

Sport Protect

運動保

Insurance Certificate Terms & Conditions

保險證明書條款

CHUBB[®]

Contents

1.	Important Information About This Insurance Certificate Terms & Conditions ...	4
2.	About The Insurer	4
3.	Cover We Can Offer	4
4.	Important Information Regarding Your Insurance Certificate	4
5.	Cover Under Your Insurance Certificate	5
6.	The Meaning of Certain Words	5
7.	Benefits	7
8.	Table of Covered Sports	8
9.	General Exclusions	9
10.	General Conditions	9
11.	Cancellation of Your Insurance Certificate	11
12.	Claims	12
13.	Dispute Resolution.....	12
14.	Personal Information Collection Statement	13

目錄

1. 本「保險證明書條款」的重要事項	14
2. 承保公司	14
3. 「我們」可以提供的保障	14
4. 有關「閣下的」「保險證明書」的重要資料	14
5. 「閣下」在此「保險證明書」下的保障	14
6. 詞彙的釋義	15
7. 保障	16
8. 「受保運動表」	17
9. 不保事項	18
10. 一般條款	18
11. 取消「閣下的」「保險證明書」	20
12. 索償	21
13. 解決爭議	21
14. 個人資料收集聲明	22

1. Important Information About This Insurance Certificate Terms & Conditions

This document (the Insurance Certificate Terms & Conditions) contains important information to help You understand “Sport Protect”. Please read this document carefully to understand its features, benefit(s) and risks.

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 Insurance Certificate Terms & Conditions, “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. The information You have provided shall form the basis of this contract of insurance. We provide cover to You on the terms contained in the application, the Insurance Certificate Terms & Conditions and any other document including the most recent Insurance Certificate Schedule that We issue to You.

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

All of these make up Your “Insurance Certificate” with Us.

4. Important Information Regarding Your Insurance Certificate

Your Insurance Certificate

Your Insurance Certificate Terms & Conditions and Insurance Certificate Schedule describe the insurance contract between You and Us.

We insure You for the Events subject to the terms, conditions and exclusions in Your Insurance Certificate Terms & Conditions and Insurance Certificate Schedule.

Please read Your Insurance Certificate

It is important that You carefully read and understand Your Insurance Certificate Terms & Conditions and Insurance Certificate Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Insurance Certificate.

Checking Your Insurance Certificate

Please check Your Insurance Certificate Terms & Conditions and Insurance Certificate 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 email 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 PO Box 60074 Tsat Tsz Mui Post Office Hong Kong.

Keeping Your documents safe

You should keep Your Insurance Certificate Terms & Conditions and Insurance Certificate Schedule in a safe place in case You need to refer to them in the future.

Certain types of cover under Your Insurance Certificate 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 Certificate

Who is insured?

You are insured for the Events subject to the terms, conditions and exclusions in Your Insurance Certificate.

6. The Meaning of Certain Words

The following words when used with capital letters in Your Insurance Certificate Terms & Conditions or the Insurance Certificate Schedule have the meaning given below.

Accidental Death means death occurring as a result of an Accidental Injury within six (6) months from the date of Sport Accident.

Accidental Injury means a bodily injury resulting from a Sport Accident and which is not an illness and which:

- (a) occurs during the Period of Insurance; and
- (b) results within six (6) months of the Sport Accident; and
- (c) results solely and independently of any causes other than:
 - (i) the Sport Accident; and/or
 - (ii) sickness directly resulting from medical or surgical treatment rendered necessary by the Sport Accident; and/or
 - (iii) any accident taken place before, during recess time or after playing the Covered Sport.

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

Covered Sport means any one (1) sports activity as listed in the Table of Covered Sports of Section 8.

Daily Activities means activities of daily living include (i) bathing; (ii) dressing; (iii) using the toilet and (iv) getting in and out of bed without the assistance of another person.

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.

