underwriting approval and premium and levy will be collected from the designated credit card account on the collection date.
保單於核保後將每年自動續保及從指定的信用卡戶口內扣除保費及徵費。)

Credit Card Account Details 信用卡戶口資料

Applicable to payment by credit card only. 只供選擇以信用卡繳費之客戶填寫。

 VISA Card
VISA 卡  Master Card
萬事達卡 Credit Card Number
信用卡號碼

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Credit Card Expiry Date
信用卡有效日期至 (mm/yy)
(月/年)

I/ We hereby authorise Prudential General Insurance Hong Kong Limited to collect from my/ our designated credit card account for all payment(s), recurring payment(s) and levy(ies) of this Policy including that/ those related to subsequent endorsement(s) and its renewal(s).
本人/ 吾等授權保誠財險有限公司，經由本人/ 吾等指定的信用卡戶口內，扣除有關本保單的所有及經常性保費及徵費，包括因其後背書及續保有關之所有及經常性保費及徵費。

Cardholder's Name
信用卡持有人姓名

Cardholder's Signature
信用卡持有人簽名

Date
日期

Declaration 聲明

I/ We hereby declare and agree that 本人/ 吾等現聲明及同意：

- I/ we am/ are the employer of the domestic helper to be insured by the Policy, and this domestic helper to be insured is not a post-natal carer or an overseas domestic helper who is required to perform the other duties (e.g. as a driver or gardener).
本人/ 吾等為該受保家庭傭工的僱主，而該受保家庭傭工並非陪月員或需要處理其他職務（例如：作為司機或園丁）的外籍家庭傭工。
- the statements and particulars given in this application are, to the best of my/ our knowledge and belief, true and complete and that this application shall form the basis of the contract with Prudential General Insurance Hong Kong Limited.
就本人/ 吾等知悉範圍內，此申請表上填報的一切資料，均屬確實完整，本人/ 吾等並同意以此申請表作為本人/ 吾等與保誠財險有限公司之間所訂合約的依據。
- the insurance will not be in force until the application has been accepted by the Company and the premium has been paid, except to the extent of any official cover note which may be issued.
除持有保誠簽發的臨時保單外，保障需在保誠覆核、接納申請表及已收妥保費後才能生效。
- to the best of my knowledge and my belief and the inquiry to the overseas domestic helper(s) to be insured, he/ she/ they did not have a history of contracting any of 40 critical illnesses as listed in the Critical Illness Medical Top-Up Benefit; and he/ she/ they also did not ever, do(es) not currently and/ or has (have) foreseeable need(s) to receive medical treatment or medication for covered critical illnesses. (This declaration is only applicable when the Critical Illness Medical Top-Up Benefit is applied.)
就本人所知所信及經本人查詢有關受保外籍家庭傭工，該受保外籍家庭傭工並未患上「危疾附加醫療保障」中所列的40種受保危疾，亦未因此就所受保之危疾有曾經、現正及/ 或有可見的治療、服用藥物或診治之需要。（此聲明只適用於申請「危疾附加醫療保障」。）

