



**Paofong Insurance**  
**寶豐保險**

Paofong Insurance Company (Hong Kong) Limited  
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Kai Tak, Kowloon, Hong Kong  
寶豐保險(香港)有限公司  
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**Building Owners' Corporation Third Party Liability Insurance Policy 業主立案法團第三者責任保險單**

Please read this Policy carefully and ensures that it meets your requirements.

This Policy, the Schedule and any Memoranda thereon shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or Schedule shall bear such specific meaning wherever it may appear.

**Insuring Agreement**

1. The Proposal and the information provided by the Insured in connection with the risk shall be incorporated into and form the basis of the contract.
2. The Insured will pay the Premium specified in the Schedule.
3. Paofong Insurance Company (Hong Kong) Limited ("Paofong") will provide insurance subject to the limits, terms, conditions and exclusions of this Policy in respect of any insured event occurring during the Period of Insurance.
4. The due observance and fulfilment of the terms, conditions and endorsements of this Policy relating to anything to be done or not to be done or to be complied with by the Insured; and the truth of the contents and statements in the Proposal, shall be conditions precedent to any liability of Paofong under this Policy.

**Insuring Clauses**

**Section I – Death or Bodily Injury**

Paofong will indemnify the Insured against legal liability for damages in respect of accidental Injury to or death of third parties occurring within the Geographical Limit during the Period of Insurance as a result of an Occurrence and in connection with the business of the Insured.

In respect of a claim for damages to which indemnity expressed in this Policy applies, Paofong will also indemnify the Insured against:

1. all costs and expenses of litigation recovered by any claimant from the Insured,
2. all costs and expenses of litigation reasonably incurred with the written consent of Paofong.

Provided that in the event of any change to the Ordinance during or subsequent to the Period of Insurance altering the legal liability of the Insured under the Ordinance, the liability of Paofong under this Policy shall be limited to such sums as Paofong would have been liable to pay if the Ordinance had remained unaltered.

**Section II – Damage to Property**

Paofong will indemnify the Insured against legal liability for damages in respect of accidental Damage to tangible property belonging to third parties occurring within the Geographical Limit during the Period of Insurance as a result of an Occurrence and in connection with the business of the Insured.

In respect of a claim for damages to which indemnity expressed in this Policy applies, Paofong will also indemnify the Insured against:

1. all costs and expenses of litigation recovered by any claimant from the Insured,
2. all costs and expenses of litigation reasonably incurred with the written consent of Paofong.

**Jurisdiction Clause**

Paofong shall not be liable under this Policy in respect of judgments against the Insured which are not delivered by or obtained from a court of competent jurisdiction in Hong Kong.

**Policy Interpretation**

The interpretation of this Policy and any word or phrase contained in the Policy will be in accordance with the Law of Hong Kong Special Administrative Region.

**Liabilities which are Insured**

1. Fire and/or Explosion  
Bodily Injury or Property Damage (If Section II is insured) arising from fire and/or explosion (other than explosion or rupture of any steam boiler or pressure vessel) occurring at the Risk Location.
2. Fire Extinguishment  
Property Damage (If Section II is insured) caused by or arising out of the use of water or chemicals by the Fire Brigade to extinguish a fire at the Risk Location.
3. Food and Drink  
Bodily Injury arising from food and drinks sold or supplied by the Insured primarily as a service to guests for consumption at the Risk Location.
4. Loading and Unloading  
Except to the extent that indemnity is granted by another insurance, Bodily Injury or Property Damage (If Section II is insured) arising from the loading or unloading of any Vehicle in the care or custody or legal control of the Insured which is used in work undertaken by or on behalf of the Insured.
5. Strike, Riot and Civil Commotion  
Bodily Injury and/or Property Damage (If Section II is insured) arising from strike, riot or civil commotion.
6. Unlicensed/Employee's Vehicle  
Bodily Injury or Property Damage (If Section II is insured) arising from:
  - a. the use within the Risk Location of a Vehicle not licensed for road use and not subject to compulsory insurance requirements or securities; or
  - b. the use in connection with the Business by an Employee of a Vehicle not owned or provided by the Insured provided that such use has been authorised by the Insured. Paofong will not be liable for any Property Damage in respect of such Vehicle or its contents.
7. Visitors Effects  
Property Damage (If Section II is insured) to personal effects (excluding Vehicles and their contents) belonging to directors, visitors or Employees of the Insured.
8. Work Away  
Property Damage (If Section II is insured) to premises (and their contents) not owned or rented by the Insured but which are temporarily occupied by the Insured for the purpose of work therein but excluding that part of such property upon which the Insured is or has been working.