Doctor means a legally registered western medical practitioner who is not You or Your relative.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Insurance Certificate 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 situated, and meets all of the following requirements, namely that it:

- (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 resident inpatients only under the supervision of a Doctor or Doctors, one of whom is available for consultation at all times; and
- (c) maintains organised facilities for medical diagnosis and treatment of such persons, and provides 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 registered nurse; and
- (e) has an on-duty staff of at least one legally licensed Doctor and one registered 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 and the psychiatric department of a Hospital;
 - a place for the aged, a rest home, 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.

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Hospitalised/Hospitalisation means admitted to and required to remain in a Hospital for medical treatment as a resident in patient within the first six (6) months from the date of Sport Accident, 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 eight (8) consecutive hours.

Insurance Certificate means Your Insurance Certificate Terms & Conditions and Insurance Certificate Schedule describing the insurance contract between You and Us.

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

Insurance Certificate Terms & Conditions means this document.

Loss of hearing means total and irrecoverable loss of complete hearing in an ear in that the ear is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a Doctor that the disability will be total, continuous and Permanent for the remainder of the Insured Person's life.

Loss of limb means total and irrecoverable loss of use or loss by physical separation at or above the wrist or ankle joint of a limb. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a Doctor that the disability will be total, continuous and Permanent for the remainder of the Insured Person's life.

Loss of sight means total and irrecoverable loss of complete sight of an eye in that the eye is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a Doctor that the disability will be total, continuous and Permanent for the remainder of the Insured Person's life.

Loss of speech means total and irrecoverable loss of speech beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a Doctor that the disability will be total, continuous and Permanent for the remainder of the Insured Person's life.

Period of Insurance means six (6) calendar months from the Commencement Date.

Permanent means having lasted twelve (12) consecutive months and at expiry of that period, being beyond hope of improvement.

Permanent Disablement means the disablement listed in the Permanent Disablement Table under A. Accidental Death and Permanent Disablement Benefit of Section 9.

Sport Accident means a sudden and unforeseen event that happens unexpectedly and caused by violent, external and visible means, while You are playing a Covered Sport during the Period of Insurance.

Total Disability means disability, which entirely prevent the Insured Person from engaging in gainful employment of any and every kind of the remainder of the life of the Insured Person; or entirely preventing the Insured Person from performing at least two (2) of the Daily Activities for the remainder of his/her life either with or without the use of mechanical equipment, special devices or other aids and adaptations for a disabled person as a result of an Accidental Injury. Total Disability must be certified by a Doctor and agreed by Our appointed medical adviser.

You/Your/ Insured Person means You, a DBS Customer, owner of this Insurance Certificate and is named as Insurance Certificate holder on the Insurance Certificate Schedule, who is eighteen (18) years of age or above and under sixty-five (65) years of age 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.

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

7. Benefits

All benefits under this Insurance Certificate shall be payable only when the Covered Sport is performed by You during the Period of Insurance. We shall provide to You benefits as stipulated in Sections A to B below:

A. Accidental Death and Permanent Disablement Benefit

(a) Accidental Death

In the event You are involved in a Sport Accident and sustains Accidental Death as a result of Accidental Injury and a Doctor certifies this, We will pay the Accidental Death and Permanent Disablement Benefit shown on Your Insurance Certificate Schedule current at the time of the Sport Accident causing his/her Accidental Death.

Accidental Death is presumed after twelve (12) months from the date of Sport Accident, if the Insured Person's body has not been found. We will presume the Insured Person has died as a result of an Accidental Injury. For the avoidance of doubt, Covered Sport(s) causing Sport Accident(s) that may lead to the disappearance of an Insurance Person are marked under the Table of Covered Sports of Section 8. If the Accidental Death Benefit is payable because of disappearance due to Sport Accident, We will only pay if the legal representatives of Your estate give Us a signed undertaking that these amounts will be repaid to Us, if it is later found that the Insured Person did not die or did not die as a result of an Accidental Injury.

