



Home Insurance Policy 家居保險單

Insuring Agreement

This is *your Home Insurance Policy* and is the evidence of the contract made between *you* and *us* ("Paifoong Insurance Company (Hong Kong) Limited"). We will insure *you* during the *Period of Insurance* at the terms set out in this Policy in return for *your* premium payment.

The Schedule, Policy jacket and any Endorsements are part of the Policy. They show which Sections are in force and contain the details of *your* insurance. Read them carefully. *You* should also pay particular attention to the Conditions and Exclusions in the Policy, which set out all the circumstances in which a claim can be made.

The proposal and declaration made by *you* are incorporated in and form part of the contract. *You* must notify *us* of any change of material information as soon as possible instead of at the renewal of the Policy since failure to do so could invalidate the Policy.

Part I – Definitions

Certain words in the Policy have specific meanings as below and are printed in *italics* throughout.

<i>Accident/Accidental</i>	means a sudden, unexpected, unforeseen event not under the control of <i>you</i> .
<i>Bodily Injury</i>	means an injury with external and visible means caused by an <i>accident</i> and is the sole cause of the <i>accident</i> independent of any other cause.
<i>Emergency</i>	means a sudden and unforeseen event happening at <i>your home</i> which either causes an impending or direct threat to the life or property and requires immediate temporary repair/service by an electrician, a plumber or a locksmith.
<i>Family</i>	means <i>your</i> spouse, partners, parents, sibling, relatives and children who normally live with <i>you</i> at <i>your home</i> including <i>your</i> resident domestic servants.
<i>Fittings</i>	means the items which are not permanently fixed in <i>your home</i> and can be taken with <i>you</i> when move to a new <i>home</i> .

Fixtures

means permanently fixed items in *your home* which would not be relocated to a new *home*.

Home

means the private dwelling, house or private flat owned or occupied by *you*, the permanent structure including landlord's *fixtures*, *fittings*, wall, gates, fences around and pertaining to it but excluding any common areas at the insured location stated in the Schedule.

Contents

means furniture, *fixtures*, *fittings*, plate glass, fixed glass items, clothing, household goods, *personal belongings*, *valuables* and interior decorations which belongs to *you* or *your family* but excluding any part of the structure of the *home*, landlord's *fixtures* and *fittings*, external television and radio antennae, aerials *fittings*, masts and towers.

Limit of Indemnity

means the maximum amount of compensation payable by *Paifoong* in respect of insured losses.

Limit of Liability

means the *limit of liability* of *Paifoong* or Sum Insured as stated in the *Schedule*.

Period of Insurance

means the *Period of Insurance* as stated in the *Schedule*.

Personal Belongings

means property normally worn or carried by a person in everyday life but excluding any contact lens, spectacles, dentures, teeth aligners, mobile phones and pagers.

Valuable/Valuables

means jewellery, gold, silver, precious metals, furs, watches, curios, wines, works of art and antiques.

You/Your

means person(s) or party(ies) stated in the Schedule as "The Insured".

We/Us/Our/Company/Paifoong

means Paifoong Insurance Company (Hong Kong) Limited

Excess

The first part of a claim which *you* must pay.

