



PRUDENTIAL
保誠保險

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PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.



保誠精選「海外留學寶」
消閒

PRUChoice Travel Overseas Study
LEISURE



PRUChoice Travel Overseas Study Insurance

No matter you are going to study overseas for a bachelor, or a short-term course, it is a great opportunity for you to broaden your knowledge through different cultural experiences. Prudential General Insurance Hong Kong Limited (“Prudential”) is pleased to offer you with **PRUChoice Travel Overseas Study Insurance** which provides you a comprehensive protection against unexpected accidents during your study overseas so that you can enjoy a fruitful and hassle free study.

(Applicable on or after 10 March, 2023)



Special Features

- 1 **PRUChoice Travel Overseas Study** is excess-free and tailor-made for student age of 6–70 for overseas study.
- 2 Option of Semi-Annual (6–month) Cover and Annual Cover which fit for your study need.
- 3 Provide flexibility of protection for medical expenses up to HK\$1,200,000 on optional benefit basis to comply with the requirement of the country of overseas study.
- 4 Covers your ancillary leisure trips to other countries during the overseas study.
- 5 You can enjoy Graduation Incentive as a celebration for your graduation.
- 6 Kidnapping and terrorist attack are covered.
- 7 Compassionate visit benefit provides you with protection in dual ways.
- 8 Covers your tuition expenses against unexpected incidents.
- 9 You can enjoy up to 20% of No Claim Discount at renewal.
- 10 Popular activities such as bungee jumping, hang-gliding (exclude gliding via glider), hot-air ballooning, parachuting, sky-diving, scuba diving and winter sports, are 100% covered. The protection under Medical Support and Personal Accident is up to HK\$1,200,000 respectively.

Covered Sports and Activities List



Common sports and activities are covered[^] under **PRUChoice Travel Overseas Study**, below is a list of examples that we are covering:

- Skiing
- Water Skiing/ Wakeboarding
- Windsurfing
- Snorkeling
- Banana Boat
- Hot-air Ballooning
- Sky-Diving
- Climbing/ Rock Climbing
- Bungee Jumping
- Horse Riding or Tracking
- Go-karting
- Motorcycling
- Snowboarding
- Surfing
- Jet-skiing
- Scuba Diving(not more than 45 metre depth)
- Parasailing
- Parachuting
- Zorbing/Hydro Zorbing
- Trekking
- Ziplining/Jungle Flight
- Marathon/ Triathlon
- Cross-harbour Swimming

[^] Subject to the terms and conditions of the policy provision. In addition, sports and activities that are covered should not be taken in a professional capacity or on a competitive basis. Covered sports and activities are not limited to those mentioned in the list above. If you would like to check whether we will cover a particular sport or activity, please call us or your financial consultant or broker.

Insurance Cover at a Glance

(No Excess for All Sections)

Core Benefit	Maximum Limit Per Year (HK\$)	
	Basic Plan	Premier Plan
1. Tuition Expenses Study Interruption Reimburses the loss of irrecoverable prepaid but unused tuition expenses in the event of study interruption due to the occurrence of the following events during the period of insurance: <ul style="list-style-type: none"> • Death or terminal sickness of insured person; or • Hospitalisation of insured person for more than 30 consecutive days; or • Consequence of repatriation of insured person after treatment; or • Death of insured person's close relative*. 	205,000 100,000	410,000 200,000
Suspension of Period of Insurance Allows to suspend the coverage of the policy once per policy year for a maximum of 3 months due to study interruption subject to a written notice by the insured to us.		
Education Fund (Only applicable to Dependent Student**) Covers the unpaid tuition expenses incurred if the insured person's parent(s) or guardian suffers from any of the following events during the period of insurance: <ul style="list-style-type: none"> • Accidental death; or • Total permanent disablement due to accident. 	100,000	200,000
School Closure Allowance Cash allowance of HK\$500 per day in the event of the sudden and unexpected closure of overseas educational institution for more than 3 consecutive days [#] due to natural disaster, or compulsory closed by local police or authority.	5,000	10,000
2. Accident Protection Personal Accident 100% full cover for accidental death, total permanent disablement, total permanent loss of limb/ sight/ speech and hearing as a direct result of accident occurs during the trip. Extends to cover other permanent disablement accordance with the benefit limit specified in the Scale of Benefits.	720,000 600,000	1,420,000 1,200,000
Burial/ Cremation Expenses Overseas burial or cremation expenses in case of accidental death.	20,000	20,000
Kidnapping Benefit Compassionate death cash benefit in the event of the accidental death of insured person if arising from being kidnapped during the period of insurance.	100,000	200,000

3. Compassionate Visit

Additional accommodation and transportation expenses incurred by up to 2 relatives or friends for compassionate visit in the event of:

- Overseas hospital confinement of the insured person for more than 2 consecutive days with a medical advice that a compassionate visit is necessary; or
- Death of the insured person overseas; or
- Death of the insured person's roommate who lives with the insured person at the overseas residence if the insured person is also in the city of the overseas residence at the time of death.

Covers a round-trip transportation ticket for the insured person's short-term visit to Hong Kong if the following event occurs in Hong Kong:

- Accidental death of close relative*; or
- Total permanent disablement of close relative* due to accident.

