

COVID-19 Vaccine Protect
COVID-19 疫苗保

Policy Wording
保單條款

CHUBB®

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1. General Advice

You should consider the appropriateness of this product having regards to Your objectives, financial situation and needs. You need to decide if the limits, type and level of cover are appropriate for You.

2. About the Insurer

Chubb Insurance Hong Kong Limited (a company incorporated in Hong Kong and having its registered office address at 39/F, One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (Chubb) is the insurer of this product. In this Policy Wording, “We”, “Us”, “Our” means Chubb Insurance Hong Kong Limited. Our contact details are:

O +852 3191 6800
F +852 2560 3565
E Inquiries.HK@chubb.com

3. Cover We can offer

When You opted in for this insurance, You completed an application and answered questions asked by Us. We have relied upon the information supplied to decide the terms of cover. The information You have provided shall form the basis of this contract of insurance. We provide cover to the Insured Person on the terms contained in the application, the Policy Wording and any other document including the most recent Policy Schedule that We issue to You.

The Policy Schedule will contain important information relevant to Your insurance including the Commencement Date, the limits for particular covers, and whether any standard terms need to be varied by way of endorsement.

All of these make up Your “Policy” with Us.

4. Important Information Regarding Your Policy

Your Policy

Your Policy Wording and Policy Schedule describe the insurance contract between You and Us. We insure the Insured Person for the Events subject to the terms, conditions and exclusions in Your Policy Wording and Policy Schedule.

Please read Your Policy

It is important that You carefully read and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.

Checking Your Policy

Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You change Your address or account details.

Contacting Us

If You have any queries or need to contact Us, please telephone Us on: +852 3191 6222 or write to Us at Chubb Insurance Hong Kong Limited 39/F, One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

Keeping Your Documents safe

You should keep Your Policy Wording and Policy Schedule in a safe place in case You need to refer to them in the future. Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us. You should keep those documents in a safe place in case We need them to settle a claim.

5. Cover Under Your Insurance Policy

Who is insured?

The Insured Person is insured for the Events subject to the terms, conditions and exclusions in Your Policy.

6. The meaning of certain words

The following words when used with capital letters in Your Policy Wording or the Policy Schedule have the meaning given below.

Adverse Reaction Following Vaccination means the following which is reference from Adverse Events Following Immunisation (AEFI) from the World Health Organization (save as amended and/or replaced by defined terms in the Policy):

- Any untoward medical occurrence which follows Vaccination and which does not necessarily have a causal relationship with the usage of the Vaccine. The adverse event may be any unfavourable or unintended sign, abnormal laboratory finding, symptom or disease.
- Four categories of AEFI: Vaccine product-related reaction, Vaccine quality defect-related reaction, Vaccinations error-related reaction, and Vaccination anxiety-related reaction.
- The adverse reactions can further be classified as allergic reactions, local reactions such as redness, pain, swelling at inject site; systematic reaction like fever, sepsis, rash, fatigue etc; and neurological disorders include seizures, encephalopathy, meningitis, encephalitis, brachial neuritis and Guillain-Barre Syndrome.

Child/Children means the unmarried dependent child or children of You (including step or legally adopted children) who is/are:

- (a) residing in Hong Kong and primarily dependent upon You for maintenance and financial support during the Period of Insurance; and
- (b) at least six (6) months old on the Commencement Date, and under eighteen (18) years of age during the Period of Insurance.

Commencement Date means 12:01 a.m. Hong Kong time on the date We agree to provide insurance under the Policy and which is shown on Your Policy Schedule.

DBS Customer means a person who holds a bank account or credit card (including basic and supplementary cards) with DBS (Hong Kong) Limited on the Commencement Date until the end of the Period of Insurance.

Diagnosed means the definitive diagnosis made by a Doctor attending the Insured Person based on specific evidence including but not limited to viral or bacterial culture, pathological or laboratory evidence used in arriving at such diagnosis and accepted by Us. The word "Diagnosis" shall be construed accordingly.

Day of Confinement means each day the Insured Person is Hospitalised in a Hospital as Resident Inpatient.

Doctor means a person other than You or Your relative who is a properly qualified western medical practitioner licensed by the competent medical authorities of the country which treatment is provided, and who in rendering such treatment is practicing within the scope of his or her licensing and training.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy during the Period of Insurance.

Hong Kong means Hong Kong Special Administrative Region of the People's Republic of China.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is located, and which meets all of the following requirements:

- (a) operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on a resident inpatient basis; and
- (b) admits a resident inpatient only under the supervision of one or more Doctors, at least one of whom is available for consultation at all times; and
- (c) maintains organised facilities for medical diagnosis and treatment of resident inpatients, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and
- (d) provides full-time nursing service by and under the supervision of a staff of nurses; and
- (e) has an on-duty staff of at least one Doctor and one qualified nurse at all times; and
- (f) "Hospital" shall not include the following:
 - a mental institution, an institution operating primarily for the treatment of psychiatric or psychological disease including sub-normality or the psychiatric department of a hospital;
 - a place for the aged, a rest home, or a place for drug addicts or alcoholics;
 - a health hydro or nature-cure clinic; a nursing or convalescent home, a special unit of a hospital used primarily as a place for drug addicts or alcoholics, or as a nursing, convalescent, rehabilitation, extended care facility or rest home.

Hospitalised/Hospitalisation means admitted to and required to remain in a Hospital for medical treatment as a resident in patient, for which the Hospital makes a room and board charge on a daily basis, provided that such requirement is certified by both a Doctor and the relevant Hospital and the time between admission and discharge is more than twenty-four (24) consecutive hours.

Insured Person means You or Your Spouse, or You and Your Spouse and Child/Children, who is named as an insured person on the Policy Schedule, and

Intensive Care means advanced and highly specialised care provided to medical or surgical patients whose conditions are life-threatening and require comprehensive care and constant monitoring. It is usually administered in a specially equipped unit of a Hospital.

Intensive Care Unit or ICU means a part of a Hospital which:

- a. is established for a formal Intensive Care program;
- b. is exclusively reserved for patients in a critical condition;
- c. provides all necessary life-saving equipment, drugs and supplies in the immediate vicinity on a stand-by basis; and
- d. for which a specific additional charge for daily ICU use is made.

Partner means Your de-facto partner who has been living permanently with You for three (3) months or more at the time of the Event.

Period of Insurance means from the Commencement Date to 31st December, 2021.

Policy means Your Policy Wording and Policy Schedule describing the insurance contract between You and Us.

