

SHOP INSURANCE POLICY

This Policy together with the enclosed Schedule and any endorsements subsequently issued should be read as if they are one document and form the contract between you and us. The Ping An Shop Plan enrollment form and declaration which you completed and provided to us has formed the basis of the contract.

We will insure you under those sections shown in the Schedule during and Periods of insurance for which we have accepted your premium provide all the terms and conditions of the policy are complied with.

Should you change any information given on your endorsement form, please keep us informed immediately as the changes may affect our insurance cover.

Please read the policy and Schedule carefully, if they do not meet your needs return them to us.

MEANING OF WORDS

Certain words in the policy have specific meanings. These meaning are given below. To help you identify these words in the policy we have printed them in Italics throughout.

Appliance

Any frozen food cabinet deep freezer, cold room or cold storage which is not more than 10 years old and is situated within the Premises.

Bodily Injury

Death, injury, illness or disease.

Business

The business shown in the Schedule.

Contents

All shop Contents belonging to you held in trust in connection with the Business contained in the Premises including landlord's fixtures and fittings for which you are responsible and Tenant's Improvements.

Damage

Accidental loss or destruction of or Damage to the property insured.

Employee

Anyone who has entered into or works under a contract of employment with you as defined in the Employment Ordinance or apprenticeship.

Excess

The amount shown in the policy for which you shall be responsible and which shall be deducted from the adjusted claim for any insured damage.

Hong Kong

The territorial limits of Hong Kong Special Administrative Region.

Income

The money paid or payable to you in the course of your Business at the Premises for goods sold and delivered and services provided less the purchase costs of the goods, carriage, packing, freight, bad debts or discount allowed.

Indemnity Period

The period during which the Business is affected by the damage up to twelve months after the occurrence of damage (or any other period agreed by us in writing and specified in the Schedule).

Money

Cash (notes and coins), postal orders, cheques, bankers' drafts, bills of exchange, unused units in postage stamp franking machines, postage stamps, revenue stamps, credit card, sales vouchers, consumer redemption vouchers and gift tokens accepted by you, all pertaining to the business and belonging to you.

Period of Insurance

That period for which we have accepted your premium as stated in the Schedule.

Permanent Total Disability

Total and permanent disability to attend to your usual occupation or any other occupation for which you are fitted by knowledge and training, which within twelve months of the date of the bodily injury is proved to our satisfaction to be permanent.

Premises

The building or parts thereof at the locations described in the schedule.

Schedule

The schedule attached to and incorporated in the policy of insurance.

Stock

Stock in trade consisting of merchandise belonging to or in the custody of you whilst on the premises.

Temporary Total Disability

Total disablement certified by a registered medical practitioner which temporarily prevents you from engaging in or giving attention to your usual occupation.

Tenant's Improvements

Building improvements, alterations and betterments made at your expense to premises occupied by you.

We or us

China Ping An Insurance (Hong Kong) Company Limited.

You

The person(s) or company named in the schedule.

Section 1 – Contents & Stocks

1.1 Contents

We will, at our option, pay the cost of reinstatement, repair or replacement of contents on the premises, or will arrange for their replacement or for repair work to be carried out following damage not otherwise excluded by this policy.

We will pay the cost of reinstatement or replacement of contents to a condition similar to but not better nor more extensive than its condition when new.

We will deduct an amount for wear and tear if you do not repair or replace the contents.

We will automatically reinstate the sum insured from the date of payment of any claim, provided that you pay the appropriate additional premium, unless we inform You in writing to the contrary before payment is made.

1.2 Stock

We will pay the invoice price of stock on the premises following damage not otherwise excluded by this policy.

We will automatically reinstate the sum insured from the date of payment of any claims, provided that you pay the appropriate additional premium, unless we inform you in writing to the contrary before payment is made.

Exclusions to Section 1 and its Extensions

The section does not cover

1. any damage to money (unless otherwise insured hereunder) securities and other negotiable instruments, works or art, watches, jewellery, furs, precious metals, precious stones, travel tickets, fixed glass, advertising signs (unless otherwise insured hereunder) or property more specifically insured elsewhere.
2. any mysterious disappearance, unexplained loss or shortage discovered upon stocktaking or making of an inventory.
3. any fraudulent or dishonest act by you or your partners, directors or employees (unless otherwise insured hereunder).
4. any delay, loss of market, loss of use or consequential damage of any kind.
5. malicious damage caused to or contributed by you or your partners, directors or Employees.
6. damage to any property sized or confiscated by order of any public authority.
7. damage caused by Wear and tear (except for Stock), gradual deterioration, chewing scratching, denting, chipping, tearing or fouling by pets, vermin, corrosion, riot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration, repair or misuse.
8. damage caused by mechanical or electrical breakdown or derangement unless fire ensues and then only for the damage caused by such ensuing fire.
9. damage to property on Premises which have been unoccupied for more than 30 consecutive days.
10. damage to automatic sprinkler systems or associated control equipment (unless otherwise insured hereunder)
11. any living creature or plants.
12. damage to stock by theft not accompanied by forcible and violent entry to or exit from the Premises.
13. damage to cash registers caused by theft.
14. the first HK\$1,000 of each and every claim other than those arising out of fire lightning or explosion (unless otherwise exempted).
15. the first HK\$5,000 or 10% whichever is the greater amount of each and every claim arising out of water damage.