4. 24 Hours Emergency Assistance Services

Should you need assistance during the period of insurance, you can contact I.P.A. Alarm Centre for the following emergency assistance for free:

- Medical evacuation (Unlimited Cover)
- Repatriation after treatment (Unlimited Cover)
- Repatriation of mortal remains/ ashes (Unlimited Cover)
- Arrangement of medical equipment/ medication
- Dispatch of doctor
- General travel and medical information, legal and interpreter referral service
- Hospital deposit guarantee, up to HK\$39,000

5. Baggage and Personal Effects

Accidental loss of or damage to your baggage or personal effects during the trip

- Any one item/ pair/ set
- Compensation will be on a “new for old” basis if the lost or damage item is less than 2-year-old

6. Unauthorised Use of Lost Credit Card

Loss due to unauthorised use of lost credit card carried with the insured person during the trip.

7. Travel Document

Replacement cost of lost travel documents incurred if arising from robbery, burglary or theft during the trip.

Covers the additional accommodation and transportation expenses incurred overseas that are necessary for such replacement if the loss of travel document not occurs within Hong Kong, the city of overseas educational institution or overseas residence.

50,000 100,000

Unlimited
(Only for Medical Evacuation & Repatriation)

10,000 per trip **20,000 per trip**

3,000 3,000

2,000 per trip **4,000 per trip**

4,000 per trip **8,000 per trip**



Automatic 10 days Extension

If you are unavoidably delayed overseas in the course of the scheduled itinerary (including any delays caused by the issuance of any Outbound Travel Alert(s) during the trip in respect of your planned destination by the Security Bureau of Hong Kong), the Policy will be automatically extended for a maximum period of 10 days.



No Claim Discount

No Claim Discount (NCD) will be available upon subsequent renewal year if no claim is being made, reported or arising during the preceding year. If no claim record in the preceding year, you will enjoy 10% NCD at the subsequent renewal. If no claim record in 2 consecutive years, you will enjoy 20% NCD at the subsequent renewal.



eClaim and 24/7 access to your policy

You can submit claim application easily via eClaim. Simply register and login to myPrudential via mobile phone or computer, upload claim forms and relevant documents within 60 days after the incident. What's more? You can also check the claim status, as well as access to your policy details and renewal notice anytime, anywhere.



Premium Table

Semi-Annual Cover	Basic Plan (HK\$)	Premier Plan (HK\$)
Core Benefits	1,080	1,890
Optional Cover: Medical Support [^]	1,200 Total Premium: 1,080 + 1,200 = 2,280	1,800 Total Premium: 1,890 + 1,800 = 3,690
Annual Cover	Basic Plan (HK\$)	Premier Plan (HK\$)
Core Benefits	1,800	3,150
Optional Cover: Medical Support [^]	2,000 Total Premium: 1,800 + 2,000 = 3,800	3,000 Total Premium: 3,150 + 3,000 = 6,150

[^] Optional Cover: Medical Support must be purchased together with Core Benefits (Standalone purchase is not accepted).

Optional Cover

14. Medical Support	600,000	1,200,000
Covers the expenses incurred as a result of bodily injury sustained from accident or illness contracted during the trip.		
Overseas Medical Expenses	600,000	1,200,000
Covers overseas medical expenses including hospitalisation, emergency transportation to a registered medical institution.		
Overseas Hospital Cash	10,000	10,000
Cash benefit of HK\$200 per day if the insured person is necessarily confined in a hospital abroad for more than 24 consecutive hours due to accidental bodily injury or sickness.		
Medical Expenses in Hong Kong	40,000	40,000
Covers the medical expenses necessarily incurred in Hong Kong as a result of:		
1. Follow-up medical treatment necessarily incurred within 3 months after returning to Hong Kong; or		
2. Accidental bodily injury or illness sustained in Hong Kong during temporary visit for a period not exceeding 3 months; including the following expenses due to accident only:		
• Bonesetting (up to HK\$150 per day and HK\$1,500 per trip);		
• Dental treatment.		
Medical Appliance Expenses	20,000	20,000
Expenses of medically necessary appliance per prescribed by doctor including wheel-chair, prostheses, spectacle, crutch, walking frame, orthopedic brace and support, cervical collars and hearing aids.		
Additional Accommodation and Transportation Expenses	50,000	50,000
Additional accommodation and transportation expenses incurred by your return to Hong Kong or the city of overseas residence necessarily incurred due to accidental bodily injury or sickness and is unfit to continue the trip.		

* "Close Relative" means the insured person's legally married spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild, and guardian.

** "Dependent Student" means either (i) a student who is aged 17 or below or (ii) an unmarried and dependent student who is aged 23 or below studying as a full-time student.

+ It is applicable to the Insured Person who aged at least 18.

This overseas educational institution is meanwhile physically closed without any format of education available.

@ Insured Person should insure and renew this insurance with annual plan and Optional Medical Support cover for 3 consecutive full policy years prior to his/ her graduation. If any claim being made reported shall count afresh from the next policy year.