(b) Permanent Disablement

In the event You are involved in a Sport Accident and sustains one of the Permanent Disablements in the below Permanent Disablement Table as a result of Accidental Injury and a Doctor certifies this, We will pay You up to one hundred percent (100%) of the Accidental Death and Permanent Disablement Benefit shown on Your Insurance Certificate Schedule current at the time of the Sport Accident causing such disablement, according to percentages shown in the Permanent Disablement Table below.

Permanent Disablement Table

Permanent Disablement:		Percentage of Benefit Amount
1.	Permanent Total Disability	100%
2.	Loss of limb - all limbs	100%
3.	Loss of sight - both eyes	100%
4.	Loss of sight - one eye	100%
5.	Loss of limbs - two limbs	100%
6.	Loss of limb - one limb	100%
7.	Loss of speech and Loss of hearing	100%
8.	Loss of hearing - both ears	75%
9.	Loss of hearing - one ear	15%
10.	Loss of speech	50%

B. Accidental Hospital Cash Benefit

If You are Hospitalised within six (6) months of the Sport Accident as a result of an Accidental Injury, We will pay You the Accidental Hospital Cash Benefit shown on the Insurance Certificate Schedule.

The daily Accidental Hospital Cash Benefit will only be payable if You were Hospitalised for more than eight (8) consecutive hours a day, up to the period shown on the Insurance Certificate Schedule.

The daily Accidental Hospital Cash Benefit shall not be paid if You have no regular care and attendance of a Doctor or if the medical treatment does not require the patient to be Hospitalised.

If You are Hospitalised as a result of the same or related cause of a prior Hospitalisation which occurred within the previous twelve (12) months, We will deem such Hospitalisation as a continuation of the prior Hospitalisation when We determine the relevant benefit period.

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8. Table of Covered Sports

Type	Sports
Ball Games	Badminton
Ball Games	Golf
Ball Games	Table Tennis
Ball Games	Tennis
Ball Games	Billiard / Snooker
Ball Games	Baseball
Ball Games	Volleyball
Ball Games	Football
Ball Games	Basketball
Ball Games	Bowling
Ball Games	Squash
Land sports	Hiking*
Land sports	Running ($\leq 10\text{km}$)*
Aquatics	Swimming*
Aquatics	Canoeing*
Aquatics	Windsurfing*
Aquatics	Surfing*
Aquatics	Wakeboarding*
Aquatics	Wakesurfing*
Martial arts	Taekwondo
Martial arts	Karate
Martial arts	Muay Thai
Aerobic exercise	Yoga
Aerobic exercise	Cycling*
Aerobic exercise	Rope skipping
Aerobic exercise	Dancing
Aerobic exercise	Aerobics
Others	Fitness / Body workout / Gym workout
Others	Archery
Others	High intensity interval training (HIIT) workout
Others	Weightlifting
Others	Gymnastics
Others	Ice skating*
Others	Skiing*
Others	Snowboarding*

* For the purpose of Accidental Death benefit under Section 7A (a), Hiking, Running ($\leq 10\text{km}$), Swimming, Canoeing, Windsurfing, Surfing, Wakeboarding, Wakesurfing, Cycling, Ice skating, Skiing, and Snowboarding are considered Covered Sports causing Sport Accidents that may lead to the disappearance of the Insured Person under this Insurance Certificate.