Provision to Section 1 and its Extensions

The maximum we will pay in respect of this section is the amount shown in the schedule for any one periods of insurance.

The indemnity under this section is subject to the conditions of average: At the time of the damage the sum insured is less than the value of the property insured by the Business, the amount we agree to pay will be reduced in proportion to the amount of underinsurance.

1.3 Extensions of Section 1

1.3.1. Fixed Glass and advertising Signs

We will pay the cost of: replacing fixed glass in windows, doors, showcases, counters and shelves on the premises including silvered, lettered, bent, ornamental or other special glass which belong to you or for which you are responsible, as a result of accidental damage.

- boarding up until the glass is replaced.
- damage to shop front sign board.

The maximum amount we will pay in respect of any one occurrence is HK\$5,000.

The maximum amount we will pay in total in any one periods of insurance is HK\$20,000.

Special Exclusions to item 1.3.1

This extension does not cover

1. cracked or scratched glass
2. damage resulting from repairs or alterations to the premises.

1.3.2. Contents Temporarily Removed

We will pay for damage to contents temporarily removed from the premises for the purpose of cleaning, renovation, repair or other similar purposes to any premises within Hong Kong and whilst in transit.

The maximum amount we will pay in respect of any one occurrence is 15% of the sum insured under Section 1.

Special Exclusions to item 1.3.2

This extension does not cover

1. damage caused by storm, flood or typhoon whilst the contents are in the open.
2. stock in trade

1.3.3. Personal Effects

We will pay for damage to the clothing or personal effects belonging to you or your directors, partners or employee whilst on the Premises arising out of an event insured under Section 1 or a result of robbery, hold-up or other violent and criminal assault whilst in charges or money and on the premises.

The maximum amount we will pay in respect of any one person or occurrence is HK\$2,000.

Special Exclusions to item 1.3.3.

This extension does not cover damage to money or credit cards.

1.3.4. Removal of Debris

We will pay the costs and expenses incurred in the removal or debris of contents and stock insured under this section following damage arising out of an event insured under Section 1.

The maximum amount we will pay in respect of any one occurrence is 5% of the sum insured under Section 1.

No excess is applied under item 1.3.4.

1.3.5. Seasonal Increase

The sum insured in respect of stock under Section 1 (1.2) will automatically be increased by 20% during the four months periods from 1st November to 1st March within the period of insurance or for any other period to which we agree in writing.

1.3.6. Goods in Transit

We will pay for damage to goods in transit in the course of collection and delivery anywhere in Hong Kong by you or your employees.

The maximum amount we will pay for any one occurrence is HK\$50,000.

Special Exclusions to item 1.3.6.

This extension does not cover loss from any unattended vehicle.

1.3.7. Money

We will indemnify you against, damage to money held in connection with the business within Hong Kong provided always that all money on the premises must be kept in securely locked safe, drawer, strongroom or cash register and whenever the premises are unattended all keys to the safe, drawer, strongroom or cash register must be removed from the premises.

The maximum amount we will pay under item 1.3.7.

- i · in respect of any one loss (except crossed cheques) arising in the premises is HK\$30,000.
- ii · in respect of any one loss (except crossed cheques) arising during the course of transit is HK\$30,000.
- iii · in respect of any one loss (except crossed cheques) arising at your home or of that of any authorized employee is HK\$5,000.
- iv · in respect of any one loss of crossed cheques is HK\$500,000.
- v · in respect of any one loss or damage to cash registers in the premises is HK\$3,000.

Extension to item 1.3.7.

Fidelity Guarantee

We will indemnify you against any financial loss arising from any fraudulent or dishonest act of your employees provided that:

- the fraudulent or dishonest act must be committed during the period of insurance by one or more specific employees.
- such act must be discovered during the periods of insurance or within 15 days after expiration of the policy.
- such act must be discovered within 15 days of the death, dismissal or expiration of any employment contract of the employee(s) concerned.
- any money due by you to the employee(s) concerned shall be deducted from the amount claimed.
- discovery of any fraudulent or dishonest act must be reported to the police within 24 hours of its discovery.
- discovery of any fraudulent or dishonest act must be reported to us within 7 days of its discovery.

The maximum amount we will pay in respect of any one occurrence is HK\$30,000.

No Excess is applied under item 1.3.7.

Special Exclusions to item 1.3.7.

