

Senior Citizen Protector 長者保障計劃

Insurance designed specially for seniors

全面保障讓長者安享晚年



Senior Citizen Protector

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

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

Features

Accidental Death or Permanent Disablement

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

Burns or Broken Bones Benefit

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

Accidental Hospital Income

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

Intensive Care Unit Income

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

Home Nursing Allowance

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

FREE 24-Hour Worldwide Assistance Hotline

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

Insure in a Group to Enjoy Premium Discounts

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

Simple Application, No Medical Checkup

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

Age Limit

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

長者保障計劃

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

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

計劃特點

意外身故或永久性傷殘

若不幸因意外而導致身故或永久性傷殘，最高可獲350,000港元賠償。

燒傷或骨折保障

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

意外住院津貼

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

深切治療病房津貼

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

家庭看護

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

免費24小時全球性緊急支援熱線

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

多人投保 共享優惠

如多人以公司、機構或家庭名義投保，可享保費折扣優惠高達12%。

投保方便 毋須驗身

你只需填妥申請表格，交回本公司即可投保，毋須經過身體檢查。

年齡限制

18-75歲。75歲之前投保者可續保至80歲。

Senior Citizen Protector Proposal Form

長者保障計劃投保書



Important notes: The Insured Person(s) must be Hong Kong Permanent resident(s). 重要事項：受保人必須為香港永久居民。
Please complete in BLOCK LETTERS and tick the appropriate box. 請以英文正楷填寫及於適當位置加上✓號。

Applicant Details 申請人資料

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

Insured Person Details 受保人資料

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

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

Effective Date 生效日期	From 由	(D/M/Y) (日/月/年)	<input type="text"/>	To 至	(D/M/Y) (日/月/年)	<input type="text"/>
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Insured Plan and Annual Premium (HK\$) 投保計劃及全年保費(港元)

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

Medical History 健康記錄

Are all insured person(s) in good health and free from physical impairment or deformity? Yes No 否

所有受保人是否均健康良好及身體並無損傷或殘缺？

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

Declaration and Signature 聲明及簽署

I / We DECLARE AND AGREE THAT 本人謹此作下列聲明及同意：

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

This proposal will not become effective until it has been accepted by QBE Hongkong & Shanghai Insurance Ltd. 此保險申請經昆士蘭聯保保險有限公司接納後始為生效。(本投保書及章程中的中文內容力求符合英文原義，惟有關條文解釋及引用，則以英文為準。)

For Office Use Only 本公司專用

Account No. 賬戶號碼 _____

Policy No. 保單號碼 _____

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

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

如為你服務的中介人為保險經紀，請閱讀下文：

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

Signature of Applicant 申請人簽署

Date 日期

Personal Information Collection Statement 收集個人資料聲明

QBE Hongkong & Shanghai Insurance Limited (The Company) may use the personal data the Company collects about you, which may include your name, address and other contact details, date of birth bank account or credit card details, telephone number, information about your dependents and health records, and which we may collect when, for example, you apply for, renew or make a claim under a policy and/or you correspond with us, for the following purposes:

Insurance Services (Mandatory)

1. processing and assessing of applications for any insurance products and daily operation of the related services;
2. administering your insurance policy and providing services in relation to your insurance policy;
3. any alterations, variations, cancellation or renewal of any insurance and related services;
4. investigating, analysing, processing and paying claims made under your insurance policy;
5. issuing and collecting premiums and related amounts from you;
6. exercising any right under the insurance policy including right of subrogation, if applicable;
7. complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies, law enforcement agencies and court orders.

The personal data you provide to the Company may be provided or transferred to the following persons in Hong Kong or overseas for the purposes set out in the above paragraph or directly related purposes or as otherwise permitted by applicable law.

- a. any agent, advisor, contractor or third party service provider (whether within or outside the QBE Group) who provides administrative, telecommunications, computer, payment, claim, distribution, security, research, ratings, consulting services, product design, marketing (where you have consented to direct marketing as described below), data processing or storage or related services or any other person carrying on insurance or reinsurance related business, or an intermediary or a claim or investment or other service provider providing services relevant to insurance business;
- b. any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or any other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member of the Federation.

8. to conduct research, insurance survey and analysis for the purpose of product design and development and improvement of our services to you;
9. for statistical or actuarial research undertaken by the Company, other members of the QBE Group, any agents, third parties or business partners of the Company or its regulators;
10. the operation and administration of the Company's internal business including without limitation any corporate reorganization;
11. contacting you for any of the above purposes; and
12. other ancillary purposes which are directly related to the above purposes.