Policy Schedule means the schedule which We send You at the commencement of Your Policy along with Your Policy Wording, as may be amended or replaced by Us from time to time, which sets out the level of benefits due to You under Your Policy.

Policy Wording means this document and any endorsement(s).

Pre-Existing Medical Condition means:

- (a) any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the Commencement Date; or
- (b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the Commencement Date.

Resident Inpatient means an Insured Person who is Hospitalised in a Hospital as a resident bed patient and whose Hospitalisation is necessary for the diagnosis, medical care, and treatment of a Sickness covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest of extended-care.

Spouse means Your legally married spouse or Partner named on the Policy Schedule, who is eighteen (18) years of age or above on the Commencement Date, and who shall reside in Hong Kong and be the holder of valid Hong Kong Identity Card on the Commencement Date until the end of the Period of Insurance.

Vaccination(s) means inoculation with a Vaccine to produce immunity against COVID-19 in a venue that is listed in “COVID-19 Vaccination Program” (website: <https://www.covidvaccine.gov.hk>). The Vaccination, including the first dose and second dose of the Vaccine, must be completed on or before 31st December, 2021. Each of the first dose and second dose of the Vaccine is referred to as “Vaccination” in this Policy.

Vaccine means a substance, including each of the first dose and second dose of the Vaccine, specifically and officially authorised by the Hong Kong Government to produce immunity against COVID-19.

We/Us/Our means Chubb Insurance Hong Kong Limited.

You/Your means the DBS Customer, owner of this Policy and is named as policyholder on the Policy Schedule, who is eighteen (18) years of age or above on the Commencement Date, and who shall reside in Hong Kong and be the holder of valid Hong Kong Identity Card on the Commencement Date until the end of the Period of Insurance.

7. Benefits

7.1 COVID-19 Vaccination Adverse Reaction Cover

7.1 (a) COVID-19 Vaccination Adverse Reaction Hospital Cash Benefit

If the Insured Person is necessarily and reasonably Hospitalised as a result of an Adverse Reaction Following Vaccination within fourteen (14) days from the most recent Vaccination, and that is certified by a Doctor, We will pay the Insured Person the COVID-19 Vaccination Adverse Reaction Hospital Cash Benefit shown on the Policy Schedule for each Day of Confinement up to a maximum of fourteen (14) days (cumulatively).

Our total liability under Benefit 7.1(a) shall not exceed HK\$8,400 per Insured Person per Vaccination.

7.1 (b) COVID-19 Vaccination Adverse Reaction ICU Cash Lump Sum Benefit

If the Insured Person necessarily and reasonably requires Intensive Care treatment and is Hospitalised in the Intensive Care Unit of a Hospital as a result of Adverse Reaction Following Vaccination within fourteen (14) days from the most recent Vaccination, and that is certified by a Doctor, We will pay the Insured Person the COVID-19 Vaccination Adverse Reaction ICU Cash Lump Sum Benefit shown on the Policy Schedule.

Special Conditions applicable to Benefit 7.1(a) and Benefit 7.1(b)

1. We will pay only either Benefit 7.1(a) or Benefit 7.1(b) for any one (1) Day of Confinement. The payment of Benefit 7.1(a) will be suspended during the period when the Insured Person is Hospitalised in the Intensive Care Unit of a Hospital as Benefit 7.1(b) is eligible to be paid.
2. For the avoidance of doubt, Benefit 7.1(b) will only be paid once for one Vaccination in respect of such Intensive Care Unit Hospitalisation and Intensive Care treatment due to Adverse Reaction Following Vaccination.

7.1 (c) COVID-19 Vaccination Adverse Reaction Bereavement Assist Benefit

In the event of the death of an Insured Person as a direct result of Adverse Reaction Following Vaccination which is confirmed by a Doctor, within three hundred and sixty-five (365) days of the date of Hospitalisation, provided that, such Hospitalisation occurs within fourteen (14) day of the most recent Vaccination and is directly attributable to an Adverse Reaction Following Vaccination, We will pay the estate of the Insured Person the Post COVID-19 Bereavement Assist Benefit shown on the Policy Schedule to compensate the funeral expenses incurred.

Special Conditions applicable to COVID-19 Vaccination Adverse Reaction Cover

Each Insured Person is entitled to coverage for receiving a maximum two (2) doses of the same Vaccine during the Period of Insurance. Exclusions to Benefit 7.1 COVID-19 Vaccination Adverse Reaction Cover are as follows:

No benefit shall be paid to any Insured Person,

- 1) if You are not a DBS Customer; or
- 2) if the Insured Person has taken the Vaccine that is not approved by the Hong Kong Government.
- 3) if the Insured Person is not under the regular care and attendance of a Doctor or if the medical treatment does not require the Insured Person to be Hospitalised; or
- 4) if the Insured Person has taken the Vaccine against the medical advice of a Doctor.

8. General Exclusions

Your Policy will not apply to any Event arising directly or indirectly out of:

- a) suicide, attempted suicide or deliberate self-inflicted injury by the Insured Person regardless of the state of his/her mental health.
- b) any criminal or illegal act committed or attempted by the Insured Person.
- c) Pre-Existing Medical Condition.
- d) any optional surgery elected by an Insured Person which is not recommended or prescribed by a Doctor in the treatment of sickness.
- e) rest cures and services or treatment in any home, spa, hydro-clinic, sanatorium or long-term care facility that is not a Hospital as defined.
- f) conditions 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. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
2. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
3. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
4. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this subclause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
5. any chemical, biological, bio-chemical, or electromagnetic weapon.

9. General Conditions

Where does Your Policy apply?

Your Policy insures the Insured Person twenty-four (24) hours a day anywhere in the world.

How do We handle fraud or incorrect statement?

The Policy is issued based on the completeness and accuracy of information You give Us during the policy enrolment. If there is any fraud, mis-statement or concealment during such enrolment, or if You or the Insured Person or Your legal representative makes a dishonest claim, We will cancel this Policy immediately and will not pay any benefit. All claims under this Policy will be forfeited.

What will happen if You mis-state Insured Person's age?

If You have mis-stated the Insured Person's age, then the Insured Person is not eligible for cover.

What will happen if You use Your Policy for other purposes?

If You sell or transfer this Policy, or use it for any other kind of purpose, We will not recognise this. At all times, You need to ensure that it is kept in Your possession or control.

What will happen to this Policy if there are clerical errors?

If there is any clerical error in Your Policy, that clerical error shall be corrected and Your Policy will continue as if the clerical error had not occurred. If Your Policy is wrongly cancelled due to a clerical error, We will reinstate Your Policy and Your Policy will continue as if the clerical error had not occurred. If this Policy is terminated for any reason other than a clerical error made by Us, Your Policy cannot be reinstated.

