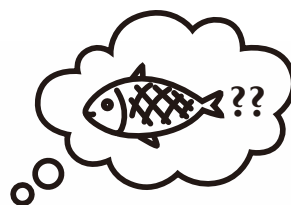




Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

「愛·寵物」保險計劃 LovePet Insurance



2024年5月生效
With effect from May 2024

「愛·寵物」保險計劃

我們深明，您愛寵物就如愛家人一樣，但您有否想過作為寵物主人所肩負的責任？當您的寵物患病或遇上意外而需接受治療，沉重的醫療開支分分鐘超出預算，令您措手不及。

藍十字「愛·寵物」保險計劃確保您的寵物在每個階段都能獲得貼心的保障，助您分擔高昂的獸醫費用。計劃除了提供門診及手術費用、獸醫診症及化療等保障，亦為關注寵物的精神及情緒問題而特設行為治療保障。從今日起，讓您至寵愛的毛孩安心躺在您懷中，齊享無憂生活！

計劃特點

- 保證續保至寵物13歲[^]
- 貓隻投保毋須晶片
- 醫療保障高達HK\$60,000
- 獸醫診症不限次數，住房費用不設每天上限
- 賠償經獸醫建議下於註冊獸醫診所進行化療的費用
- 「行為治療費用」— 如受保寵物因受傷導致患有精神或情緒障礙，可獲賠償處方藥物或培訓的支出
- 可自選提升第三者責任保障額至HK\$1,500,000
- 如受保寵物外遊或暫時身處香港以外的地方，可獲海外保障包括醫療保障、第三者責任保障及殮葬服務費用
- 如沒有提出索償，將可獲高達15%無索償折扣

保障項目

計劃級別	每個受保期之最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
1. 醫療保障¹			
第1部分之每年最高賠償額	60,000	40,000	20,000
第1部分每宗索償之共同保險²	寵物之實際年齡為0 – 8歲：30% 寵物之實際年齡為9歲或以上：40%		
a) 門診及手術費用 支付受保寵物在註冊獸醫診所招致以下的費用： <ul style="list-style-type: none">▪ X-光檢查、超聲波檢查及化驗費用▪ 手術費用▪ 手術室費用▪ 麻醉師費用▪ 人道毀滅費用▪ 義肢及輪椅費用▪ 雜項費用	60,000	40,000	20,000
b) 住房費用 於註冊獸醫診所內接受治療，不少於連續12小時的住房費用。	6,000	4,000	2,000
c) 獸醫診症 獸醫診症費用及註冊獸醫診所提供的處方藥物、包紮及注射的費用。	12,000	8,000	4,000
d) 化療保障 經獸醫建議下於註冊獸醫診所進行化療的費用。	15,000	10,000	5,000
e) 行為治療費用 因受保寵物受傷被獸醫診斷患有精神或情緒障礙，而需使用任何合理和必須的處方藥物，或於訓練中心進行任何合理和必須的培訓。 <ul style="list-style-type: none">- 每天每次最高賠償額	1,500 500		不適用

1. 就以下疾病或傷患所引致醫療費用的任何索償均設有等候期（由保單生效日期起計算）：

- 癌症、慢性腎病：90天
- 身體受傷：7天
- 其他非上述涵蓋的狀況：30天

2. 保單持有人須分擔費用的比率。

計劃級別	每個受保期之最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
2. 第三者責任保障³			
賠償因受保寵物引致的第三者法律責任： a. 引致第三者意外身故、身體受傷或生病；及/或 b. 引致第三者財物意外遺失或受損	1,000,000 (每宗意外/每個受保期內)		
自選提升第三者責任保障 ⁴	1,500,000 (每宗意外/每個受保期內)		
3. 殮葬服務費用 受保寵物的遺體火化、殮葬服務費用及/或獸醫或殮葬服務提供者收取的手續費。	每隻3,000	每隻1,000	不適用
4. 緊急寄宿 可獲支付因保單持有人須住院多於連續4天所引致的寵物託管費用。 - 每天最高賠償額 - 每個受保期日數上限 - 每宗索償之共同保險 ²	600 5天 50%	300 3天 50%	不適用
5. 海外保障 如受保寵物與保單持有人或家屬(i)外遊或(ii)暫時身處香港以外的地方不超過90天(以每個旅程及由出發日起計算,包括檢疫隔離時間在內),受保寵物可獲第1、2及3部分的保障。	✓		

