



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

智富商業保 SmartBiz Insurance



With effect from Mar 2024

SmartBiz Insurance

Safeguarding Your Business

Businesses are facing a more volatile environment than ever, being more vulnerable to unpredictable risks and damages, hence it is particularly important to get the right policy to have everything covered.

SmartBiz Insurance is an all-in-one business insurance solution designed to help you cope with the sudden and unforeseen circumstances that may deal a blow to your business. It offers comprehensive coverage for damage to business contents, money loss and public liability. It also compensates against additional expenses and operational costs incurred particularly in the case of a major disruption.

Whether you are running a business that delivers a service or product, either in an office or shop, **SmartBiz Insurance** can ensure a smooth ride for your business operation.

Plan Highlights

A 3-level comprehensive plan with flexible options that fit your budget and business needs. Premium is varied by business type and plan level, with annual premium as low as HK\$1,350, which can be supplemented with optional benefits to ensure sufficient protection.

1. All Risks Property Protection

Most businesses will dedicate some spaces in their office or shop to business tools and property like stock and samples, as well as relevant deeds, documents and computer records. All these contents are covered under the “All Risks” protection with sum insured up to HK\$2,000,000, where top-up benefit is optional for stock to ensure ample protection against losses or damages.

2. Business Interruption Protection

Losses from business interruption can be colossal. SmartBiz Insurance covers the extra expenses incurred as a result of consequences of damage to property insured with benefit up to HK\$1,500,000. Free extensions such as charges payable to professional accountants or auditors for producing the proof that such details are in accordance with the insured's book of account, or coverage for additional costs due to denial of access or failure of public utilities such as in the event of a power outage or water suspension, are provided.

3. Money Protection

All-round coverage for loss of money in the insured premises, in a bank night safe or in transit with compensation up to HK\$60,000. Crossed cheques, crossed postal orders, crossed money order and crossed bankers' drafts are included.

4. Public Liability Insurance

Up to HK\$20,000,000 in compensation for legal liability arising from employers or employees' negligence at the insured premises towards third parties for accidental bodily injury or property damage. Free extensions for public liability in respect of director or partner, and tenant's legal liability to the landlord are also included. Independent contractor's liability is also covered with maximum contract value up to HK\$750,000.

5. Food Poisoning Liability

Up to HK\$3,000,000 in compensation for legal liability in respect of poisoning arising from food or drink sold or supplied by the insured to visitors.

6. Fidelity Guarantee

Offer protection for loss of money arising from any fraudulent or dishonest acts of employees, with maximum benefit capped at HK\$25,000.

7. Protection during Interior Renovation

During renovations or alterations inside the insured premises, protection remained unchanged provided that the value of the contract works not exceeding HK\$750,000.

8. Theft and Burglary Protection

Cover damage to insured premises with a maximum limit up to HK\$150,000.

9. Optional Employees' Compensation

Employers can opt for employees' compensation, and enjoy free personal accident protection to enhance protection for staff.

Plan Summary

Plan Level	Plan 1	Plan 2	Plan 3
Period of Insurance	1 year		
Type of Insured Business	Offices / Shops		
Basic Benefits	<ul style="list-style-type: none"> ▪ Property All Risks Protection ▪ Business Interruption Protection <ul style="list-style-type: none"> ▪ Money Protection ▪ Public Liability ▪ Fidelity Guarantee 		
Optional Benefits	<ul style="list-style-type: none"> ▪ Stock (Top-up coverage) ▪ Employees' Compensation ▪ Personal Accident Benefit (Free coverage – applicable only if the insured enrolled for Section 6 - Employees' Compensation) 		



Schedule of Benefits

Plan Level	Plan 1	Plan 2	Plan 3
Benefit Items	Maximum Benefit Limit Per Period of Insurance (HK\$)		