If You have more than one COVID-19 Vaccine Protect policy?

An Insured Person is not allowed to be insured under more than one COVID-19 Vaccine Protect. If an Insured Person is insured under more than one such Policy, We will consider the Insured Person to be insured under the Policy which was issued first.

Hong Kong Law:

Your Policy is governed by the laws of Hong Kong. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of Hong Kong.

Benefit Limits:

The maximum total amount payable per Event under Your Policy for each benefit is the sum specified on Your Policy Schedule for that benefit.

Co-operation

As a condition precedent to Our liability, You or Your representatives shall co-operate fully with Us and Our medical advisers and will fully and faithfully disclose all material facts and matters which You and the Insured Person know or ought to know and will upon request execute any document to empower Us to obtain relevant information, at your expense, from any doctor or Hospital or other source.

Commencement and Period of Your Policy:

Your Policy begins from the Commencement Date and continues for the Period of Insurance.

Expiry of Your Policy:

Your Policy expires at the end of the Period of Insurance.

Notice and Sufficiency of Claims:

Written notice of a claim must be given to Us as soon as is reasonably possible and in any event within thirty (30) days from the first day of the Event. Notice given by or on behalf of an Insured Person to Us with information sufficient to identify the Insured Person shall be deemed valid notice to Us. We, upon receiving a notice of claim, will provide to an Insured Person such forms as it usually provides for filing proof of claim. The Insured Person shall, at his/her own expense, provide such certificates, information and evidence to Us as it may from time to time require in connection with any claim under this policy and in the form prescribed. Proof of all claims must be submitted to Us within one-hundred-eighty (180) days from the first day of the event giving rise to a claim, otherwise, We reserve the right to deny the claim application.

We, at our own expense, have the right to have the Insured Person examined as often as reasonably necessary while a claim is pending. It may also have an autopsy carried out unless prohibited by law.

Subrogation:

We have the right to proceed at our own expense in the name of Insured Person against third parties who may be responsible for an Event.

Breach of Terms and/or Conditions:

If the Insured Person is in breach of any of the terms and/or conditions or provisions of the Policy, We may decline to pay a claim, to the extent permitted by law.

Third Party Obligation:

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.

Interpretation of this Policy:

Please note that the English version of this Policy is the official version. This Policy provided to you in both English and Chinese languages for ease of reference only. The English version of the Policy will prevail if any dispute arises regarding the interpretation of any part of the Policy.

Compliance with Applicable Economic and Trade Sanctions Laws:

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

10. Cancellation of Your Policy

When You can cancel

You can cancel Your Policy at any time.

The cancellation will take effect at 12:00am (midnight) Hong Kong Time on the date We receive Your written request.

When We can cancel

In addition to any other legal rights, We may have under this Policy or otherwise, We may cancel Your Policy by giving You written notice if any Insured Person or You or Your legal representative:

- (a) breach the duty of utmost good faith;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any policy of insurance;
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You do not notify Us; or
- (f) engage in any such act or omission which under the terms of Your Policy authorises Us to refuse to pay a claim either in whole or in part.

We will give You a notice in writing to Your address on file.

Automatic cancellation

The coverage available to any Insured Person named in the Policy Schedule will cancel automatically when that Insured Person:

- (a) is unable to meet the definition of an Insured Person as defined in the Policy Wording; this will be confirmed in writing; or
- (b) dies.

Your Policy will cancel automatically when You:

- (a) are unable to meet the definition of You as defined in the Policy Wording; or
- (b) die.

All coverage available to any Insured Person other than You named in the Policy Schedule will also be cancelled at the time Your Policy is cancelled automatically.

11. Claims

Procedure for making a claim

You, or any Insured Person, or Your legal representative should submit a claim within thirty (30) days of the event taking place to Chubb Claim Centre (www.chubbclaims.com/dbs/hk-en). You or they can simply scan the below QR code to access the Chubb Claim Centre on your smartphone or tablet.



Alternatively, You or they can complete a claim form and submit together with the following documents as appropriate to Chubb Insurance Hong Kong Limited within thirty (30) days of the event taking place. Please call 3191 6222 for further assistance.

* For English submission only.

- (i) DBS Bank statement or relevant document evidencing You are valid DBS Customer during Period of Insurance; and
- (ii) hospital receipts and statement of account with detailed breakdown; and
- (iii) diagnosis and treatment, including patient name and date of diagnosis, certified by a Doctor; and
- (iv) any other documentary evidence required by Us under Your Policy.

We may also have the Insured Person medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

Processing and payment of claims

We must take all reasonable steps to pay a valid claim promptly.
Unless specified otherwise, We will pay amounts under Your Policy to You.
No payment under this Policy shall carry interest.
Making claims after Your Policy is cancelled

If Your Policy is cancelled this does not affect Your rights or the Insured Person's rights to make a claim under Your Policy if the Event occurred before the date of cancellation.

12. Dispute Resolution

If You are not happy with the way in which Your Policy was sold to You or any other aspect of Your Policy, please contact:

The Customer Service Manager

Chubb Insurance Hong Kong Limited

39/F, One Taikoo Place,

979 King's Road,

Quarry Bay, Hong Kong

O +852 3191 6222

F +852 2519 3233

E cs.hk@Chubb.com

We have developed an internal procedure for dispute resolution in accordance with “The Code of Conduct for Insurers”. If at any time You have an unresolved complaint about Our products or services, You can use Our internal dispute resolution process. Your query or complaint will then be reviewed and We will respond within fifteen (15) working days. If You are unhappy with the outcome of Our internal review of Your complaint, You may take Your complaint, at no cost to You, to the Insurance Complaints Bureau for assistance. Contact details are given below:

Insurance Complaints Bureau

29th Floor, Sunshine Plaza,

No. 353 Lockhart Road,

Wanchai, Hong Kong.

F +852 2520 1967

13. Personal Information Collection Statement

The Company (“We/Us/Our”) want to ensure that Our Insured Persons (“You/Your”) are confident that any personal data collected by Us is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which We collect and use personally identifiable information provided by You (“Personal Data”), the circumstances when Personal Data may be disclosed and information regarding Your rights to request access to and correction of Personal Data.

(a) Purposes of Collection of Personal Data

We will collect and use Personal Data for the purposes of providing competitive insurance products and services to You, including considering Your application(s) for any new insurance policies and administering policies to be taken out with Us, arranging the cover and administering and managing Your and Our rights and obligations in relation to such cover. We also collect the Personal Data to be able to develop and identify products and services that may interest You, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of Our respective products and services. We may also use Your Personal Data in other ways with your consent.

