

Burglary Insurance Proposal

Name of Proposer 投保人姓名:

Correspondence Address 通訊地址:

Location of Risks 投保地址:

Nature of Business 業務性質:

(Please indicate products &/or service provided 請註明所提供的產品及/或服務)

Period of Insurance 投保期限: From..... To

FULL DESCRIPTION OF GOODS TO BE INSURED (To include the whole of the stock and business plant and appliances)	Full Value	Amount to be insured
1. Stock in trade consisting of: - (Maximum value of any single article) Subject to the CONDITION OF AVERAGE set out below.		
2. Good in trust and on commission for which the Proposer is responsible consisting of: - (Maximum value of any single article) Subject to the CONDITION OF AVERAGE set out below.		
3. Business Plant and Appliances trade utensils and office fixtures and fittings (exclusive of plate glass): - (Maximum value of any single article) Subject to the CONDITION OF AVERAGE set out below.		
CONDITION OF AVERAGE		

Whenever a sum insured is declared to be Subject to Average, if the property covered thereby shall at the commencement of any loss, destruction of or damage to such property by any peril hereby insured against be collectively of greater value than such sum insured, then the Insured shall be considered as being his own insurer for the difference and shall bear a ratable share of the loss accordingly.

1. (a) State nature of premises e.g. warehouse, shop, factory, store or otherwise		6. (a) Is a complete stock record kept?	
(b) Are the premises in your sole occupation?		(b) How frequently will such records be posted?	
(c) If there are other occupants of premises give particulars.		(c) Will such records continue to be kept during the currency of the policy?	
2. (a) How long have you occupied the premises?		7. (a) Have you ever sustained a loss or made a claim in respect of any of the risks you now wish to insure against? If so give details.	
(b) Have the premises been entered by thieves during your occupancy? Give details.			
3. Are the premises occupied at night? If so state by whom.		(b) Has any company or underwriter in respect of any of the risks to which this proposal applies declined your application or renewal of your policy or required an increased premium or imposed special conditions? If so give details.	
4. Are the premises fitted with an alarm system? If so give details.			
5. When were you premises last checked by the police for security purposes?		8. Please state the total value of the whole Contents and the sum insured thereon against Fire and name of Insurer.	Value of Contents Amount of Fire Insurance Insurer

投保人需知 Important Notes For Proposer

A. 閣下必須在其知悉範圍內提供所有有關會影響保險公司於接納或釐定此保單條文的資料，如對應透露的資料有任何疑問，請即向本公司或閣下的保險代理 / 經紀查詢。我們建議閣下將有關的資料作記錄(包括信件副本)，以備日後作參考之用。為確保閣下的利益，閣下應如實呈報所有有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能導致此保單無效。
 Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask us or your insurance agent / broker. We recommend you keep a record (including copies of letters) for your future reference of any additional information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy together.

B. 收集個人資料聲明

1. 創興保險有限公司(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、披露、處理、使用及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及安全性，及避免發生未經授權或者意外取得、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。

2. **目的：**本公司不時有必要收集閣下的個人資料，並可能因下列各項目的（“**有關目的**”）而供本公司使用、儲存、保留、處理、轉移、披露或共享該等個人資料：
- (a) 向閣下推介、提供和營銷本公司、創興銀行集團成員或本公司合作品牌夥伴及商業合作夥伴(參閱下文“**在直接促銷中使用資料**”部份)之產品／服務；
 - (b) 處理和評估閣下就本公司及創興銀行集團成員所提供之產品／服務提出的任何申請或要求；
 - (c) 向閣下提供後續服務，包括但不限於管理已發出的保單；
 - (d) 與就本公司或創興銀行集團成員提供的任何產品／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；
 - (e) 評估閣下的財務需求；
 - (f) 為客戶設計產品／服務；
 - (g) 為統計或其他目的進行市場研究；
 - (h) 不時為本聲明所列的任何目的而核對由本公司或任何創興銀行集團成員所持有的與閣下有關的任何資料；
 - (i) 履行根據下列在香港特別行政區管轄權以內或以外適用於本公司或任何創興銀行集團成員的關於披露及使用資料的任何規定：
 - (i) 任何法律；
 - (ii) 任何由具有管轄權的法院或審裁處所作出之任何命令／判決；
 - (iii) 任何本地或外地法律、監管、稅務、政府、執法或其他機關，或金融服務供應者的自律監管或行業組織或協會的任何指引；或
 - (iv) 由本地或外地法律、監管、稅務、政府、執法或其他機關，或金融服務供應者的自律監管或行業組織或協會所訂立的任何合約或其他承諾；
 - (j) 進行身份及／或信用核查及／或債務追討；
 - (k) 促使本公司的實際或擬定承讓人、或本公司對客戶及／或個人所擁有之權利的參與人或附屬參與人評估擬成為轉讓、參與或附屬參與對象的交易；
 - (l) 遵守在創興銀行集團內部針對符合制裁、阻止、偵查、調查或檢控香港特別行政區管轄權以內或以外清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案而訂定有關共用、保留、披露或使用資料的任何規定、政策、程序、措施或安排；
 - (m) 與任何創興銀行集團成員共用或轉移資料，而該等資料亦可能與可獲取的其他資料組合或被使用，以經營與任何創興銀行集團成員主要業務所經營的金融、保險及證券相關服務；
 - (n) 進行與本公司業務經營有關的其他服務；及
 - (o) 與上述任何目的直接有關及附帶的其他目的。