8. Travel Delay	2,000 per trip	2,000 per trip
In the event of scheduled aircraft, train or sea vessel is being delayed for more than 5 hours due to strike or industrial actions, hi-jack, terrorist attack, adverse weather, natural disaster (including earthquake, tsunami and volcanic eruption), mechanical or structural defect or closure of airport, port or train station, we will reimburse you with travel delay cash benefit of HK\$200 for the first full 5 hours and HK\$400 for each subsequent full 8 hours.		
First Full 24 Hours Delay Extension		
Additional HK\$600 will be paid for the first full 24 hours of travel delay.		
9. Delayed Baggage	2,000 per trip	2,000 per trip
Compensation for emergency purchase of essential items such as clothing or toiletries in the event of checked-in baggage delayed for more than 8 hours from the time of scheduled arrival at destination abroad due to mishandling by airline or hi-jack.		
10. Personal Liability	800,000	1,200,000
Indemnity for legal liability for bodily injury or property damage to a third party as a result of your negligence during the trip.		
11. Overseas Residence Protection	5,000	10,000
Cash allowance of HK\$500 per day for accommodation if the insured person's overseas residence become uninhabitable for over 24 consecutive hours as a result of fire, flood or natural disaster, compulsory quarantine by local police or authority.		
12. Vehicle Excess⁺	5,000	5,000
If you own a vehicle for which you have arranged the motor policy, and the vehicle is involved in a collision whilst under your control or it is stolen or damaged during parking, we will indemnify the excess which you are liable under the policy.		
13. Graduation Incentive[@]	1,000 per incentive	1,000 per incentive
We pay you to celebrate with your family and friends when you successfully graduate overseas from the course after a period of at least 3 consecutive years.		

COVID-19 Extension

Prudential is now extending to offer COVID-19 coverage for **PRUChoice Travel Overseas Study Insurance** under the following benefits, for new policies issued from 10 March 2023 until further notice, to make your trips safer and more enjoyable.

Medical Support

If you are diagnosed with COVID-19 during the trip overseas, we will offer coverages under Section 14 - Medical Support(Optional Benefit)^ including:

1. Overseas medical expenses
2. Overseas hospital cash
3. Medical expenses in Hong Kong within 30 days upon returning to Hong Kong*
4. Medical appliance expenses

The maximum benefit limit under Section 14 – Medical Support (Optional Benefit) remains unchanged.

^ The COVID-19 Extension does not cover any additional accommodation and transportation expenses incurred by the insured person due to COVID-19.

as a result of diagnosis of COVID-19 during the trip overseas or during the temporary home visit to Hong Kong.

Automatic 10 Days Extension

The Policy will be automatically extended for a maximum period of 10 days in the course of the scheduled itinerary if you are diagnosed overseas with COVID-19 during the trip.

Important notes:

1. You must fulfil the prevailing entry rules and conditions including vaccination requirement both in Hong Kong and the planned travel destination(s), otherwise, no coverage and benefits shall be paid under this COVID-19 Extension of policy.
2. COVID-19 Extension does not cover any loss resulting directly or indirectly from COVID-19 which existed or was known or presented with any signs or symptoms relating to COVID-19 prior to the departure date of the booked trip.
3. The expenses incurred for COVID-19 Extension under Section 14 – Medical Support (Optional Benefit) should be medically necessary and unavoidable and being certified by doctor.
4. COVID-19 Extension will be provided until further notice.
5. The maximum amount payable under each benefit item and in respect of the total sum for the above benefits shall not exceed the respective limit and the maximum limit of Section 14 – Medical Support (Optional Benefit) as stated in the Policy including that for COVID-19 Extension and all other Bodily Injury sustained from Accident and Illness contracted during the Period of Insurance.
6. Prudential reserves the right to suspend, vary or cease the offering of the coverage to new or renewal policies at any time without prior notice.
7. COVID-19 Extension is not an extra benefit offered free-of-charge, and the benefit amount is subject to the policy terms and conditions, where relevant exclusions and disclaimers apply.



For details of COVID-19 Extension, please refer to the terms and conditions:

In the event that conflicts or inconsistency arise between the English and Chinese versions, the English version shall prevail.

Main Exclusions

The following is a summary of the exclusions to **PRUChoice Travel Overseas Study Insurance**. Please refer to the Policy for complete details.

General Exclusions applicable to All Sections

- War or kindred risks, government acts and nuclear hazard, civil commotion
- Unreasonable care and attention
- Accidents whilst engaging in sports or games in a professional capacity, or on a competitive basis, racing (other than on foot), motor rallies and competitions (other than karting), aviation (other than as a fare-paying passenger in an aircraft which is duly licensed by relevant authorities for the transportation of passengers), or any other hazardous activities or pursuits or similar activities of the aforesaid
- Self-inflicted injury or illness
- Alcoholism or drug abuse
- Pre-existing medical conditions
- Any conditions (including issuance of Outbound Travel Alert) which existed or known to exist or announced publicly contemplating to exist before the application for this insurance or the time of itinerary confirmation
- Venereal disease, AIDS or AIDS related complex
- Pregnancy, miscarriage or childbirth and all complications thereof
- Accidents occurred whilst the insured person is engaging in manual work in connection with any business, profession or employment or an occupation of pilot or crew member of any air carrier, tour guide or escort etc.
- Medical treatment being the specific purpose of the trip
- Loss of or damage to property arising from communicable disease
- Any claims arising from COVID-19 (except for COVID-19 Extension) or epidemic/pandemic, except for Section 4 – 24 Hours Emergency Assistance Services