(b) Direct marketing

Only with Your consent, We may also use Your contact, demographic, policy and payment details to contact You with marketing information regarding our insurance products by mail, email, phone or SMS.

(c) Transfer of Personal Data

Personal Data will be kept confidential and We will not sell Your Personal Data to any third party. We limit the disclosure of Your Personal Data but, subject to the provisions of any applicable law, Your Personal Data may be disclosed to:

1. third parties who assist Us to achieve the purposes set out in paragraphs a and b above. For example, We provide it to Our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
2. Our parent and affiliated companies, or any company within Chubb local and outside Hong Kong;
3. the insurance intermediary through which You accessed the system;
4. provided to others for the purposes of public safety and law enforcement; and
5. other third parties with Your consent.

With regard to the above transfers of Personal Data, where applicable, You consent to the transfer of Your Personal Data outside of Hong Kong.

(d) Access and Correction of Personal Data

Under the Personal Data (Privacy) Ordinance (“PDPO”), You have the right to request access to and correction of Personal Data held by Us about You and We will grant You access to and correct Your Personal Data as requested by You unless there is an applicable exemption under the PDPO under which We may refuse to do so. You may also request Us to inform You of the type of Personal Data held by Us about You.

Requests for access or correction of Personal Data should be addressed in writing to:

Chubb Data Privacy Officer
39/F, One Taikoo Place,
979 King’s Road,
Quarry Bay, Hong Kong
O +852 3191 6800
F +852 2560 3565
E Privacy.HK@Chubb.com

Your request to obtain access or correction will be considered within forty (40) days of Our receipt of Your request. We will not charge You for lodging a request for access to Your Personal Data and if We levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

14. Endorsement(s) Attached To And Forming Part of Policy

COVID 19 Cover

In reliance upon the statements herein or attached hereto and subject to all the terms, conditions and exclusions of this Policy, We agree as follows:

1. Coverage

We will provide the benefits listed below for the first thirty (30) days from the Commencement Date :

(a) Hospital Cash Benefit

If the Insured Person is necessarily and reasonably Hospitalised as a result of Sickness, We will pay the Insured Person the daily Hospital Cash benefit for each Day of Confinement shown on the Endorsement Schedule up to a maximum of fourteen (14) days (cumulatively).

Our total liability for Hospital Cash Benefit shall not exceed HK\$8,400 per Insured Person.

(b) ICU Cash Lump Sum Benefit

If the Insured Person necessarily and reasonably requires Intensive Care treatment and is Hospitalised in the Intensive Care Unit of a Hospital as a result of Sickness, We will pay the Insured Person the ICU Cash Lump Sum Benefit shown on the Endorsement Schedule.

Special Conditions applicable to Benefit (a) and Benefit (b)

- (i) We will only pay either Benefit (a) or Benefit (b) for any one (1) Day of Confinement. Benefit (a) will be suspended during the period when the Insured Person is Hospitalised in the Intensive Care Unit of a Hospital where Benefit (b) is eligible to be paid.
- (ii) For the avoidance of doubt, Benefit (b) will only be paid once in respect of such Hospitalization due to Sickness.

(c) COVID-19 Bereavement Assist Benefit

In the event of the death of an Insured Person which occurs within three hundred and sixty-five (365) days of the first date of Hospitalisation, provided that, (i) such Hospitalisation is within thirty (30) days from the Commencement Date; and (ii) the death of the Insured Person is directly attributable to Sickness, We will pay the estate of the Insured Person the COVID-19 Bereavement Assist Benefit shown on the Endorsement Schedule.

2. Exclusions

No benefit shall be paid to any Insured Person,

- 1) if You are not a DBS Customer; or
- 2) if the Insured Person has travelled outside Hong Kong in the fourteen (14) days prior to the Commencement Date of the Policy; or
- 3) if the Insured Person is not under the regular care and attendance of a Doctor or if the medical treatment does not require the Insured Person to be Hospitalised; or
- 4) if the Insured Person contracts Sickness while he/she is travelling overseas against travel advice by the Hong Kong Government, in relation to the country of the destination; or
- 5) if the Insured Person does not suffer from Sickness and be admitted in Hospital within thirty (30) days from the Commencement Date.

3. Additional/Amended Definitions to this Endorsement

Endorsement Schedule means the schedule which We send You at the commencement of Your Policy along with Your Policy Schedule, as may be amended or replaced by Us from time to time, which sets out the level of benefits due to You under Your Policy.

Sickness means the Novel Coronavirus (COVID-19), Diagnosed within the thirty (30) days from the Commencement Date.

Other than as amended by this endorsement, all other terms, exclusions and conditions of the Policy will continue to apply.

1. 一般建議

閣下必須詳細考慮本產品是否切合**閣下**的要求、財務狀況及需要。此外，**閣下**亦需要認真閱讀保障的各項限制條款、種類及保額以決定本計劃是否合適。

2. 承保公司

安達保險香港有限公司(於香港註冊成立，其註冊辦事處地址為：香港鰂魚涌英皇道 979 號太古坊一座 39 樓(安達保險)為本保險產品的承保公司。在本保單內文內，“我們”或“我們的”皆指安達保險香港有限公司。以下是聯絡我們的方法：

電話 +852 3191 6800
傳真 +852 2560 3565
電郵 Inquiries.HK@chubb.com

3. 我們可以提供的保障

在**閣下**登記此保險時，已經回答了**我們**的問題及完成申請手續。**我們**已依據**閣下**給予的資料及申報按保單的條款提供保障。**閣下**提供的資料將構成本保險合約的基礎。**我們**會依據在申請、保單內文、及任何其他文件，包括**我們**簽發給**閣下**的最新的承保表內的條款，向**受保人**提供保障。

承保表記載與**閣下**的保險有關的重要資料，包括生效日、**閣下**保障的保障金額及透過批註更改的任何標準條款。

以上提及的全部將構成**閣下**與**我們**之間的保單。

4. 有關閣下保單的重要資料

閣下的保單

閣下的保單內文及承保表記載了**閣下**與**我們**之間的保險合約。

我們將依據**閣下**的保單內文及承保表內的條款、細則及不保事項的規定，為**受保人**提供**受保事件**的保障。

請閱讀閣下的保單

小心閱讀及了解**閣下**的保單內文及承保表是十分重要的，因為它們記錄了**閣下**的保單內所列明保險的條款、細則及不保事項。

檢查閣下的保單

小心檢查**閣下**的保單內文及承保表，確保記載的所有資料皆正確無誤。如需作任何更改，請通知**我們**。如**閣下**需更新**閣下**的住址或銀行戶口資料，請聯絡**我們**。