3. **個人資料的轉移：**個人資料將予以保密，但在遵守任何適用法律條文的前提下，可提供給下述在香港特別行政區管轄權以內或以外的各類人士或實體作任何有關目的：

- (a) 任何創興銀行集團成員（「**創興銀行集團**」一併及分別地指創興銀行有限公司、本公司其任何控股公司及任何該等控股公司的子公司、其控股人（該詞釋義見香港法例第155章銀行業條例）、其子公司及其任何分行及辦事處，而「**創興銀行集團成員**」具有相同涵義），而該等個人資料可能與創興銀行集團任何成員可獲取的其他資料組合；
- (b) 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、行業組織或協會、基金管理公司或金融機構，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；
- (c) 根據在香港特別行政區管轄權以內或以外不時適用於本公司或任何創興銀行集團成員的任何法律、任何法庭／審裁處所做出之命令或判決或任何本地或外地的法律、監管、稅務、政府、執法或其他機關，或金融服務供應者的自律監管或行業組織或協會的任何指引或其訂立的任何合約或其他承諾而本公司或任何創興銀行集團成員被規定或被期望需向其作出披露的任何人士；
- (d) 與就本公司及／或任何創興銀行集團成員提供的任何產品／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)；
- (e) 向本公司及／或相關的創興銀行集團成員提供行政、電訊、電腦、付款、技術、證券結算、索賠處理或其他服務(包括直接促銷服務)並對上述相關的創興銀行集團成員負有保密義務的任何代理人、承辦商或第三方服務提供者；
- (f) 信貸資料機構或（在出現拖欠還款的情況下）收賬代理機構；
- (g) 本公司之權利或業務的任何實際或擬定承讓人、受讓方、參與人或附屬參與人；及
- (h) 任何政府部門或其他適當的政府或監管機關。

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“**在直接促銷中使用資料**”部份。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

4. 在直接促銷中使用資料

本公司有意在**直接促銷**中使用客戶及／或個人的**資料**，惟本公司須獲得客戶及／或個人的同意（包括表示不反對），方可使用客戶及／或個人的資料作前述用途。就此而言，請注意：

- (a) 本公司不時持有的客戶或個人姓名、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可能用於直接促銷；
- (b) 本公司、任何創興銀行集團成員、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、會員或優惠計劃)：
 - (i) 保險、銀行、公積金計劃、金融服務、證券和相關產品及服務；
 - (ii) 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、水療或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及高端消費類產品；
- (c) 以上服務及產品將會由本公司及／或以下機構提供：
 - (i) 任何創興銀行集團成員；
 - (ii) 第三方金融機構；
 - (iii) 本公司或任何創興銀行集團成員的合作品牌夥伴或商業合作夥伴；
 - (iv) 向本公司或任何以上所列機構提供支援的第三方獎賞、忠誠、品牌合作或優惠計劃提供者；
 - (v) 慈善或非牟利機構；
- (d) 除促銷上述產品及服務外，本公司亦有意將上文 (a) 段部份所述的資料提供予上文 (c) 段部份所述的全部或任何人士，以供該等人士在促銷該等產品及服務時使用，而本公司為此目的須獲得閣下的書面同意(包括表示不反對)，否則不得如此使用該資料。

在使用閣下的個人資料作有關目的和提供予上文所述的受讓人士之前，本公司須獲得閣下的書面同意(包括表示不反對)，及只在獲得上述閣下的書面同意後，方可使用閣下的個人資料及提供閣下的個人資料予其他人士作任何推廣及促銷用途。

如閣下不希望本公司使用或將閣下之個人資料提供予其他人士作上述直接促銷用途，閣下可隨時通知本公司的資料保障主任，以行使閣下之選擇拒絕促銷之權利，本公司其後將停止使用及/或提供閣下之個人資料給第三方作直接促銷。