3. 自付額為每宗索償的首HK\$3,000。

4. 須繳付額外保費。

計劃摘要

符合資格的寵物	貓及狗
符合資格的貓隻品種	所有貓隻品種
符合資格的狗隻品種	所有狗隻品種*
投保年齡(上一個生日)	6個月至8歲
保單續保	保證續保至寵物13歲 [^]
保費繳付方法	年繳
保單貨幣	港幣
等候期	就以下疾病或傷患所引致醫療費用的任何索償均設有等候期(由保單生效日期起計算): <ul style="list-style-type: none"> ▪ 癌症、慢性腎病: 90天 ▪ 身體受傷: 7天 ▪ 其他非上述涵蓋的狀況: 30天

* 以下狗隻品種除外: 南極雪橇犬、布爹利犬、阿根廷杜告犬、巴西非拉犬、日本佐太犬、比特鬥牛犬、以及藏獒。

保費表

每年保費 (HK\$)+

投保年齡	計劃 A	計劃 B	計劃 C
6個月至1歲以下	5,009	3,953	2,744
1	4,072	3,162	2,191
2	4,556	3,570	2,477
3	5,130	4,053	2,814
4	5,811	4,628	3,217
5	6,518	5,212	3,623
6	7,017	5,633	3,917
7	7,800	6,293	4,378
8	8,665	7,023	4,889

每年附加保費^

續保年齡	按 8 歲時所收取保費而附加的保費率		
	計劃 A	計劃 B	計劃 C
9		5%	
10		15%	
11		30%	
12		50%	
13		70%	

+ 「愛•寵物」保險計劃只接受年繳保費模式。

^ 只適用於續保。有關詳情，請參閱「重要事項」。

自選提升第三者責任保障 (HK\$)

年齡	提升後之賠償額	每年保費
所有年齡	1,500,000	100

無索償折扣

於續保時，如沒有就受保寵物在下表所述的無索償期內提出任何索償，保費可獲相應之無索償折扣：

緊接續保前之無索償期	1 年	連續 2 年	連續 3 年或以上
保費折扣	5%	10%	15%

重要事項

- △ 13歲以上續保之受保寵物須通過核保。此計劃保證續保至受保寵物13歲（視乎續保時本公司仍否提供此計劃），藍十字將不會根據個別受保寵物於續保時的健康狀況或索償記錄，向保單持有人收取額外保費或附加不保事項至個別保單。然而，藍十字將保留在續保時調整保費及更改條款及細則的權利，例如：因應受保寵物年齡作出保費調整。若藍十字決定停止發售或中止本計劃，藍十字將致力為受保寵物轉換至另一個可供選擇的保險計劃。
- 保單持有人可於任何時候向藍十字發出不少於7天的書面通知以取消保單。在未有就保單提出任何索償之前提下，保單持有人可獲得退還部分保費，退還的價值相等於已付的保費在扣除藍十字按保單已到期的受保期及按保單內的短期保費率所計算出的應收保費後的餘額，惟每份保單須收取最低保費HK\$500。
- 藍十字保留隨時調整保費表的權利。

主要不保事項

1. 已存在之狀況（只適用於保單條款及細則內之保障條款第一部分醫療保障）。
2. 涉及任何用作商業守衛、競賽、搜尋與拯救、海關與檢疫、實驗室測試或實驗、商業配種/繁殖或任何其他商業用途的寵物之任何索償。
3. 就任何未能在接受治療前利用 (i) 微型晶片（適用於狗隻及貓隻）或 (ii) 疫苗注射紀錄卡或其他相關醫療報告（只適用於未有植入微型晶片的貓隻）明確辨認身份的寵物而言，該治療招致的任何費用。
4. 涉及任何根據《危險狗隻規例》（香港法例第167D章）定義為已知危險狗隻、格鬥狗隻或大型狗隻之任何索償。
5. 受保寵物於保單生效日期前已罹患之身體不適、疾病或狀況之復發或延續之任何索償。
6. 任何由獸醫以外之人士提供之治療或服務所招致的費用。
7. 就任何因保單持有人、家屬、任何與保單持有人同住或為保單持有人服務之人士蓄意、惡意、不法、魯莽或故意的行為或嚴重疏忽而引起的患病、傷患或法律責任有關的索償。
8. 就任何因戰爭（不論已宣戰與否）、侵略、外敵行動、內戰、革命、內亂、為軍隊、警隊或執法機構執勤而患病或傷患之索償。
9. 就任何因核裂變、核聚變或放射性污染直接或間接引起的患病、傷患或法律責任之索償。