This extension does not cover

- 1) damage from any unattended vehicle
- 2) any shortage due to any accounting error or omission or any depreciation in value.
- 3) damage arising outside of Hong Kong.
- 4) damage resulting from a safe, strongroom or any type of locked device being opened by a key, duplicate key or combination code unless such key or combination code is obtained by violence of the threat of violence to any person.
- 5) consequential loss of any kind.
- 6) damage more specifically insured under any other insurance.
- 7) damage to Money and cash registers caused by theft not accompanied by the use of forcible and violent means.

1.3.8. Personal Accident

We will pay the sum or sums as set out in the Table of Benefits if you or your directors, partners or employee sustain bodily injury within 12 months of and as the result of fire, explosion, robbery, hold-up or other violent and criminal assault whilst on the premises in connection with the business.

Table of Benefits to item 1.3.8.

Description	Sum Insured
1. Death	HK\$50,000
2. Total loss of or loss of use of one or more limbs	HK\$50,000
3. Total loss of sight of one or both eyes	HK\$50,000
4. Permanent Total Disability to attend to your usual occupation or Business	HK\$50,000
5. Temporary Total Disability to attend to your usual occupation or Business	HK\$250 per week up to a maximum of 104 weeks

Condition to item 1.3.8

We will not pay more than one benefit under benefit 1 to 4 for the same occurrence for the same person. Upon payment of benefit 1,2,3 or 4, benefit 5 shall immediately be withdrawn.
No Excess is applied under item 1.3.8.

1.3.9. Frozen Food

We will pay for damage to frozen food contained in any appliance caused by a change in temperature resulting from:

- mechanical or electrical breakdown of the appliance.
- Accidental failure of the public electricity supply at the terminal points of the supply authorities' feeds to the premises.

The maximum amount we will pay in respect of any one occurrence is HK\$10,000.

Special Exclusions to item 1.3.9

This extension does not cover

1. damage caused by the willful negligence of you or any of your employees.
2. damage caused by the failure of the public supply or electricity due to the deliberate act of the supply authority.
3. damage sustained within 48 hours of the accident.
4. any Appliance which is more than 10 years old.

1.4.0 Increase in Cost or Working

In the event of any damage occurring at the premises covered by an event insured under Section 1, we will pay any extra and reasonable expenses incurred for the sole purpose of avoiding or diminishing any interruption of or interference with the business for a period three months commencing on the date of such damage.

The maximum amount we will pay is 20% of the sum insured by Section 1 in the Schedule.

Accountants Fees relating to item 1.4.0

Where we have agreed to pay a claim under item 1.4.0, we will also pay professional accountants charges reasonably incurred for producing details that we require for any claim under this item.

The maximum amount we will pay in respect of any one occurrence is HK\$20,000.

Special Exclusions to item 1.4.0

This extension does not cover

1. any expenses in excess of any reduction in income which would otherwise have been incurred.
2. any additional expenses that would otherwise be covered by Section 2.

No excess is applied under item 1.4.0.

Section 2 – Business Interruption

Section 2 is only applicable if it is shown as being operative in the Schedule.

Loss of Income

in the event of

- damage to the contents and/or stock contained at the Premises from an event covered by Section 1 that payment shall have been made or liability admitted thereunder.
- damage to the property in the vicinity of the premises which prevents or hinders the use of the Premises.
- Failure of public facilities at the terminal points of the supply authorities' feeds to the premises resulting from an event insured under Section 1 but excluding failure or supply due to the deliberate act of the supply authority.

We will pay

1. the shortfall between the income you would have received during the indemnity period if there had been no damage and the income you actually received during that period.
2. business expenses necessarily and reasonably incurred by you for the sole purpose of minimizing such loss of income provided that the incurred expenses are not more than the reduction in income which would otherwise have occurred.
3. professional accountants charges reasonably incurred for producing details that we require for any claim under this section.

Exclusions to Section 2

This section does not cover

1. closure of the premises by a local authority because of any defects in the premises unless such defects are due to damage covered by Section 1.
2. losses due to damage not covered by Section 1.

3. Provisions to Section 2

1. The maximum amount that we will pay in respect of this section is the amount shown in the schedule.
2. The indemnity under this section is subject to the condition of average. If at the time of the damage the sum insured is less than the value of the annual income earned by the Business, the amount we agree to pay will be reduced in proportion to the amount of underinsurance.
3. We will not pay for any loss or damage under this section if such loss or damage is being claimed under Section 1 (1.4.0).
4. In calculating the amount to be paid we will take into account
 - any savings out of business expenses payable out of income which stop or are reduced as a result of the damage.
 - any income you earn from conducting the business elsewhere.

Section 3 – Public Liability

Liability to third parties

We will indemnify you against any amounts which you become legally liable to pay as compensation for an accident causing bodily injury to a person or damage to property occurring within Hong Kong during the period of insurance in connection with the Business.

The maximum amount we will pay for any claim or claims arising from one occurrence as stated in schedule plus costs agreed by us in writing.