5. **個人資料的查閱和更正：**客戶及/或個人如欲查閱或更正資料，或索取關於本公司的政策及實務及所持有資料種類的要求，應向下列本公司資料保障主任提出：

香港中環德輔道中二十四號創興銀行中心五樓
創興保險有限公司
資料保障主任

電話：(852) 3768 9288 / 傳真熱線：(852) 3768 9292 / 電郵：hq@chins.com.hk

6. 根據條例的條款，本公司有權就處理任何查閱資料的要求收取合理費用。
7. 本收集個人資料聲明不會限制客戶或個人在條例下所享有的權利。

[Version : 28-06-2016]

(如本中文本與英文本在文義上有歧異者，概以英文本為準。)

Personal Information Collection Statement

1. Chong Hing Insurance Company Limited (referred to hereinafter as the “**Company**”) recognises its responsibilities in relation to the collection, holding, retaining, processing, use disclosure and transfer of personal data under the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong) (the “**Ordinance**”). 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 unauthorized 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.

2. **Purposes:**

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

- (a) offering, providing and marketing to you the products/services of the Company, members of Chong Hing Bank Group, our co-branding partners or business partners (see “**Use of data in direct marketing**” below);
- (b) processing and evaluating any applications or requests made by you for products/services offered by the Company and members of Chong Hing Bank Group;
- (c) providing subsequent services to you, including but not limited to administering the policies issued;
- (d) 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 or members of Chong Hing Bank Group, including investigation of claims;
- (e) evaluating your financial needs;
- (f) designing products/services for customers;
- (g) conducting market research for statistical or other purposes;
- (h) matching any data held by the Company or any member of Chong Hing Bank Group which relates to you from time to time for any of the purposes listed herein;
- (i) complying with any requirements for disclosure and use of data that are applicable to the Company, or any member of Chong Hing Bank Group within or outside the jurisdiction of the Hong Kong Special Administrative Region (“**HKSAR**”) according to:
 - (i) any law;
 - (ii) any Order/Judgement made by a competent Court or Tribunal;
 - (iii) any guidelines of any local or foreign legal, regulatory, tax, governmental, law enforcement, or other authorities, or self-regulatory or industrial bodies or associations of financial services providers; or
 - (iv) any contractual or other commitment with any local or foreign legal, regulatory, tax, governmental, law enforcement, or other authorities or self-regulatory or industrial bodies or associations of financial services providers;
- (j) conducting identity and/or credit checks and/or debt collection;
- (k) in enabling an actual or proposed assignee of the Company or participant or sub-participant of the Company's rights in respect of the customers and/or individuals to evaluate the transaction intended to be the subject of assignment, participation or sub-participation;
- (l) complying with any requirements, policies, procedures, measures or arrangements for sharing, retaining, disclosing or using data in accordance with any programmes within Chong Hing Bank Group for compliance with sanctions, prevention, detection, investigation or prosecution of money laundering, terrorist financing or other unlawful activities within or outside the jurisdiction of the HKSAR;
- (m) in sharing with, or transferring to, any member of the Chong Hing Bank Group, data which may be combined with other information available to, or used for carrying out financial, insurance and securities related services in connection with operation of major businesses of any member of the Chong Hing Bank Group;
- (n) carrying out other services in connection with the operation of the Company's business; and
- (o) other purposes directly relating and incidental to any of the above.

3. **Transfer of personal data:**

Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to the following classes of persons/entities within or outside the jurisdiction of the HKSAR for any of the Purposes:

- (a) any member of Chong Hing Bank Group (“**Chong Hing Bank Group**” means Chong Hing Bank Limited, the Company, any of their holding companies, subsidiary of any such holding companies, their controllers (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), their subsidiary companies and their branches and offices (together or individually) and “**member of Chong Hing Bank Group**” has the same meaning) which may be combined with other information available to any such member of Chong Hing Bank Group;
- (b) any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry bodies or associations fund management company or financial institution and in this regard you consent to the transfer of your data outside of Hong Kong;
- (c) any person to whom the Company or any member of Chong Hing Bank Group is required or expected to make disclosure under any law, pursuant to any Court/Tribunal Order or Judgement, or pursuant to any guidelines of or any contractual or other

commitment with any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers which are applicable to the Company or any member of the Chong Hing Bank Group from time to time within and/or outside the jurisdiction of the HKSAR;

- (d) 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 any member of Chong Hing Bank Group;
- (e) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, technology, securities clearing, claims handling, or other services (including direct marketing services) to the Company and/or our relevant members of Chong Hing Bank Group who has a duty of confidentiality to such relevant member;
- (f) credit reference agencies or, in the event of default, debt collection agencies;
- (g) any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or businesses; and
- (h) any government department or other appropriate governmental or regulatory authority.

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

Transfer of your personal data will only be made for one or more of the Purposes specified above.