Hong Kong

The Hong Kong Special Administrative Region of the People's Republic of China

Part II – Coverage

Table of Benefits

Scope of Cover		Limit of Liability/Indemnity/Sum Insured (HK\$)
1.	House owner's and House holders Legal Liability including expenses and legal costs - any one occurrence and any one <i>Period of Insurance</i>	10,000,000
2.	Home Contents - <i>Contents</i> (Limit: HK\$100,000 per item) - <i>Valuables</i> (Limit: HK\$20,000 per item and HK\$100,000 for any <i>Period of Insurance</i>) - Removal of debris (Limit: HK\$5,000)	1,000,000
3.	Worldwide Protection - Loss of <i>Personal Belongings</i> (Limit: HK\$3,000 per item) - Loss of money - Unauthorized use of credit cards - Replacement of personal documents	20,000 2,500 5,000 3,000
4.	Extra Protection - Loss of money or unauthorized use of credit cards - Alternative accommodation allowance (Limit: HK\$1,500 per day) - Loss or damage to <i>home contents</i> whilst moving to new <i>home</i> (Limit: HK\$20,000 per item) - Loss or damage to <i>home contents</i> during the period undergoing interior decoration at <i>home</i> (Maximum decoration period: 2 months) - Deterioration of frozen food (Limit: HK\$1,500 per accident) - Damage to doors, windows, locks and keys - Personal Accident	5,000 50,000 1,000,000 100,000 3,000 5,000 200,000
5.	Emergency Assistance Benefits - <i>Emergency</i> electrical, plumbing and locksmith assistance (Limit: HK\$500 per visit)	Unlimited number of visits

Section 1 – Houseowner’s & Householder’s Legal Liability to third parties

1. We will indemnify you and your family against all sums which you and your family may be legally liable to pay as the owner or the householder of your home in respect of accidental bodily injury to any person (whether fatal or not) and/or accidental damage to property of any person occurring in or about your home during the Period of Insurance.
2. We will also pay all charges expenses and legal costs incurred by us and/or by you with our written consent in the settlement or defense of any claim for compensation and all charges expenses and legal costs recovered by any claimant from you.
3. The limit of liability under Section 1 including all charges expenses and legal costs will not exceed the amount as stated in the Schedule in any one occurrence or event and during the Period of Insurance.
4. In the event of the death of you or your family member, we will in respect of the liability incurred by you or your family indemnify your or your family's legal personal representatives in the terms of and subject to the limitations of this Policy provided that such legal personal representatives will as though they were you observe fulfill and be subject to the terms conditions and exceptions of this Policy in so far as they can apply.

Exclusions to Section 1

Paofong will not be liable for:

1. the first HK\$2,000 in respect of third party property damage each and every claim.
 2. the first HK\$2,000 or 10% whichever is greater in respect of water damage to third party property each and every claim.
 3. any bodily injury or damage to property to any person being a member of your family or at the time of sustaining such injury engaged in and upon the service of you or the member of your family.
 4. any bodily injury or damage to property arising out of or incidental to the use of lifts or elevators.
 5. any liability directly or indirectly arising from
 - (a) the ownership or occupation of any land or building other than the occupation by you as private dwelling.
 - (b) the pursuit or exercise by you of any employment business or profession.
 6. any liability directly or indirectly arising from the use of vehicles, other than hand-propelled vehicles or pedal cycles not being used for racing.
 7. any liability for loss of or damage to any property belonging to or in the custody or control of you or your family or any person in the service of you or your family.
 8. any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
 9. any liability directly or indirectly caused by or attributed to or arising from
 - (a) existing unauthorized structures and/or unauthorized building works on or within your home.
 - (b) erecting, demolishing, repairing, installing and renovating unauthorized structures and/or unauthorized building works on or within your home.
- For the purpose of this exclusion the meaning of unauthorized structures and/or unauthorized building works will be construed in accordance with the Buildings Ordinance of the Government of Hong Kong Special Administrative Region.
10. any liability arising from the transmission of any computer code, programme or other data and the unauthorized taking of or access to data.

Section 2 – Loss of Home Contents

We will indemnify you for any accidental loss, destruction or damage to your home contents at your home at the insured location stated in the Schedule.

Extensions to Section 2

1. We will also indemnify you for the cost and expenses necessarily incurred by you with our written consent in the removal of debris, dismantling or demolishing, shoring up or propping of the portion or portions of your home contents insured by this Policy for a sum not exceeding HK\$5,000 during the Period of Insurance. However, we will not pay any costs or expenses arising from the destruction of or damage to any property or part thereof, the removal of which is required by the enforcement of any law, ordinance, regulation or rule regulating or restricting the construction, installation, repair, replacement, demolition, occupancy, operation or other use of such property.
2. We will also indemnify for the loss or damage to your home contents directly caused by firemen in the execution of their duties to your home.