索償手續

- 客戶可於事故發生後30天內透過 Blue Cross HK App 或藍十字網站24/7運作的「智」易Claims網上平台提交索償申請。只需3個簡單步驟（輸入、上傳及確認）便可完成，賠償款項將自動轉賬至指定戶口，大大縮短索償申請的時間。
- 如屬第三者責任索償，須於事故發生後立即將賠償申請表連同所需文件正本郵寄或親身交予藍十字。



「智」易 Claims
寵物保險

注意

- 此小冊子僅在香港派發。派發此小冊子並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此小冊子的中英文版本如有差異，以英文版本為準。此小冊子只供參考之用。有關詳盡條款及細則及所有不保之事項，概以保單為準。
- 「愛•寵物」保險計劃由香港獲授權之保險商－藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與Blue Cross and Blue Shield Association及其任何關聯公司或持牌人並無任何關聯。

LovePet Insurance

We know you love your pet and treat it like your family member. But the question is: Can you afford to be a pet owner? If your pet gets sick or has an accident, it may need veterinary treatment right away. This can sometimes cost you a fortune.

LovePet Insurance is designed to help protect your pet at every stage of its life and ease your concern about potential hefty vet bills. The plan not only covers clinical and surgical expenses, veterinary consultations and chemotherapy treatments, it also looks after the mental and emotional problems of your pet with coverage for behavioural treatment. Now, you can enjoy a worry-free life while your beloved furry friend snuggles with you.

Plan Highlights

- Guaranteed renewal up to age 13 of the pet[^]
- Microchip waived for cats' enrolment
- Medical coverage up to HK\$60,000
- No visit limit for Veterinary Consultation and no daily limit for Room and Board
- Chemotherapy Benefit covers the cost of chemotherapy treatment incurred in a licensed vet clinic as recommended by a vet
- Behavioural Treatment Expenses covers the cost of prescribed drugs or training due to mental or emotional disorder arising from injury
- Top-up option for Third Party Liability up to HK\$1,500,000
- Extensive overseas coverage for medical expenses, third party liability and funeral service expenses while the insured pet is travelling or temporarily located outside Hong Kong
- If no claim has been made, you can receive up to 15% no claim discount

Schedule of Benefits

Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
1. Medical Coverage¹			
Annual Limit for Section 1	60,000	40,000	20,000
Co-insurance Per Claim for Section 1²	30% - pet's attained age from 0 - 8 40% - pet's attained age from 9 or above		
a) Clinical and Surgical Expenses Cover the insured pet for the following expenses incurred in a licensed vet clinic: <ul style="list-style-type: none"> ▪ X-rays, ultrasound and laboratory tests fee ▪ Surgical fee ▪ Operating theatre fee ▪ Anaesthetists fee ▪ Euthanasia fee ▪ Prosthesis or wheelchair expenses ▪ Miscellaneous expenses 	60,000	40,000	20,000
b) Room and Board Cost incurred in a licensed vet clinic for a confinement of no less than 12 consecutive hours.	6,000	4,000	2,000
c) Veterinary Consultation Consultation expenses and cost of any prescribed drugs, dressings and injections dispensed by a licensed vet clinic.	12,000	8,000	4,000
d) Chemotherapy Benefit Cost of chemotherapy treatment incurred in a licensed vet clinic as recommended by a vet.	15,000	10,000	5,000
e) Behavioural Treatment Expenses Cost of any reasonable and necessary expenses for prescribed drugs, or the cost of any reasonable and necessary training under training centres if the insured pet is diagnosed with mental or emotional disorder by a vet as a direct result of injury. <ul style="list-style-type: none"> - Maximum benefit limit per visit per day 	1,500 500	N/A	

1. Waiting period (from the policy effective date) is applicable for any claim of medical expenses arising from following illness or injury:

- Cancer or chronic renal disease: 90 days
- Bodily injury: 7 days
- Other conditions not included above: 30 days

