保費表

此家居保險計劃之每年保費乃根據投保居所之建築或實用面積釐定，請參閱下表。

建築面積 (平方呎)	實用面積 (平方呎)	全年保費 (港幣)
≤ 500	≤ 400	828
501 - 700	401 - 560	1,038
701 - 1,000	561 - 800	1,278
1,001 - 1,500	801 - 1,200	1,611
1,501 - 2,000	1,201 - 1,600	1,971
2,001 - 3,100	1,601 - 2,480	2,989

保費徵費：

根據法例，保險業監管局將按訂明的徵費率收取保險保單的保費徵費。如需進一步資料，請瀏覽保監局網頁www.ia.org.hk。此小冊子所列出的保費不包括保費徵費。

備註：
若投保居所屬以下任何一種類別，請聯絡我們報價。

- **樓齡超過40年**
- **建築面積>3,100平方呎或實用面積>2,480平方呎**
- **位於最頂層/包含天台/包含平台**
- **獨立屋或村屋**
- **包含停車位/私人泳池/花園**

主要不保事項

對同住家人之法律責任；違例建築物引起之法律責任；無以暴力進入或離開居所之盜竊損失；戶外的物件和裝置物；爆竊或水濕發生在連續30天以上空置之居所；植物或動物；手提電話及傳呼機；不能解釋的損失；故意損毀；戰爭；核能輻射；恐怖襲擊；音波；污染。

自負額

以下的每起事故，保險公司不會賠償自負額（如下所述）：

項目	自負額 - 樓齡為0至30年
項目 1 - 第三者法律責任保障	(1) 由水濕造成第三者財物的任何損失或損毀：首HK$2,000或最終賠償金額的百分之十，以較高者為準 (2) 由其他原因（水濕除外）造成第三者財物的任何損失或損毀：首HK$2,000
項目 2 - 家居財物保障	家居財物的任何損失或損毀：首HK$250
項目 3 - 全球個人財物保障	任何損失或損毀：首HK$250
項目 4 - 家居附加保障	任何損失或損毀（項目7 -人身意外除外）：首HK$250

項目	自負額 - 樓齡為31至40年
項目 1 - 第三者法律責任保障	(1) 由水濕造成第三者財物的任何損失或損毀：首HK$4,500或最終賠償金額的百分之十，以較高者為準 (2) 由其他原因（水濕除外）造成第三者財物的任何損失或損毀：首HK$2,000
項目 2 - 家居財物保障	(1) 由水濕造成第三者財物的任何損失或損毀：首HK$4,500或最終賠償金額的百分之十，以較高者為準 (2) 由其他原因（水濕除外）造成第三者財物的任何損失或損毀：首HK$250
項目 3 - 全球個人財物保障	任何損失或損毀：首HK$250
項目 4 - 家居附加保障	任何損失或損毀（項目7 -人身意外除外）：首HK$250

備註：上述自負額僅適用於2026年3月23日或之後投保的保單。

上海商業銀行有限公司

上海商業銀行有限公司於一九五零年十一月於本港註冊，是香港著名的華資銀行之一，設有本地及海外分行超過四十間。

寶豐保險(香港)有限公司

寶豐保險（香港）有限公司為上海商業銀行有限公司之附屬公司，為客戶提供全面保險服務。

【註】

1. 此保險計劃由寶豐保險（香港）有限公司（「寶豐保險」）承保，寶豐保險獲香港保險業監管局授權及受其監管，於香港特別行政區經營一般保險業務。
2. 上海商業銀行有限公司（「本行」）為寶豐保險之委任保險代理商（保險代理機構牌照號碼FA3130），而有關一般保險產品是寶豐保險而非本行的產品。是否接受或拒絕任何相關一般保險計劃的申請由寶豐保險全權決定。
3. 本小冊子只供參考之用，並只在香港刊發，不能詮釋在香港境外為提供或出售或游說購買寶豐保險的任何產品的要約、招攬及建議，及並不構成保單的一部份。有關本計劃之詳盡條款及細則、保障範圍及不保事項，請參閱寶豐保險繕發的保單文件及條款。
4. 對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），本行將與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議則將由寶豐保險與客戶直接解決。
5. 有關投保及產品資訊，歡迎聯絡本行職員查詢。寶豐保險十分重視客户的寶貴意見，歡迎透過以下途徑向寶豐保險提出建議或投訴：
   - 郵寄至寶豐保險（香港）有限公司
     香港九龍啟德協調道2號 AIRSIDE 10樓
   - 致電(852) 2290 3580
   - 傳真至(852) 2626 0704

   寶豐保險會於接獲投訴起計3個工作天內發出確認通知，並於14個工作天之內作出回覆。所有投訴個案資料均會絕對保密。

GI-LITHAPMar2026 202603/pw/pw

上海商業銀行
SHANGHAI COMMERCIAL BANK

家居保險計劃

Paofoong Insurance
寶豐保險

A subsidiary of Shanghai Commercial Bank Limited
上海商業銀行附屬公司

家居保險計劃

一份用心為您安排的家居保險計劃

主要保障項目

此家居保險計劃是專為業主或租戶而設計之全面家居保險，首要是保障業主或租戶及其同住家人因第三者在受保家居範圍內意外受傷、死亡或財物損毀而要負上之法律責任。同時，此計劃亦保障家居財物及個人財物，並提供家居緊急支援服務。