聯絡我們

如**閣下**有任何疑問或需要聯絡**我們**時，可致電 (852) 3191 6222 或以書面郵寄香港鰂魚涌英皇道 979 號太古坊一座 39 樓安達保險香港有限公司。

閣下必須把閣下的保單內文及承保表放置於一個安全的地方，確保日後能隨時查閱。閣下的保單內部份類別的保障要求 閣下向我們提供收據及其他證明文件。閣下必須把這些文件放置於一個安全的地方，以便我們處理索償時能使用。

5. 閣下在此保單下的保障

誰是受保人及保障是什麼？

受保人可依據 閣下的保單內的條款、細則及不保事項的規定獲得受保事件的保障。

6. 詞彙的釋義

以下名詞在 閣下的保單內文或承保表中有其特定釋義。

疫苗接種後不良反應 指參考世界衛生組織的「疫苗接種異常事件」(AEFI) 如下(保存修改的條款及/或保單已釋義的詞彙替換)：

- 任何於疫苗接種後發生的異常醫學事件，但不一定與疫苗的使用有因果關係。異常事件可包括任何負面或非意料中的症狀，異常的化驗結果、症狀或疾病。
- 四類「疫苗接種異常事件」(AEFI)：疫苗產品相關反應、疫苗質量瑕疵相關反應、疫苗接種出錯相關反應及疫苗接種焦慮相關反應。
- 不良反應可再細分為過敏性反應、局部性反應（如注射位置泛紅、疼痛、腫脹）、系統性反應（如發燒、敗血症、皮疹、疲勞等）以及神經性反應（包括癲癇、腦病、腦膜炎、腦炎、臂神經炎及格林巴利-綜合症）。

子女 指 閣下的未婚子女(包括繼子女或合法領養子女)，此等子女

- (a) 在受保期間居於香港及依賴 閣下的照顧及經濟上的支持；及
- (b) 在生效日當日年齡必須是六(6)個月或以上及在受保期間在十八(18)歲以下。

生效日指我們同意提供保單內保障的日期，該日期已列於承保表內。保障將於該日的香港時間凌晨十二時零一分(12:01 a.m.) 起生效。

DBS 客戶指在生效日至受保期間持有星展銀行(香港)有限公司的銀行戶口或信用卡(包括主卡及附屬卡)的人。

確診感染指醫生檢驗受保人後，根據明確的證據惟不限於病毒或細菌感染，病理或實驗證明等以確定患上該病症，而證據須被我們認同。確診與確認感染解釋相同。

住院日指受保人以住院病人形式入住醫院之每天。

醫生指合資格執業的西醫醫師，在提供治療予他人時，所處司法管轄區的主管醫療當局已發出牌照予他/她，他/她於提供治療時已領有合資格執業的醫師牌照並提供其接受培訓的範圍內的醫療服務，惟有關人士不包括受保人及直系家庭成員。

受保事件 指在受保期間，發生能向閣下的保單索償的事件。

香港 指中華人民共和國香港特別行政區。

醫院指合法組成及按照其國家法律營運的機構，並符合以下所有要求：

- (a) 營運的主要目的是以住院病人形式接待患病，抱恙或受傷人士，並為其提供醫療護理及療程；及
- (b) 在一名或多名駐診醫生的監督下接納以住院病人形式入院，而其中一位**醫生**必須隨時當值診症；及
- (c) 維持妥善設施以為住院病人提供醫學診斷及治療，並於機構內或由機構控管之地方內提供進行各主要手術之設備；及
- (d) 設有由護士人員提供及督導之全職護理服務；及
- (e) 任何時候均有最少一名合法執業的駐院**醫生**及一名合資格的護士當值；及
- (f) “**醫院**”一詞之釋義不包括以下：
 - 精神病院，主要提供精神科或心理病治療之機構包括治理低能或醫院之精神科病院；
 - 老人院、療養院、戒毒中心或戒酒中心；
 - 健康中心或天然治療所、療養或復康院，醫院內的特別部門-主要供有毒癮的病人或酗酒者使用，或供護理、復康、復原、延續護理設施或療養院。

住院或入院指必須以住院病人形式入住**醫院**接受治療，而**醫院**會每天收取病房及膳食費用，惟是次住院須由**醫生**及相關**醫院**證明為必須的，及由入院至出院時間必須連續二十四(24)小時。

受保人指 **閣下**及 **閣下**的配偶及/或子女(如有)，列於**承保表**內作為受保人士。

深切治療指為有生命危險之病人或手術病人所設的特別護理治療，主要為緊密治療並密切監察病人的健康。該等治療通常被安排在**醫院**內設置有特別護理及監察裝備的治療室進行。

深切治療部指在**醫院**內其中一個部門，並符合以下條件：

- a. 醫院為正式之深切治療程序而設立；
- b. 祇供嚴重及危急性情況之病人專用；
- c. 以備用形式於最快及最鄰近位置提供各種必須之救生器材、藥物及供應品；及
- d. 特別因入住「深切治療部」而須額外附加的每天收費。

伴侶指在**受保事件**發生時已與 **閣下**有事實伴侶關係及已同住一起三(3)個月或以上的同居伴侶。

受保期間指由生效日起至 2021 年 12 月 31 日。

保單指 **閣下**的保單內文及**承保表**，當中列明 **閣下**與**我們**之間的保險合約。

承保表指**我們**在 **閣下**的保單生效時連同 **閣下**的保單內文發送給 **閣下**的文件，或不時發出修訂或更替的文件以便列明 **閣下**在本保單內可享有的保障金額。

保單內文指本文件及任何批註。

之前已存在病症指：

- (a) 在單生效日前，已向**醫生**求診或已接受治療護理或獲藥物配方的任何症狀；或
- (b) 於生效日時，任何一名正常人士理應留時到該症狀、表面症狀或病徵。

住院病人指因為**保單**保障範圍內之疾病或意外損傷，必須以住院病人形式入住接受醫療及治療之**受保人**，而**受保人**之**住院**並非純粹因接受任何形式之護理、康復、復原、療養或延展護理療程。

配偶指 **閣下**的合法配偶或伴侶，其姓名已列於**承保表**上，其年齡在生效日當日必須在十八(18)歲或以上；及在生效日至**受保期間**居於香港及持有有效的香港身份證。