Limit of Indemnity

1. The limit of indemnity under Section 2 will not exceed the amount as

stated in the Schedule during the Period of Insurance.

2. The limit of indemnity in respect of each item of your home contents will not exceed HK\$100,000.
3. The limit of indemnity in respect of each valuable item and all valuable items situated in your home will not exceed HK\$20,000 and HK\$100,000 respectively for any one Period of Insurance.

Basis of Settlement

1. If an insured item forms part of a pair or set, we will not be liable to pay more than the value of that part lost or damaged regardless of any special value which the parts together may have as a pair or set and in any event not more than a proportionate part of the Sum Insured on the pair or set.
2. We will at its option to replace the property with equivalent new property available or repair the property to a condition equal to but not better than its condition when new or pay the cost of such replacement or repair whichever is the less without any deduction for wear and tear or depreciation for home contents listed below:
 - (a) Household appliances including refrigerators, freezers, audio and visual equipment, television sets, electrical and electronic equipment, pianos and organs which are less than 5 years from the date of manufacture;
 - (b) Household furniture and furnishings other than carpets (fixed or unfixed) curtains wall papers, clothing and household linen, which are less than 5 years from the date of manufacture.
3. For home contents other than those mentioned 2 (a) and (b), claims will be settled subject to a deduction for wear and tear and depreciation.

Exclusions to Section 2

1. We will not be liable for the first HK\$250 in respect of each and every loss.
2. We will not indemnify for any loss destruction or damage directly or indirectly caused by:
 - (a) theft of home contents unless following forcible and violent entry to or exit from your home and has been reported to the police within twenty-four hours of discovery;
 - (b) theft by you or your family or any person legally in your home or by any employee of you or your family;
 - (c) dishonesty, fraudulent action, trick device or other false pretence;
 - (d) wear and tear, rust, corrosion, scratching, denting, bending, mildew, mould, and change in temperature or humidity;
 - (e) chewing, scratching, tearing or fouling by domestic pets of you or your family, by insects larvae or vermin of any kind;
 - (f) theft or water damage whilst your home has been unoccupied for more than thirty consecutive days;
 - (g) any electrical and mechanical and electrical breakdown failure derangement and overheating other than loss destruction or damage caused by direct strike of lightning;
 - (h) the burning of property by order of any public authority;
 - (i) denting, chipping, scratching or breakage of any glass objects which include but are not limited to mirror, glass, china, porcelain, earthenware and crystal unless caused by fire, explosion, burglars or thieves;
 - (j) any process of cleaning, altering, repair, renovation, maintenance or dyeing.
3. We will not indemnify for any loss destruction or damage to:
 - (a) property more specifically insured under another insurance policy;
 - (b) deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, stamps, documents of any kind, cash, currency notes, manuscripts, medals, coins;
 - (c) motor vehicles, watercraft, pedal cycles and its accessories;
 - (d) plants and animals;
 - (e) boiler, industrial plant and machines for commercial purposes;
 - (f) property undergoing construction or erection;
 - (g) drains and pipes;
 - (h) contact lens, mobile phones and pagers;
 - (i) unauthorized constructions or structures;
 - (j) property contained or left in or on verandahs, balconies, patios, terraces, forecourts, roof, in the open or in not fully enclosed buildings and exposed to weather conditions;
 - (k) electrical equipment or appliances cable caused by electric current (other than by lightning).

Section 3 – Worldwide Protection

1. Loss of Personal Belongings

We will indemnify you for accidental loss, destruction or damage to your personal belongings whilst you are traveling overseas.

2. Loss of Money

We will indemnify you for loss of money in the event of theft or robbery

whilst *you* are traveling overseas provided that such loss is reported to the local police within twenty-four hours of discovery.