保障項目	投保人	
	業主	租戶
樓宇結構	✘	✘
對第三者之法律責任	✓	✓
家居財物如傢俬、裝修等	✓	✓
全球個人財物	✓	✓
家居附加保障	✓	✓
24小時家居緊急支援服務	✓	✓

對第三者之法律責任保障

- 保障投保人及其同住家人，作為該家居之業主或租戶，對第三者財物損毀或第三者身體受傷或死亡所引起的法律責任，包括賠償金額及有關訴訟費用。例如因家居窗框墮下而造成他人傷亡，引起法律訴訟。此計劃提供高達港幣10,000,000元之家居責任保障。

家居財物保障

- 保障因意外例如火災、爆炸、水浸、爆竊等而造成之家居財物損毀，保障額高達港幣1,000,000元。

全球個人財物保障

- 保障於香港境外旅遊時因意外導致之隨身個人財物損毀。
- 保障於香港境外旅遊時被盜竊或行刼導致之金錢損失。

家居附加保障

- 附送港幣1,000,000元之家居財物搬遷保障。
- 附送港幣50,000元之臨時居所津貼，若受保居所因意外受損而不適宜居住，可用此津貼租住其它地方作為臨時居所。

24小時家居緊急支援服務

- 安排緊急支援服務包括註冊技工即時到家居維修電器或水喉或作開鎖服務等。
- 轉介服務如醫生上門診症、家居清潔及滅蟲等。

家居保險計劃知多點

問： 此家居保險計劃跟樓宇火險保障有什麼分別？

答： 樓宇火險是保障樓宇之『結構』。簡單來說，『結構』是指樓宇之『牆壁』、『地面』、『天花』及『入牆之喉管』等。若該樓宇有銀行按揭，銀行會要求客戶購買此類樓宇保險。本家居保險計劃是保障家中之財物，如傢俬、裝修及電器等，跟樓宇『結構』是不同的。當然，家居保險計劃除了保障家中財物外，尚有其它保障。

問： 誰人適合購買此家居保險計劃？

答： 此家居保險計劃保障自住物業之業主、租戶及其同住家人之家居財物及對第三者之法律責任。因此，自住物業之業主及租戶也適合購買此家居保險計劃。

問： 為什麼樓宇牆壁內水管爆裂導致牆壁損毀不獲賠償？

答： 因「牆壁」及隱藏其內的水管等皆屬於「樓宇結構」項目，不在此計劃範圍內。但若水管爆裂而導致傢俬或電器損毀，因傢俬及電器屬於家居財物，故該等損毀則可獲賠償。引用同樣例子，若因「牆內水管」爆裂而令地毯或牆紙損毀，那麼清洗或更換地毯及更換牆紙的費用則會獲得賠償。

保障範圍及限額

保障範圍	投保期內賠償限額 港幣(元)
對第三者之法律責任保障	
• 對第三者身體受傷或其財物損毀而負上的法律責任，包括訴訟費用及賠償	10,000,000
家居財物全面意外保障	
• 家居財物如傢俬、裝修及個人財物等之損毀或損失 (每件限額：港幣100,000)	1,000,000
• 貴重財物如珠寶、金銀、皮草、手錶、藝術品及古董等之損毀或損失 (每件限額：港幣20,000元)	100,000
• 災場清理費用	5,000
全球個人財物保障（只適用於香港境外旅遊時）	
• 個人財物因意外而損毀或損失 (每件限額：港幣3,000)	20,000
• 被盜竊或遇劫導致之金錢損失	2,500
• 信用卡被盜用造成之損失	5,000
• 個人證件被盜取而需補領的費用	3,000
家居附加保障	
• 金錢及信用卡被盜用而造成之損失	5,000
• 臨時居所津貼 (每日限額：港幣1,500)	50,000
• 搬遷期間引致之家居財物損毀或損失(每件限額：港幣20,000)	1,000,000
• 裝修期間引致之家居財物損毀或損失(裝修期限：2個月)	100,000
• 冷藏食品腐壞 (每次意外限額：港幣1,500)	3,000
• 因居所遭爆竊而導致門窗損毀之修理費用	5,000
• 投保人及同住家人人身意外保障	200,000
24小時家居緊急支援服務	
• 緊急電器、水喉維修及開鎖	每次500
• 免費轉介醫生上門診治、緊急護理、家居清潔及滅蟲等服務	只提供轉介服務

此小冊子只供參考之用，有關此項保險計劃的詳細內容及細則，請參閱保單。

GI-LITHAPMar2026

Paofoong Insurance
寶豐保險

家居保險計劃 - 投保書
Home Insurance Plan - Proposal Form

上海商業銀行
SHANGHAI COMMERCIAL BANK

(1) 此投保書申請一經被接納後，閣下的保單將於每個保險期屆滿後自動續保。所有應繳保費及徵費必須以信用卡支付或於上海商業銀行賬戶扣賬。
Once the application for this Proposal Form is accepted, your policy will be automatically renewed for each period of insurance. All premium and levy should be paid by credit card or direct debit from Shanghai Commercial Bank account.

(2) 投保人必須為持有有效香港身份證的香港永久居民。
The proposer must be a Hong Kong Permanent Resident holding a valid HKID card.