Exclusions to Section 3 and its Extensions

This section does not cover any liability arising directly or indirectly from:

1. bodily injury sustained by any employee, directly or partner in the course of their employment in connection with the business
2. any advice, examination, prescription or treatment given by you or of goods sold by you (unless otherwise insured hereunder).
3. the cost of replacing, reinstating, rectifying, recalling or guaranteeing the performance of any goods sold, supplies, repaired serviced or of any work done by you in connection with the Business.
4. property which is leased, rented hired or lent to you or under the care, custody or control of you and any of your director, partner, employee.
5. fines, penalties or liquidated damages.
6. any liability assumed under a contract or agreement.
7. the ownership, possession or use by you or on your behalf of any mechanically propelled vehicle or trailer attached thereto or of a craft designed to travel in, on or through water, air or space.
8. any act or omission which is insured under any other policy.

This section does not cover the first HK\$3,000 of any claim in respect of Damage to property.

Extensions to Section 3

3.2 Products Liability

We will indemnify you against any claims made against you during the period of insurance that you become legally liable to pay compensation for any accident causing bodily injury to person or damage to property occurring within Hong Kong arising solely and independently out of goods sold by you in connection with business.

The maximum amount we will pay in any one period of insurance is HK\$100,000 including any costs agreed by us in writing.

Special Exclusions to item 3.2

This extension does not indemnify you against liability arising

1. from goods hired out to customers.
2. any contract or agreement whether written verbal or implied which increases the your legal liability unless such liability would have attached notwithstanding any such contract or agreement.
3. the recall of product, withdrawn from the market of from use because of any known or suspected defect and in respect of inspection, repair, replacement or loss of use of goods, designed, supplied, installed, erected, repaired, altered or treated in whole or in part by the insured.

3.3 Tenant's Liability

We will indemnify you against any amounts which you as tenant become legally liable to pay as compensation for damage to the premises or to landlord's fixtures and fittings caused by an event not excluded by Section 1 occurring during the period of insurance connection with the business.

The maximum amount We will pay for any claim or claims arising from one occurrence is HK\$5,000,000 including costs agreed by in writing.

3.4 Food and Drink

We will indemnify you against by amounts which you become legally liable to pay as compensation for bodily injury arising solely and independently from food or drink poisoning supplied free of charge by you on the Premises in connection with business.

The maximum amount We will pay for any claim or claims arising from one occurrence is HK\$5,000,000 including costs agreed by in writing.

Special Provision to Section 3 and its Extension

The maximum amount We will pay for any claim or claims under this section arising from one event or cause is HK\$5,000,000 plus cost agreed by us in writing.

Section 4 – Employees' Compensation

Section 4 is only applicable if it is shown as being operative in the schedule.

4.1 Employees' Compensation

We will indemnify you against your legal liability to pay compensation under common law or under the Employees' Compensation Ordinance in force at the inception or subsequent renewal of this policy for bodily injury sustained by your employee(s) arising out of and in the course of their employment in connection with your business plus claimants costs and expenses.

The maximum amount We will pay for any one occurrence is HK\$100,000,000 including costs agreed by us in writing.

Exclusions to Section 4

This section does not cover

1. Your legal liability to contractors' employees.
2. Your legal liability to any person who is not an employee within the meaning of the Employees' Compensation Ordinance.
3. any liability assumed under a contract or agreement.
4. any liability arising from pneumoconiosis or noise induced deafness.
5. any fines or late payment charges which you may be legally liable to pay.

4.2 Change in the Ordinance

In the event of any change in the Employees' Compensation Ordinance, our liability under this section shall remain in force but limited to such sums We would have liable for as if the Ordinance had not been altered.

4.3 Avoidance of Certain Terms and Rights or Recovery

If We are obliged by the legislation to pay any amount which We would not otherwise liable for under this section you will repay the amount to us.

Special Condition to Section 4

The first premium and all renewal premiums that may be accepted are to be regulated by the amount of salaries and wages and other earnings paid by you to employees during each period of insurance. The name of every employee together with the amount of salary, wages and other earnings shall be properly recorded and you shall at all times allow us to inspect such records and shall supply us within one month of the expiry date of such period of insurance with a correct amount of all such salaries, wages and other earning paid during any period of insurance. If the amount so paid shall differ from the amount on which the premium has been paid, the difference in premium shall be met by a further proportionate payment to us or by a refund from us as the case may be.

General Conditions

1. Precautions

You will take all reasonable steps to protect the property and prevent accidents, Bodily Injury or Damage.

2. Changes in the risk

You must tell us of any change of circumstances after the commencement of the insurance which will increase the risk of bodily injury or damage.

3. Misrepresentation

If you or anyone acting on your behalf makes a claim under this policy knowing the claim to be false, we will not pay the claim and cover under the policy shall be forfeited.

4. Policy Cancellation

We have the right to cancel the policy of any section or part of it by giving 14 days notice in writing by registered letter to your last known address and returning a rateable proportion of the premium for the unexpired period from the date of cancellation.