3. Unauthorized use of credit cards

We will indemnify *you* for loss resulting from unauthorized use of credit cards in the event of theft or robbery whilst *you* are travelling overseas provided that such loss is reported to the local police and card issuing company within twenty-four hours of discovery.

4. Replacement of personal documents

We will indemnify *you* for the cost of replacement of personal identification documents including valid identity card, passport, travel documents and driving license and credit cards in the event of theft or robbery in *your home* or whilst *you* are travelling overseas provided that such loss is reported to the local police within twenty-four hours of discovery.

Limit of Indemnity

The *limit of indemnity* in respect of each benefit under Section 3 will not exceed the amount as stated in the Schedule for the *Period of Insurance*.

Exclusions to Section 3

- We* will not indemnify *you* for any loss destruction or damage directly or indirectly caused by:
 - vermin insects mildew wear or other deterioration or any process of repairing restoring or renovating;
 - confiscation nationalization requisition or willful destruction by any government public municipal local or customs authority;
 - mechanical or electrical or electronical derangement or scratching or breakage of lenses or glass unless accompanied by other damage for which *you* are entitled to indemnity under this section;
 - theft from any unattended vehicle.

Excess for Section 3

We will not be liable for the first HK\$250 in respect of each and every loss.

Section 4 – Extra Protection to *Your Home*

1. Burglary to money at Home

We will pay for the loss of money and loss resulting from unauthorized use of credit cards in the event of burglary following forcible and violent entry into or exit from *your home* provided that such loss is reported to the police within twenty-four hours of discovery.

2. Alternative Accommodation

In the event of *your home* being uninhabitable by any of the causes insured in Section 2, *we* will pay *you* the necessary and reasonable cost of comparable alternative accommodation for a sum not exceeding HK\$1,500 per day until *your home* is fit to live in again.

3. Move to New Home

We will indemnify *you* for the loss or damage to *your home contents* excluding *valuables* insured in Section 2 whilst removing by a professional remover from *your home* to any building within the territory of Hong Kong SAR where *you* and *your family* are residing. The *limit of indemnity* under this Section will not exceed HK\$20,000 in respect of each and every item. *We* will not indemnify *you* for any loss or damage to *your home contents* which are left unattended.

4. Interior Decoration Period

We will indemnify *you* for loss or damage to *your home contents* insured in Section 2 when *your home* is undergoing interior decoration or redecoration for a period not longer than 2 months but excluding:

- any loss directly or indirectly caused by bursting of water pipes and/or blocking of drainage system.
- any loss or damage to the property directly caused by the workmanship in the decoration work.

5. Deterioration of Frozen Food

We will indemnify *you* for the loss or damage to food in *your* domestic freezer or refrigerator in *your home* caused by a sudden mechanical breakdown or contamination from refrigerants or refrigerant fumes provided that the domestic freezer or refrigerator is less than ten years from the date of manufacture.

We will also indemnify *you* for the loss or damage to food that has been removed from *your* domestic freezer or refrigerator following *your* domestic freezer or refrigerator has been damaged by any causes insured in Section 2.

The *limit of indemnity* under this benefit will not exceed HK\$1,500 each and every occurrence or event.

6. Damage to Doors, Windows, Locks and Keys by Burglar

We will indemnify *you* for the reasonable cost incurred for the replacement, repair and installation of windows, doors and their locks and keys of *your home* or similar items, following loss of or damage to such items resulting from burglary or attempt thereat.

7. Personal Accident

If *you* or *your family* sustained *bodily injury* resulting solely and directly from (a) fire happened in or about *your home*, or (b) (attempted) robbery or burglary happened in *your home* causing death within twelve months from the date of *accident* during the *Period of Insurance*, *we* will pay *your* legal personal representative the Sum Insured as stated in the Schedule.

Limit of Indemnity

The *limit of indemnity* in respect of each benefit under this Section 4 will not exceed the amount as stated in the Schedule for the *Period of Insurance*.