疫苗接種 指於《2019 冠狀病毒病疫苗接種計劃》下的接種地點 (網址: <https://www.covidvaccine.gov.hk>) 接受疫苗注射以產生針對 COVID-19 的免疫力。**疫苗接種**, 包括第一劑及第二劑**疫苗**, 須於 2021 年 12 月 31 日或以前完成接種。在本保單中, 第一劑和第二劑的**疫苗**分別稱為**疫苗接種**。

疫苗指已獲香港政府正式認可專門針對產生抗 COVID-19 免疫力的物質, 包括第一劑及第二劑的**疫苗**。

我們/我們的指安達保險香港有限公司。

閣下/閣下的指 **DBS 客戶**, 本保單的持有人, 已在**承保表**上列作保單持有人, 其年齡在**生效日**當日必須在十八(18)歲或以上; 及在**生效日**至**受保期間**居於香港及持有有效的香港身份證。

7. 保障

7.1 COVID-19 疫苗不良反應保障

7.1 (a) 「COVID-19 疫苗不良反應住院現金保障」

若**受保人**在最近**疫苗接種**後十四(14)天內因**疫苗接種**後**不良反應**而必要並合理地需要**住院**, 及經**醫生**證實的, 我們將在每**住院日**向**受保人**支付**承保表**上列明的「COVID-19 疫苗不良反應住院現金保障」, 最長(累計)賠償期為十四(14)日。

涉及保障 7.1(a), 我們就每**受保人**每次**疫苗接種**的總賠償不會超逾港幣 8,400 保額。

7.1 (b) 「COVID-19 疫苗不良反應一筆過深切治療現金保障」

若**受保人**在最近**疫苗接種**後十四(14)天內因**疫苗接種**後**不良反應**而必要並合理地需要**住院**及入住**醫院**內的**深切治療部**並須接受**深切治療**, 及經**醫生**證實的, 我們將在每**住院日**向**受保人**支付**承保表**上列明的「COVID-19 疫苗不良反應一筆過深切治療現金保障」。

保障 7.1(a) 及 保障 7.1(b)的特別條款:

1. 我們只會就每一(1)**住院日**支付保障 7.1(a) 或 保障 7.1(b), 所以在**受保人**入住**醫院**內的**深切治療部**期間保障 7.1(a)將暫停, 因為該段期間可獲保障 7.1(b)賠償。
2. 為免存疑, 就保障 7.1(b), 我們只會就一(1)次**疫苗接種**, 因**疫苗**後**不良反應**而入住**醫院**內的**深切治療部**並須接受**深切治療**而支付一(1)次保障。

7.1 (c) 「COVID-19 疫苗不良反應身故恩恤保障」

若**受保人**於**住院**首天起三百六十五(365)天內經**醫生**證實是因**疫苗接種**後**不良反應**直接導致死亡, 而該**住院**是在最近**疫苗接種**當日起十四(14)天內發生及是直接歸因於**疫苗接種**後**不良反應**, 我們將向**受保人**的遺產的法律代表支付**承保表**上「COVID-19 疫苗不良反應身故恩恤保障以補償喪葬費用」。

「COVID-19 疫苗不良反應」保障的特別條款:

每**受保人**在**受保期間**內可獲得涉及接種最多兩(2)劑相同的**疫苗**的保障。保障 7.1「COVID-19 疫苗不良反應」保障的不保事項如下:

我們將不會支付保障予任何**受保人**,

- 1) 若**閣下**並非 **DBS 客戶**, 或
- 2) 若**受保人**接種非香港政府認可的**疫苗**。
- 3) 若**受保人**在**住院**期內並無接受**醫生**的定期護理及診治或有關的醫療診治毋須病人入院, 或

COVID-19 疫苗保障保單條款, 香港特別行政區。04/2021 編印。

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4) 若**受保人**違反**醫生**的醫療建議而接種**疫苗**。

8. 一般不保事項

閣下的保單不適用於由以下任何一個情況直接或間接而引致的**受保事件**：

- (a) 不論**受保人**的精神狀態如何，自殺、企圖自殺或蓄意作出自殘行為。
- (b) **受保人**參與或嘗試進行的任何犯法或非法的行為。
- (c) **之前已存在病症**。
- (d) 任何由**受保人**自行決定，而並非由**醫生**建議或指示為治療任何疾病而進行的，選擇性手術。
- (e) 復康護理，以及任何在家居、水療中心、水療診所、療養院或長期護理設施環境等並非本保單釋定為**醫院**的地方所提供的服務或治療。
- (f) 因以下事故直接或間接導致或引致或與以下事故相關之死亡、傷殘、損失、損害、損毀、任何法律責任、費用或開支，不論此等情況乃同時或以任何其他次序由任何事故或事件所引致亦然：
 - 1. 任何核子燃料、核子廢料或核子燃料燃燒造成的電離子輻射或放射性污染；
 - 2. 任何核子裝置、反應器或其他核子機組或其核子元件之輻射性、毒性、爆炸性或其他危險性或污染物質；
 - 3. 任何應用原子或核子分裂，及/或核聚變或其他同類反應，或輻射性能量或物質之武器或裝置；
 - 4. 任何輻射物質造成之輻射性、毒性、爆炸性或其他危險或污染物質。當輻射同位素正在預備、預置、運載、儲存或使用於商業、農業、醫療、科技或其他類似的和平用途時，則本項之不承保範圍並不包括該等輻射同位素，惟核子燃料除外；
 - 5. 任何化學、生物、生化或電磁武器。

9. 一般條款

閣下的保單在哪裏適用？

受保人在全球任何地方每日二十四(24)小時均可享有 **閣下的保單**內所提供的保障。

我們如何處理詐騙或失實聲明？

本保單是基於 **閣下**在登記保單時所提供資料的完整性及準確性而簽發。如當中有任何詐騙、蓄意的失實聲明或隱瞞，又或 **閣下**或**受保人**或 **閣下**的法律提出不誠實的索償時，**我們**會立即取消並作廢本保單及不會支付任何保障。在本保單下所有索償權利將喪失。

如 閣下誤報受保人的年齡時，我們會如何處理？

在 **閣下**誤報受保人的年齡時，**受保人**在不符合本保單的受保條件時不會受到保障。

如 閣下利用保單作其他用途時會如何？

如 **閣下**售賣或轉讓本保單，或利用其作任何其他用途時，我們將不會承認本保單。在任何時候，**閣下**均必須確保本保單由 **閣下**妥善保存或管理。

如有筆誤，本保單將會如何？

如 **閣下**的保單內有任何筆誤，我們須更正該筆誤以使 **閣下**的保單在無筆誤的情況下持續生效。倘若 **閣下**的保單因該筆誤而被錯誤地取消，我們將重新續訂 **閣下**的保單並視 **閣下**的保單在無筆誤的情況下持續生效。若本保單因筆誤以外的原因被我們終止，**閣下**的保單將不會被重新續訂。