請以英文正楷填寫，並在適當空格內填上✓及於*號刪去不適用者。
Please complete in BLOCK LETTERS, tick the appropriate boxes and* delete where inappropriate.

所有項目必須填寫。
All fields are mandatory.

I. 投保人資料 Proposer's Details

投保人姓名(請先填寫姓氏)(先生/太太/女士)*
Name of Proposer (Surname First) (Mr./Mrs./Ms.)* _____ 香港身份證號碼 HKID Card No. _____

投保人身份 Identity of Proposer : ☐ 業主 Owner ☐ 業主及住客 Owner and Occupier ☐ 租客/住客 Tenant/Occupier

流動電話號碼 Mobile Phone No. _____ 日間聯絡電話 Daytime Tel. No. _____ 電郵地址 Email Address _____

通訊地址 Correspondence Address _____

II. 投保居所資料 Insured Premises Details

投保居所地址 (如與上述通訊地址不同，請填寫)
Insured Premises Address (If different from the above Correspondence Address, please state.) _____

面積及保費 Area and Premium :
閣下可選擇以建築面積或實用面積作為計算保費的方式。You can choose either gross floor area or saleable area as the basis for calculation of premium.

	建築面積 (平方呎) Gross Area (Sq. Ft.)		實用面積 (平方呎) Saleable Area (Sq. Ft.)	全年保費^ (港幣/元) Annual Premium^ (HK$)
☐	≦ 500	☐	≦ 400	828.83
☐	501 - 700	☐	401 - 560	1,039.04
☐	701 - 1,000	☐	561 - 800	1,279.28
☐	1,001 - 1,500	☐	801 - 1,200	1,612.61
☐	1,501 - 2,000	☐	1,201 - 1,600	1,972.97
☐	2,001 - 3,100	☐	1,601 - 2,480	2,991.99

建成年份 Year Built _____

保單生效日期 Policy Effective Date :

____ 日 DD ____ 月 MM _____ 年 YYYY
(保單生效日期以寶豐保險確認為準 Policy Effective Date is subject to Paofoong Insurance's Confirmation).

^ 保費已包括保費徵費。The premium has included IA Levy.

若投保居所屬以下任何一種類別，此申請必須經寶豐保險個別審批及釐定保費。
If the insured premises is any one of the following types, the application shall be subject to underwriting and rating by Paofoong Insurance.

☐ >3,100平方呎(建築面積)或 >2,480平方呎(實用面積)，請註明: >3,100 square feet (gross area) or >2,480 square feet (saleable area), please specify: _____平方呎 (建築/實用面積*) square feet (gross/saleable area*)		☐ 樓齡超過40年 built over 40 years	☐ 位於最頂層/包含天台/平台* situates at the top floor / includes roof top / flat top*
☐ 包含停車位，請註明所處樓層及車位號碼 includes car park, please specify the floor and lot no. _____	☐ 獨立屋或村屋 house or village house	☐ 包含花園 includes garden	☐ 包含私人泳池 includes private swimming pool

III. 保險資料 Insurance Information

1. 閣下於投保類似保障計劃時是否曾被拒絕？Have you ever been refused to enroll in any similar protection plan? ☐ 是 Yes ☐ 否 No
2. 閣下於過去三年內是否曾蒙受任何與類似保障計劃有關之損失？Have you ever sustained any loss under any similar protection plan in the past 3 years? ☐ 是 Yes ☐ 否 No

如上述任何一條問題的答案是「是」，請詳細說明。If "Yes" to any of the questions above, please provide details.

_____

IV. 保費及徵費繳付授權書 Premium and Levy Payment Authorization

本人/吾等茲授權寶豐保險(香港)有限公司從本人/吾等下述之信用卡或上海商業銀行賬戶以直接轉賬自動支付此保險計劃之保費及徵費包括往後續保的各期保費及徵費。
I/We hereby authorize Paofoong Insurance Co. (HK) Ltd. to charge automatically the premium and levy from my/our following credit card or Shanghai Commercial Bank account including subsequent premium and levy payment for renewal of this insurance plan.

☐ 信用卡 Credit Card ☐ VisaCard ☐ MasterCard _____ 到期日 Expiry Date____月MM ____年YYYY
信用卡號碼 Credit Card Number

持卡人姓名 Name of Cardholder _____ 與投保人之關係 Relationship with Proposer _____ 持卡人簽署 Signature of Cardholder _____

☐ 直接於上海商業銀行開設之下述賬戶扣賬。
Direct Debit from the following bank account at Shanghai Commercial Bank.

025-_____
賬戶號碼 Account Number

簽署及公司蓋章(如有) Signature and Company Chop (if any) _____

一般保險部 香港九龍啟德協調道2號 AIRSIDE 10樓
General Insurance Dept 10th Floor, AIRSIDE, No. 2 Concorde Road, Kai Tak, Kowloon, Hong Kong
電話 Phone : (852) 2290 3580 傳真 Fax : (852) 2626 0704
網址Website : www.shacombank.com.hk

V. 注意事項 Important Notes

1. 所有資料如可能影響此申請之接納與否或保單條款之釐定，閣下必須盡己所知作出披露。如對資料應否透露有疑問，請向寶豐保險或閣下的保險中介查詢。閣下如未能據實呈報有關資料，此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。
2. 根據法例，保險業監管局將按訂明的徵費率收取保險保單的保費徵費。如需進一步資料，請瀏覽保監局網頁 www.ia.org.hk。
1. Any facts known to you, which are likely to affect acceptance and terms and conditions of this application, must be disclosed. If you have doubts in disclosing some facts, please check with your insurance intermediary or Paofoong Insurance. Failure to disclose material information may nullify the cover you require and may even invalidate the policy.
2. IA Levy collected by the Insurance Authority has been imposed on insurance policy at the applicable rate in accordance with the law. For further information, please visit www.ia.org.hk.