4. **Use of data in direct marketing:**

The Company intends to use a customer's and/or individual's data in direct marketing and may not so use the data unless it has received the customer's and/or individual's consent (which includes an indication of no objection) to the intended use. In this connection, please note that:

- (a) The name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of a customer or an individual held by the Company may be used from time to time in direct marketing;
- (b) Direct marketing (including but not limited to providing reward, loyalty or privileges programmes) may be conducted in relation to the following classes of products and services that the Company, any member of Chong Hing Bank Group, our co-branding partners and our business partners may offer:
 - (i) insurance, banking, provident fund scheme, financial services, securities and related products and services;
 - (ii) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
- (c) the above products and services may be provided by the Company and/or:
 - (i) any member of Chong Hing Bank Group;
 - (ii) third party financial institutions;
 - (iii) Co-branding partners or the business partners of the Company and any member of Chong Hing Bank Group;
 - (iv) third party reward, loyalty, co-branding or privileges programme providers supporting the Company or any of the above listed entities;
 - (v) charitable or non-profit making organizations;
- (d) in addition to marketing the above products and services, the Company also intends to provide the data described in (a) above to all or any of the persons described in (c) 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 otherwise the Company may not so use the data.

Before using your personal data for the Purposes and providing to the transferees set out above, the Company must obtain your written consent (which includes an indication of no objection), and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

If you do not wish the Company to use or provide to other parties your personal data for use in direct marketing as described above, you may at any time exercise your opt-out right by notifying the Data Protection Officer of the Company after which the Company shall cease to use and/or provide to other parties your personal data in direct marketing.

5. **Access and correction of personal data:** A customer and/or an individual who requests access to data or correction of data or for information regarding policies and practices and kinds of data held should contact the following Data Protection Officer of the Company:

The Data Protection Officer
Chong Hing Insurance Company Limited
5/F., Chong Hing Bank Centre,
24 Des Voeux Road Central, Hong Kong

Hotline : 852 3768 9288 / Direct Fax : 852 3768 9292 / Email : hq@chins.com.hk

- 6. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.
- 7. Nothing in this Personal Information Collection Statement shall limit the rights of customers or individuals under the Ordinance.

[Version : 28-06-2016]

(In case of any inconsistencies between the English and the Chinese versions of this Personal Information Collection Statement, the English version shall prevail.)

C. **直接促銷之指示**

本人已閱讀並接受創興保險有限公司「收集個人資料聲明」

Instruction on Direct Marketing

I have read and accepted Chong Hing Insurance Company Limited's "Personal Information Collection Statement"

本人不同意創興保險有限公司透過以下方式在直接促銷中使用本人的個人資料（可選擇多個選項）：

I do not agree Chong Hing Insurance Company Limited to use my personal data in direct marketing via (may choose more than one option) :

電話營銷 Telemarketing

電子途徑 Electronic Means

直接郵件 Direct Mail

本人不同意創興保險有限公司向其收集個人資料聲明內之第4(c)(i)至4(c)(v)段所列的類別的機構提供本人的個人資料，以供其在直接促銷中使用。

I do not agree Chong Hing Insurance Company Limited to provide my personal data to the classes of entities provided in paragraphs 4(c)(i) to 4(c)(v) of Chong Hing Insurance Company Limited's Personal Information Collection Statement for use by them in direct marketing.

本人同意於以上空格沒有填上剔(“✓”)號的各項中關於本人的個人資料的使用。

I agree to the use of my personal data in each case where I have not ticked(“✓”) the box(es) above.

DECLARATION –

1. I / We hereby apply for insurance against risks as set out in the Company's "Burglary" Policy and I / We declare that the above particulars and answers are true and complete in every respect and that no material fact has been suppressed or withheld, and I / We undertake to exercise all ordinary and reasonable precautions for the safety of the Property, and I / We agree that this proposal and declaration shall be the basis of the Contract between myself / ourselves and the Company, and I / We further agree to accept a Policy subject to the usual conditions prescribed by the Company, and endorsed on its Policy, and to pay the first premium thereunder when called upon to do so.
 2. I / We understand that I shall refer to the policy for details of the insurance coverage, exclusion clauses and terms and conditions.
 3. I / We ACKNOWLEDGE AND CONFIRM that I/we have read and understood the Personal Information Collection Statement ("PICS"). I/We confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected, retained or held by the Company from time to time (whether collected prior to or on the date hereof or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by Chong Hing Insurance Company Limited in accordance with the PICS and the use and provision of my/our personal data for the purpose of direct marketing in each case where I / we have not ticked (✓) the boxes in Part C above.
- * The liability of the Company does not commence until this proposal has been accepted by the Company.

Date 日期 Signature 投保人簽署