You may terminate this insurance at any time with written notice given to us, we will retain the customary short period premium for the time the policy has been in force.

5. Subrogation

We are entitled to

- take the benefit of your rights against others before or after we have paid a claim any may bring action in your name to enforce that rights.
- take cover the defence or settlement of a claim against you by others.

6. Arbitration

If We admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator who will be appointed jointly by you and us in accordance with the law at the time.

7. Recipient

If you die we will indemnify your legal personal representatives for any liability You had previously incurred during the period of insurance provided that they comply with the terms of the policy.

8. Claims Procedures

- I. Upon learning of any circumstances likely to give rise to a claim you must

- tell us as soon as reasonably and give us all the assistance We may reasonable require.

- Report the damage to the police as soon as reasonably possible if such damage is caused by theft or attempted theft or by riot or civil, labour or political disturbances or by vandals or malicious people.

- As soon as reasonably send to us any writ or summons issued against You.

- Supply at your own expense full details of the claim in writing including any supporting evidence and information that We require within 30 days of the occurrence.
- Take action to minimize the damage and to avoid interruption or interference of the business and to prevent further bodily injury or damage.

I. We shall have the right to enter the premises where the loss or damage has occurred and to take and keep possession of any of the property insured. We shall have the right to settle a claim by:

- cash payment.
- reinstatement of replacement of the property loss or damaged.
- repair of the property damaged.

III. If we decide upon reinstatement, replacement or repair we shall do so in reasonable manner but not necessarily to its exact previous condition or appearance.

IV. We shall not spend on any one item more than its sum insured.

V. We shall have the right to the salvage of any insured property.

VI. You must not admit, deny, negotiate or settle any claim without our written consent.

9. Other insurance

If at the time of any claim there is any other policy covering the same property or occurrence insured by this policy, we shall be liable only for our proportionate share.

If any other such policy has a provision preventing it from contributing in like manner then our share of the claim shall be limited to the proportion that the sum insured bears to the value of the property insured.

10. Jurisdiction

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

General Exclusions

This policy does not cover

- any event arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military force or coup.
- damage arising directly from pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- any expenses, consequential loss, legal liability or damage to any property directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.
- any damage or liability arising from pollution, contamination or seepage.
- acts of terrorism committed by a person or persons acting on behalf of or in connection with any organization. For the purpose of this exclusion "terrorism" means the use of violence for political ends and includes any use of violence for the putting of the public or any section of the public in fear.
- HIV related illness including AIDS and/or any mutant deviates or variations thereof however caused or named.
- motor vehicles or other mechanically or electrically propelled vehicles or accessories licensed for road use.
- any event, loss, damage or liability under the conditions of attached Year 2000 Exclusion Clause I, II, III.

Year 2000 Exclusion Clause I

This policy does not cover damage or consequential loss, cost, claim or expenses, whether preventative or otherwise of whatsoever nature directly or indirectly caused by or consisting of or arising from

- any erasure, loss, distortion or corruption of information or data of any computer system or network, computer hardware or software, data processing equipment, computerized component, media, microchip, embedded chip, integrated circuit or similar devices, or other records

or
- the failure, malfunction or inadequacy of any computer system or network, any computer hardware or software, data processing equipment, computerized component, media, microchip, embedded chip, integrated circuit or similar devices, or other records whether the property of the Insured or not, and whether occurring before, during or after the year 2000
 - correctly to recognise any date as its true calendar date
 - to capture save or retain and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any data otherwise than as its true calendar date
 - to capture save or retain or correctly to process or interpret any data or information as a result of the operation of any command which has been programmed into computer system or network, especially any computer

hardware or software, data processing equipment, computerized component, media, microchip, embedded chip, integrated circuit or similar devices, being a command which causes erasure, loss, distortion or corruption of data or information or the inability to capture save retain or correctly to process such data on or after any date.

Year 2000 Exclusion Clause II

DAMAGE and/or CONSEQUENTIAL LOSS directly or indirectly caused by or consisting of or arising from the failure or inability of any computer, data processing equipment or media, microchip, embedded chip, integrated circuit or similar device or any computer software, whether the property of the insured or not, and whether occurring before, during or after the year 2000

- correctly to recognise any date as its true calendar date
- to capture save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date
- to capture save retain or correctly to 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 such retain or correctly to process such data on or after any date