24 Hours Emergency Assistance Services

- Services rendered without the authorisation and/ or intervention of I.P.A.
- The cost of return transportation ticket incurred if the insured person does not have any valid and unused transportation ticket to surrender to I.P.A. in the event of the repatriation after treatment

Baggage and Personal Effects/ Unauthorised Use of Lost Credit Card/ Travel Document

- Normal wear and tear
- Confiscation or detention by customs
- Damage to fragile articles (including perishable food)
- Loss not reported to the police and the card issuer for unauthorised use of credit card within 24 hours, and/ or to the carrier immediately as appropriate
- Loss of or damage to mobile phones

Travel Delay

- Late arrival at the airport, port or train station
- Strike or industrial action or other causes which was in existence at the date of application for the Policy or at time of itinerary confirmation
- Air traffic control

Personal Liability

- Injury to employees or members of the insured person's family
- Liability arising out of the use of motorised vehicles, aircraft, watercraft and the like
- Property belonging to or held in trust or in the custody of the insured person
- Liability directly arising from the insured person's specific pursuit of any trade, business or profession
- Liability assumed by the insured person by agreement

Medical Support

- Treatment obtained in Hong Kong (except as specified in the policy provisions)
- Non-essential treatment or surgery, or the extra charges for the private room accommodation, except where medically necessary
- Denture and related treatment

Vehicle Excess

- Any condition under the influence of alcohol or drugs of the insured person who is controlling of the insured person owned vehicle during the insurance period
- Any illegal or unlawful use of the insured person owned vehicle by the insured person during the insurance period
- Any incident in which the insured person is not holding a valid driving license
- Liability other than loss of or damage to the insured person owned vehicle

保誠精選「海外留學寶」旅遊保障計劃

無論您出國留學，還是到國外參加短期課程，到海外留學都能讓您自我增值，增廣見聞，體驗不同文化。保誠財險有限公司(「保誠」)誠意為您獻上保誠精選「海外留學寶」旅遊保障計劃，讓您從容面對在升學期間遇上突如其來的意外，得到全面保障，享受一個真正的豐盛進修機會。

(2023年3月10日或之後適用)



計劃特點

- 1 保誠精選「海外留學寶」專為6-70歲的海外留學生而設，各項保障均不設「自負金額」。
- 2 設有半年(6個月)保障及全年保障迎合您的升學需要。
- 3 提供自選醫療費用保障高達港幣\$1,200,000，讓您可因應留學國家的要求靈活選擇合適的保障。
- 4 保障在海外留學期間前往其他國家的附加悠閒旅程。
- 5 為您提供畢業獎勵祝賀您畢業。
- 6 綁架及恐怖主義襲擊均受保障。
- 7 緊急探訪保障為您提供雙重保障。
- 8 即使面對突如其來的意外，亦不必為您的留學費用擔憂。
- 9 續保可享無索償折扣高達20%。
- 10 一些受歡迎的運動，如吊索跳、滑翔活動(以滑翔機進行的各式滑翔除外)、熱氣球、降傘、空中漫遊、水肺潛水及冬季運動等，均獲十足保障，醫療支援保障及人身意外保障最高保障額各高達港幣\$1,200,000。

受保障的運動及活動列表

保誠精選「海外留學寶」覆蓋一般運動及活動[^]，以下為一些受保例子：

- 滑雪
- 吊索跳
- 以快艇拉動的降傘
- 滑水/滑水板
- 騎馬或騎馬踱步
- 降傘
- 滑浪風帆
- 高卡車
- 太空球/大汽球(有人在內移動)
- 浮潛
- 騎電單車
- 高山遠足
- 水上香蕉船
- 滑雪板
- 滑索/叢林飛行
- 熱汽球飛行
- 滑浪
- 馬拉松/三項鐵人
- 空中漫遊
- 乘坐水上電單車
- 渡海泳
- 攀山/攀石
- 水肺潛水(不深於45米)

[^] 須受保單條款及細節所限。另外，受保運動及活動須以非專業運動形式，或在非競爭(以休閒形式則受保)情況下參與。受保運動及活動並不限於上述所列，如欲查詢某一類型的運動或活動是否受保，請致電本公司或您的理財顧問或經紀。

保障一覽表

(所有項目不設「自負金額」)

基本保障	每年最高保障額 (港幣\$)	
	基本計劃	卓越計劃
1. 學費保障	205,000	410,000
中斷學業 於保險期內，因以下事故而中斷學業，賠償受保人未使用而不可退回的預繳學費： <ul style="list-style-type: none">• 受保人死亡或患上末期疾病；或• 受保人連續住院達30日或以上；或• 受保人因需在治療後被運送；或• 受保人近親*死亡。	100,000	200,000
暫停保險期 如因中斷學業，在我們獲得投保人的書面通知情況下，每個保單年度可暫停保單保障1次及最長3個月。		
教育基金 (只適用於受供養學生**) 於保險期內，如因受保人的父母或監護人發生以下事故，支付尚未繳付的學費： <ul style="list-style-type: none">• 意外死亡；或• 因意外導致完全永久傷殘。	100,000	200,000
學校關閉津貼 如海外學府因天災、或被當地警方或司法機構強制關閉而導致突然及不可預計的關閉停課連續3天以上 [#] ，我們將提供每日港幣\$500的現金津貼。	5,000	10,000
2. 意外保障	720,000	1,420,000
人身意外保障 在旅程期間因意外直接引致的意外死亡、完全永久傷殘、完全永久性斷肢、失明、喪失語言能力及聽覺，可獲100%保障額。延伸保障其他永久性傷殘，我們將根據保障賠償表所列的賠償額作出賠償。	600,000	1,200,000
殮葬費用 支付因意外身亡引起的海外殮葬費用。	20,000	20,000
綁架保障 如受保人於保險期內遭受綁架而導致意外死亡，我們將支付恩恤現金。	100,000	200,000