Excess for Section 4

We will not be liable for the first HK\$250 each and every loss except item 7 – *Personal Accident*.

Section 5 – Emergency Assistance Benefits

Paofoong has arranged a “24 Hour Emergency Home Assistance Service” with Europ-Assistance Hong Kong Limited (“EAHK”) to provide *you* with the following benefits in case of *emergency*.

- EAHK will arrange a registered electrician to carry out immediate temporary repair of *your* electrical power facility in *your home* in case of any breakdown of electrical current supply.
- EAHK will arrange a licensed plumber to carry out immediate temporary repair in the event of clogging, bursting and overflowing of the water supply system inside *your home*.
- EAHK will arrange a locksmith to open *your* door and/or repair *your* door locks in the case that *you* or *your family* is accidentally locked outside or inside *your home*.

We will indemnify *you* for the expenses incurred up to a maximum amount of HK\$500 per visit.

Exclusion to Section 5

For the benefits provided in Section 5, EAHK will not provide any assistance service if the repair necessitates the breaking of wall or decoration of *your home*.

Enquiry and Referral Services

Paofoong has arranged a “24 Hour Emergency Home Assistance Service” with Europ-Assistance Hong Kong Limited (“EAHK”) to organize the following services upon *your* request but any expenses of these services will be borne by *you*:-

- a registered electrician to repair *your* household appliances inside *your home*,
- a company specialized in *home* cleaning to provide service to *your home*,
- a house call to *your home* by a registered doctor or medical specialist or an appointment with a dental practitioner,
- a baby sitter or domestic helper to take care of *your* child(ren) or other *family* member during *your* absence. A qualified nurse can also be sent to *your home* to tend to the needs of any person specified by *you*,
- a company specialized in pest control to provide service to *your home*.

EAHK 24 Hour Home Assistance Service Hotline – 2863 5541

Part III – General Exclusions – Applicable to whole *Policy*

Paofoong will not be liable for any loss, damage, destruction, injury or damage to any person or property or any liability for loss destruction, injury, or damage to any person or property and/or any cost, expenses or consequential loss of whatsoever nature caused directly or indirectly by or contributed to by or arising from:

Unexplained Loss

Unexplained loss and disappearance of any property.

Latent Defects

An event occurring before this insurance starts or damage already exists before this insurance starts.

Deliberate Damage

Deliberate acts of *you* or *your family*.

Consequential Loss

Consequential loss of any kind.

Loss of Value

Depreciation or loss in value of any property.

Asbestos

Sub-let, sub-divided or share premise

Home which is a sub-let, sub-divided or share premise

Dispossession

1. Permanent or temporary dispossession resulting from confiscation nationalization commandeering or requisition by any lawfully constituted authority.
2. Permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person.

Pollution & Contamination

The discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste material or other irritants, contaminants or pollutants by *you* into or upon land atmosphere or any watercourse or body of water.

Radioactive Contamination

1. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
2. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. For the purpose of this exclusion combustion will include any self-sustaining process of nuclear fission.
3. Nuclear weapons material.

War

1. War invasion act of foreign enemy hostilities or warlike operations whether war be declared or not) civil war.
2. Mutiny civil commotion assuming the proportions of or amounting to a popular rising military rising insurrection rebellion revolution military or usurped power or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence.

Terrorism

- a. any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
- b. any action in controlling, preventing, suppressing, retaliating against or responding to any such act of terrorism.

For the purpose of this exclusion, an act of terrorism includes any act, preparation or threat of action of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto committed for political, religious, ideological, or similar purposes including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation and which:

- a. involves violence against one or more persons; or
- b. involves damage to property; or
- c. endangers life other than that of the person committing the action; or
- d. creates a risk to the health or safety of the public or a section of the public; or
- e. is designed to interfere with or disrupt an electronic system.

In any action, suit or other proceedings where the *Company* allege that by reason of the provisions of this condition any loss or damage is not covered by this Policy the burden of proving that such loss or damage is covered shall be upon the Insured.