Important Notes to Applicant 申請人須知

1. Disclosure – The applicant is requested to disclose all facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/ broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide the cover the applicant requires, or perhaps may invalidate the Policy altogether.
披露 – 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/ 經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
2. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.
如有需要，本公司可提供保單原文及投保書副本以作參考。
3. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Policy.
上述保障及不保範圍並未包括所有細節，欲知詳情請參閱保單。
4. The Application Form must be signed by a person who has attained aged 18 or above and applicant must be the employer of the domestic helper. Domestic helper agency or company is not acceptable.
申請表必須由年滿18歲或以上的申請人簽署及申請人必須為家庭傭工的僱主，並不接受家庭傭工中介/ 公司投保。
5. Any bodily injury or sickness which exists prior to the effective date of the Policy will not be covered under the Policy.
任何在有關保障生效前已經存在的身體損傷或疾病，一概不受保障。
6. A waiting period of 15 days from the effective date of the Policy is applicable to Hospital Cash Subsidy, Clinical Benefits, Hospitalisation and Surgical Benefits, Dental Expenses and Critical Illness Medical Top-Up Benefit (unless the critical illness is solely and directly caused by an accident and has arisen within 90 days of such incident). However, the waiting period of above mentioned benefits can be waived at Prudential's discretion, if, at the time of claim, you can provide a proof in the form of your previous original Policy substantiating that the same domestic helper was covered under similar benefit(s) right before the effective date of this Policy.
A waiting period of 12 months from the effective date of the Policy is applicable to Domestic Helper's Maternity Benefit in respect of the date of conception of the overseas domestic helper. In all circumstances, waiting period of Domestic Helper's Maternity Benefit will not be waived.
In the event of new replacement and/ or additional overseas domestic helper during the period of insurance, waiting period for all benefits mentioned above will be counted afresh from the effective date of subsequent endorsement accepted and issued by Prudential as if a new Policy had been taken out.
「住院現金津貼」、「門診費用」、「住院及手術費用」、「牙醫費用」及「危疾附加醫療保障」（僅因意外單獨直接引致及於該等意外後90天內引致的危疾個案則除外）的免責期為保單生效日起計首15天。若該家庭傭工在本保單生效前，已獲其他相類似的保障時，則本公司將可酌情豁免有關免責期要求，惟在申報索償時，必須提供相關保障的原有保單，以茲證明。
「家庭傭工分娩保障」的免責期為保單生效日起計首12個月。若家庭傭工的受孕日期在保單生效日起計首12個月內，均不受保障。在任何情況下，「家庭傭工分娩保障」的免責期，均不可豁免。
如在保險期內更換及/ 或新增外籍家庭傭工，經本公司接納及背書後，上述所有項目的免責期將於有關背書生效日起重新計算。
7. Please make sure the mobile number and email address of the applicant are correct. Once the Policy is issued, the policy number will be sent to the applicant via SMS. And, system will send Account Activation Code to the same mobile number during the registration of myPrudential. For environmental protection, Prudential will not mail this Policy/ endorsement and the subsequent Policy renewal documents to the applicant; the corresponding eDocument will be stored in applicant's myPrudential account for their reference, and the applicant can print out the document if necessary. Whenever a notification email is sent to the applicant's designated email address, the applicant is deemed to have received the corresponding new eDocument. If the applicant has not registered myPrudential yet, please do so as soon as possible from our company website.
請確保申請人的手提電話號碼及電郵地址是正確的。保單簽發後，申請人會透過手機短訊收到保單號碼；另外，登記myPrudential時，系統亦會向此手提電話號碼發送戶口啟動碼。為保護環境，保誠將不會郵寄此保單/ 批單及往後之續保文件予申請人；有關之電子文件將儲存於申請人的myPrudential戶口之內供申請人下載細閱。申請人有需要時亦可自行列印保單文件。每當提示電郵已經發送到申請人指定的電郵地址，申請人將被視為已收有關的最新電子文件。如申請人仍未登記myPrudential，敬請瀏覽本公司網站從速辦理。
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9. This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。
10. Levy collected by the Insurance Authority (if any) has been imposed on this Policy at the application rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.prudential.com.hk/levy> or www.ia.org.hk/levy. If you do not pay the overdue levy timely, the Insurance Authority ("IA") may, according to the law, impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.
保險業監管局（「保監局」）已按適用費率對此保單徵收徵費，有關徵費將按照訂明安排匯付。如需更多資訊，請瀏覽 <http://www.prudential.com.hk/levy> 或 www.ia.org.hk/levy。若閣下未能依時清繳過期徵費，保險業監管局（「保監局」）可根據法例向其施加罰款，亦可循民事程序追討欠付的徵費。

Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as “Company”, “our”, “we”, or “us”) take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary or helpful for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements (including the purposes mentioned below), or even for security purpose. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, claims history, biometric data including but not limited to your voice pattern, fingerprint and facial images, your location information based on your device, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. “Personal information” shall also include, but not be limited to, the personal information relating to your beneficiaries (or any other person designated or entitled to receive any benefits under an insurance policy), dependents, authorised representatives, company staff, and other individuals in relation to which you have provided personal information. If you provide personal information about another person to us, you confirm that you are either their parent or guardian or you have obtained that person’s consent to provide such personal information for use and transfer by the Company for the purposes set out in this PICS. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record.

保誠財險有限公司（簡稱「本公司」或「我們」）認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要或有幫助的個人資料。為向閣下提供保險或金融產品或服務，遵守法定或合同要求（以下概述的其他目的），及保安目的，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身分證副本及資料、旅遊證件資料、健康/醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、生物辨識資料，包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料（「個人資料」）。「個人資料」將包括但不限於與有關以下人士的個人資料：閣下的受益人（或任何其他根據保單被指定或有權獲得任何利益的人）、收養人、授權代表、公司職員和閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料，即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料聲明的目的使用和轉移。我們亦可能會從第三方，如其他保險公司、代理、信貸資料服務/報告機構、供應商、金融機構、防欺詐機構、政府機構、警務人員、法院或公開紀錄，收集關於閣下的個人資料。

China Personal Information Protection Law (PIPL) 《中華人民共和國個人信息保護法》

The PIPL Addendum supplements the Personal Information Collection Statement and applies to you if you are located in Mainland China. The PIPL Addendum is available on our website at <https://www.prudential.com.hk/en/china-personal-information-protection-law/>