2. The percentage of expenses that must be borne by the policyholder.

Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
2. Third Party Liability³			
Cover the legal liability to a third party caused by the insured pet: a. accidental death, bodily injury or illness to a third party; and/or b. accidental loss of or damage to third party's property	1,000,000 (Any one accident/any one period of insurance)		
Top-up option for Third Party Liability ⁴	1,500,000 (Any one accident/any one period of insurance)		
3. Funeral Service Expenses			
Cost for cremation, funeral service and/or handling charges from the vet or funeral service providers in respect of the handling of the remains of the insured pet.	3,000 Per life	1,000 Per life	N/A
4. Emergency Boarding			
Reimbursement of pet sitting expenses incurred at pet sitting facility if the policyholder is hospitalised for more than 4 consecutive days. - Maximum benefit limit per day - Maximum no. of days per period of insurance - Co-insurance per claim	600 5 Days 50%	300 3 Days 50%	N/A
5. Overseas Cover			
Extended coverage to the insured pet for Sections 1, 2 & 3 whilst the insured pet is (i) travelling or (ii) temporarily located outside Hong Kong with the policyholder or family up to a maximum of 90 days per trip from the date of departure including the quarantine period.	✓		

3. Excess: the first HK\$3,000 for each and every claim.

4. Subject to additional premium.

Plan Summary

Eligible Pet	Cats and dogs
Eligible Cat Breeds	All breeds of cats
Eligible Dog Breeds	All breeds of dogs*
Enrolment Age (last birthday)	Age from 6 months to 8 years
Policy Renewal	Guaranteed renewal up to age 13 of the pet [^]
Premium Payment Mode	Annual
Policy Currency	HKD
Waiting Period	Waiting period (from the policy effective date) is applicable for any claim of medical expenses arising from following illness or injury: <ul style="list-style-type: none"> ▪ Cancer or chronic renal disease: 90 days ▪ Bodily injury: 7 days ▪ Other conditions not included above: 30 days

* Except the following dog breeds: Antarctic Husky, Bull Terrier, Dogo Argentino, Fila Brazillier, Japanese Tosa, Pit Bull Terrier, and Tibetan Mastiff.

Premium Table

Annual Premium (HK\$)⁺

Enrolment Age	Plan A	Plan B	Plan C
6 months to below 1	5,009	3,953	2,744
1	4,072	3,162	2,191
2	4,556	3,570	2,477
3	5,130	4,053	2,814
4	5,811	4,628	3,217
5	6,518	5,212	3,623
6	7,017	5,633	3,917
7	7,800	6,293	4,378
8	8,665	7,023	4,889

Annual Premium Loading[^]

Renewal Age	Loading Factor on Top of Premium of Age 8 Charged		
	Plan A	Plan B	Plan C
9	5%		
10	15%		
11	30%		
12	50%		
13	70%		

⁺ LovePet Insurance only accepts annual premium payment mode.

[^] Applicable to renewal only. For more details, please refer to "Important Notes".

Top-up Option for Third Party Liability (HK\$)

Age	Benefit Limit after Top-up	Annual Premium
All Ages	1,500,000	100

No Claim Discount

Upon renewal, there will be a No Claim Discount on the premium if no claim has been made with respect to the insured pet during the respective no claim period as specified in the table below:

No Claim Period Immediately Preceding Renewal	1 Year	2 Consecutive Years	3 Consecutive Years or More
Premium Discount	5%	10%	15%

Important Notes

- ^ The policy renewal for insured pet above age 13 is subject to underwriting. Renewal is guaranteed up to age 13 of the insured pet (subject to the availability of the plan at the time of renewal) and Blue Cross will neither charge extra premium nor impose additional exclusions on an individual policy based on the insured pet's health status or claim history at the time of renewal. However, Blue Cross reserves the right to revise the terms and conditions of this policy and adjust the premium upon policy renewal due to, for example, age of the insured pet. If Blue Cross decides to cease offering or suspend this plan, Blue Cross will endeavour to transfer the insured pet to another available insurance plan.
- The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made under the policy, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum premium charge of HK\$500 per policy.
- Blue Cross reserves the right to adjust the premium table applicable from time to time.