如 閣下擁有超過一份 COVID-19 疫苗保計劃：

COVID-19 疫苗保障保單條款，香港特別行政區。04/2021 編印。

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受保人不可受保多於一份 COVID-19 疫苗保計劃。如受保人受保多於一份此類保單，受保人將會被視作只受保於該份我們首次簽發的保單。

香港法律：

閣下的保單是受香港法律管轄。任何與閣下的保單有關之訴訟必須在香港法庭進行及裁決。

保障限額：

我們在閣下的保單內的個別受保事件的最高賠償額，將以列於閣下的承保表內該保障金額為上限。

合作

我們承保的先決條件乃閣下或閣下的代表與我們及其醫學顧問全面合作，並且全面及忠實地披露閣下及受保人知悉或應知的一切重要事實及事宜，在我們有需要時，提供適當文件以授權我們向任何醫生、醫院或其他來源獲取相關的資料，而有關的開支由閣下承擔。

閣下保單的生效日期及保障期間：

閣下的保單由生效日開始生效並在受保期間內繼續生效。

閣下保單到期：

閣下的保單於受保期間完結時會終止。

索償通知及充份程度：

索償的書面通知必須在合理的情況下盡早送交給我們，且在任何情況下，須於受保事件發生之第一日起計三十(30)天內送交。由受保人或其代表送交給我們且載有足以證明受保人身份的通知，應視為已有效送交給我們的通知。我們於接獲索償通知後，將向受保人提供給我們備存索償證明而通常提供的該等表格。受保人須根據本保單及該等表格就有關提出任何索償的規定，以自費方式就此向我們提供有關證明書、資料及證據。所有索償的證明必須於導致索償的受保事件發生之第一日起計一百八十(180)天內送交我們。

在索償處理期間，我們有權自費於合理必要的情況下要求受保人接受檢查，除非法律禁止，否則亦可能要求進行屍體剖驗。

代位權：

我們有權以自費方式，以受保人的名義對受保事件可能負上責任的第三方提出訴訟。

違反一般條款：

如受保人違反本保單的一般條款，在法律容許的範圍內，我們可能拒絕支付索賠。

第三者權利：

任何不是本保單某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第623章）強制執行本保單任何條款。

本保單的詮釋：

請注意本保單以英文版本為正式版本。本保單同時設有中英文版本，惟僅供閣下作參考而已。因對本保單內任何地方的詮釋而引起任何爭議，均以英文版本為準。

遵守適用的經濟和貿易制裁條例

當經貿制裁規定或其他法規禁止我們提供保險(包括但不限於支付賠償金)時，本保險將不適用。保單中的所有其他條款及細則則維持不變。

安達保險香港有限公司是一間美國公司 - Chubb Limited 的子公司/分公司，Chubb Limited 是紐約證券交易所上市公司，因此除了歐盟、聯合國和香港的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的

約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家/地區例如古巴提供保障。

10. 取消閣下的保單

閣下在何時可以取消保單

閣下可於任何時間取消保單。

在**我們**收到 **閣下**的書面通知後，取消**保單**的生效時間將在收列**閣下**的書面通知**香港**時間凌晨十二時(12:00 a.m.)開始。

我們在何時可以取消閣下的保單

除了在本**保單**內或在其他情況下給予**我們**應有的合法權利外，當出現以下情況時，**我們**會書面通知 **閣下**取消**保單**，如任何**受保人**或 **閣下**或 **閣下**的法律代表：

- (a) 違反絕對誠信的責任；
- (b) 在達成 **閣下**的**保單**合約的事前或當時作出失實聲明；
- (c) 違反 **閣下**的**保單**的條文；
- (d) 在任何保險**保單**內提出虛假的索償；
- (e) 在**保單**內規定 **閣下**必須通知**我們**而 **閣下**卻沒有遵行的任何行為或疏忽；或
- (f) 作出任何行為或疏忽，令**我們**可根據 **閣下**的**保單**內規定拒絕支付全部或部份賠償。

我們會向 **閣下**在**我們**文件案內的地址發出書面通知。

自動取消

承保表內任何列為**受保人**的保障在以下情況下會被自動終止，當該**受保人**：

- (a) 不再符合**保單**內文**受保人**的釋義時；**我們**將發出書面確認回；或
- (b) 身故。

閣下的**保單**在以下情況下會被自動終止，當**閣下**：

- (a) 不再符合**保單**內文 **閣下**的釋義時；或
- (b) 身故。

當**閣下**的**保單**自動取消時，所有在**承保表**上 **閣下**以外的其他**受保人**的保障將同時被取消。

11. 索償

提出索償的步驟

閣下或任何受保人或閣下的法律代表應於事發後三十(30)天內於安達索償中心* (www.chubbclaims.com/dbs/hk-en) 提交索償申請。閣下或他們亦可透過智能電話或平板電腦掃描以下的 QR 碼登入安達索償中心。



再者，閣下或他們可將索償申請表，連同下列文件(視乎事件而定)於事發後三十(30)天內送交至安達保險香港有限公司。如需協助，請致電 3191 6222。

*只支援英文輸入。

- (i) 星辰銀行(香港)有限公司銀行月結單或其他文件以證明閣下於受保期間為有效之 **DBS 客戶**；及
- (ii) 住院收據及收費清單及明細；及
- (iii) 經**醫生**證明的診斷，包括病人姓名及診斷日期；及
- (iv) **我們就閣下的保單**而要求的任何其他證明文件。

在**我們**認為合理及需要的情況下，可在索償提出後，要求以自費的方式向**受保人**作出身體檢查。在**我們**認為合理及需要的情況下，亦會安排驗屍。

處理及支付索償

我們必定會按正常程序儘快支付獲批為有效索償的賠償。

除上述規定或另有規定外，**我們**將會把閣下保單內所定的賠償數額支付給閣下。

在本保單內的賠償概不付任何利息。

取消保單後提出索償

如閣下已取消保單，但**受保事件**是在保單取消日期前發生的話，則閣下或**受保人**在保單內可享有的索償權力將不會受影響。

12. 解決爭議

如閣下對在投購保單的過程中或對保單的任何其他方面有不滿時，請聯絡：

安達保險香港有限公司
客戶服務經理
香港鰂魚涌英皇道 979 號
太古坊一座 39 樓
電話 +852 3191 6222
傳真 +852 2519 3233
電郵 cs.hk@chubb.com