3. 緊急探訪保障

如因以下事故，支付最多2位親屬或朋友需要前往當地探望受保人的額外住宿及交通費用：

- 受保人於海外連續住院2日以上及應醫療建議需要緊急探訪；或
- 受保人於海外身亡；或
- 受保人同住於海外居所的室友身亡而受保人當時亦身處於海外居所的所在城市。

如於香港因發生以下事故，支付受保人需要短暫返回香港的1張來回交通票費用：

- 近親*意外死亡；或
- 近親*因意外導致完全永久傷殘。

4. 24小時緊急支援服務

在受保期間，如需協助，可致電I.P.A.救援中心，該中心可免費為您提供以下服務：

- 醫療救援(無限額保障)
- 治療後護送服務(無限額保障)
- 遇事身故後，將骨灰或遺體運返原居地(無限額保障)
- 安排運送所需藥物/醫療器材
- 必要時派遣醫生到您身處的地方進行診治
- 一般旅遊及醫療資料諮詢服務、法律及傳譯轉介服務
- 提供住院按金保證，最高可達港幣\$39,000

5. 行李及個人財物保障

賠償在旅程期間因意外遺失或損毀的行李及個人財物：

- 每件/對/套
- 若遺失或損毀的行李或個人財物，購入不足2年時，將以新購價賠償

6. 遺失信用卡被盜用保障

若在旅程期間因意外遺失了隨身攜帶的信用卡，而該信用卡又不幸被人盜用，將補償受保人的金錢損失。

7. 旅遊證件保障

賠償在旅程期間因搶劫、盜竊或偷竊導致遺失旅遊證件而需繳付的補領費用。

如遺失旅遊證件非在香港、海外學府所在城市或海外居所所在城市發生，支付因補領有關證件而引致額外的海外住宿及交通費用。

50,000 100,000

無限額
(只限於醫療救援、護送及運送)

每次旅程 10,000 每次旅程 20,000

3,000 3,000

每次旅程 2,000 每次旅程 4,000

每次旅程 4,000 每次旅程 8,000



無索償折扣優惠

如您過去一年內並無任何索償記錄，您可於隨後年度續保時，獲得10%的無索償折扣優惠。如您在連續兩年內並無任何索償記錄，您隨後的續保單更可獲得20%的無索償折扣優惠。



電子索償及隨時查閱保單

您可經eClaims申請索償，只需經手機或電腦登記及登入myPrudential，在發生事故後的60天內，上傳所需索償表格及文件，就能申請電子索償。除此之外，您可隨時隨地查閱索償狀態，日後更可輕鬆查閱保單詳情及索取續保文件。



保費表

半年保障	基本計劃(港幣\$)	卓越計劃(港幣\$)
基本保障	1,080	1,890
自選項目：醫療支援保障 [^]	1,200 總保費： 1,080 + 1,200 = 2,280	1,800 總保費： 1,890 + 1,800 = 3,690
全年保障	基本計劃(港幣\$)	卓越計劃(港幣\$)
基本保障	1,800	3,150
自選項目：醫療支援保障 [^]	2,000 總保費： 1,800 + 2,000 = 3,800	3,000 總保費： 3,150 + 3,000 = 6,150

[^] 自選項目：醫療支援保障必須與主要保障同時購買（不接受單獨購買）。

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自選保障

14. 醫療支援保障

賠償在旅程中因意外受傷或患病而引致的開支。

海外醫療費用

如在外地意外受傷或患病，賠償有關的醫療開支包括住院費用、前往註冊醫院的緊急交通費用。

海外住院現金

如因受保人意外受傷或患病入住外地醫院接受治療連續逾24小時，我們將提供每日港幣\$200的現金津貼。

香港醫療費用

賠償因以下事故於香港引致的醫療費用：

1. 回港後3個月內的覆診；或
2. 短暫回港渡假探親不超過3個月期間，在香港因意外受傷或患病；包括以下因意外導致的費用：
 - 跌打（每日最高港幣\$150及每次旅程港幣\$1,500為限）；
 - 牙科治療。