Major Exclusions

1. Pre-existing conditions (applicable to Section 1 Medical Coverage of Benefits Provisions under the terms and conditions of the policy).
2. Any claims involving a pet used for commercial guarding, racing, search and rescue, customs and quarantine, laboratory testing or experiment, commercial breeding or any other commercial purposes.
3. Any claims involving any insured pet that is not positively identifiable by means of (i) a microchip (applicable to dogs and cats) or (ii) vaccination record or other relevant medical report (only applicable to cats without microchip) prior to receiving treatment which results in a claim.
4. Any claims involving any known dangerous dog, fighting dog, or large dog within the meaning of the Dangerous Dogs Regulation (Cap. 167D) of the laws of Hong Kong.
5. Any claims involving the recurrence or continuation of illness, disease or any condition from which the insured pet previously suffered arising prior to the policy effective date.
6. Any claims for treatment and services provided by any persons other than a vet.
7. Any claims for illness, injury or legal liability caused by any wilful, malicious, unlawful, reckless or deliberate act or gross negligence of the policyholder, the family, or any person residing with or in the service of the policyholder.
8. Any claims for illness or injury occasioned by war (whether declared or not); invasion; acts of foreign enemies; civil war; revolution; civil unrest; performing duties as a member of armed forces, or police, or a law enforcing agencies.
9. Any claims for illness, injury or legal liability directly or indirectly caused by or contributed to by or arising from nuclear fission, nuclear fusion or radioactive contamination.

Claim Procedure

- Within 30 days after the occurrence of the event, customers can simply file their claims through the 24/7 Smart eClaims online platform at Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). The online service greatly shortens the claim processing time so that the claim payment will be settled faster via autopay.
- For the claim of third party liability, the claim form with the original copy of the required documents must be delivered to Blue Cross by mail or in person immediately after the occurrence of the event.



Smart eClaims
Pet Insurance

Notes

- This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- LovePet Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，於香港經營保險業務逾50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字通過龐大的分銷渠道銷售其產品，包括友邦香港營業團隊、網上平台、直銷渠道、東亞銀行網絡、保險代理和經紀，以及旅行社。

藍十字在2023年獲標普全球評級分別授予財務實力評級A+（展望穩定）及發行人信用評級A+（展望穩定）。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.



Blue Cross HK App



www.bluecross.com.hk

Blue Cross (Asia-Pacific) Insurance Limited
藍十字（亞太）保險有限公司



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

The Personal Data (Privacy) Ordinance – Personal Information Collection Statement (the “Statement”)

Blue Cross (Asia-Pacific) Insurance Limited (the “Company”) is a wholly owned subsidiary of AIA Group Limited. AIA Group Limited, together with its subsidiaries and affiliates are collectively referred to in this Statement as the “AIA Group”.

In compliance with the Personal Data (Privacy) Ordinance (the “Ordinance”), the Company would like to inform you of the following:

- (1) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company’s business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

(2) PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you held or collected by the Company (including but not limited to credit information and claims history) may be used for the following purposes:

- (i) processing applications for insurance products and services;
- (ii) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- (iii) processing, adjudicating, settling and defending insurance claims as well as conducting any incidental investigation, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
- (iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- (v) exercising the Company’s rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- (vi) designing insurance products and services with a view to improving the Company’s service;
- (vii) preparing statistics and conducting research;
- (viii) marketing services, products, advice and other subjects (please see further details in paragraph (4) of this Statement);
- (ix) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the AIA Group or that it is expected to comply according to:
 - (a) any law binding on or applying to it within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); or
 - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the AIA Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- (x) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the AIA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (xi) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation;
- (xii) managing and administering the insurance agents of AIA Group; and
- (xiii) any other purposes relating to the purposes listed above.

(3) TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:

- (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as insurance adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- (ii) any other person or entity under a duty of confidentiality to the Company or the AIA Group including a member of the AIA Group which has undertaken to keep such data confidential;
- (iii) reinsurance companies with whom the Company has or proposes to have dealings;
- (iv) any person or entity to whom the Company or the AIA Group is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the AIA Group or with which the Company or the AIA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the AIA Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;

- (v) any actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business;
- (vi) third party reward, loyalty, co-branding and privileges program providers;
- (vii) co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- (viii) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (2)(viii) of this Statement;
- (ix) the following persons who carry out any of the purposes described in paragraphs (2) (i)-(2)(iii) of this Statement: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; and
- (x) any member of the AIA Group, and its officers, employees, agents, internal or external consultants, professionals and/or other advisers.