Section 1 – Property All Risks Protection

I. Basic Benefits – Business Contents¹ and Stock² (sum insured)³ Cover accidental loss of or damage to business contents and stock	500,000	1,000,000	2,000,000
a. Equipment or machinery	100,000/item	100,000/item	100,000/item
b. Stock	300,000 (35,000/item)	600,000 (35,000/item)	750,000 (35,000/item)
c. Portable equipment/computer (excluding PDA/mobile phone/communication device) outside insured premises but within Hong Kong	25,000 (10,000/item)	25,000 (10,000/item)	25,000 (10,000/item)
d. Deed, document, card, tape, file or transparency (not in electric form)	4,000/item	5,000/item	6,000/item
e. Work of art	15,000 (5,000/item)	20,000 (5,000/item)	25,000 (5,000/item)
f. Wine/spirit	3,000 (1,000/item)	5,000 (1,000/item)	8,000 (1,000/item)
Free Extensions			
1. Loss of or damage to personal effects – cover the loss of or damage to the personal effects of insured's employees	25,000 (5,000/employee)	25,000 (5,000/employee)	25,000 (5,000/employee)
2. Temporary removals – cover the loss of or damage to contents that have been temporarily removed for cleaning, renovation or repair, etc.	15% of sum insured of business contents in Section 1	15% of sum insured of business contents in Section 1	15% of sum insured of business contents in Section 1
3. Removal of debris – cover the cost of removal of debris incurred in dismantling or propping of the property insured	40,000	80,000	100,000
4. Cost of reinstating or reproducing any documents, deeds, maps, plans and records due to loss or damage in transit – cover the cost of reproducing these documents but not their intrinsic value	6,000	10,000	14,000
5. Accidental breakage of fixed glass – cover the cost of temporary boarding up arising from accidental breakage of doors, windows, showcases or other special glasses	40,000	50,000	50,000

Schedule of Benefits

Plan Level	Plan 1	Plan 2	Plan 3
Benefit Items	Maximum Benefit Limit Per Period of Insurance (HK\$)		
6. Loss of or damage to computer systems records – cover the cost of clerical labour in restoring such records	100,000 (5,000/item)	150,000 (10,000/item)	200,000 (15,000/item)
7. Fire extinguishing expenses – cover the cost of refilling fire extinguishers fluid and/or replacing sprinkler heads following fire or explosion	40,000	50,000	60,000
8. Automatic reinstatement of sum insured ⁴ – the sum insured will be automatically reinstated immediately following loss or damage	Sum insured of business contents in Section 1	Sum insured of business contents in Section 1	Sum insured of business contents in Section 1
9. Interior alterations, additions and repairs to the insured premises – the Policy remains operative during contract works period and the maximum value of contract works not exceeding the amount stated in Schedule of Benefits	(i) Sum insured of business contents in Section 1 or (ii) Max. contract works value (250,000), whichever is lesser	(i) Sum insured of business contents in Section 1 or (ii) Max. contract works value (500,000), whichever is lesser	(i) Sum insured of business contents in Section 1 or (ii) Max. contract works value (750,000), whichever is lesser
10. Damage to insured premises by theft – cover the loss of or damage to insured premises caused by theft or attempted theft	50,000	100,000	150,000
11. Locks replacement due to theft – cover the cost of replacement of the damaged door locks caused by theft or attempted theft	5,000	10,000	15,000
12. Damage to company signage – cover the loss of or damage to the signage installed at the lobby of insured premises	5,000	6,000	7,000
13. Damage to roller shutters and gate – cover the loss of or damage to roller shutters and gate	20,000	20,000	20,000
14. Stock in transit – cover the loss of or damage to stock and trade samples whilst in the course of collection and delivery	100,000 (25,000/event)	100,000 (25,000/event)	100,000 (25,000/event)
15. Seasonal increase of sum insured (stock only)	20% increase of sum insured of business contents in Section 1 from November to March (or any other period as agreed by Blue Cross)		
II. Optional Benefit			
Stock ⁵ Top-up cover for stock and trade samples of general merchandise to ensure adequate protection against loss of or damage in the office or shop	According to the selected sum insured, up to 5,000,000		

Schedule of Benefits

Plan Level	Plan 1	Plan 2	Plan 3
Benefit Items	Maximum Benefit Limit Per Period of Insurance (HK\$)		

Section 2 – Business Interruption Protection

I. Basic Benefits Cover additional expenditure incurred as a result of business interruption due to damage to business contents or stock under Section 1	600,000 (Max. indemnity period: 12 months)	1,000,000 (Max. indemnity period: 12 months)	1,500,000 (Max. indemnity period: 12 months)
Free Extensions			
1. Professional accountants' fees – cover the charges payable to qualified accountants or auditors for producing any particulars or proof required in accordance with insured's books of account or other documents	50,000	50,000	50,000
2. Denial of access – cover the loss resulting from business interruption as a result of hindrance of access to or use of the insured premises following damage to property in the vicinity	Covered	Covered	Covered
3. Failure of public utilities – cover the loss resulting from business interruption as a result of damage to property at land-based premises of a public utility	Covered	Covered	Covered