醫療器材費用

應醫生的醫學建議而必須購買醫療器材包括輪椅、人造肢體、眼鏡、拐杖、行走架、矯形牙套、護頸套及助聽器的費用。

額外的住宿及交通費用

如意外受傷或患病不適宜繼續行程，賠償返回香港或海外居所的所在城市的必須而合理的額外住宿及交通費用

* “近親”指受保人的合法配偶、父母、配偶父母、祖父母、子女、兄弟姊妹、孫兒女及監護人。

** “受供養學生”指(i) 17歲或以下的學生或(ii) 23歲或以下未婚及受供養的全日制學生人。

+ 只適用於18歲或以上的受保人。

同時此海外學府因實體學府關閉而未能進行任何形式的教學。

@ 適用於受保人於成功畢業前連續三年投保及續保此保障的全年連自選醫療支援保障計劃。若受保人提出此索償，此獎勵將由其後的保單年度重新計算。

自動延長10天保障期

在旅程期間，若您已安排的行程無可避免地於外地被迫延誤（包括因香港保安局就您計劃之目的地發出了任何外遊警示而造成的延誤），我們將自動延長您的保障期最長達10天。

每次旅程
2,000

每次旅程
2,000

8. 旅程延誤保障

若您已安排的飛機、火車或船隻因罷工或工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災（包括地震、海嘯及火山爆發）、機械或結構性故障或機場、碼頭或火車站關閉而導致延誤超過5小時，我們將為旅程延誤首滿5小時賠償港幣\$200；其後每延誤滿8小時，賠償則為港幣\$400。

首滿24小時延誤保障

就首滿24小時的旅程延誤，我們將額外賠償港幣\$600。

每次旅程
2,000

每次旅程
2,000

9. 行李延誤保障

因航空公司誤送或劫機而令您在外地抵達目的地8小時後仍未能取得隨行已登記寄艙的行李，您所購買的必須應急品如衣物或梳洗用品，可獲得賠償。

800,000

1,200,000

10. 個人責任保障

保障您在旅程期間因疏忽而需對第三者的身體損傷或財物損失負上法律責任。

5,000

10,000

11. 海外居所保障

如受保人的海外居所因火災、水浸、天災、被當地警方或司法機構強制封鎖而不能居住連續逾24小時，我們將提供每日港幣\$500的住宿現金津貼。

5,000

5,000

12. 車輛自負額⁺

若受保人駕駛所擁有的車輛，意外發生碰撞，或該車輛被偷竊或在停泊時損毀，當您所安排的汽車保單作出賠償時，我們亦會賠償您須負責的有關自負額。

每次獎勵
1,000

每次獎勵
1,000

13. 畢業獎勵[@]

為慶祝您完成最少3年的海外課程並成功畢業，我們將饋贈現金獎勵作為您的畢業賀禮，好讓您與家人摯友慶祝一番。

「新冠肺炎伸延保障」

保誠現正為保誠精選「海外留學寶」提供以下「新冠肺炎伸延保障」，適用於續發日期為2023年3月10日或以後的新保單，直至另行通知。令您的旅程更安心及愉快！

醫療支援保障

如您於海外旅程時確診感染新冠肺炎，我們將按照保單中「項目十四 – 醫療支援保障」（自選保障）[^]提供以下保障，包括：

- 海外醫療費用
- 海外住院現金
- 回港後30天內在港的香港醫療費用[#]
- 醫療器材費用

「項目十四 – 醫療支援保障」所列最高賠償金額維持不變。

[^] 此「新冠肺炎伸延保障」不保障您因感染新冠肺炎引致任何額外的住宿及交通費用。

[#] 於海外行程或短暫返回香港渡假探親時確診感染新冠肺炎。

自動延長10天保障

您於計劃行程期間因感染新冠肺炎，已預定的行程將自動延長保障期最長達10天。

重要事項：

- 您必須在旅程開始前符合香港及計劃前往之目的地現行的入境要求及條件包括疫苗接種規定，否則不會獲得保單之「新冠肺炎伸延保障」的任何保障或賠償。
- 此「新冠肺炎伸延保障」不保障於計劃行程出發日期前已經存在或知悉因新冠肺炎確診或已出現新冠肺炎任何徵狀或病徵導致直接或間接的任何損失。
- 「新冠肺炎伸延保障」之「項目十四 – 醫療支援保障」（自選保障）保障的費用是醫療上必須及無可避免的，並由醫生證明。
- 「新冠肺炎伸延保障」提供保障直至另行通知。
- 「新冠肺炎伸延保障」賠償金額及保單中「項目十四 – 醫療支援保障」（自選保障）因其他意外導致身體損傷及因患病於保險期內的賠償金額之總賠償不得超過保單「項目十四 – 醫療支援保障」（自選保障）最高賠償金額。
- 保誠保留暫停、更改或停止於續發新保單或續保時提供此「新冠肺炎伸延保障」的權利而毋須預先通知。
- 「新冠肺炎伸延保障」並非免費額外贈送，賠償受保單條款和細則約束，包括所有適用的不保事項和免責條款。



「新冠肺炎伸延保障」詳情請見條款及細則：

倘若中文內容及英文內容互有衝突或不一致之處，均以英文內容為準。

主要不保事項

下列只為保誠精選「海外留學寶」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，及民亂所構成的損失
- 故意疏忽
- 以專業運動形式或在競爭情況下所參與的運動或比賽、或並非以雙腿進行的競賽、賽車(高卡車除外)、飛行活動(以持票乘客身份、乘坐持牌客機則除外)、或任何其他危險活動或前述相似的活動時發生的意外
- 蓄意令自己受傷或生病
- 酗酒或濫用藥物
- 出發前已存在的任何病徵、病症
- 任何情況(包括外遊警示的發出)在申請投保前或在確定行程前，經已存在或已知其存在或已就預期會出現作出公佈
- 性病、愛滋病或與愛滋病有關連的病症
- 懷孕、流產、分娩及由上述引起的其他病症
- 因從事任何與商業或職業有關的體力勞動工作，或因從事任何空中運輸工作的駕駛員或機員、導遊或領隊等職業而引起的意外
- 蓄意以治病為旅遊目的
- 因傳染病引致的財產/ 財物的損失或損壞
- 因新冠肺炎COVID-19（「新冠肺炎伸延保障」除外）或流行病或大流行病引致的任何賠償，惟「項目四 – 二十四小時緊急支援服務」除外。