VI. 選擇拒絕在直接促銷中使用個人資料 Opt-out from Use of Personal Data in Direct Marketing

寶豐保險(香港)有限公司（「寶豐保險」）可能會使用閣下的個人資料作直接促銷，但在未經閣下同意的情況下，寶豐保險不能就此目的使用閣下的個人資料。如閣下<u>不希望</u>寶豐保險在直接促銷中使用閣下的個人資料，應在此方格內☐加上剔號（“✓”）。

寶豐保險可能將閣下的個人資料提供予其他人士包括寶豐保險之附屬公司，以供該等人士在直接促銷中使用，在任何情況下寶豐保險不會因而獲取任何金錢或其他財產的回報，不論該等人士是否寶豐保險集團成員。
如閣下<u>不希望</u>寶豐保險將閣下的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，應在此方格內☐加上剔號（“✓”）。

以上代表閣下目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代閣下於本申請前以任何形式向寶豐保險傳達的任何選擇。如上述方格內未有加上剔號，即代表閣下同意收到直接促銷聯繫或資訊。

請注意，閣下以上的選擇適用於寶豐保險的「收集個人資料聲明」(「該聲明」)中所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該聲明以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

Paofoong Insurance Company (Hong Kong) Limited (“Paofoong Insurance”) may use your personal data for direct marketing but Paofoong Insurance cannot use your personal data for such purpose without your consent.
You should check (“✓”) this box ☐ if you **<u>do not wish</u>** Paofoong Insurance to use your personal data in direct marketing.

Paofoong Insurance may provide your personal data to other persons including subsidiary companies of Paofoong Insurance for their use in direct marketing, which in any event Paofoong Insurance will not receive any money or other property in return and, whether or not such persons are members of Paofoong Insurance's group.
You should check (“✓”) this box ☐ if you **<u>do not wish</u>** Paofoong Insurance to provide your personal data to any other persons for their use in direct marketing.

The above represents your present choice whether or not to receive direct marketing contact or information. This choice supersedes any choice communicated by you in any form to Paofoong Insurance prior to this application. If none of the above boxes are checked, it represents your consent to receive direct marketing contact or information.

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in Paofoong Insurance's Personal Information Collection Statement (the “PICS”). You may refer to the PICS on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

VII. 聲明 Declaration

本人/吾等謹此聲明：
1. 在本投保書內所填報的資料及陳述，均屬正確無誤及詳盡，並同意以此投保書作為本人/吾等與寶豐保險(香港)有限公司（簡稱「寶豐保險」）訂立之保險合約的依據。
2. 本人/吾等明白此保險計劃的所有保障範圍、不受保事項、條款及細則概以保單為準。
3. 本人/吾等同意寶豐保險擁有是否接受任何有關此保險計劃投保申請的絕對權利，及明白此保險計劃必須寶豐保險接納此投保書及保費已繳付後才生效。
4. 除非本人/吾等另行通知寶豐保險，本人/吾等同意此保單將於每個保險期屆滿後自動續保。本人/吾等明白及同意寶豐保險保留不接受此保單續保之權利及不透露拒絕續保的原因。
5. 本人/吾等已細閱並明白附加於本投保書有關寶豐保險的收集個人資料聲明（「該聲明」）。

I/We hereby declare that :
1. the particulars and statements I/we have supplied in this Proposal Form are true, correct and complete and further agree that this Proposal Form shall form the basis of the insurance contract between me/us and Paofoong Insurance Company (Hong Kong) Limited (“Paofoong Insurance”).
2. I/we shall refer to the policy of this insurance plan for details of the insurance coverage, exclusions and terms and conditions.
3. I/we agree Paofoong Insurance has the absolute right to accept or decline any application for this insurance plan and understand that this insurance plan will only be in force until Paofoong Insurance has approved this Proposal Form and has collected the premium.
4. I/we agree that this policy will be automatically renewed for each period of insurance unless notice is given by me/us to Paofoong Insurance to the contrary. I/We acknowledge and agree that Paofoong Insurance reserves the right to refuse to renew this policy and it will not be obligated to reveal the reasons for such refusal.
5. I/we have read and understand Paofoong Insurance's Personal Information Collection Statement (the “PICS”) attached to this Proposal Form.

投保人簽署 Signature of Proposer _____ 日期 Date _____

只供內部使用 For Internal Use Only

Please check CRM and tick the appropriate box and provide details if applicable :

BL Check on : _____ BL Ref. No. : _____

☐No matching record ☐True Hit, please specify the code no. : _____

	姓名 Name	職員號碼 Staff No.	業務代表登記號碼 TR Registration No.
業務代表Technical Representative (TR)			
推介人Referrer			不適用 N/A

所屬行處 Business Unit _____ 日期 Date _____

202603/pw/pw

此投保書之中英文版本有任何歧異，概以英文版本為準。
In case of any discrepancy between the English and Chinese versions of this Proposal Form, the English version shall prevail.