Year 2000 Exclusion Clause III

- The Company shall not be liable under this Policy in respect of any accident loss damage expenses or liability whensoever occurring directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with any Computer System (as hereinafter defined) not being Year 2000 Compliant (as hereinafter defined), whether such Computer System belongs to the Insured or not.
- The Company further shall not be liable under this Policy in respect of any cost or expenses however or whensoever incurred for the correction conversion renovation rewriting or replacement of any Computer System, whether belonging to the Insured or not, so as to render such Computer System Year 2000 Compliant
- For the purpose of this Memorandum:
 - a "Computer System" means any equipment installation system device and/or medium and any peripheral devices attached thereto (including microchips, integrated circuits and other components and parts forming part thereof of forming part of such attached peripheral devices) for processing, manipulating, storing or retrieving data electronically and the expression "Computer System" also includes or refers to any hardware-and-software codes, commands and instructions programmed into or encoded in any part of or used in connection with the Computer System;
 - a computer system is deemed "not being Year 2000 Compliant" if for any reason whatsoever

it is not capable of correctly recognising any date as its true calendar date or capturing saving or retaining and/or correctly manipulating, interpreting or processing any data or information or command or instruction as a result of:

 - treating any date otherwise than as its true calendar date; or
 - the operation of any command which has been programmed into any computer hardware or software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date.

- In any action suit or other proceedings where the Company alleges that by reason of paragraph (1) or (2) of this Memorandum any accident loss damage expense or liability is not indemnifiable by this Policy, the burden of proving that such accident loss damage expense or liability is indemnifiable by this Policy shall be upon the Insured or any other person claiming to be indemnified.
- Where this Memorandum is at variance with or inconsistent with any terms provisions or conditions of the Policy, this Memorandum shall take precedence and shall prevail.

Industries, Seepage, Pollution and Contamination Exclusion Clause

This insurance does not cover any liability for:

- Personal Injury or Bodily Injury or loss of, damage to or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided always that this paragraph (a) shall not apply to liability for Personal Injury or Bodily Injury or loss of or physical damage to or destruction to tangible property, or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this insurance.
- The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances unless the seepage pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this insurance.
- Fines, penalties, punitive or exemplary damages

This Clause shall not extend this insurance to cover any liability which would not have been covered under this insurance had this clause not been attached.

Infectious Disease Exclusion

This policy shall exclude any claim in respect of death, bodily injury, illness of any person or damage to property arising directly or indirectly out of or caused by or in connection with infectious or contagious disease of any kind.

It is further understood that the Company shall not be liable for

- i) any payment for the investigation or defence of any loss
- ii) any cost or extra expense incurred in relation to any kind of infectious or contagious disease either.

Subject otherwise to the terms, exceptions and conditions of this policy.

Terrorism and Computer Risk Exclusion Clauses

War and Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expenses 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:

- (1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
- (2) any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), 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.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating (1) and/or (2) above.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

IT Clarification Clause

Property damage covered under this Agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in date, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Agreement.

- (A) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- (B) Loss of damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

Terrorism Exclusion Clause for Contamination And Explosive

It is agreed that, regardless of any contributory causes, this insurance does not cover any loss, damage, cost or expenses directly or indirectly arising out of

- a) Biological or chemical contamination
- b) Missiles, bombs, grenades, explosives due to any act of terrorism.

For the purposes of the endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of a) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

Toxic Mold Exclusion

This policy does not insure loss or damage by mold, moss mildew, fungi, spores, bacterial infestation or any similar organism and wet or dry rot, whether directly or indirectly the result of a covered peril. This includes, but is not limited to, the cost for investigation, testing, remediation services, extra expense or business interruption. Such loss is excluded regardless of any other cause or event that continues concurrently or in any sequence to the loss. If loss otherwise covered by this Policy occurs and the cost of removal of debris is increased due to the presence of mold, moss, fungi, bacterial infestation, wet or dry rot and extremes of humidity, this Policy will only be liable for the costs of debris removal which would have been incurred had no such factors been present in, on or about the covered property to be removed.

Total Asbestos Exclusion Clause

It is hereby understood and agreed that this contract shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of asbestos in whatever form or quantity.

Year 2000 Exclusion Clause

Memorandum

For the purposes of this Memorandum the expression Computer Equipment shall mean any computer or other equipment or system for processing, storing or retrieving data and shall include but shall not be limited to any computer hardware, firmware or software, media, microchip, integrated circuit or similar device.

This Policy does not cover any loss damage or liability of whatsoever nature directly or indirectly caused by contributed to by or arising from the failure or inability of any Computer Equipment whether the property of the Insured or not and whether occurring before during or after the year 2000.

- i) correctly to recognize any date as its true calendar date.
- ii) to capture save or retain or correctly to 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.
- iii) to capture save or retain or correctly to process any data as a result of the operation of any command which has been programmed into any Computer Equipment being a command which causes the loss of data or the inability to capture save or retain or correctly to process such data on or after any date.

Sanction Limitation And Exclusion Clause

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, The People's Republic of China / Hong Kong SAR or any jurisdiction or regulation or specific national law applicable to us or our reinsurers panel.

Rights of Third Parties Exclusion Clause

Any person or entity who is not a party to this policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this policy.