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

(4) USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing and provide your personal data to the Company’s alliance program partners (as defined in paragraph 4(iii) below) for their use in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data or provide your personal data to its alliance program partners for their use in direct marketing without your consent (which includes an indication of no objection). In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
- (ii) the following services, products, advice and subjects may be marketed:
 - (a) insurance, annuities, MPF/ORSO, wealth management, credit cards, financial, banking and related services and products;
 - (b) reward, loyalty, lucky draw programs or privileges programs and related services and products;
 - (c) services and products offered by the co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
 - (d) medical/healthcare and wellness services and products; and
 - (e) charitable/non-profitable, educational, recruitment and training causes.
- (iii) the above services, products, advice and subjects may be provided by the Company and/or the persons/providers below:
 - (a) any member of the AIA Group;
 - (b) third party reward, loyalty, co-branding or privileges program providers;
 - (c) co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and/or
 - (d) medical/healthcare and wellness service providers (collectively “alliance program partners”);
- (iv) in addition to marketing the above services, products, advice and subjects itself, the Company also intends to provide the personal data described in paragraph 4(i) above to all or any of its alliance program partners described in paragraph 4(iii) above for use by them in marketing those services, products, advice and subjects described in paragraph 4(ii) above by contacting you, and the Company requires your written consent (which includes an indication of no objection) for that purpose;
- (v) the Company may receive money or other property in return for providing the personal data to its alliance program partners in paragraph 4(iv) above.

If you do not wish the Company to use or provide to its alliance program partners your personal data for use in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

(5) DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following address:

The Corporate Data Protection Officer
Blue Cross (Asia-Pacific) Insurance Limited
54/F, Hopewell Centre
183 Queen’s Road East
Wanchai, Hong Kong

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- (6) You also have the right, by writing to the Company’s Corporate Data Protection Officer at the address provided in paragraph (5) of this Statement, to request for the Company’s policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- (7) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- (8) Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 2839 6333.
- (9) Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this Statement.

Issued by Blue Cross (Asia-Pacific) Insurance Limited
(202311)



個人資料（私隱）條例 — 收集個人資料聲明（「本聲明」）

藍十字（亞太）保險有限公司（「本公司」）乃友邦保險控股有限公司的全資附屬公司。在本聲明內，友邦保險控股有限公司連同其附屬公司及聯營公司將統稱為「友邦保險集團」。

為依從個人資料（私隱）條例（「條例」），本公司特此通知閣下以下事項：

(1) 在申請及接受保險產品及服務時，及當本公司提供與保險產品及服務相關之其他服務時，閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資料，可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及／或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣下收集資料，例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書面形式與本公司溝通。

(2) 個人資料收集目的

本公司所存下或收集的關於閣下的個人資料（包括但不限於信用資料和以往索賠紀錄）可能會用作下列用途：

- (i) 處理保險產品及服務的申請；
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求，包括但不限於要求增加、更改或刪除保障項目或受保成員，訂立直接付款安排及保單取消、更新或復效申請；
- (iii) 處理、判定、結清保險索償及就索償抗辯，包括進行任何附帶調查、偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）；
- (iv) 執行與所提供的保險產品及服務相關的功能及活動，如核實身份、資料核對及再保險之安排；
- (v) 行使本公司因不時向閣下提供保險產品及服務而享有的權利，例如向閣下追討欠款；
- (vi) 設計保險產品及服務以提升本公司的服務質素；
- (vii) 製作數據及進行研究；
- (viii) 營銷服務、產品、建議及其他標的（詳情請參閱本聲明第(4)段）；
- (ix) 履行根據下列對本公司及／或友邦保險集團具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及／或安排：
 - (a) 不論於香港特別行政區（「香港」）境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律（例如稅務條例及當中的條款，包括與自動交換財務帳戶資料相關的條款）；
 - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導（例如稅務局作出或發出的指引或指導，包括與自動交換財務帳戶資料相關的指引或指導）；或
 - (c) 本公司或友邦保險集團因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (x) 遵守友邦保險集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於友邦保險集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xi) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人，就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估；
- (xii) 管理及治理友邦保險集團的保險代理；及
- (xiii) 與上述有關的其他用途。

(3) 個人資料的轉移

存於本公司的個人資料將會保密，但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途：

- (i) 任何代理人、承辦人或就本公司之業務運作，包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務，或就與保險產品及服務相關之其他服務，向本公司提供服務的第三方服務供應商（如保險理算人、理賠調查員、收數公司、資料處理公司及專業顧問）；
- (ii) 任何對本公司或友邦保險集團負有保密責任的其他人士，包括承諾保密該等資料的友邦保險集團任何成員公司；
- (iii) 與本公司有或將有商業往來的再保險公司；
- (iv) 本公司或友邦保險集團為遵守任何法律規定，或根據法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司或友邦保險集團具有約束力或適用或期望其遵守的規則、規例、實務守則、指引或指導，或根據本公司或友邦保險集團向本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其作出披露的任何人士或機構；
- (v) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；
- (vi) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商；