Section 3 – Money Protection

1. Loss of money (other than crossed cheques, crossed postal orders, crossed money orders and crossed bankers' drafts)			
a. Money in transit during business hours	40,000	50,000	60,000
b. Money at insured premises during business hours	40,000	50,000	60,000
c. Money at insured premises out of business hours in locked safe or strongroom	40,000	50,000	60,000
d. Money at insured premises out of business hours not in locked safe or strongroom	4,000	5,000	6,000
e. Money in transit to and from and whilst at the residence of an authorised employee	2,000	2,500	3,000
f. Accidental loss of money in a bank night safe	40,000	50,000	60,000
2. Loss of money including crossed cheques, crossed postal orders, crossed money orders and crossed bankers' drafts	300,000	500,000	750,000
3. Loss of or damage to safe or cash register caused by theft or attempted theft	40,000	50,000	60,000

Schedule of Benefits

Plan Level	Plan 1	Plan 2	Plan 3
Benefit Items	Maximum Benefit Limit Per Period of Insurance (HK\$)		

Section 4 – Public Liability

I. Basic Benefits Cover the legal liability arising from the insured's or employees' negligence at the insured premises towards third parties for accidental bodily injury or property damage	Unlimited/ Period of Insurance (5,000,000/ accident)	Unlimited/ Period of Insurance (10,000,000/ accident)	Unlimited/ Period of Insurance (20,000,000/ accident)
Free Extensions			
1. Overseas business visits – legal liability for bodily injury or property damage of the insured's non-manual employees or directors during occasional visits outside Hong Kong	Covered	Covered	Covered
2. Tenants' liability – legal liability of the insured as tenant to the landlord against damage to insured premises leased to and occupied by the insured	Covered	Covered	Covered
3. Food and/or drinks poisoning – legal liability of the insured for visitors suffering from food poisoning arising from the sale and provision of foods and drinks	3,000,000	3,000,000	3,000,000
4. Neon sign/signboard liability – legal liability of the insured for bodily injury or damage to the property caused by the advertising signs or decorations in the vicinity of the insured premises not exceeding 5 metres	2,000,000	2,000,000	2,000,000
5. First aid – legal liability of the insured for bodily injury to customers or other parties as a result of performing first aid or other similar treatment	Covered	Covered	Covered
6. Welfare, social and sports clubs – legal liability for bodily injury or damage to property occurring as a result of an accident and happening in connection with their functions as welfare, social and sporting clubs	Covered	Covered	Covered
7. Indemnity to directors, partners and employees – legal liability for causing bodily injury or damage to property giving rise to the claim that brought against them in their personal capacity	Covered	Covered	Covered
8. Independent contractors' liability – legal liability for causing bodily injury or damage to property arising from contract works in the alteration of and/or addition to insured premises	Covered (Max. contract works value 250,000)	Covered (Max. contract works value 500,000)	Covered (Max. contract works value 750,000)

Section 5 – Fidelity Guarantee

Indemnify the insured against any direct loss of money or property arising from fraudulent or dishonest act of the insured's employees	25,000	25,000	25,000
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Schedule of Benefits

Plan Level	Plan 1	Plan 2	Plan 3
Benefit Items	Maximum Benefit Limit Per Period of Insurance (HK\$)		

Section 6 – Employees’ Compensation (Optional Benefits)

I. Basic Benefits Indemnify against employees’ compensation and/or employer liability under Employees’ Compensation Ordinance of Hong Kong	As required by the Employees’ Compensation Ordinance		
Free Extensions			
a. Employees’ inter-sports, social and welfare activities	Covered	Covered	Covered
b. Business trip	Covered	Covered	Covered
c. Extraordinary weather conditions	Covered	Covered	Covered

Section 7 – Personal Accident Benefit (Applicable only if the insured is covered under Section 6 – Employees’ Compensation)

Cover the insured person for accidental death or bodily injury arising from fire, robbery or attempted theft in the course of performing his/her duties in the office or shop

1. Accidental Death and Permanent Disablement	500,000 (100,000/person)
a. Death	100%
b. Permanent total disablement	100%
c. Loss of both limbs	100%
d. Loss of sight of both eyes	100%
e. Loss of one limb and sight of one eye	100%
f. Loss of one limb or sight of one eye	50%
2. Temporary total disablement	250/week (Max. 104 weeks)

¹ Contents shall mean properties belonging to the insured or for which it is legally responsible in connection with the business at the insured premises including furniture, fixtures, plant, machinery, equipment, deeds, stationery etc., but excluding stock, money, portable digital assistance (PDA), mobile phone, communication device, securities and travel tickets.