Paofoong Insurance
寶豐保險

寶豐保險（香港）有限公司
個人資料（私隱）條例
- 收集個人資料聲明（「本聲明」）

寶豐保險（香港）有限公司（「本公司」）乃上海商業銀行有限公司的附屬公司。在本聲明內，上海商業銀行有限公司連同任何其附屬公司、任何其直接或間接控股公司、或任何上述控股公司的任何附屬公司、聯屬公司或聯繫實體，將統稱為「上海商業銀行集團」。

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：

(A) 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（包括但不限於通過人工智能驅動的介面所提供的資料）。

(B) 如閣下未能提供有關資料，可導致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。

(C) 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、當在一般情況下以口頭或書面形式與本公司溝通，或以其他方式進行作為本公司所提供服務一部分的交易時。收集的資料類型包括但不限於閣下的識別資料、通訊資料、財務資料、行為資料、生物識別資料、地理位置資料和從公眾渠道獲得的資料。本公司亦會向第三方（包括閣下因本公司產品及服務的推廣及/或因申請本公司產品及服務而接觸的第三方服務供應商）收集與閣下有關的資料。

(D) 本公司可視乎情況不時將閣下之資料使用、處理、儲存（不論是否透過雲端）、轉移、披露及/或交換（不論在香港特別行政區或其他地方），以作下述用途：-
- (i) 處理及評估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、刪除、維持或管理保障項目或受保人，訂立直接付款安排及保單取消、更新或復效申請；
- (iii) 處理、判定保險索償及就索償抗辯、進行任何附帶調查及行使代位權；
- (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) 製作數據及進行研究，設計保險產品及服務以提升本公司的服務質素；
- (vi) 推廣服務、產品及其他標的（本公司或會因而獲得酬勞）（詳情請參閱下述第(I)段）；
- (vii) 行使本公司向閣下提供保險和服務時有關的權利，例如釐定閣下拖欠的任何款項的金額，及向閣下或其他為閣下的債務提供任何擔保或承諾之人士，追收和收回拖欠的任何款項；
- (viii) 履行根據下列適用於本公司及/或上海商業銀行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、規定或安排：
  - (1) 不論於香港特別行政區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；
  - (2) 不論於香港特別行政區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作出或發出的任何指引或指導；
  - (3) 本公司或上海商業銀行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；
- (ix) 遵守上海商業銀行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、欺詐及/或其他非法活動的任何方案就於上海商業銀行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；
- (x) 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；及
- (xi) 一切與上述有聯繫、有附帶性及有關之用途。

(E) 本公司會對持有之資料保密，（但若《中華人民共和國個人信息保護法》（「個人信息保護法」）適用於本公司處理及/或使用閣下資料，僅在獲得閣下的單獨同意的情況下）惟可能會視乎情況將有關資料提供給下述各方作第(D)段列出的用途：-
- (i) 任何代理人、承包人或就本公司之業務運作，包括行政、數據處理、儲存、電訊、電腦、調查、收數、和付款服務，或就與保險產品及服務相關之其他服務，向本公司提供服務之第三方服務供應者（如法律顧問、會計師、理賠調查員、公證人、醫護及復康顧問、考察員、專家、維修人員、醫療服務提供者、緊急支援服務提供者、收數公司及資料處理公司）；
- (ii) 涉及索償時之相關機構如航空公司、交通工具機構，旅行社、酒店、零售商、物業管理公司，其它保險公司、及政府機構包括警察局、消防局及入境署；
- (iii) 任何對本公司或上海商業銀行集團任何集團公司有保密責任的其他人士，包括對本公司有保密資料明文或指示承諾之上海商業銀行集團任何集團公司、業務伙伴或其他商號或聯營機構；
- (iv) 閣下因申請本公司的產品及服務而選擇接觸的第三方服務供應商；
- (v) 保險中介人、再保險中介人、再保險公司及共保險公司；
- (vi) 本公司或上海商業銀行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上海商業銀行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，或根據本公司或上海商業銀行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（以上不論於香港特別行政區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；
- (vii) 本公司的權益或業務之任何實際或建議承讓人、受讓人、參與人或附屬參與人；
- (viii) 第三方獎賞、客戶或會員、聯營及優惠計劃供應商；
- (ix) 本公司及/或上海商業銀行集團任何集團公司的聯營夥伴（該等聯營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）；
- (x) 慈善或非牟利機構；及
- (xi) 本公司聘用的外部服務提供者（包括但不限於郵遞機構、電訊公司、電話銷售及直銷代理、電話服務中心、數據資料處理公司及資訊科技公司）作第(D)(vi)段所列的用途；
- (xii) 任何得到閣下明確或暗示同意的人士；及
- (xiii) 任何與第(D)(vii)段有關人士。

該等資料可能被轉移至香港特別行政區境外。若個人信息保護法適用於本公司處理及/或使用閣下資料，本公司將徵求閣下針對該等跨境傳輸活動的單獨同意。

(F) 若個人信息保護法適用於本公司處理及/或使用閣下資料，本公司將在和第三方共享閣下的個人資料前，告知閣下接收方的姓名和聯繫方式、處理和提供閣下個人資料的目的和方式，以及將要提供和分享個人資料的種類，並徵求閣下對共享其個人資料的單獨同意。前述的個人資料接收方將僅為實現本聲明下規定的具體目的所需的範圍內使用個人資料，並在實現目的所需的最短時間內保存個人資料，或（若個人信息保護法適用於銀行處理及/或使用閣下資料）按照個人信息保護法的要求。