我們已依據承保商專業守則建立了一套內部流程處理爭議。在任何時候，如閣下有一些關於我們產品或服務的投訴仍未獲解決，歡迎閣下使用我們的內部解決爭議程式。屆時閣下的查詢或投訴將會獲得調查，而我們亦會在十五(15)個工作天內回應。若閣下或受保人對我們最終的回應不滿意，可免費向保險索償投訴局尋求協助。聯絡資料如下：

保險投訴局

香港灣仔駱克道 353 號三湘大廈 29 樓

傳真 +852 2520 1967

13. 個人資料收集聲明

本公司(「我們」)竭力確保受保人(「閣下」), 我們於處理任何已收集的個人資料均會採取適當的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述我們收集及利用由閣下提供以識別閣下的個人的資料(「個人資料」)的目的、個人資料可能被公開的情況及閣下有權要求查閱及更改個人資料的詳情。

(a) 收集個人資料的目的

我們收集及使用閣下的個人資料的目的, 是為了向閣下提供具優勢的保險產品及服務, 包括用作考慮閣下投保任何新的保險產品, 及管理由我們提供的保單, 安排保障, 及執行和管理閣下及我們在該等保障下的權利及責任。同時, 我們亦會收集及使用閣下的個人資料以設計及發展、建立及管理與其他機構就行政及使用我們相應的產品及服務的聯盟及其他計劃。在閣下的同意下我們亦可能使用閣下的個人資料作其他用途。

(b) 直接促銷

只會在得到閣下的同意, 我們會使用閣下的聯絡資料、人口統計資料、保險證明書資料及繳費資料透過郵寄、電郵、電話或 SMS 短訊方式聯絡閣下以便提供有關我們的保險產品的宣傳推廣。

(c) 個人資料的轉讓

個人資料將予以保密, 而我們亦絕對不會將閣下的個人資料售賣給第三者。我們會對公開閣下的個人資料作出限定; 但在任何適用的法例條文下, 閣下的個人資料可能:

- (i) 會被透露予我們相信必須達成以上第 a 段所述目的之第三者。例如: 我們把閣下的個人資料提供予我們相關的員工及承辦商、代理及其他涉及以上目的之人士, 如處理數據的人士、專業人士、損失評估人員及索償調查員、醫生及其他醫療服務提供者、緊急支援服務提供者、保險局或信貸局、政府機構、分保人及分保經紀(當中可能包括在香港以外的第三方);
- (ii) 會給我們的母公司及附屬聯營公司或安達在本地及海外的相關人員使用;
- (iii) 會提供予保險中介人, 閣下可以透過指定系統查閱有關資料;
- (iv) 會給予有關人士以維持公眾安全及法紀; 及
- (v) 在閣下同意下提供予閣下的代表。

就以上個人資料的轉移, 如有適用的地方, 則代表閣下亦同意該資料在香港以外地方轉移。

(d) 查閱及更改個人資料

根據個人資料(私隱)條例, 閣下有權要求查閱及更改曾給予我們的資料, 另除非在個人資料(私隱)條例下有適用的豁免條款賦予我們可拒絕遵從, 否則我們必須按閣下的要求, 給閣下查閱及更改本身的個人資料。閣下亦可向我們要求提供持有閣下的個人資料的類別。

翻查或更改個人資料的要求, 必須透過書面提出及郵寄致:

安達個人私隱主任
香港鰂魚涌英皇道 979 號
太古坊一座 39 樓
電話 +852 3191 6800
傳真 +852 2560 3565
電郵 Privacy.HK@Chubb.com

在我們收到閣下查閱或更改資料的要求後, 會在四十(40)天內予以回覆該項要求, 我們一般將不會收取任何費用; 但即使我們在提供資料時需徵收費用, 它們也會在合理的水平。至於更改資料的要求, 則不會收取任何費用。

14. 批註附加至並為保單中之一部分

COVID-19 保障

根據本批註或所附的聲明，並按本保單條文、條款及不保事項，我們同意如下：

1. 保障：

我們於生效日起三十(30)日內提供以下保障。

(a) 住院現金保障

若受保人因疾病而必要並合理地需要住院，我們將在每住院日向受保人支付批註承保表上列明的「住院現金保障」，最長(累計)賠償期為十四(14)日。

涉及「住院現金保障」，我們就每受保人的總賠償不會超逾港幣 8,400 保額。

(b) 一筆過深切治療現金保障

若受保人因疾病而必要並合理地需要住院並入住醫院內的深切治療部並須接受深切治療，我們將向受保人支付批註承保表列明的「一筆過深切治療現金保障」。

保障(a) 及 保障(b)的特別條款：

1. 我們只會就每一(1)住院日支付保障(a) 或 保障(b)，所以在受保人入住醫院內的深切治療部期間保障(a)將暫停，因為該段期間可獲保障(b)賠償。
2. 為免存疑，保障(b)只會就因疾病而住院而支付一(1)次。

(c) COVID-19 身故恩恤保障

若受保人於住院首天起三百六十五(365)天內因疾病直接導致死亡，而該住院是在生效日起三十(30)日內內入發生及是直接歸因於疾病，我們將向受保人的遺產的法律代表支付批註承保表列明的「COVID-19 身故恩恤保障以補償喪葬費用」。

2. 不保事項

我們將不會支付保障予任何受保人，

- 1) 若閣下並非 DBS 客戶，或
- 2) 若受保人在生效日前十四(14)日內曾到香港境外旅遊，或
- 3) 若受保人在住院期內並無接受醫生的定期護理及診治或有關的醫療診治毋須病人入院，或
- 4) 若受保人未有依從香港政府關於目的地國家發出的旅行建議出國旅行而感染疾病，或
- 5) 若受保人未有在生效日起三十(30)天內感染疾病並入院。

3. 本批註的附加/修改詞彙釋義：

批註承保表指我們在閣下的保單生效時連同閣下的承保表發送給閣下的文件，或不時發出修訂或更替的文件以便列明閣下在本保單內可享有的保障金額。

疾病指在生效日起三十(30)天內診斷的新型冠狀病毒病 (COVID-19)。

除經本批註修改的內容外，本保單的所有其他條款，不保事項和條件將繼續適用。

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include Property, Casualty, Marine, Financial Lines and Consumer Lines designed for large corporates, midsized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering marketing leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

Contact Us

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Company No. 0557477

關於安達香港

安達為全球最大的上市財產及責任保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過 90 年。安達香港的一般保險業務(安達保險香港有限公司)為大型及中小企業客戶、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質理賠服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽
www.chubb.com/hk。

聯絡我們

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