24小時緊急支援服務的不保事項

- I.P.A.並未授權及/ 或介入的服務
- 在治療後護送服務中，受保人沒有任何有效及未使用的交通票退回I.P.A.的回程交通票費用

行李及個人財物保障/ 遺失信用卡被盜用保障/ 旅遊證件保障的不保事項

- 破舊
- 被海關沒收或扣留
- 易碎物料(包括易腐壞的食物)的損毀
- 遺失而未能於24小時內向警方及發卡中心(適用於信用卡被盜用)報失及/ 或未有向有關的運輸公司即時報失
- 手提電話的遺失與損毀

旅程延誤保障的不保事項

- 因受保人遲到機場、碼頭或車站所致
- 於申請投保本保單時，或在確定行程時，已存在的罷工或工業行動，或其它已存在的原因
- 航空管制

個人責任保障的不保事項

- 導致受保人的僱員或家屬受傷
- 由使用機動車輛、飛機、船隻或類似物而引致的責任問題
- 屬於受保人或由受保人監管的物件
- 由受保人所從事的行業所引致的責任問題
- 受保人於其所簽的契約上所承擔的責任

醫療支援保障的不保事項

- 於香港所接受的治療(於保單內註明的保障則除外)
- 非必須的治療、手術或住用私家病房的額外費用
- 假牙及有關治療費用

車輛自負額的不保事項

- 受保人在受到酒精或藥物影響下駕駛車輛
- 駕駛車輛期間，受保人非法或不合法使用該車輛
- 受保人在意外中未持有有效的駕駛執照
- 僅輪胎受損，車輛其他部份同時受損則除外

Scale of Benefits of Personal Accident Section 人身意外保障 – 保障賠償表



In the event of an accident causing 因意外而引致的	Maximum Benefit (HK\$) 最高賠償額(港幣\$)	
	Basic Plan 基本計劃	Premier Plan 卓越計劃
A. Death 死亡	600,000	1,200,000
B. Permanent Disablement 永久性傷殘		
1. Total Permanent Disablement 完全永久傷殘	600,000	1,200,000
2. Total and Permanent Loss of Limb(s) 完全及永久喪失肢體	600,000	1,200,000
3. Total and Permanent Loss of Sight 完全及永久喪失視力	600,000	1,200,000
4. Total and Permanent Loss of speech and hearing of both ear(s) 完全及永久喪失語言能力及聽覺	600,000	1,200,000
5. Permanent and incurable insanity 永久及無法治療的精神錯亂	600,000	1,200,000
6. Total and Permanent loss of use of: 完全及永久性傷殘：		
(a) thumb and four fingers of one hand 一隻手之拇指及四隻手指	420,000	840,000
(b) four fingers of one hand 一隻手之四隻手指	240,000	480,000
(c) thumb (both phalanges) 拇指(兩節指骨)	180,000	360,000
(d) thumb (one phalanx) 拇指(一節指骨)	90,000	180,000
(e) any other fingers (three phalanges) 其餘任何手指(三節指骨)	90,000	180,000
(f) any other fingers (two phalanges) 其餘任何手指(兩節指骨)	60,000	120,000
(g) any other fingers (one phalanx) 其餘任何手指(一節指骨)	45,000	90,000
(h) all toes of one foot 一隻腳的所有腳趾	120,000	240,000
(i) great toe (both phalanges) 大足趾(兩節趾骨)	45,000	90,000
(j) great toe (one phalanx) 大足趾(一節趾骨)	30,000	60,000
(k) any other toe 其餘任何足趾	18,000	36,000
C. Third Degree Burn of 9% or more of the total body surface 身體總表面積有9%或以上達第三級燒傷	250,000	500,000

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- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Hong Kong Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
- PRUChoice Furkid Care
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Relocation Care
- PRUChoice Travel
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- 保誠精選 「高球樂」
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- 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 「寵愛寶」
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- 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 go to:

<https://www.prudential.com.hk/en/contact>

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所有中文簡譯，如與英文有異，概以英文為準。



Application Form for
PRUChoice
Travel Overseas Study Insurance
保誠精選「海外留學寶」
旅遊保障計劃
申請表

Applicable on or after 10 March, 2023
2023年3月10日或之後適用

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<https://www.prudential.com.hk/tc/contact>

PRUChoice Travel Overseas Study Insurance 保誠精選「海外留學寶」旅遊保障計劃

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

Applicant 申請人	<input type="checkbox"/> One of Insured Person(s) 其中一名受保人	<input type="checkbox"/> Contact Person 聯絡人	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)		
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					

Insured Person(s) 受保人		Gender 性別	Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)	Relationship 與申請人之關係	HKID or Passport No. 香港身份證或護照號碼
Surname 姓	Given Name 名				

