

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The QBE Insurance Group is one of the world's top 20 general insurance and reinsurance companies. Listed on the Australian Stock Exchange, QBE operates in around 40 countries and territories worldwide. In the Asia Pacific region, we have had a presence for more than a century. Over the years, we have developed a wealth of local knowledge and expertise in each of our markets in the region. We have also built very strong partnerships with professional insurance intermediaries, these give us unparalleled advantages in understanding the environments in which our customers operate, and the specific risks they face. Today, we have around 60 offices across 16 markets in Asia Pacific.

China Construction Bank (Asia) Corporation Limited is the retail and commercial business platform of China Construction Bank Corporation in Hong Kong, and offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services and cross-border financial services, etc.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual customers. We develop and deliver insurance solutions to deal with complex risk exposures in accident and health, liability, employees' compensation, construction and engineering, commercial property, marine cargo and marine hull. We are committed to providing high-quality customer service to our customers.

昆士蘭聯保保險有限公司（昆士蘭聯保）為昆士蘭保險集團與中國建設銀行（亞洲）股份有限公司之聯營機構。

昆士蘭保險集團為全球首20大保險及再保險公司之一，業務遍及約40個國家及地區，是澳洲證券交易所之上市公司。昆士蘭保險集團在亞太區的發展超越一個世紀，多年來累積豐富的本地知識和經驗，加上與專業的保險中介人建立了穩固的夥伴關係，讓我們對市場環境及客戶面對的經營風險等擁有深切理解。現時，我們已於16個亞洲市場設立約60間辦事處。

中國建設銀行（亞洲）股份有限公司為中國建設銀行股份有限公司於香港地區的零售及商業服務平臺，並提供多元化的銀行產品和服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務和跨境金融服務等。

昆士蘭聯保是本港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。我們更制定並提供可應付較複雜風險的專業保險方案，當中包括意外及醫療、責任、僱員補償、商業財產、建築及工程、貨運及船舶保險等。昆士蘭保險一直致力為客戶提供高品質的客戶服務。



QBE Hongkong & Shanghai Insurance Ltd.

昆士蘭聯保保險有限公司

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979 King's Road, Quarry Bay, Hong Kong
香港鰂魚涌英皇道979號太古坊濠豐大廈17樓

CS Hotline 客戶服務熱線：+852 2828 1998 CS Fax 客戶服務傳真：+852 3607 0380

Website 網址：www.qbe.com.hk

Senior Citizen Protector 長者保障計劃

Insurance designed specially for seniors

全面保障讓長者安享晚年



Senior Citizen Protector

Senior citizens have made many contributions to our society. To help protect Hong Kong's elderly and provide them and their families with peace of mind, QBE-HKSI has developed a special insurance cover. QBE-HKSI's Senior Citizen Protector provides safeguards for seniors against accidents, burns and broken bones, as well as providing cover for their hospital expenses related to accidents. The plan is based on a competitive and reasonable premium and can be used to cover individuals or groups of up to six people.

BENEFITS	MAXIMUM LIMIT (HK\$)	
	PLAN A	PLAN B
Accidental death or permanent disablement	350,000	250,000
Burns (maximum per accident)	100,000	50,000
Broken bones (maximum per accident)	50,000	25,000
Accidental hospital income (maximum 365 days per accident)	per day 300	per day 200
Intensive care unit income (maximum 30 days per accident)	per day 500	per day 250
Home nursing allowance (up to 12 months per accident)	per month 10,000	per month 6,000

Features

Accidental Death or Permanent Disablement

In the event of accidental death or permanent disablement, a lump sum benefit of up to HK\$350,000 is payable.

Burns or Broken Bones Benefit

A lump sum benefit of up to HK\$100,000 will be paid in the case of second or third-degree burns resulting from an accident. For broken bones resulting from an accident, the maximum benefit will be HK\$50,000.

Accidental Hospital Income

A cash benefit of up to HK\$300 per day is payable during the hospital confinement of the insured resulting from an accident. This provides coverage for a stay of up to 365 days per accident.

Intensive Care Unit Income

A cash benefit of up to HK\$500 a day is payable to the insured during his stay up to 30 days per accident in the Intensive Care Unit as a result of an accident.