Sonic Bangs

Pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed.

Communicable Disease

A Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

For the purposes of this clause, loss, damage, liability, claims, compensation, injury, sickness, disease, death, medical payment, defense cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease, or any property insured hereunder that is affected by such Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another

organism where:

1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

Cyber Loss

1. the use or operation of any Computer System or Computer Network;
2. the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
3. access to processing, transmission, storage or use of any Data;
4. inability to access, process, transmit, store or use of any Data;
5. any threat of or any hoax relating to 1 to 4 above;
6. any error or omission or accident in respect of any Computer System, Computer Network or Data.

Computer System includes but not limited to any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party, any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

Computer Network includes but not limited to a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.

Data means information used, accessed, processed, transmitted or stored by a Computer System.

Sanction and Limitation Exclusion

We shall not provide any cover or benefit or liable to pay any claim hereunder to the extent that the provision of such cover, benefit or payment of such claims would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Whenever cover or benefit provided by this Policy or certificate or other evidences of this insurance contract or any claim that would be in violation of any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, such cover or benefit shall be null and void.

In any action suit or other proceedings where the *Company* allege that by reason of this General Exclusion any *accident* loss damage destruction consequential loss *bodily injury* expenses and/or liability is not indemnifiable by this Policy, the burden of proving that such any *accident* loss damage destruction consequential loss *bodily injury* expenses and/or liability is indemnifiable by this Policy will be upon *you* or any other person claiming to be indemnified.

Where this General Exclusion is at variance with or inconsistent with any terms provision or conditions of the Policy, this General Exclusion shall take precedence and shall prevail.

Part IV – General Conditions

Contract Contents

This Policy, Schedule, specification and any endorsement will be read together as one contract and any word or expression to which a specific meaning has been attached will bear the same meaning wherever it may appear.

Due Observance

Due observance by *you* of the terms, provisions, conditions of the Policy and the truth of the information supplied by *you* in connection with the risk shall be condition precedent to any liability of *Paofong* under the Policy.

Alteration In Risk

You will give immediate written notice to *Paofong* of any alteration, which materially affects the risk.

Other Insurance

If an indemnity is or would but for the existence of this insurance be granted

by any other insurance, *Paofong* will not provide indemnity except in respect of any excess beyond the amount which is or would be payable but for the existence of this insurance.

Reasonable Care

You must exercise reasonable care to maintain *your home* and all *contents* and everything used in *your home* in sound condition and take precautions to prevent *bodily injury* and property damage. *You* must comply with all statutory obligations, by-laws or regulations imposed by any public authority for the safety of persons or property.

Cancellation

1. *Paofong* may cancel this Policy by sending thirty (30) days' written notice by registered letter to *you* at *your* last known address and will return to *you* the *premium* less the pro rata proportion thereof for the period the *Policy* has been in force.
2. *You* also have the right to cancel this Policy by sending thirty (30) days' written notice to *Paofong* and *Paofong* will return to *you* the *premium* less the customary short period rate for the period the *Policy* has been in force and the minimum premium set by the *Paofong*.

Period insured not exceeding	Short period premium
1 month	10% of the annual premium
2 months	20% of the annual premium
3 months	30% of the annual premium
4 months	40% of the annual premium
5 months	50% of the annual premium
6 months	60% of the annual premium
7 months	70% of the annual premium
8 months	80% of the annual premium
9 months	90% of the annual premium
10 months to 12 months	Full annual premium – no refund

Arbitration

If any difference arises as to the amount to be paid under this Policy (liability being otherwise admitted) such difference will be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this Condition to be referred to arbitration the making of an award will be a condition precedent to any right of action against *Paofong*.