**Policy Limit of Liability**

The limit of Paofong's liability for damages (including interest) and expenses and legal costs including claimant's costs in respect of any claim or any series of claims for Death or Bodily Injury (Section I) and Property Damage (Section II) caused by or arising out of any one Occurrence shall not exceed the Limit of Indemnity as stated in the Schedule irrespective of the number of parties entitled to indemnity and number of Risk Location under this Policy.

**Policy Excess Clause**

Paofong shall not be liable for the amount of Excess if any as stated in the Schedule of this Policy in respect of each and every Occurrence.

## Definitions

For the purpose of this Policy, the following definitions will apply Unless the context otherwise requires, words and expressions importing the masculine gender also include the feminine and neuter genders and words and expressions in the singular include the plural and words and expressions in the plural include the singular

Business	<p>the Insured's operation as an owners' corporation in connection with the common parts of the building(s) as specified in the Schedule including the following For the purpose of this definition, "corporation" and "common parts" shall have the meaning as defined under section 2 of the Ordinance</p> <ol style="list-style-type: none"><li>1 Fire, First Aid fire, first aid and ambulance services</li><li>2 Premises Ownership the ownership of premises</li><li>3 Plant, Machinery and Services the ownership and operation of machinery, plant, equipment, telephone, gas, water and electrical installations at the Insured's premises being the property of the Insured or for which the Insured is legally responsible except as may be otherwise specifically excluded</li><li>4 Social, Sport and Welfare the provision and management of canteen, social, sports and welfare organisations for the benefit of the corporation.</li></ol>
Damage	physical loss or damage, including resultant loss of use of the property physically lost or damaged All such loss of use shall be deemed to occur at the time of loss or damage giving rise thereto but will not mean pure financial loss without such loss or damage
Employee	<p>Includes</p> <ol style="list-style-type: none"><li>1 any person under a contract of service or apprenticeship with the Insured,</li><li>2 any person supplied or lent to or hired by the Insured,</li><li>3 any labour master or persons supplied by the him,</li><li>4 any person employed by labour only sub-contractors,</li><li>5 any person under a work experience scheme</li></ol> <p>While working for or on behalf of the Insured in connection with the Business</p>
Geographical Limits	the territorial limits of Hong Kong
Hong Kong	The Hong Kong Special Administrative Region
Injury	Bodily injury and includes disease or illness
The Insured	the owners' corporation of the building (s) specified in the Schedule and the party as stated in the Schedule
Occurrence	any event including continuous or repeated exposure to substantially the same general conditions which results in Bodily Injury or Property Damage neither expected nor intended from the standpoint of the Insured. All Occurrences arising directly or indirectly from one source or original cause will be deemed one occurrence regardless of the number of claims made or the number of persons or organisations sustaining Bodily Injury or Property Damage
Premium	the premium stated in the Schedule
The Ordinance	The Building Management Ordinance (Cap.344) and its subsidiary legislation and regulations.
The Policy	This Building Owners' Corporation Third Party Liability Insurance Policy, the Schedule and any memoranda and endorsements contained herein or endorsed hereon which shall be read together as one document and any word or expression to which a specific meaning has been assigned shall bear such meaning wherever it may appear
Pollutant	Any solid, liquid, biological, radiological, gaseous or thermal irritant or contaminant whether occurring naturally or otherwise including but is not limited to asbestos, smoke, vapour, soot, fume, fibre, mould, spore, fungus, germ, bacteria, virus, acids, alkalis, chemicals, nuclear or radioactive material of any sort, sewage and waste Waste

includes but is not limited to material to be recycled, reconditioned or reclaimed

Products	All commodities, goods or products manufactured, sold, tested, processed or supplied (including those supplied as part of any service, rendered or contract work executed) by the Insured including any containers, packaging and instructions supplied therewith
The Proposal	Any proposal form and declaration and any information supplied by or on behalf of the Insured in addition thereto or in substitution therefor
Vehicle	any type of machine designed to travel on wheels or on self-laid tracks and to be propelled by other than manual or animal power