Home Nursing Allowance

If the insured suffers permanent disablement from an accident, a monthly allowance of up to HK\$10,000 will be paid to cover the costs of hiring a registered nurse or domestic helper employed to give care in the home.

FREE 24-Hour Worldwide Assistance Hotline

Get free professional assistance anytime, anywhere, on home or nursing care referral, nutritional referral or to help arrange nursing assistance.

Insure in a Group to Enjoy Premium Discounts

For application as a group under a family, corporation or an organization, you can enjoy premium discount up to 12% off.

Simple Application, No Medical Checkup

To apply, simply complete the application form and return to us. No medical examination is required.

Age Limit

Between 18 and 75 years of age. Any insured who signs up for this cover before the age of 75 may renew their Policy up until they turn 80 years old.

長者過去一直為社會作出貢獻，退休後理應獲得充足保障，安享晚年。昆士蘭聯保因此推出「長者保障計劃」，為長者提供意外、燒傷、骨折，以致意外住院費用等保障。長者只需繳付優惠的保費，便可享有安枕無憂的生活。本計劃可供長者單獨或最多六人一起投保。

保障範圍	最高賠償額(港元)	
	計劃A	計劃B
意外身故或永久性傷殘	350,000	250,000
燒傷保障(每宗意外最高賠償額)	100,000	50,000
骨折保障(每宗意外最高賠償額)	50,000	25,000
意外住院津貼 (每宗意外保障期達365日)	每日 300	每日 200
深切治療病房津貼 (每宗意外保障期達30日)	每日 500	每日 250
家庭看護 (每宗意外保障期達12個月)	每月 10,000	每月 6,000

計劃特點

意外身故或永久性傷殘

若不幸因意外而導致身故或永久性傷殘，最高可獲350,000港元賠償。

燒傷或骨折保障

若不幸因意外而受到第二或第三級程度的燒傷，可獲高達100,000港元的賠償。若因意外而導致骨折，可獲高達50,000港元的賠償。

意外住院津貼

倘因意外而需要留院治理，住院期間每日最高可獲300港元的現金賠償，保障期更長達365日。

深切治療病房津貼

若不幸因意外而需入住深切治療病房，受保人每日最高可獲500港元的額外現金津貼，保障期長達30日。

家庭看護

倘因意外而導致永久性傷殘，最高可獲每月10,000港元津貼，補助聘請註冊護士或家務助理之支出。

免費24小時全球性緊急支援熱線

無論受保人身在何處，均可獲得免費24小時專業緊急支援服務，包括家務助理服務、護理服務轉介、營養師轉介等。

多人投保 共享優惠

如多人以公司、機構或家庭名義投保，可享保費折扣優惠高達12%。

投保方便 毋須驗身

你只需填妥申請表格，交回本公司即可投保，毋須經過身體檢查。

年齡限制

18-75歲。75歲之前投保者可續保至80歲。

Senior Citizen Protector Proposal Form

長者保障計劃投保書



For Office Use Only 本公司專用

Account No. 賬戶號碼 _____

Policy No. 保單號碼 _____

Important notes: The Insured Person(s) must be Hong Kong Permanent resident(s). 重要事項：受保人必須為香港永久居民。

Please complete in BLOCK LETTERS and tick the appropriate box. 請以英文正楷填寫及於適當位置加上✓號。

Applicant Details 申請人資料

Name of Applicant 姓名	<input type="text"/>	Sex 性別	<input type="checkbox"/>	HKID Card No. 香港身份證號碼	<input type="text"/>
Date of Birth (D/M/Y) 出生日期(日/月/年)	<input type="text"/>	Contact Telephone No. 聯絡電話	<input type="text"/>		
Correspondence Address 通訊地址	<input type="text"/>				
Occupation 職業	<input type="text"/>	Job Duties 詳細職務	<input type="text"/>		

Insured Person Details 受保人資料

Need not to fill in if insured is same as applicant. 如受保人與申請人資料相同，則無須填寫。

Full Name 英文姓名	Sex 性別	HKID Card No. 香港身份證號碼	Date of Birth 出生日期 (D日/M月/Y年)	Occupation 職業	Relationship with the Applicant 與申請人關係
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Effective Date 生效日期 From 由 (D/M/Y) (日/月/年) To 至 (D/M/Y) (日/月/年)