Claims

1. *You* will give written notice to *Paofong* of any *bodily injury*, loss, destruction or damage to property or claim or proceeding, impending prosecution, inquest or fatal *accident* enquiry immediately the same comes to the knowledge of *you* or *your* legal personal representative.
2. *You* will not admit liability for or negotiate the settlement of any claim without the written consent of *Paofong*. *Paofong* will be entitled to conduct in *your* name the defence or settlement of any claim or to prosecute for its own benefit any claim for indemnity or damages or otherwise and will have full discretion in the conduct of any proceedings and in the settlement of any claim and *you* will give all such information and assistance as *Paofong* may require.
3. *You* will not waive or limit *your* right of recovery against any other party without the consent of *Paofong*.
4. *You* will retain unaltered and unrepaired anything in any way causing or connected with any event which may give rise to any claim under this *Policy* for such time as *Paofong* may reasonably require.
5. If *Paofong* is required to indemnify more than one party named in the definition in this Policy of the "Insured", the liability of *Paofong* will not exceed in all the *limit of liability/indemnity* or Sum Insured as stated in the *Schedule*.
6. In connection with any claim or number of claims occurring in the *Period of Insurance*, *Paofong* may at any time pay to *you* the amount of the *limit of liability/indemnity* or Sum Insured as stated in the *Schedule* (after deduction of any sum or sums already paid as compensation) or any less amount for which such claim or claims can be settled and thereafter *Paofong* will be under no further liability under this *Policy*.
7. *You* must provide reasonable assistance to *Paofong* in claims handling, failing of which shall prejudice *your* right of indemnity under the *Policy*.
8. In the event that a claim is repudiated by *us*, *your* right of appeal will deem to be waived if *we* do not receive any written appeal with supporting documents within one year from the date of *our* notice of repudiation.

Subrogation Rights

You will at the expense of *Paofong* do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by *Paofong* for the purpose of enforcing any rights and remedies or of obtaining

relief or indemnity from other parties to which *Paofong* will be or would become entitled or subrogated upon its paying for or making good any loss or damage under this *Policy* whether such acts and things will be or become necessary or required before or after the indemnification by *Paofong*.

Jurisdiction

Paofong will not be liable in respect of any judgments, which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong Special Administrative Region.

Governing Law

This *Policy* is to be construed in accordance with the Law of the Hong Kong Special Administrative Region.

Statement of purpose for collection of personal data

All the personal information collected or held by *Paofong*, howsoever obtained, may be used by *Paofong* or disclosed to any individual or organization within or outside Hong Kong SAR for the following purposes: (1) to assess and service this application, (2) to process the direct debit authorization or credit card payment and (3) to conduct insurance claims or analysis. The *Policyholder* or the *Insured* shall have the right of access to and to request correction of any personal information held by *us*. A request for such access and correction may be made to *Paofong's* Personal Data Privacy Officer at 10/F, AIRSIDE, No. 2 Concorde Road, Kai Tak, Kowloon, Hong Kong.

Contracts (Rights of Third Parties)

A person or entity who is not a party to this *Policy* shall have no rights under the Contracts (Rights of Third Parties) Ordinance, Cap.623 of the Laws of Hong Kong to enforce or enjoy the benefit of any terms of this *Policy*. The consent of any person or entity who is not a party to this *Policy* is not required to rescind or vary this *Policy*.

HSP06/2024(P)

Paofong Insurance Company (Hong Kong) Limited
A subsidiary of Shanghai Commercial Bank Limited

寶豐保險(香港)有限公司
上海商業銀行附屬公司



Paofong 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) 收集與閣下有關係的資料。
- (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、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况下) 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商 (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。

© 寶豐保險(香港)有限公司

生效日期：01/02/2026



Paofong Insurance
寶豐保險

Paofong Insurance Company (Hong Kong) Limited Personal Data (Privacy) Ordinance – Personal Information Collection Statement (the “PICS”)

Paofong 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 (BDAl) 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 BDAl 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 and (insofar as the PIPL is applicable to the Company's process and/or use of your data) to copy 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.

© Paofoong Insurance Company (Hong Kong) Limited
 Effective Date: 1 Feb, 2026

GI-PDPO-Feb2026