(G) 閣下的資料或會在本公司或上述第(E)段所述之接收資料者認為適當及有需要的香港特別行政區以外的其他司法管轄區處理、儲存及轉移或披露，並或會根據該地的慣例、法律、法則及規定（包括任何政府行政措施及政令）、由該司法管轄區的監管機構或其他主管當局發出的守則、指引、通告及指示處理、儲存、發放或披露資料。

(H) 本公司收集的部分資料可能構成個人信息保護法下的「敏感個人信息」，而只有在採取了嚴格的保護措施且在處理行為具備充分必要性的前提下，本公司才會處理敏感個人信息。若個人信息保護法適用於本公司處理及/或使用閣下資料，該等敏感個人信息將在獲得閣下的單獨同意後才進行處理。

(I) 本公司可能把閣下的個人資料用於直接促銷，而本公司為該用途須獲得閣下同意（包括表示不反對），但條例所指明的豁免情況除外。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) 可用作促銷下列類別的服務、產品及促銷標的：
  - (1) 保險、財務、信用卡、銀行及相關服務和產品；
  - (2) 獎賞、客戶或會員或優惠計劃及相關服務和產品；
  - (3) 由本公司及/或上海商業銀行集團任何集團公司的聯營夥伴提供的服務和產品（該等聯營夥伴的名稱會於有關服務及產品（視情況而定）的申請表格及/或宣傳資料上列明）；及
  - (4) 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由本公司及/或下列各方提供或（就捐款及捐贈而言）徵求：
  - (1) 上海商業銀行集團任何集團公司；
  - (2) 第三方獎賞、客戶或會員、聯營或優惠計劃供應商；
  - (3) 本公司及/或上海商業銀行集團任何集團公司的聯營夥伴（該等聯營夥伴的名稱會於有關服務及產品（視情況而定）的申請表格及/或宣傳資料上列明）；及/或
  - (4) 慈善或非牟利機構；
- (iv) 除由本公司促銷上述服務、產品及促銷標的以外，本公司亦擬將上述第(I)(i)段所述的資料提供予上述第(I)(iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而本公司為此用途須獲得閣下書面同意（包括表示不反對）；
- (v) 本公司可能因如上述第(I)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如本公司會因提供資料予其他人士而獲得任何金錢或其他財產的回報，本公司會於上述第(I)(iv)段所述徵求閣下同意或不反對時如是通知閣下。

如閣下不希望本公司如上述使用閣下的個人資料或將閣下的個人資料提供予其他人士作上述直接促銷用途，閣下可隨時通知本公司行使閣下的選擇權拒絕促銷，此項安排不另收費。閣下可根據本聲明第(K)段所提供的聯絡方法以書面向本公司的個人資料保護主任提出有關要求，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）。

(J) 本公司或其第三方服務供應商可能會應用大數據分析和人工智能處理、分析或預測資料當事人的資料/結果，以實現上述第D段所列出的用途。本公司亦可能應用大數據分析和人工智能促進自動化決策，以提升客戶服務及體驗、加強風險管理及合規、提供個人化產品或服務，以及改善營運效率。

(K) 根據條例中之條款，及（若個人信息保護法適用於本公司處理及/或使用閣下資料）信息保護法，閣下有權：
- (1) 向本公司查核是否持有閣下的個人資料及查閱及(若個人信息保護法適用於本公司處理和/或使用閣下的資料)複製該等資料；
- (2) 要求本公司更正有關閣下不準確之資料；
- (3) 查明本公司對個人資料之政策及慣例、及獲告知本公司持有之個人資料種類；
- (4) 若個人信息保護法適用於本公司處理及/或使用閣下資料，要求本公司刪除閣下的個人資料；
- (5) 若個人信息保護法適用於本公司處理及/或使用閣下資料，反對以某種特定方式使用閣下個人資料；
- (6) 若個人信息保護法適用於本公司處理及/或使用閣下資料，要求對處理閣下個人資料的規則進行解釋說明；
- (7) 若個人信息保護法適用於本公司處理及/或使用閣下資料，且滿足個人信息保護法的要求的情況下，要求本公司將閣下向本公司提供的個人資料轉移給閣下選擇的第三方；
- (8) 若個人信息保護法適用於本公司處理及/或使用閣下資料，撤回對收集、處理或轉移閣下個人資料的同意（閣下應注意，閣下撤回其同意可能導致本公司無法提供保險服務），個人資料的保存時間將不超過為貫徹該等資料於被收集時的目的及不時為符合法定、監管及會計的規定而所需的時間；和；
- (9) 若個人信息保護法適用於本公司處理及/或使用閣下資料，要求對自動化決策過程中產生的決策進行解釋，以及拒絕接受僅由自動化決策技術作出的決定。
- (10) 若個人信息保護法適用於本公司處理和/或使用客戶資料，客戶死亡後處理其個人資料的近親屬可以要求對死者的個人資料進行查閱、複製、更正及/或刪除等。