² Stock shall mean stock in trade and trade samples of general merchandise, including raw materials, semi-finished and finished products but specially excludes all high-value goods including but not limited to mobile phones, electronic goods, computer equipment, video, audio and photographic equipment, precious metals, gems, jade stones, gold, silver, jewelry and watches, furs, antiques, dried seafood, Chinese herbal medicine, edible bird’s nest, ginseng and the like goods.

³ The sum insured on contents must represent the new replacement cost of the contents insured under Section 1. The company shall indemnify the insured by either i) paying the cost of rebuilding or replacing the property if the insured contents are totally destroyed or lost; or ii) paying the cost of repairing or restoring the damaged portion(s) of the property to a condition equal to but not better or more extensive than its condition when new if the insured contents are damaged, provided that i) the work of reinstatement must be carried out without delay; and ii) the cost of reinstatement must be actually incurred and evidenced by documentary proof. The sum insured on stock shall represent the purchase value. In the event of loss or damage on stock, the settlement of claims may be made by payment or at the company’s option by reinstatement or replacement.

⁴ Subject to payment of additional premium (if required).

⁵ If the amount payable under item b) Stock of Section I (Basic Benefits – Business Contents and Stock) has exhausted the maximum benefit limit, this benefit shall be payable to cover the excess of such amount payable under this section up to the maximum benefit limit.

Excess (HK\$)

For each and every loss

Section 1 – Property All Risks Protection

1. Water damage	3,000 or 10% of adjusted loss (whichever is greater)
2. Other causes	The first 3,000

Section 2 – Business Interruption Protection

1. Time excess	First 48 consecutive hours of business interruption
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Section 4 - Public Liability

1. Water damage	3,000 or 10% of adjusted loss (whichever is greater)
2. Other causes	The first 3,000

Annual Premium (HK\$)

Sections 1 to 5

Offices			Shops		
Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
1,350	2,600	4,260	1,760	3,050	5,190

Optional Benefits - Section 1

Premium Rate for Stock (Top-up coverage)	
Offices	Shops
0.3% of sum insured	0.35% of sum insured

Optional Benefits - Section 6

Premium Rate for Employees' Compensation	
Offices	Shops
By occupation type	By occupation type
<ol style="list-style-type: none"> 1. Clerical staff (Non-Manual Work only; Working in Hong Kong only): 0.18% of estimated annual earnings 2. Clerical staff (Non-manual work only; Temporarily working overseas): 0.35% of estimated annual earnings 3. Private car driver (Working in Hong Kong only): 0.60% of estimated annual earnings 4. Pantry worker/Office assistant/Messenger (Working in Hong Kong only): 0.60% of estimated annual earnings 	<ol style="list-style-type: none"> 1. Sales (Working in Hong Kong only): 0.45% of estimated annual earnings 2. Workers (Working in Hong Kong only): 1.00% of estimated annual earnings 3. Drivers (5.5 tonnes or below) (Working in Hong Kong only): 2.20% of estimated annual earnings 4. Nail beautician/Facial beautician/Hair stylist/Assistant (Working in Hong Kong only): 0.75% of estimated annual earnings 5. Indoor Tutor (Working in Hong Kong only): 0.25% of estimated annual earnings

Choosing the Right Plan

Let's find out how **SmartBiz Insurance** worked for different businesses:

Scenario 1

Mr Lee teamed up with Ms Mak to form an accounting firm in a commercial building, which was incorporated as a limited company to provide tax filing and auditing services. The company now has 10 employees, including Mr Lee (Director), Ms Mak (Deputy Director) and 8 other staff. As Ms Mak was responsible for the management of customer relations, she had to travel overseas from time to time, fostering partnerships with different companies.