中國內地補充內容是對本個人信息收集聲明的補充，如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) the administration of our products and services, including to provide any relevant services as discussed with you prior to any purchase of a product or service; (b) to process your application; (c) to administer and process insurance policies, insurance claims, medical, security and underwriting checks; (d) to process payment instructions; (e) to verify your eligibility for insurance, financial or wealth management products and services; (f) to design and provide you with insurance, financial and related products and services; (g) to communicate with you; (h) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in Section 2 below), including but not limited to anti-money laundering and Know-Your-Client obligations; (i) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and/ or other illegal activity, or security or technical issues; (j) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (k) to provide customer services; (l) to perform automated decision-making or profiling; (m) to perform a policy review or needs analysis; (n) to conduct research and statistical analysis (including use of new technologies); (o) to administer lucky draws and other contests; (p) to enable us to perform our obligations to you; (q) to keep your information on record and carry out other internal business administration; (r) with your specific consent where required for direct marketing as explained in Section 3 below, personalise and tailor, customised promotions, messages and suggestions to you; and (s) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described in Section 3 below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的：(a) 管理我們的產品和服務，包括在購買產品或服務之前提供已與閣下討論的任何相關服務；(b) 處理閣下的申請；(c) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(d) 處理付款指示；(e) 核實閣下申請保險、金融或財富管理產品及服務的資格；(f) 設計及為閣下提供保險、金融及相關的產品和服務；(g) 與閣下進行通訊；(h) 遵守任何監管或其他法律規定或其他內部業務規定（不論是向我們或下述第2部分所列的任何第三方實施），包括但不限於打擊洗錢和認識你的客戶（KYC）義務；(i) 就索償進行調查及和解，以及偵查及防止欺詐（不論是否有關就本申請簽發的保單）及/或其他非法行為或安全/技術問題；(j) 使用代理機構（包括信貸資料服務機構）、追蹤公司或公開可得資料以執行核實；(k) 提供客戶服務；(l) 執行自動決策或資料剖析；(m) 進行保單審查或需求分析；(n) 進行研究和統計分析（包括使用新科技）；(o) 進行管理幸運抽獎和其他比賽；(p) 使我們能夠履行對閣下的義務；(q) 保持閣下的資料記錄並執行其他內部業務管理；(r) 為直接市場推廣需要並在有需要時經閣下的特定同意下，如以下第3部分所述，為閣下量身訂製個性化的促銷、消息和建議；及(s) 與上述任何目的直接相關的任何其他目的。經閣下同意，我們亦可能會按照以下第3部分所列使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規，上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下（或閣下的聯名保單持有人）仍為我們的客戶，我們將一直保存閣下的個人資料，或如法律有所規定或因其他原因而為必要，我們則將其保存更長時間。

2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc including but not limited to Prudential General Insurance Hong Kong Limited (“companies within the Prudential Group”) and their respective insurance agents, and to our financial/ medical/ wellness/ health business partners. We may also disclose your Personal Information to the following third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation other insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees, auditors, IT service and platform providers, insurance intermediaries, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, and selected third party financial and insurance product providers); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) financial crime prevention agencies, any legal, regulatory, law enforcement or government bodies and the courts. We may also disclose your Personal Information to an actual or proposed assignee or participant in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團，包括本公司以及其他母公司為保誠集團成員的實體包括但不限於保誠財險有限公司（「保誠集團內的公司」）及他們各自的保險代理，及我們的金融/醫療/保健/健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列明之目的，我們亦可能會向下列第三方（在香港境內或境外）透露閣下的個人資料：(a) 保險代理；(b) 保險經紀；(c) 再保險公司；(d) 索償調查公司；(e) 為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司（不論直接或透過防欺詐組織或本段指名的其他人士），及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊（及其營運商）；(f) 提供行政、電訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人及其他持份者）、計劃顧問、介紹人及選定的第三方金融和保險產品供應商；(g) 行業協會及聯會；(h) 醫療賬單審查公司；(i) 閣下的聯名保單或投資持有人；(j) 研究人員；(k) 信貸資料服務機構；(l) 收賬代理；(m) 夥伴金融機構及合作夥伴；及(n) 預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料予該等的實在或擬議受讓人或參與人。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊（如下文所述）。

3. Use and Transfer of Personal Data for Direct Marketing Purposes 使用及轉移個人資料作直接促銷用途

With your consent, we intend to use your name and contact details for promotional and marketing purpose including sending marketing communications and conducting direct marketing to you by electronic and non-electronic means including by post, in relation to the following products, services and subjects, and we require your consent in order to do so: insurance; annuities; retirement schemes; pensions; wealth and financial management; estate management; investment; financial; medical/ wellness/ health related products, reward/loyalty programme services and subjects (“Classes of Marketing Subjects”).

We also intend to transfer your name and contact details to our insurance agents, other companies within the Prudential Group and their respective insurance agents, our Business Partners, and our Marketing Partners, to enable them to market any of the Classes of Marketing Subjects to you, and your written consent is required in order for us to do so. We may provide your personal data to such transferees for gain.