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護主任提出：

寶豐保險（香港）有限公司資料保護主任，
香港九龍啟德協調道2號 AIRSIDE 10樓
傳真 : (852) 2626 0704

(L) 根據條例的條款，及（若個人信息保護法適用於本公司處理及/或使用閣下資料）個人信息保護法允許的情況下，本公司有權就處理任何查閱或更改資料之要求收取合理費用。

(M) 閣下明白其與本公司職員的電話談話內容可能被錄音及用作證據，而本公司並不會再另行通知。

(N) 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或規定的期間保存閣下的個人資料。

(O) 本聲明不會限制閣下在條例和個人信息保護法下所享有之權利。

(P) 本聲明的中英文版如有歧異，概以英文版為準。

(Q) 本聲明會由本公司不時修訂、更改或更新，並成為閣下與本公司或將與本公司訂定之所有合約、協議、及其他約束性安排之一部份。

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生效日期：01/02/2026
GI-PDPO-Feb2026

Paofoong Insurance
寶豐保險

Paofoong Insurance Company (Hong Kong) Limited Personal Data (Privacy) Ordinance – Personal Information Collection Statement (the "PICS")

Paofoong Insurance Company (Hong Kong) Limited (the "**Company**") is a subsidiary of Shanghai Commercial Bank Limited, which, together with any of its subsidiaries, any of its direct or indirect holding company, or any subsidiary, affiliate or associated entity of any such holding company are collectively referred to in this PICS as the "**SCB Group**".

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

(A) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for insurance products and services as well as carrying out by the Company of other services relating to these insurance products and services (including without limitation, those supplied via interfaces powered by artificial intelligence).

(B) Failure to supply such data may result in the Company being unable to process your application or to provide or continue to provide the insurance products, services and/or the other related services to you.

(C) 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, generally communicate verbally or in writing with the Company, or otherwise carry out transactions as part of the Company's services. The types of data which may be collected include without limitation your identification data, contact data, financial data, behavioural data, biological data, geo-location data and data from public sources. The Company will also collect data relating to you from third parties, including third party service providers with whom you interact in connection with the marketing of the Company's products and services and /or in connection with your application for the Company's products and services.

(D) Where applicable, the purposes for which data relating to you may be used, processed, stored (whether on the cloud or not), transferred, disclosed and/or exchanged by the Company (whether in the Hong Kong Special Administrative Region or elsewhere) are as follows: -

(i) processing and evaluating 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 your requests for addition, alteration, deletion, maintenance and management of insurance benefits or insured persons, setting up of direct debit facilities as well as cancellation, renewal or reinstatement of insurance policies;

(iii) processing, adjudicating and defending insurance claims, conducting any incidental investigation as well as exercising the rights of subrogation;

(iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching, and reinsurance arrangement;

(v) preparing statistics and conducting research, and designing insurance products and services with a view to improving the Company's service;

(vi) marketing services, products and other subjects (in respect of which the Company may or may not be remunerated) (please see further details in Paragraph (I) below);

(vii) exercising the Company's rights in connection with provision of insurance products and services to you from time to time, for example, to determine any amount of indebtedness from you and collecting and recovering from you or any person who has provided any security or undertaking for your liability;

(viii) complying with the obligations, requirements or arrangements for disclosing and using data that bind on or apply to the Company and/or the SCB Group or that it is expected to comply according to:

(1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;

(2) 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 the Hong Kong Special Administrative Region existing currently and in the future;

(3) 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 SCB 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 authority, or self-regulatory or industry bodies or associations;

(ix) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the SCB Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing, fraud and/ or other unlawful activities;

(x) 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; and

(xi) all other incidental and associated purposes relating to any of the above.

(E) Data held by the Company relating to you will be kept confidential but , subject to your separate consent (insofar as the Personal Information Protection Law of the People's Republic of China ("PIPL") is applicable to the Company's process and/or use of your data) the Company may provide such information to the following parties, where applicable, for the purposes set out in Paragraph (D): -

(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, data processing, storage, telecommunications, computer, investigation, debt collection, and payment services as well as other services incidental to the provision of insurance products and services by the Company (such as legal advisors, accountants, claim investigators, loss adjusters, medical and rehabilitation consultants, surveyors, specialists, repairers, medical services providers, emergency services providers, debt collection agencies and data processing companies);

(ii) related parties in case of claims such as airlines, transport companies, travel agencies, hotels, retailers, property managements, other insurance companies, and government authorities including police, fire services and immigration;

(iii) any other person under a duty of confidentiality to the Company or any group company of the SCB Group including any group company of the SCB Group, a business partner or other merchant or affinity entity which has undertaken expressly or impliedly to keep such information confidential;

(iv) third party service providers with whom you have chosen to interact with in connection with your application for the products and services of the Company;

(v) insurance intermediaries, reinsurance intermediaries, reinsurers and co-insurers;

(vi) any person to whom the Company or the SCB 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, government, 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 SCB Group or with which the Company or the SCB Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the SCB 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 the Hong Kong Special Administrative Region and may be existing currently and in the future;

(vii) any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business;

(viii) third party reward, loyalty, co-branding and privileges programme providers;

(ix) co-branding partners of the Company and/or any group company of the SCB Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);

(x) charitable or non-profit making organizations; and

(xi) 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 (D)(vi);

(xii) any person with the express or implied consent of you ; and

(xiii) any third party in connection with Paragraph (D) (vii).

Such information may be transferred to a place outside the Hong Kong Special Administration Region. Insofar as the PIPL is applicable to the Company's process and/or use of your data, we will obtain your separate consent in relation to such international transfers.