## Liabilities which are not Insured

Paofong will not be liable under this Policy in respect of:

- 1 **Aids, Urea Formaldehyde, etc**

Any claim of whatsoever nature directly or indirectly out of or consequent upon or contributed to or by

  - a Acquired Immune Deficiency Syndrome (AIDS) or Aids Related Complex (ARC) however this syndrome may be acquired or named or any related diagnostic or therapeutic products,
  - b human implants,
  - c. Urea Formaldehyde, Polychlorinated Biphenyl, 8-Hydroxychnoline derivatives, Contraceptives, Tobacco, Vaccine, Diethylstilbestrol, RU 486 and any other Chemical Abortifacients
- 2 **Vehicle, Aircraft, Watercraft, Locomotives**

a death, Injury or Damage caused by or arising out of or in connection with the ownership, possession or use by or on behalf of the Insured or any person entitled to indemnity of any

  - (i) mechanically propelled Vehicle and trailer attached thereto,
  - (ii) vessel, craft, aircraft or device designed, made or intended to float on or in or to travel through water, air or space,
  - (iii) locomotives

b any liability required to be covered by a policy of insurance under section 6(1) (b) of the Motor Vehicles Insurance (Third Party Risks) Ordinance (Cap 272)
3. **Employees' Compensation**

Any claim arising under the Employees' Compensation Ordinance (Cap 282) to any Employee in the service of the Insured or claiming compensation from the Insured under any Employees' Compensation or similar legislation as a workman in the service of a subcontractor of the Insured
- 4 **Unauthorized Building Works**

Any liability arising out of a breach of any duty imposed by law in relating to

  - a any building within the meaning of the Buildings Ordinance (Cap. 123) erected in contravention of that ordinance, or
  - b any building works or street works carried out in contravention of the Building Ordinance (Cap 123), or
  - c erecting, demolishing, repairing, installing and renovating of that building or building works or street works,

Except in respect of all designated exempted works" (as prescribed in the Building (Minor Works) Regulation) that has fulfilled the requirements of Section 39C(2), (3) and (4) of the Buildings Ordinance (Cap. 123)
- 5 **Contractual Liability**

Any claim arising out of liability assumed by the Insured under any contract, warranty or agreement unless such liability would have attached to the Insured in the absence of any such contract, warranty or agreement
6. **Asbestos**

all claims and losses based upon arising out of directly or indirectly resulting from or in consequence of or any way involving

  - a asbestos, or
  - b any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.
- 7 **Care, Custody and Control**

Property Damage to property belonging to or in the custody, care or control of the Insured.