 - c. any members of the Federation by the Federation for any of the purposes referred to in (b) above or directly related purposes;
 - d. government bodies, regulators or any other body to whom the Company or any company within the QBE Group is required to or has agreed to make disclosure under any applicable laws or regulations;
 - e. lawyers;
 - f. auditors; and
 - g. other persons who are members of the QBE Group which have undertaken to keep such information confidential.

Some of these persons may be located in countries overseas, namely Australia, Philippines, where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the data protection laws of Hong Kong. That means your personal data may not be protected to the same or similar level as in Hong Kong. However, the Company will only transfer your personal data to a service provider or overseas where the Company is satisfied that adequate levels of protection are in place to protect the integrity and security of any information being processed and compliance with applicable privacy and data protection laws.

In the unlikely event that the Company, any companies within the QBE Group, or its or their brands or substantially all of any of its or their assets are acquired by an unrelated third party, your personal data may be one of the transferred assets. By providing your personal data to the Company you agree that the Company may disclose your personal data on a confidential basis to a prospective transferee and its professional advisors for the purposes of their due diligence investigations, the completion of any such transaction and the continued operation of the acquired business.

You do not have to provide your personal data to the Company, but if you do not provide certain personal data (for example the information indicated as mandatory on the relevant application, registration or renewal forms, or your contact details) if you send us an enquiry it would not be possible for the Company to process your application and render the services or otherwise correspond with you. The Company is committed to ensuring your personal data is kept secure and confidential and not kept for longer than is necessary.

Direct Marketing of Products and Services

To provide a more comprehensive range of financial and insurance services, the Company would like to use your name and the contact details you provide to us (for example, your mobile phone number, residential phone number, office phone number, residential address, correspondence address and email address) alongside information that you provide and but not limited to about your age, gender, occupation, personal interests, marital status, family and education (the "Marketing Personal Data") to provide you with direct marketing communications about the Company's products and services including but not limited to the Company's insurance, banking, financial services, provident schemes and general insurance products but the Company cannot do so without your consent.

The Company intends to share from time to time, your Marketing Personal Data with any agents, third parties or business partners of the Company for the purpose of marketing to you their insurance, investment fund, provident schemes, and other financial products and services including general insurance products and services, but we will not do so without your written consent.

If you do not want to receive any direct marketing, you may withdraw your consent at any time free of charge by contacting the Company's Data Protection Officer below.

Your Rights

You have the right to ascertain the Company's policies and practices in relation to personal data, and to obtain access to and to request correction of your personal data held by the Company. Your right to access your personal data may be subject to payment of an administrative fee. Requests for such access or correction, to withdraw consent for direct marketing, or for further information about our data privacy policies and practices, can be made in writing to the Data Protection Officer, QBE Hongkong & Shanghai Insurance Limited, 23/F, Oxford House, Tai Koo Place, 579 King's Road, Quarry Bay, Hong Kong.

In case of discrepancies between the English and Chinese versions, the English version shall prevail.

November 2018

昆士蘭聯保保險有限公司(本公司)所收集閣下的個人資料，包括姓名、地址及其他聯絡方式、出生日期、銀行賬戶或信用卡資料、香港身份證號碼、有關閣下的家屬資料和醫療紀錄，以及本公司日後可能會在閣下投保、續保、索償或與我們通訊時收集的資料，本公司可能用於下列用途：

保險服務(強制)

1. 處理及評估任何保險產品之日常運作；
2. 管理閣下的保單及為閣下的保單提供相關服務；
3. 有關保險產品及服務的任何更改、變更、取消或續保；
4. 閣下保單單據的審查、分析及處理及賠償；
5. 保費通知、收保費及扣款；
6. 行使有關保單賦予的任何權利包括代位權(如適用)；