- (vii) 本公司及／或友邦保險集團任何成員公司的品牌合作夥伴及／或營銷夥伴（該等品牌合作夥伴及／或營銷夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；
 - (viii) 本公司為就本聲明第(2)(viii)段所列明的用途而聘用的外判服務供應商（包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司）；
 - (ix) 為履行任何本聲明第(2)(i)-(2)(iii)段所列明的用途的以下人士：保險理算人、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）、警察和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）；及
 - (x) 任何友邦保險集團之成員，及其高級人員、僱員、代理、任何內部或外部顧問、專業人士及／或其他顧問。
- 該等資料可能被轉移至香港境外。

(4) 直接促銷中個人資料的使用及提供

本公司可能把閣下的個人資料用於直接促銷，及把閣下的個人資料提供予本公司的聯盟計劃合作夥伴（如下文第4(iii)段定義）作直接促銷之用。除非本公司已取得閣下的同意（包括表示不反對），否則本公司並不可以如此使用閣下的個人資料，或把閣下的個人資料提供予我們的聯盟計劃合作夥伴作直接促銷之用，但條例所指定的豁免情況除外。就此，請注意：

- (i) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 本公司可能就下列服務、產品、建議及促銷標的進行促銷：
 - (a) 保險、年金、強積金／職業退休計劃、財富管理、信用卡、財務、銀行及相關服務及產品；
 - (b) 獎賞、客戶或會員、抽獎或優惠計劃及相關服務及產品；
 - (c) 本公司及／或友邦保險集團任何成員公司的品牌合作夥伴及／或營銷夥伴提供之服務及產品（該等品牌合作夥伴及／或營銷夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；
 - (d) 醫療／醫護及保健服務及產品；及
 - (e) 慈善／非牟利、教育、招聘及訓練事務。
- (iii) 上述服務、產品、建議及促銷標的可能由本公司及／或下列各人士／供應商提供：
 - (a) 友邦保險集團任何成員公司；
 - (b) 第三方獎賞、客戶或會員、品牌合作或優惠計劃供應商；
 - (c) 本公司及／或友邦保險集團任何成員公司之品牌合作夥伴及／或營銷夥伴（該等品牌合作夥伴及／或營銷夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；及／或
 - (d) 醫療／醫護及保健服務供應商（統稱為「聯盟計劃合作夥伴」）；
- (iv) 除本公司促銷上述服務、產品、建議及促銷標的以外，本公司同時擬將以上第4(i)段所述的個人資料提供予我們第4(iii)段所述的聯盟計劃合作夥伴，以供該等人士通過聯絡閣下以在促銷以上第4(ii)段所述的服務、產品、建議及促銷標的中使用，而本公司為此用途須獲得閣下的書面同意（包括表示不反對）；
- (v) 本公司可能會因如第4(iv)段所述將資料提供予我們的聯盟計劃合作夥伴而獲得金錢或其他財產的回報。

如閣下不希望本公司使用閣下的個人資料作上述直接促銷用途，或提供閣下的個人資料予我們的聯盟計劃合作夥伴作上述直接促銷用途，閣下可通知本公司行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以書面向本公司的個人資料保障主任提出有關要求，或於有關的申請表格內向本公司表達閣下拒絕促銷的意願（如適用）。

(5) 查閱及改正資料權利

根據條例規定，閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本（查閱資料要求），並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利，請以書面經以下聯絡方法向本公司的個人資料保障主任提出：

香港灣仔皇后大道東 183 號合和中心 54 樓
藍十字（亞太）保險有限公司
個人資料保障主任

根據條例，本公司有權就辦理任何查閱資料要求收取合理費用。

- (6) 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主任索取本公司有關個人資料私隱的政策及實務，並獲告知本公司持有的個人資料的種類。
- (7) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。
- (8) 如閣下對本聲明有任何疑問，請致電本公司的客戶服務熱線 2839 6333。
- (9) 本聲明不會限制客戶在條例下所享有的權利。
- (10) 本公司保留修改本聲明的權利。

由藍十字（亞太）保險有限公司發出
(202311)