Communicable Disease Exclusion

1 Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2 For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

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

- 3.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- 3.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 3.3 the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

CYBER RISK EXCLUSION CLAUSE LMA5411

1 Notwithstanding any provision to the contrary within this insurance agreement or any endorsement thereto, this insurance agreement excludes any:

- 1.1 Cyber Loss;
- 1.2 loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2 If the Insurer allege that by reason of this exclusion any loss, damage, liability, claim, cost or expense sustained by the Company is not covered by this insurance agreement, the burden of proving the contrary shall be upon the Company.

Definitions

3 Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident, including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

4 Cyber Act means an unauthorized, malicious or criminal act or series of related unauthorized, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

5 Cyber Incident means:

5.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

5.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

6 Computer System means:

6.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

7 Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

Privacy Policy and Personal Information Collection Statement ("PICS")

China Ping An Insurance (HK) Co., Ltd (referred to hereinafter as the "Company") recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

1. PURPOSES FOR COLLECTING PERSONAL DATA

From time to time it is necessary for the Company to collect your personal data which may be used, stored, processed, transferred, disclosed or shared by us for the purposes ("Purposes") of the following:

- i) offering, providing and marketing to you the products/services of the Company, other companies of the Ping An Group ("our affiliates") or our business partners (please see further details in "Use and provision of personal data in direct marketing"), and administering, maintaining, managing and operating such products/services;
- ii) processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
- iii) providing subsequent services to you, including but not limited to arranging contract of insurance, administering the policies issued, 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.
- iv) any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including but not limited to investigation, processing, adjudicating and defending insurance claims;
- v) detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
- vi) designing products/services for customers;
- vii) conducting market research for statistical or other purposes;
- viii) matching any data held which relates to you from time to time for any of the purposes listed herein;
- ix) making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
- x) conducting identity and/or credit checks and/or debt collection;
- xi) complying with the laws of any applicable jurisdiction;
- xii) carrying out other services in connection with the operation of the Company's business; and
- xiii) other purposes directly relating to any of the above.

2. TRANSFER OF PERSONAL DATA

Personal data will be kept confidential but the Company may, for the purposes set out in the above, transfer your personal data to:

- i) any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
- ii) any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
- iii) any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
- iv) credit reference agencies or, in the event of default, debt collection agencies;
- v) any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
- vi) any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and
- vii) the following persons who may collect and use the data only as reasonably necessary to carry out any of the Purposes specified above: adjusters and surveyors, 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 data provided against existing data.

Transfer of your personal data will only be made for one or more of the Purposes specified above. Such information may be transferred to a place outside Hong Kong.

For our policy on using your personal data for marketing purposes, please see the section below "Use and provision of personal data in direct marketing".

Our website will record your visit to analyse the number of visitors and general usage situation, and some data will be collected through "Cookies". Cookies are a small piece of data file which can automatically install in the web browser of visitors computers for future searching. Cookies can enhance the website usage through your storage of individual preferences, and to provide you better online experience. Cookies is a collection of nameless collective statistical data, it does not include names or addresses or allow third parties to access your data through telephone, email or other ways. Most browsers have preset cookies functions. If you want to close cookies function or get notification before using Cookies, you can change your browser settings. However, this change may disable you to enter all interfaces of our website.

3. USE OF PERSONAL DATA IN DIRECT MARKETING

The Company intends to:

- i) use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
- ii) conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
 - a. insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b. products and services on health, wellness and medical, food and beverage, sporting activities, membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and car related services;
- iii) the above products and services may be provided by the Company and/or:
 - a. any of our affiliates;
 - b. third party financial institutions;
 - c. the business partners or co-branding partners of the Company and/or affiliates providing the products and services;
 - d. third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities.
- iv) in addition to marketing the above products and services, the Company also intends to provide the data described in (i) above to all and/or any of the persons described in (iii) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection for that purpose);

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your consent, and only after having obtained such consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on "Access and Correction of Personal Data".

4. ACCESS AND CORRECTION OF PERSONAL DATA

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and if the Company holds such data, and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Requests for access and corrections or for information regarding policies and practices and kinds of data held by the Company should be made in writing to the Personal Data Privacy Officer of the Company at the following address or fax number:

China Ping An Insurance (HK) Co., Ltd.

Personal Data Privacy Officer

1901A, 19/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon

Fax: (852) 2802 0018

The Company has the right to charge a reasonable administrative fee for the processing of any data access request.

The Company retains the right to change the PICS without prior notice.