Insured Plan and Annual Premium (HK\$) 投保計劃及全年保費 (港元)

	PLAN A 計劃A	PLAN B 計劃B	PLAN A 計劃A	PLAN B 計劃B	
One insured person 1名投保人	<input type="checkbox"/> 920	<input type="checkbox"/> 575	Four insured persons 4名投保人	<input type="checkbox"/> 3,386	<input type="checkbox"/> 2,116
Two insured persons 2名投保人	<input type="checkbox"/> 1,785	<input type="checkbox"/> 1,116	Five insured persons 5名投保人	<input type="checkbox"/> 4,140	<input type="checkbox"/> 2,588
Three insured persons 3名投保人	<input type="checkbox"/> 2,622	<input type="checkbox"/> 1,639	Six insured persons 6名投保人	<input type="checkbox"/> 4,858	<input type="checkbox"/> 3,036

Medical History 健康記錄

Are all insured person(s) in good health and free from physical impairment or deformity? Yes is No 否
所有受保人是否均健康良好及身體並無損傷或殘缺？

If No, please provide full details 若否，請列詳情：

Declaration and Signature 聲明及簽署

I / We DECLARE AND AGREE THAT 本人謹此作下列聲明及同意：
1. I / We warrant that all persons named in this insurance application are under duty of disclosure not to withhold any material fact or circumstance known to them or which a reasonable person in the circumstances would be expected to know would affect an insurer's decision in risk assessment and acceptance. I / We further declare that if I / we provide information about another insured person(s), I / we do this on their behalf. 本人 / 吾等保證本保險申請列出的所有人均受披露責任約束，無隱瞞任何常人在合理的情況下知悉及可影響保險公司作出評估及接受風險決定之重要事實或所知的情況。本人 / 吾等聲明如本人 / 吾等提供關於其他受保人的資料，本人 / 吾等亦代表該等受保人承擔披露責任。
2. I / We warrant and agree that the declarations and disclosures herein are true and they are to be the basis of the contract of the insurance. 本人 / 吾等保證及同意所作聲明及陳述均為真實無訛，並將構成本保險合約的依據。
3. I / We warrant that I / we have never had any personal accident insurance application or claim thereunder declined by any insurance company. 本人 / 吾等保證過去未曾被任何保險公司拒絕接受人身意外保險之申請或索償。
4. I / We further declare and agree that we accept the terms, exclusions and conditions as set out in the Policy. 本人 / 吾等聲明及同意接納保單內所列之一切條款、規章及不保事項。
5. I / We confirm that I / we have read and agreed the QBE Hongkong & Shanghai Insurance Limited's Personal Information Collection Statement ("Notice"). I / We acknowledge and agree that the personal data and information with respect to me / us which are provided by me / us in our application may be held, used, processed or disclosed to such parties for the purposes as set out in the Notice. 本人 / 吾等確認本人 / 吾等已細閱並同意昆士蘭聯保保險有限公司之收集個人資料聲明(通知)，於是次申請由本人 / 吾等所提供的有關本人 / 吾等的個人資料及其他資料，將可能被持有、使用、處理或披露予有關方面以作(通知)所載的用途上。
This proposal will not become effective until it has been accepted by QBE Hongkong & Shanghai Insurance Ltd. 此保險申請經昆士蘭聯保保險有限公司接納後始為生效。(本投保書及章程中的中文內容力求符合英文原義，惟有關條文解釋及引用，則以英文為準。)

If the intermediary who serves you is an Insurance Broker, please read this:

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by QBE Hongkong & Shanghai Insurance Limited, QBE Hongkong & Shanghai Insurance Limited will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to QBE Hongkong & Shanghai Insurance Limited that he or she is authorised to do so.

The applicant further understands that the above agreement is necessary for QBE Hongkong & Shanghai Insurance Limited to proceed with the application.