If you change your mind, and/ or you would like to opt-out of receiving direct marketing, you can advise our Data Protection Officer at service@prudential.com.hk.

經閣下的同意，我們擬使用閣下的姓名和聯絡資料，用於宣傳和市場推廣用途，包括通過電子和非電子方式（包括郵寄）向閣下發送市場推廣通訊和進行直接促銷，就以下產品、服務和目的，我們需要閣下的同意才可以這樣做：保險；年金；退休計劃；退休金；財富和財務管理；遺產管理；投資；金融；醫療/ 保健/ 健康相關產品；獎賞/ 優惠計劃服務及目的（「**促銷標的類別**」）。

我們亦擬將閣下的姓名和聯絡資料轉移給我們的保險代理人、保誠集團內的其他公司及其保險代理人、我們的業務合作夥伴和營銷合作夥伴，以使他們能夠向閣下推銷任何促銷標的類別，並且需要閣下的書面同意才能這樣做。我們可能因向此類受讓人提供閣下的個人資料而獲得利益。

如閣下改變主意，及/ 或閣下想選擇不接受直接市場推廣，可以與我們的資料保護主任聯絡（service@prudential.com.hk）。

4. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested.

除非我們另有規定，否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料，我們可能無法為閣下提供所要求的產品或服務。

5. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "**Ordinance**"), you have the right to request access to and correction of any Personal Information that you provide to us. If want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at service@prudential.com.hk or contact us using the details on "Contact Us" section of the Company website (<https://www.prudential.com.hk/scws/pages/en/contact-us/contact-us-home/index.html>) or our Privacy Notice.

If you move/ moved to a European Union ("**EU**") jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>. By completing and progressing with this form, you confirm that you have read and understood this PICS.

Business Partners means our service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business, accountants, auditors, IT service and platform providers, insurance intermediaries, reinsurers, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers who provide administrative, telecommunications, computer, payment, printing, third-party rewards/ loyalty/ privileges programs, medical/ health/ wellness related products, redemption or other services to us to enable us to operate our business, insurance intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

根據《個人資料（私隱）條例》（「**條例**」），閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利，或如閣下需要任何其他資料，請聯絡我們，閣下可以發送電郵至service@prudential.com.hk或使用本公司網站(<https://www.prudential.com.hk/scws/pages/tc/contact-us/contact-us-home/index.html>)或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/ 已搬遷至歐洲聯盟（「**歐盟**」）司法管轄區，我們可能需要向閣下提供進一步資料，且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知，並建議閣下瀏覽本公司網站以了解該私隱通知。該私隱通知可在本公司網站（<https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html>）上查閱。閣下填妥並繼續提交本表格，即表示閣下確認已閱讀並理解本收集個人資料聲明。

業務合作夥伴指我們的服務供應商、提供行政、電信、電腦、信息技術、數據處理及儲存、客戶滿意度分析、支付、印刷、贖回或其他服務予我們，以使我們能夠經營我們業務，會計師、審計師、IT服務和平台供應商、保險中介機構、再保險承保人、投資經理、代理、退休金受託人（和其他持分者）、計劃顧問、介紹人、核准的第三方金融和保險產品供應商以及我們的法律顧問。

營銷合作夥伴指我們的服務供應商提供行政、電信、電腦、支付、印刷、第三方獎賞/ 會員/ 優惠計劃、醫療/ 健康/ 保健相關產品、贖回或其他服務，以使我們能夠經營我們業務、保險中介、退休金受託人（和其他持分者）、計劃顧問、介紹人和核准的第三方金融和保險產品供應商。

Opting-out of Marketing Communications and Materials 拒絕市場推廣通訊及資料

If you do not agree to receive marketing communications and materials from the Company, please check this opt-out box.

If you **do not** check the opt-out box and sign below, you agree to the provision and use of your personal data by the Company for direct marketing purposes in accordance with Section 3 of the PICS.

如果你不同意接收本公司的市場推廣通訊及資料，請選擇此拒絕方格。

如果你**沒有**選擇此拒絕方格，並在下方簽署，則代表你同意本公司根據收集個人資料聲明第三部分，使用及轉移你的個人資料作直接促銷用途。

Signature of Applicant* 申請人簽署*	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱（請用正楷填寫）	
X	Financial Consultant's Division and Code 理財顧問組別及編號	
	Mobile Number 流動電話號碼	Office Location 辦公地點
Application Date 投保日期		

* The signature of this Application Form is only valid for 30 days from the date of your signature. 此申請表上的簽署只於簽署日期起30日內有效。

For Office Use Only 本公司專用		
Approved by	Date	Effective Date
Restrictions <input type="checkbox"/> No <input type="checkbox"/> Yes		