In view of the comprehensive coverage offered by **SmartBiz Insurance**, combining both property and employees' compensation in one policy, Mr Lee decided to take out an insurance for his company and staff for better protection, the details as follows:

Enrolled Plan/Protection	Annual Premium [#] (HK\$)
1. Office (Plan 1)	1,350
2. Optional Benefit – Employees' Compensation - Coverage for 10 staff, including <ul style="list-style-type: none"> ▪ 1 Director (Clerical staff) ▪ 1 Deputy director (Clerical staff – temporarily working overseas) ▪ 5 Managers (Clerical staff) ▪ 1 Office assistant ▪ 1 Cleaner (Pantry worker) ▪ 1 Private car driver 	11,390
Total amount of premium [▲]	12,740

For the premium payable under 2. Optional Benefit – Employees' Compensation (HK\$11,390), calculated as follows:

Occupation Type	Annual Premium (HK\$) [Estimated annual earnings of individual employee x Estimated no. of employees] x Annual premium rate (%) [*]				
Director (Clerical staff)	[1,000,000 x 1]	x	0.18%	=	1,800
Deputy director (Clerical staff – temporarily working overseas)	[700,000 x 1]	x	0.35%	=	2,450
Manager (Clerical staff)	[500,000 x 5]	x	0.18%	=	4,500
Office assistant	[100,000 x 1]	x	0.60%	=	600
Cleaner (Pantry worker)	[100,000 x 1]	x	0.60%	=	600
Private car driver	[240,000 x 1]	x	0.60%	=	1,440
	Premium [▲]				11,390

[#] Please refer to page 9 "Annual Premium".

^{*} Please refer to page 9 "Optional Benefits – Premium Rate".

[▲] Excluded Insurance Authority Levy and Employees' Compensation Insurance Levy.

Scenario 2

Miss Chan and her friend started a boutique in a shopping centre, selling trendy clothing, shoes and accessories. The shop has 2 staff, including Miss Chan and another sales.

Miss Chan has been looking out for a policy to cover herself and staff, as well as for the stock that worth HK\$500,000. Miss Chan noticed that **SmartBiz Insurance** does not only cover employees compensation, but offers protection for property as well. She was particularly attracted to the flexibility offered by the plan which allows top-up coverage for stock, thus she enrolled for the plan with details as follows:

Enrolled plan/Protection	Annual Premium [#] (HK\$)
1. Shop (Plan 1) ▪ HK\$300,000 worth of stock already included	1,760
2. Optional Benefit – Stock ▪ Additional sum insured: HK\$200,000	700
3. Optional Benefit – Employees' Compensation Coverage for 2 staff, including: ▪ Sales 1: Miss Chan ▪ Sales 2: Another staff	1,125
Total amount of premium [▲]	3,585

For the premium payable under 3. Optional Benefit – Employees' Compensation (HK\$1,215), calculated as follows:

Occupation Type	Annual Premium (HK\$) [Estimated annual earnings of individual employee x Estimated no. of employees] x Annual premium rate (%) [*]				
Miss Chan (Sales)	[180,000 x 1]	x	0.45%	=	810
Another staff (Sales)	[70,000 x 1]	x	0.45%	=	315
	Premium [▲]				1,125

[#] Please refer to page 9 "Annual Premium".

^{*} Please refer to page 9 "Optional Benefits – Premium Rate".

[▲] Excluded Insurance Authority Levy and Employees' Compensation Insurance Levy.

Important Notes

1. **Shops:** refer to retail/personal services shops in general such those in the business of boutique, footwear, handbags, optical, books, stationery, grocery, sporting goods, toys, computer accessories, household goods, real estate agency, hair salon, nail beauty salon, facial beauty salon (exclude body massage/SPA), tutorial school, language school, interest class (exclude sports /fitness activities, cooking, playgroup).
2. **Minimum annual premium:** HK\$1,000 and HK\$500 for Section 1 & Section 6 respectively (excluding government surcharges)
3. The insurance is only applicable to companies with no more than 50 employees.
4. The insurance is only applicable to insured premises located in building not older than 45 years.
5. The insurance is only applicable to applicant who had no-claims record in the past three years.
6. Blue Cross reserves the right to adjust the premium table from time to time.