Details of Overseas Educational Institution attended by Insured Person 受保人就讀的海外學府資料#

Name 名稱	City 城市
Address 地址	Country/ Region 國家/ 地區

The Applicant should notify the Company before the effective of any changes to the name and/ or address of the Overseas Educational Institution in writing. 如更改海外學府的名稱及/ 或地址，申請人必須在有關更改生效之前以書面通知本公司。

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

<input type="checkbox"/> For Semi-Annual Cover 投保半年保障			<input type="checkbox"/> For Annual Cover 投保全年保障		
Premium (HK\$) 保費(港幣\$)	Basic Plan 基本計劃	Premier Plan 卓越計劃	Premium (HK\$) 保費(港幣\$)	Basic Plan 基本計劃	Premier Plan 卓越計劃
Core Benefits 基本保障	<input type="checkbox"/> 1,080	<input type="checkbox"/> 1,890	Core Benefits 基本保障	<input type="checkbox"/> 1,800	<input type="checkbox"/> 3,150
Optional Cover: Medical Support* 自選項目：醫療支援保障*	<input type="checkbox"/> 1,200 Total Premium 總保費： 1,080 + 1,200 = 2,280	<input type="checkbox"/> 1,800 Total Premium 總保費： 1,890 + 1,800 = 3,690	Optional Cover: Medical Support* 自選項目：醫療支援保障*	<input type="checkbox"/> 2,000 Total Premium 總保費： 1,800 + 2,000 = 3,800	<input type="checkbox"/> 3,000 Total Premium 總保費： 3,150 + 3,000 = 6,150
Period of Insurance 保險期 Policy to commence on _____ / _____ / _____ for six months. 本保單由 _____ 日(日) _____ 月(月) _____ 年(年) 起六個月內有效。 Semi-Annual Cover is not renewable upon the expiry of the Period of Insurance. 半年保障在保險期屆滿時不會續保。			Period of Insurance 保險期 Policy to commence on _____ / _____ / _____ for one year. 本保單由 _____ 日(日) _____ 月(月) _____ 年(年) 起一年內有效。 Annual Cover is renewable upon the expiry of the Period of Insurance subject to underwriting approval. 全年保障在保險期屆滿時經核保後可獲續保。 Please tick the below box if you DO NOT require the Policy to be renewable. 如您不需要續保本保單，請在以下空格填上“✓”。 <input type="checkbox"/> The Policy will be ceased upon the expiry of the Period of Insurance of the first year. 本保單將在首年保險期屆滿時終止生效。		

The Policy will not be in force until the application has been accepted by the Company and the premium has been paid. 保單需在本公司接納申請及收訖保費後方才生效。

* Optional Cover: Medical Support must be purchased together with Core Benefits (Standalone purchase is not accepted). 自選項目：醫療支援保障必須與主要保障同時購買(不接受單獨購買)。

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.
本保單於核保後將每年自動續保及在收款日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。

<input type="checkbox"/>  VISA Card VISA 卡	<input type="checkbox"/>  Master Card 萬事達卡	Credit Card Number 信用卡號碼	<input type="text"/>	Credit Card Expiry Date 信用卡有效期至	<input type="text"/>	(mm/yy) (月/年)
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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 Insurance 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，包括因其後背書以及續保有關之所需經常性的保費及徵費。

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

Important Notes to Applicant 申請人須知

1. Disclosure – The applicant is requested to disclose any other 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申請表副本以作參考。
3. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Certificate of Insurance and the Insurance Policy.
上述保障及不保範圍並未包括所有細節，欲知全部詳情請參閱保單。
4. The insurance is only valid for the trips of Overseas Study originating from Hong Kong. Cheque payment must accompany this Application Form. No refund premium and levy is allowed once the Certificate of Insurance has been issued.
此項保險只適用於由本港出發之海外留學旅程。支票須連同申請表一併繳交。保單簽發生效後概不發還保費及徵費。
5. The Application Form must be signed by a person who has attained age of 18 or above.
申請表必須由年滿18歲或以上的申請人簽署。
6. 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。
7. This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential"). The copyrights of the contents of this document are owned by Prudential.
此產品由保誠財險有限公司（「保誠」）承保。此文件內容之版權是由保誠所擁有。
8. 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。
9. 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/tc/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/tc/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。
10. The Company shall have the right to alter the Premium Table and terms and conditions of this Policy from time to time without prior notice.
本公司有權在沒有事先通知的情況下不時修改保費表和本保單的條款及細則。

Warranty: The Applicant warrants that the Insured Person is not travelling contrary to the advice of Registered Medical Practitioner, or for the purpose of obtaining medical treatment or for migration. The Applicant also warrants that this Insurance is taken out for the Insured Person mainly for the purpose of overseas study at an Overseas Educational Institution and the Company shall have the right to request any form of proof for Overseas Study whenever necessary.

保證：申請人保證受保人的旅程並不是違反註冊醫生的意見，或為獲得醫療或為移民為目的而旅遊。申請人亦保證申請本保險的主要目的為受保人在海外學府進行海外留學。如有需要，本公司有權索取有關海外留學任何形式的證明。

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、醫務人員、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能這樣做：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 you 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	
Application Date 投保日期	Mobile Number 流動電話號碼	Office Location 辦公地點

* 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		