如為你服務的中介人為保險經紀，請閱讀下文：

申請人明白、確知及同意，昆士蘭聯保保險有限公司會就申請人購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向昆士蘭聯保保險有限公司確認他 / 她已獲該法人團體授權。

申請人亦明白昆士蘭聯保保險有限公司必須取得申請人以上的同意，才可以處理其保險申請。

Signature of Applicant 申請人簽署

Date 日期

Personal Information Collection Statement 收集個人資料聲明

QBE Hongkong & Shanghai Insurance Limited ("the Company") may use the personal data collected or held about you for the following purposes:

Insurance Services (mandatory)

- processing and assessing of applications for any insurance products and daily operation of the related services;
- administering your insurance policy and providing services in relation to your insurance policy;
- any alterations, variations, cancellation or renewal of any insurance and related services;
- investigating, analyzing, processing and paying claims made under your insurance policy;
- invoicing and collecting premiums and outstanding amounts from you;
- exercising any right under the insurance policy including right of subrogation, if applicable;
- complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order;
- contacting you for any of the above purposes;
- other ancillary purposes which are directly related to the above purposes.

The Company may transfer your personal data, including but not limited to your name and contact details, to the following parties within or outside Hong Kong for the purposes set out above:

- any agent, advisor, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
- any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- any members of the Federation by the Federation for any of the above or related purposes;
- regulators;
- lawyers;
- auditors; and
- other insurance companies within the QBE Group which have undertaken to keep such information confidential and solely for the purposes set out in the above paragraph.

By taking out an insurance policy with the Company, you hereby provide your express consent to the transfer of your personal data outside of Hong Kong. You also understand that your personal data may be transferred to a place that may not have data protection laws that are substantially similar to, or service the same purposes as the Personal Data (Privacy) Ordinance so as to ensure the protection of your personal information.

If you do not agree to the use of your personal data for above purposes, it would not be possible for the Company to process your application and render the services.

You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company subject to payment of an administrative fee. Requests for such access or correction can be made in writing to the Data Protection Officer, QBE Hongkong & Shanghai Insurance Limited, 33/F., Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300).

If you do not want to receive any sale or marketing of any of the products or services from the Company at any time, you may also contact the Company's Data Protection Officer.

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昆士蘭聯保保險有限公司(本公司)將所收集閣下的個人資料，可能用作下列的用途：
保險服務(強制)

- 處理及評估任何保險產品之申請，及有關服務之日常運作；
- 管理閣下的保單及為閣下的保單提供相關服務；
- 有關保險產品及服務的任何更改、變更、取消或續保；
- 閣下保單索償的調查、分析、處理及賠償；
- 保費通知、收集保費和款項；
- 行使有關保單賦予的任何權利包括代位權，如適用；
- 遵守及符合任何法例及條例規定的要求，行業手冊、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求；
- 為上述任何用途與閣下聯絡；
- 與上述用途直接有關之其他附帶的目的。

閣下向本公司提供的資料可能會提供或轉送予下列各方在香港或海外單位作前段所述的用途：

- 任何代理人、顧問、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、數據處理或儲存或有關服務的第三者服務供應人或其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應人，以達到任何上述或有關的用途；
- 現存或不時成立的任何保險公司協會或聯會或同類組織(聯會)，以達到任何上述或有關的用途，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
- 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的用途；及
- 監管機構；
- 執業律師；
- 認可按教師；及
- 昆士蘭保險集團內的其他保險公司已承諾將資料保密並純粹用作上述的用途。

閣下在本公司投保，代表明確表示同意閣下的個人資料可能會轉移至香港以外地區。同時，閣下亦明白閣下的個人資料可能會轉移至並未設有資料保障法例的地區，以致未能確保閣下的個人資料可以獲得與個人資料(私隱)條例類近或所提供的保障。

如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下之申請及為閣下提供服務。

閣下有權查明本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料，並需支付行政費用。有關查閱或更正的要求，可致函香港鰂魚涌皇皇道979號太古坊濠豐大廈33樓(電話：2877 8488；傳真：3607 0300)向昆士蘭聯保保險有限公司資料保護主任提出。

如閣下於任何時間不欲收取本公司的任何產品或服務的任何銷售或推廣，閣下亦可聯絡上述資料保護主任。

[中文譯本僅供參考，文義如與英文本有歧異，概以英文版為準。]