Major Exclusions

Blue Cross shall not be liable in respect of:

1. any contingency caused by or happening through or in consequence of:
 - a. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
 - b. mutiny, riot, military or popular rising, insurrection, revolution, rebellion, military or usurped power, martial law or state of siege or any of the events of causes which determine the proclamation or maintenance of martial law or state of siege; or
 - c. acts of terrorism committed by a person or persons acting on behalf of or in connection with any organisation. For the purpose of this clause, "act of terrorism" shall mean the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear;
2. loss of or damage to any property or any resultant loss or expenses or any consequential loss or legal liability whatsoever nature directly or indirectly caused by or contributed to or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purpose of this clause combustion shall include any self-sustaining process of nuclear fission;
 - b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - c. pressure waves by aircraft and other aerial devices;
 - d. resulting from pollution or contamination; or
 - e. nuclear weapons material;
3. any accident, loss damage, expense, liability or bodily injury occasioned by or through or in consequence directly or indirectly of confiscation, commandeering, nationalization or requisition by any lawfully constituted authority;
4. consequential loss or damage of any kind except as provided in Section 2 of this Policy;
5. any judgements against the Insured which are not in the first instance delivered by or obtained from a court of competent jurisdiction in Hong Kong;
6. any willful, malicious, unlawful or deliberate act of the Insured or any person act on its behalf; or
7. the amount of the Excess as specified in the Policy Schedule.

Claims Procedure

- ◆ All claims must be reported to Claims Department of Blue Cross (Asia-Pacific) Insurance Limited (the “Company”) within 14 days after the discovery or occurrence of the incident by filling and completing the SmartBiz Insurance Claim Form.
- ◆ For claim of “Public Liability” or “Employees’ Compensation” under the policy, please immediately notify the Claims Department of the Company.
- ◆ For third Party Liability claim, Insured please provide the Company of all third party correspondences, demand, claim, writ, summons, court documents, court order or judgment, legal correspondence and claim letter.
- ◆ Please do not commence any repair work or dispose any salvage items or damaged documents without the Company’s prior written consent.
- ◆ In the event of claim for the loss of Personal Effect/Money/Deed, document, card, tape, file or transparency not in electronic form or Work of art, it is necessary to report the loss to the police within 24 hours upon discovery of such loss.
- ◆ In case of any event pertaining to fire, theft, robbery, malicious damage, riot or strike, the Insured must report the loss to the police, building management office and/or any other relevant authorities not later than 24 hours after the above loss occurrence and report to the Company immediately

For details of the claims conditions, please refer to the terms and conditions of the relevant insurance policy.

Documents required for Insurance Application

1. A copy of valid business registration certificate
2. A copy of latest 3 months wagedroll of employees(s), for example:
 - a. Latest MPF contribution records
 - b. Financial statements
 - c. Tax returns
 - d. Or other relevant documents.

Notes

- ◆ This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- ◆ SmartBiz Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- ◆ Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.



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藍十字(亞太)保險有限公司



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An AIA Company 友邦保險成員公司

個人資料（私隱）條例 — 收集個人資料聲明（「本聲明」）

藍十字（亞太）保險有限公司（「本公司」）乃友邦保險控股有限公司的全資附屬公司。在本聲明內，友邦保險控股有限公司連同其附屬公司及聯營公司將統稱為「友邦保險集團」。

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：

(1) 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。若閣下未能提供該等資料，可能會令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。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或當在一般情況下以口頭或書面形式與本公司溝通。

(2) 個人資料收集目的

本公司所存下或收集的關於閣下的個人資料（包括但不限於信用資料和以往索賠紀錄）可能會用作下列用途：

- (i) 處理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、更改或刪除保障項目或受保成員，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、結清保險索償及就索償抗辯，包括進行任何附帶調查、偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）；
- (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) 行使本公司因不時向閣下提供保險產品及服務而享有的權利，例如向閣下追討欠款；
- (vi) 設計保險產品及服務以提升本公司的服務質素；
- (vii) 製作數據及進行研究；
- (viii) 營銷服務、產品、建議及其他標的（詳情請參閱本聲明第(4)段）；
- (ix) 履行根據下列對本公司及／或友邦保險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、規定及／或安排：
 - (a) 不論於香港特別行政區（「香港」）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（例如稅務條例及當中的條款，包括與自動交換財務帳戶資料相關的條款）；
 - (b) 不論於香港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所作出或發出的任何指引或指導（例如稅務局作出或發出的指引或指導，包括與自動交換財務帳戶資料相關的指引或指導）；或
 - (c) 本公司或友邦保險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；
- (x) 遵守友邦保險集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於友邦保險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；
- (xi) 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；
- (xii) 管理及治理友邦保險集團的保險代理；及
- (xiii) 與上述有關的其他用途。