- 8 **Contractor(s) and Sub-Contractor(s)**  
Death, Bodily Injury or Property Damage caused by
- contractor(s) of the Insured,
  - subcontractor(s) of the aforesaid contractor(s), or
  - persons engaged in or upon the service of such contractor(s) or subcontractor(s)
- 9 **Property Owned, Leased, Rented or Occupied**  
Property Damage to property owned, leased, rented or occupied by the Insured
- 10 **Property Worked Upon**  
Property Damage to that part of any property worked upon by the Insured or any person acting on behalf of the Insured which arises out of such work.
- 11 **Electromagnetic Fields (EMF) & Electromagnetic Interference (EMI)**  
Any liability of whatsoever nature in connection with, directly or indirectly, caused by or contributed to by or arising from EMF or EMI
- 12 **Electronic Data**  
Any liability arising from
- the transmission of any computer code, programme or other data;
  - the unauthorised taking of or access to data
- 13 **Electronic Date Recognition**  
Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from the failure or inability of any computer or other equipment or system for processing storing or receiving data, whether the property of the Insured or not, occurring at any time, to
- correctly recognise any date as its true calendar date,
  - capture save or retain and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date,
  - capture save retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly process such data on or after any date
- 14 **Genetically Modified Organisms (GMO) Exclusion**  
Any liability of whatsoever nature in connection with, directly or indirectly caused by or contributed to by or arising from a Genetically Modified Organism (GMO)  
For the purpose of this exclusion Genetically Modified Organism (GMO) means organisms (meaning any biological or molecular unit either living or capable of reproducing or replicating itself, including but not limited to animals, plants, micro-organisms, cells, cell cultures and cell organelles, as well as biological units incapable of independent sexual reproduction, including but not limited to viruses, viroids, sterile domesticated animals, and cultured plants that are either sterile or solely capable of vegetative reproduction, as well as their seeds) which have undergone, or whose precursors have undergone, or parts of which have undergone, a genetic engineering process which resulted in their genetic change in a manner unachievable through traditional breeding methods or natural genetic recombination
- 15 **Intellectual Property**  
Bodily Injury and/or Property Damage arising from the infringement of plans copyright patent trademark or registered design or other intellectual property
- 16 **Penalties and Fines**
- fine or penalty or liquidated damages,
  - punitive exemplary damages awarded by any court and any costs or interests associated with any such award
- 17 **Professional Liability**  
Death, Bodily Injury or Property Damage caused by, resulting from or in connection with remedial or professional or other advice, service or treatment (other than medical first aid treatment) given, exercised, administered, prepared, rendered or agreed by the Insured or by any person acting on behalf of the Insured and any neglect, error or omission connected therewith
- 18 **Pollution & Contamination**
- Death, Injury or Damage directly or indirectly caused by or arising out of Pollutants,
  - Any cost and expenses arising out of any direction or request whether governmental or otherwise that the Insured evaluate, test for, monitor, clean up, remove, control, contain, treat, detoxify or neutralise the Pollutants or contaminants
- 19 **Products**  
Death, Bodily Injury or Property Damage caused by the nature, condition or quality of the Insured's Products
- 20 **Radioactive Contamination**  
Any loss, damage, cost and expenses including consequential loss of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
  - the radioactive toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof,
  - any weapon or device employing atomic or nuclear or fission and/or other liker reaction or radioactive force or matter,
  - any chemical, biological, bio-chemical or electromagnetic weapon.
- For the purpose of 20(a) combustion will include any self-sustaining process of nuclear fission  
If Paofong alleges that by reason of this exclusion, any claim for injury, loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured
- 21 **Removal or Weakening of Support**  
Property Damage to land, buildings or other structures caused by pile-driving, subsidence or demolition or resulting from the removal or weakening of support to such land, buildings or other structure or claims arising in consequence of such Property Damage
- 22 **Terrorism**  
Any loss, damage, cost and expenses including consequential loss of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- any act of terrorism,
  - any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism,
  - any failure to control, prevent or suppress any act of terrorism
- For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, harm or damage to life or to property (or the threat of such harm or damage) including but not limited to nuclear radiation and/or contamination by chemical and/or biological agents, by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear  
If Paofong alleges that by reason of this exclusion, any claim for injury, loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured  
In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect
- 23 **Underground Pipes**  
Property Damage to underground pipes, cables, mains or sewers
- 24 **War**  
Any loss, damage, cost and expenses including consequential loss of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss  
war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, riot, strike, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
- 25 **Financial Loss**  
Any Financial Loss which is only pecuniary loss, cost or expense unaccompanied by Death, Injury or Damage

### Avoidance of Certain Terms and Right of Recovery

If Paofong is obliged by the Ordinance to pay an amount for which the Company would not otherwise be liable under this Policy, the Insured shall forthwith repay such amount to the Company

### Claims Settlement Conditions

#### 1 Reporting and Notice

In the event of any occurrence which may give rise to a claim under this Policy (regardless of any Excess) the Insured shall immediately give notice thereof in writing to Paofong with full particulars

The Insured shall also give Paofong notice in writing immediately the Insured becomes aware of any intention to prosecute the Insured any impending prosecution, inquest or fatal inquiry in connection with any Occurrence which may give rise to a claim under this Policy Every letter, claim, writ, summons and process shall be forwarded to Paofong immediately on receipt

The Insured 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

#### 2 Conduct of Claim

No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of Paofong which shall be entitled to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim and shall have full discretion in the conduct of any proceedings and in the settlement of any claim The Insured shall give all such assistance as Paofong may require

#### 3 Paofong's Right

The Insured shall pay on demand the amount of Excess to Paofong prior to settlement of any claim