In the event of any discrepancies between the English and Chinese versions of the PICS, the English version shall prevail. For more details, please visit <http://www.pingan.com.hk/about/privacy/lang/en>

私隱政策及收集個人資料聲明(「本聲明」)

中國平安保險(香港)有限公司(下稱“本公司”)明白其就《個人資料(私隱)條例》(香港法例第486章)(“條例”)收集、持有、處理、使用和／或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保本公司所持個人資料的準確性。本公司將採取一切可行的步驟，確保個人資料的安全性，及避免發生未經授權或意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意，如果閣下不向本公司提供閣下的個人資料，我們可能無法提供閣下所需的資料、產品或服務，或無法處理閣下的要求。

1. 個人資料收集目的

本公司不時有必要收集閣下的個人資料，並可能就下列各項目的有關目的(目的)而供本公司使用、存儲、轉移、披露或共享該等個人資料：

- i) 向閣下推介、提供和營銷本公司、平安集團的其他公司(“平安關聯方”)或本公司的商業合作夥伴之產品/服務，以及提供、維持、管理和操作該等產品/服務；
- ii) 處理和評估閣下就本公司及平安關聯方所提供之產品/服務提出的任何申請或要求；
- iii) 向閣下提供後續服務，包括但不限於處理保單、管理已發出的保單、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；
- iv) 與就本公司和或平安關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的，包括索賠調查、處理、判定保險索償及就索償抗辯；
- v) 偵測和防止欺詐行為(無論是否與就由本公司及或平安關聯方提供的產品/服務有關)；
- vi) 為客戶設計產品/服務；
- vii) 為統計或其他目的進行市場研究；
- viii) 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料；
- ix) 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；
- x) 進行身份和或信用核查和/或債務追收；
- xi) 遵守任何適用的司法管轄區的法律；
- xii) 開展與本公司業務經營有關的其他服務；及
- xiii) 與上述任何目的直接有關的其他目的。

2. 個人資料的轉移

存於本公司的個人資料會保密，但本公司可能會向以下各方透露該等資料作本聲明上述所列出的用途：

- i) 位於香港或香港以外其他地方的任何平安關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會或金融機構，以及就此方面而言，閣下同意將閣下的資料轉移至香港境外；
- ii) 與就本公司和或平安關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士(包括私家偵探)；
- iii) 在香港或香港以外其他地方向本公司和或平安關聯方提供行政、技術或其他服務(包括直接促銷服務)並對個人資料負有保密義務的任何代理、承包商或第三方；
- iv) 信貸資料機構或(在出現拖欠還款的情況下)追討欠款公司；
- v) 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者；
- vi) 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關；及
- vii) 在有合理需要履行任何上述有關目的之情況下，以下人士：查勘及定損員、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申訴和承保資料的組織、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)。

閣下的個人資料將僅為上文中規定的個人或多個有關目的而被轉移。該等資料可能被轉移至香港境外。

如欲了解本公司為促銷目的使用閣下的個人資料的政策，請參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份。

閣下到訪本網站時，網站會作紀錄，以分析網站的訪客人數及一般使用狀況，而當中部份資料將透過「Cookies」方式收集。Cookies是載有小量資料的檔案，自動儲存於訪客所用電腦內安裝的互聯網瀏覽器，可供本網站日後檢索。Cookies有助加強網站用途，透過儲存閣下對網站個別版面的喜好，以便我們為閣下營造更理想的線上體驗。Cookies收集的是不記名的集體統計資料，並不包括姓名或地址或能讓他人透過電話、電郵或任何其他途徑聯絡閣下的資料。大部分瀏覽器版本均預設啟動Cookies的功能，如閣下欲關閉Cookies或於使用Cookies的功能前獲得通知，可更改瀏覽器的設定，但更改後閣下未必能進入本網站的所有版面。

3. 在直接促銷中使用個人資料

本公司有意：

- i) 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷；
- ii) 就本公司、平安關聯方，本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷(包括但不限於提供獎賞、客戶或會員或優惠計劃)：
 - a. 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務；
 - b. 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的汽車有關服務；
- iii) 以上服務及產品將會由本公司及或以下機構提供：
 - a. 任何平安關聯方；
 - b. 第三方金融機構；
 - c. 本公司或平安關聯方的商業合作夥伴或合作品牌夥伴；
 - d. 向本公司或任何以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者；
- iv) 除由本公司促銷上述服務及產品外，本公司亦有意將上文(i)所述的資料提供予上文(iii)段部份所述的全部或任何人士，以供該等人士在促銷該等服務及產品中使用，而本公司為此目的須獲得客戶書面同意(包括表示不反對)。

在使用閣下的個人資料作上述所述的目的或提供予上文所述的人士之前，本公司須得到閣下的同意，及只在獲得閣下的同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下的同意，請發信至下文“個人資料的查閱及更正權利”部份所列的地址通知本公司。

4. 個人資料的查閱及更正權利

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更正。閣下如欲行使有關權利，請以書面形式經以下聯絡方法向本公司的個人資料保障主任提出：

中國平安保險(香港)有限公司

個人資料私隱主任

香港九龍觀塘海濱道123號綠景NEO 19樓1901A室

傳真: 2802 0018

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。

本公司保留修改本聲明的權利而不另行通知。

本聲明的中英文版本如有任何歧異或不一致，一概以英文版本為準。英文版本可於本公司網頁瀏覽 <http://www.pingan.com.hk/about/privacy/lang/en>。