(3) 個人資料的轉移

存於本公司的個人資料將會保密，但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途：

- (i) 任何代理人、承辦人或就本公司之業務運作，包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務，或就與保險產品及服務相關之其他服務，向本公司提供服務的第三方服務供應商（如保險理算人、理賠調查員、收數公司、資料處理公司及專業顧問）；
- (ii) 任何對本公司或友邦保險集團負有保密責任的其他人士，包括承諾保密該等資料的友邦保險集團任何成員公司；
- (iii) 與本公司有或將有商業往來的再保險公司；
- (iv) 本公司或友邦保險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友邦保險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，或根據本公司或友邦保險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或機構；
- (v) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；
- (vi) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商；

(vii) 本公司及／或友邦保險集團任何成員公司的品牌合作夥伴及／或營銷夥伴（該等品牌合作夥伴及／或營銷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）；

(viii) 本公司為就本聲明第(2)(viii)段所列明的用途而聘用的外判服務供應商（包括但不限於郵寄公司、資訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司）；

(ix) 為履行任何本聲明第(2)(i)-(2)(iii)段所列明的用途的以下人士：保險理算人、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業中索和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）、警察和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）；及

(x) 任何友邦保險集團之成員，及其高級人員、僱員、代理、任何內部或外部顧問、專業人士及／或其他顧問。

該等資料可能被轉移至香港境外。

(4) 直接促銷中個人資料的使用及提供

本公司可能把閣下的個人資料用於直接促銷，及把閣下的個人資料提供予本公司的聯盟計劃合作夥伴（如下文第4(iii)段定義）作直接促銷之用。除非本公司已取得閣下的同意（包括表示不反對），否則本公司並不可以如此使用閣下的個人資料，或把閣下的個人資料提供予我們的聯盟計劃合作夥伴作直接促銷之用，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) 本公司可能就下列服務、產品、建議及促銷標的進行促銷：
 - (a) 保險、年金、強積金／職業退休計劃、財富管理、信用卡、財務、銀行及相關服務及產品；
 - (b) 獎賞、客戶或會員、抽獎或優惠計劃及相關服務及產品；
 - (c) 本公司及／或友邦保險集團任何成員公司的品牌合作夥伴及／或營銷夥伴提供之服務及產品（該等品牌合作夥伴及／或營銷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）；
 - (d) 醫療／醫護及保健服務及產品；及
 - (e) 慈善／非牟利、教育、招聘及訓練事務。
- (iii) 上述服務、產品、建議及促銷標的可能由本公司及／或下列各人士／供應商提供：
 - (a) 友邦保險集團任何成員公司；
 - (b) 第三方獎賞、客戶或會員、品牌合作或優惠計劃供應商；
 - (c) 本公司及／或友邦保險集團任何成員公司之品牌合作夥伴及／或營銷夥伴（該等品牌合作夥伴及／或營銷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）；及／或
 - (d) 醫療／醫護及保健服務供應商（統稱為「聯盟計劃合作夥伴」）；
- (iv) 除本公司促銷上述服務、產品、建議及促銷標的以外，本公司同時擬將以上第4(i)段所述的個人資料提供予我們第4(iii)段所述的聯盟計劃合作夥伴，以供該等人士通過聯絡閣下以在促銷以上第4(ii)段所述的服務、產品、建議及促銷標的中使用，而本公司為此用途須獲得閣下的書面同意（包括表示不反對）；
- (v) 本公司可能會因如第4(iv)段所述將資料提供予我們的聯盟計劃合作夥伴而獲得金錢或其他財產的回報。

如閣下不希望本公司使用閣下的個人資料作上述直接促銷用途，或提供閣下的個人資料予我們的聯盟計劃合作夥伴作上述直接促銷用途，閣下可通知本公司行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以書面向本公司的個人資料保障主任提出有關要求，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）。

(5) 查閱及改正資料權利

根據條例規定，閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本（查閱資料要求），並要求本公司就不準確的資料作出改正。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障主任提出：

香港灣仔皇后大道東 183 號合和中心 54 樓
藍十字（亞太）保險有限公司
個人資料保障主任

根據條例，本公司有權就辦理任何查閱資料要求收取合理費用。

- (6) 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主任索取本公司有關個人資料私隱的政策及實務，並獲告知本公司持有的個人資料的種類。
- (7) 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規定的期間保存閣下的個人資料。
- (8) 如閣下對本聲明有任何疑問，請致電本公司的客戶服務熱線 2839 6333。
- (9) 本聲明不會限制客戶在條例下所享有的權利。
- (10) 本公司保留修改本聲明的權利。

由藍十字（亞太）保險有限公司發出
(202311)



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

The Personal Data (Privacy) Ordinance – Personal Information Collection Statement (the “Statement”)

Blue Cross (Asia-Pacific) Insurance Limited (the “Company”) is a wholly owned subsidiary of AIA Group Limited. AIA Group Limited, together with its subsidiaries and affiliates are collectively referred to in this Statement as the “AIA Group”.