閣下向本公司提供的個人資料可能會提供或轉發予下列在香港或海外的各方人士作前段所述的用途或直接或間接的用途或任何其他用途：

- 甲. 任何代理人、顧問、承辦商或提供行政、電腦、電話、付帳、債務諮詢、保安、研究、評級、諮詢服務、產品設計、市場營銷(假如閣下已如下節所述同意)、數據處理或儲存或有關服務的第三方服務供應商(不論是本公司集團的一部分)或任何其他從事與保險或再保險業務有關的人士、中介人或提供相關服務的其他保險公司或保險服務提供者；
- 乙. 任何協會、聯盟或類似組織("聯盟")，以達到任何上述或有關的用途，或以使聯盟能執行監管功能，或其他基於保險業或任何保險業會員的利益而不時在合理程度上賦予聯盟的權利；
- 丙. 任何成員或聯邦、州、省、聯邦或海外國家保險公司的法律不一定與香港的有關法律相同，亦不一定能達到同目的。閣下的個人資料可能得不到與香港或相近香港法律下的保障水平。然而，本公司閣下的個人資料將繼續提供服務或轉發到海外，本公司會確保提供資料的一方對有關資料有足夠的保護以保障資料的完整性及安全性，並遵守相關的私隱和個人資料保護法律。
- 丁. 政府機構、監管機構或任何其他本公司或本集團內任何公司或本集團任何成員的法律或法規必須已獲同意向其披露有關資料的機構；
- 戊. 執業律師；
- 己. 認可核數師；及
- 庚. 本集團內已承諾將資料保留的其他保險公司。

上述人士可能位於外國，包括歐洲及菲律賓，這些外國國家保險公司的法律不一定與香港的有關法律相同，亦不一定能達到同目的。閣下的個人資料可能得不到與香港或相近香港法律下的保障水平。然而，本公司閣下的個人資料將繼續提供服務或轉發到海外，本公司會確保提供資料的一方對有關資料有足夠的保護以保障資料的完整性及安全性，並遵守相關的私隱和個人資料保護法律。

一旦本公司、本集團內任何公司、本集團的成員或實質上的全部資產被收購的第三次收購，閣下的個人資料可能會成為被收購的資產之一。當閣下向本公司提供個人資料的同時，亦表示閣下同意本公司可能會在保留的基礎上，向有關人士及專業顧問提供閣下的個人資料，以作他們進行調查的用途，或以完成有關交易或使被收購的企業或機構持續營業。本公司亦可能將閣下的個人資料與本公司集團內其他成員或本集團內任何公司或本集團任何成員的法律或法規必須獲同意向其披露有關資料的機構。

本公司致力確保閣下個人資料的安全和保密，資料的保留時間亦不會超過業務所需。

直接市場推廣產品及服務

為了提供一個更全面的金融及保險服務，本公司可能會使用閣下的姓名及閣下提供的聯絡方式(如手提電話號碼、家居電話號碼、辦公電話號碼、居住地址、郵寄地址及電子郵件地址)以及其他資料，包括但不限於年齡、性別、職業、個人興趣、婚姻狀況、家庭成員資料等(「市場推廣用途的個人資料」)，作為本公司產品及服務的推廣用途，包括但不限於本公司的保險、銀行及金融服務、公積金計劃及一般保險產品。本公司亦可能將閣下的同意之前不獲提供閣下的個人資料作上述用途。

本公司不時將本公司之代理人、商業夥伴及第三方分開閣下作為市場推廣用途的個人資料，以用作向閣下推銷相關的保險、投資基金、公積金計劃及其他金融產品及服務，包括一般保險產品及服務。本公司在未得到閣下同意前不會將閣下的個人資料與本集團內其他成員或本集團內任何公司或本集團任何成員的法律或法規必須獲同意向其披露有關資料的機構。

閣下如不欲接收可直接向市場推廣或銷售，閣下可在任何時候向本公司提供資料保護主任免收閣下的同意。

閣下的權利

閣下有權利對本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料，查閱閣下的個人資料需支付行政費用。有關查閱及更正的要求，或有閣下閣下個人資料用於直接市場推廣的同意，或更改或撤回閣下對本公司產品及服務的同意，可致電香港熱線57989798或57989798或親臨大廈3樓昆士蘭聯保保險有限公司，向資料保護主任查詢。

中英文版本如有歧異，概以英文版本為準。

2018年11

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong) offers a comprehensive range of non-life insurance solutions for both corporate and personal customers. QBE Hong Kong is part of the QBE Insurance Group.

QBE Insurance Group is a general insurance and reinsurance company with operations in key insurance markets. Listed on the Australian Securities Exchange, QBE Insurance Group is headquartered in Sydney and employs more than 12,000 people in 31 countries and territories.

昆士蘭聯保保險有限公司（昆士蘭保險香港）為企業及個人客戶提供全面的非人壽保險方案，屬昆士蘭保險集團之成員公司。

昆士蘭保險集團為一般保險及再保險公司，業務遍及主要保險市場。昆士蘭保險集團於澳洲證券交易所上市，其總部位於悉尼，在31個國家及地區有超過12,000名員工。



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