#### 4 Paofong's Option

In connection with any claim or series of claims made against the Insured consequent on or attributable to one source or original cause Paofong may at any time after the deduction of any Excess pay to the Insured the Limit of Indemnity (after deduction of any sums already paid as damages, claimant's costs and expenses) or any lesser amount for which such claims can be settled and thereupon Paofong shall relinquish the control of such claims and be under no further liability in connection therewith except for additional costs and expenses for which Paofong may be responsible under this Policy in respect of matters prior to the date of such payment

#### 5 Other Insurance

If at the time of any claim under the Policy the Insured is or would but for the existence of this Policy be entitled to indemnity under any other policy or policies, Paofong shall not be liable except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this Policy not been effected

#### 6 Waiver of Claims

The Insured shall not become a party to any agreement the effect of which is that the Insured waives any claim which the Insured would otherwise have against any person in respect of or arising out of any occurrence resulting in liability on the part of the Insured for which indemnity is provided by this Policy or whereby any such claim is limited or qualified in any way

#### 7 Subrogation

The Company shall be entitled at its sole discretion to prosecute in the name of the Insured any claim for damages costs indemnity contribution or otherwise against any person who may be liable to the Insured in respect of any liability on the part of the Insured for which indemnity is provided by this Policy and shall have full discretion in the conduct of any such proceedings and in the settlement of any such claim The Insured shall give all such information and assistance as the Company may from time to time require and execute any necessary documents for the purpose of vesting such rights in the Company Any moneys recovered pursuant to the exercise of such rights shall be applied firstly for the benefit of the Company to the extent of the amount paid by the Company in respect of any claim including any costs and expenses paid or incurred by the Company and costs and expenses incurred in prosecuting such recovery action

### General Conditions

#### 1 Notice

Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company and in the case of notice or communication to the Insured to his address specified in the Schedule

#### 2 Precautions

The Insured shall take reasonable precautions to prevent death, Injury and Damage and to comply with all obligations and regulations set out in any legislation applicable or imposed by any authority and to

maintain all building, furnishings, ways and works, machinery and plant in sound condition. The Insured at his own expense shall cause any defect or danger to be made good or remedied as soon as possible when the Insured knows or has reason to suspect and in the meantime shall cause such additional precautions to be taken as the circumstances may require

#### 3 Change of Risks

Paofong shall not be liable if after this Policy has been effected the risk be increased from any cause whatsoever unless Paofong has signified its assent thereto in writing

#### 4 Right of Inspection

The Company shall have the right and opportunity at all reasonable times to inspect the works, machinery, plant and appliances used in the Business

#### 5 Assignment

No assignment of interest under this Policy shall bind Paofong unless the written consent of the Company is first obtained and endorsed hereon

#### 6 Premium Adjustment

If any part of the Premium or Renewal Premium is based on estimates furnished by the Insured the Insured shall keep an accurate record containing all relative particulars and shall allow Paofong to inspect such record The Insured shall within one month from the expiry of each Period of Insurance furnish such information as Paofong may require The Premium or Renewal Premium shall thereupon be adjusted and the difference paid by or allowed to the Insured.

#### 7 Cancellation

Paofong may cancel this Policy by thirty days' written notice by registered letter to the Insured at his last known address and will return to the Insured the Premium less the pro rata proportion thereof for the period the Policy has been in force subject to adjustment under Condition 6 – Premium Adjustment

The Insured may cancel this Policy by giving thirty days' written notice to Paofong and subject to Premium adjustment under Condition 6 the Insured is liable for the Premium the Policy has been in force and also subject to the customary short period rate and the minimum Premium charged 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

#### 8 Arbitration

All differences arising out of this Policy shall be determined by arbitration in accordance with the Arbitration Ordinance as amended from time to time If the parties fail to agree upon the choice of the arbitrators, then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained If Paofong shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

#### 9 Governing Law

This Policy is subject to the exclusive jurisdiction of Hong Kong and is to be construed according to the laws of Hong Kong

LIO1/2011(P)

**Paofong Insurance Company (Hong Kong) Limited**

**A subsidiary Company of Shanghai Commercial Bank Limited**

**寶豐保險(香港)有限公司**

**上海商業銀行之附屬公司**



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。

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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.

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