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

(1) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. 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 or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

(2) PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you held or collected by the Company (including but not limited to credit information and claims history) may be used for the following purposes:

- (i) processing 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 requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- (iii) processing, adjudicating, settling and defending insurance claims as well as conducting any incidental investigation, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
- (iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- (v) exercising the Company's rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- (vi) designing insurance products and services with a view to improving the Company's service;
- (vii) preparing statistics and conducting research;
- (viii) marketing services, products, advice and other subjects (please see further details in paragraph (4) of this Statement);
- (ix) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the AIA Group or that it is expected to comply according to:
 - (a) any law binding on or applying to it within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (b) 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 Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); or
 - (c) 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 AIA 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 authorities, or self-regulatory or industry bodies or associations;
- (x) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the AIA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (xi) 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;
- (xii) managing and administering the insurance agents of AIA Group; and
- (xiii) any other purposes relating to the purposes listed above.

(3) TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:

- (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, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as insurance adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- (ii) any other person or entity under a duty of confidentiality to the Company or the AIA Group including a member of the AIA Group which has undertaken to keep such data confidential;
- (iii) reinsurance companies with whom the Company has or proposes to have dealings;
- (iv) any person or entity to whom the Company or the AIA 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, governmental, 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 AIA Group or with which the Company or the AIA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the AIA 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 Hong Kong and may be existing currently and in the future;

- (v) any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business;
- (vi) third party reward, loyalty, co-branding and privileges program providers;
- (vii) co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- (viii) 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 (2)(viii) of this Statement;
- (ix) the following persons who carry out any of the purposes described in paragraphs (2) (i)-(2)(iii) of this Statement: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; and
- (x) any member of the AIA Group, and its officers, employees, agents, internal or external consultants, professionals and/or other advisers.

Such information may be transferred to a place outside Hong Kong.

(4) USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing and provide your personal data to the Company's alliance program partners (as defined in paragraph 4(iii) below) for their use in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data or provide your personal data to its alliance program partners for their use in direct marketing without your consent (which includes an indication of no objection). In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behavior, 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 services, products, advice and subjects may be marketed:
 - (a) insurance, annuities, MPF/ORSO, wealth management, credit cards, financial, banking and related services and products;
 - (b) reward, loyalty, lucky draw programs or privileges programs and related services and products;
 - (c) services and products offered by the co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
 - (d) medical/healthcare and wellness services and products; and
 - (e) charitable/non-profitable, educational, recruitment and training causes.
- (iii) the above services, products, advice and subjects may be provided by the Company and/or the persons/providers below:
 - (a) any member of the AIA Group;
 - (b) third party reward, loyalty, co-branding or privileges program providers;
 - (c) co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing 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
 - (d) medical/healthcare and wellness service providers (collectively “alliance program partners”);
- (iv) in addition to marketing the above services, products, advice and subjects itself, the Company also intends to provide the personal data described in paragraph 4(i) above to all or any of its alliance program partners described in paragraph 4(iii) above for use by them in marketing those services, products, advice and subjects described in paragraph 4(ii) above by contacting you, 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 personal data to its alliance program partners in paragraph 4(iv) above.

If you do not wish the Company to use or provide to its alliance program partners your personal data for use in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

(5) DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following address:

The Corporate Data Protection Officer
Blue Cross (Asia-Pacific) Insurance Limited
54/F, Hopewell Centre
183 Queen's Road East
Wanchai, Hong Kong

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- (6) You also have the right, by writing to the Company's Corporate Data Protection Officer at the address provided in paragraph (5) of this Statement, to request for the Company's policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- (7) 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.
- (8) Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 2839 6333.
- (9) Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this Statement.

Issued by Blue Cross (Asia-Pacific) Insurance Limited
(202311)