(F) To the extent required under the PIPL, the Company will, prior to sharing your personal data with third parties, notify you of the name and contact details of the recipients, the purposes and means of processing and provision of your personal data, and the types of personal data to be provided and shared, and obtain your separate consent to the sharing of your personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this PICS and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as the PIPL is applicable to the Company's process and/or use of your data, in accordance with the PIPL.

(G) Your data may be processed, stored and transferred or disclosed in and to another jurisdiction outside the Hong Kong Special Administrative Region as the Company or data recipient referred to in Paragraph (E) considers appropriate and necessary. Such data may also be processed, stored, released or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders), codes, guidelines, circulars and directions issued by regulatory or other authorities in such jurisdiction.

(H) Some of the data collected by the Company may constitute sensitive personal data under the PIPL. The Company will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. Insofar as the PIPL is applicable to the Company's process and/or use of your data, such sensitive personal data will be processed with your separate consent.

(I) The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company requires your consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

(i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, 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 classes of services, products and subjects may be marketed:

(1) insurance, financial, credit card, banking and related services and products;

(2) reward, loyalty or privileges programmes and related services and products;

(3) services and products offered by the co-branding partners of the Company and/or any group company of the SCB Group (the names of such co-branding 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

(4) donations and contributions for charitable and/or non-profit making purposes;

(iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:

(1) any group company of the SCB Group;

(2) third party reward, loyalty, co-branding or privileges programme providers;

(3) co-branding partners of the Company and/or any group company of the SCB Group (the names of such co-branding 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

(4) charitable or non-profit making organizations;

(iv) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in Paragraph (I)(i) above to all or any of the persons described in Paragraph (I)(iii) above for use by them in marketing those services, products and subjects, 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 data to the other persons in Paragraph (I)(iv) above and, when requesting your consent or no objection in Paragraph (I)(iv) above, the Company will inform you if it will receive any money or other property in return for providing the data to the other persons.

If you do not wish the Company to use or provide to other persons your personal data for use in direct marketing as described above, you may, at any time and without charge exercise your opt-out right by notifying the Company. You may write to the Data Protection Officer of the Company at the address or fax number provided in paragraph (K) below, or provide the Company with your opt-out choice in the relevant application form (if applicable).

(J) The Company or its third party service providers may use big data analytics and artificial intelligence (BDAI) to process, analyse or predict data / result relating to the data subjects to achieve the purposes listed in paragraph D above. The Company may also use BDAI to facilitate automated decision-making for enhancing customer services and experiences, strengthening risk management and compliance, offering personalized products and services, as well as improving operational efficiency

(K) Under and in accordance with the terms of the Ordinance and (insofar as the PIPL is applicable to the Company's process and/or use of your data) the PIPL, you have the right :-

(1) to check whether the Company holds personal data about you and of access to such data;

(2) to require the Company to correct any data relating to you which is inaccurate;

(3) to ascertain the Company's policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company.

(4) insofar as the PIPL is applicable to the Company's process and/or use of your data, to request the Company to delete your personal data;

(5) insofar as the PIPL is applicable to the Company's process and/or use of your data, to object to certain uses of your personal data;

(6) insofar as the PIPL is applicable to the Company's process and/or use of your data, request an explanation of the rules governing the processing of your personal data;

(7) insofar as the PIPL is applicable to the Company's process and/or use of your data, to ask that the Company transfer personal data that you have provided to the Company to a third party of your choice under circumstances as provided under the PIPL;

(8) insofar as the PIPL is applicable to the Company's process and/or use of your data, to withdraw any consent for the collection, processing or transfer of your personal data (you should note that withdrawal of your consent may result in the Company being unable to provide you with insurance services), such personal data will not be kept longer than necessary for the fulfillment of the purposes of the personal data at the time when they are collected and for compliance with the legal, regulatory and accounting requirements from time to time; and ;

(9) insofar as the PIPL is applicable to the Company's process and/or use of your data, to have decisions arising from automated decision making (ADM) processes explained and to refuse to such decisions being made solely by ADM.

(10) insofar as the PIPL is applicable to the Company's process and/or use of customer's data, close relatives handling the personal data of a deceased customer may request actions such as accessing, copying, correcting and/ or deleting the deceased's personal data.

Such requests can be made in writing to the Data Protection Officer of the Company at the following address or fax number :

The Data Protection Officer, Paofoong Insurance Company (Hong Kong) Limited, 10th Floor, AIRSIDE, No. 2 Concorde Road, Kai Tak, Kowloon, Hong Kong
Fax : (852) 2626 0704

(L) In accordance with the terms of the Ordinance, and (insofar as the PIPL is applicable to the Company's process and/or use of your data) as permitted under the PIPL,the Company has the right to charge a reasonable fee for the processing of any data access or correction request.

(M) You acknowledge that telephone calls with the Company's staff may be recorded and used as evidence by the Company without further notice.

(N) 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.

(O) Nothing in this PICS shall limit your rights under the Ordinance and the PIPL.

(P) In the event of any inconsistency between the English and Chinese versions of this PICS, the English version shall prevail.

(Q) This PICS as may be revised, amended or updated from time to time shall be deemed an integral part of all contracts, agreements, and other binding arrangements which you have entered into or intend to enter into with the Company.

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