9. General Exclusions

Your Insurance Certificate 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; or
- (b) any criminal or illegal act committed or attempted by the Insured Person; or
- (c) Insured Person being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice and is not for the treatment of addiction to illegal drugs; or
- (d) Insured Person engaging in any professional sport meaning his/her livelihood is substantially dependent on income received as a result of his/her playing sport; or
- (e) Insured Person engaging in any motor sports as a rider, driver and/or a passenger; or
- (f) any consequences of war (whether declared or not), invasion or civil war, taking part in a riot, or civil commotion, or any operation with or service in any disciplined forces, armed services armed forces, naval, military or airforce of any country. For the avoidance of doubt, disciplined forces shall include but not be limited to policemen, customs officers, firemen, immigration officers/inspectors and correctional service officers/ inspectors etc.; or
- (g) Insured Person being a pilot or crew member of any aircraft, or engaging in any aerial activity except as a passenger in any properly licensed commercial passenger aircraft; or
- (h) pregnancy, childbirth, miscarriage, abortion or complications arising from any of these; or
- (i) routine physical or any other examinations where there is no clear signs of abnormality; or
- (j) Dental care and treatment except as necessitated by Accidental Injury to sound natural teeth; or
- (k) Cosmetic surgery; or
- (l) Pre-existing medical condition; or
- (m) Insured Person participating in or conducting training for any of the following activities:
 - any stunt activity;
 - off-piste skiing;
 - scuba diving, snorkelling, free-diving or the use of any type of equipment to aid breathing underwater;
 - any kind of climbing, or mountaineering using rope or guides;
 - pot-holing;
 - parachuting, any kind of gliding, ballooning, bungee-jumping or micro-lighting;
 - any activities involving any type of explosions (including but not limited to any activity involving the use of fireworks or firecrackers);
 - winter-sports which means sports that are done on snow or ice, except ice skating, snowboarding and skiing;
 - any kind of hunting; or
 - racing, other than on foot with maximum distance not more than ten (10) kilometres; or
 - Chinese Martial Arts and Kung Fu
- (n) Illness, diseases or any bacterial infection even if contracted by accident other than bacterial infection that is the direct result of an accidental cut or wound or accidental food poisoning; or
- (o) Any injury where the advised treatment is rest; treatment in sanatoria or another establishment which is not a Hospital.

10. General Conditions

Where does Your Insurance Certificate apply?

Your Insurance Certificate insures You twenty-four (24) hours a day anywhere in the world.

How do We handle fraud or incorrect statement?

The Insurance Certificate is issued based on the completeness and accuracy of information You give Us during the Insurance Certificate enrolment. If there is any fraud, mis-statement or concealment during such enrolment, or if You or Your legal representative makes a dishonest claim, We will cancel this Insurance Certificate immediately and will not pay any benefit. All claims under this Insurance Certificate 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 Insurance Certificate for other purposes?

If You sell or transfer this Insurance Certificate, 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.

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What will happen to this Insurance Certificate if there are clerical errors?

If there is any clerical error in Your Insurance Certificate, this will not invalidate Your insurance already in force nor continue Your insurance already terminated. If this Insurance Certificate is terminated for reason other than clerical errors made by Us, it cannot be reinstated.

If You have more than one “Sport Protect” Plan

An Insured Person is not allowed to be insured under more than one “Sport Protect” Plan. If an Insured Person is insured under more than one such insurance, We will consider the Insured Person to be insured under the insurance which was issued first.

Hong Kong Law

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

Arbitration

If any dispute or difference arises between Us and You or any of the parties hereto concerning any matter arising out of this Insurance Certificate, such dispute or difference shall be referred to arbitration before the Hong Kong International Arbitration Centre in accordance with the provisions of the Arbitration Ordinance (Cap. 609 of the Laws of Hong Kong) and any statutory modification or re-enactment thereof then in force within three (3) months from the day such parties are unable to settle the differences amongst themselves.

Hong Kong Currency

All payments by Us to You or someone else under Your Insurance Certificate must be in Hong Kong currency.

Benefit Limits

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

An Insured Person shall only be eligible for either Accidental Death or Permanent Disablement coverage in one Sport Accident. Under no circumstances, shall any Insured Person be entitled for both of these benefits.

Except as provided above or specified otherwise, benefits payable as a result of Accidental Death or Permanent Disablement shall be paid in addition to any other insurance benefit to which You may be entitled.

Commencement and Period of Your Insurance Certificate

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

Expiry of Your Insurance Certificate

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

Third Party Obligation

Any person or entity who is not a party to this Insurance Certificate 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 Insurance Certificate.

Interpretation of this Insurance Certificate

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

Subrogation

We are entitled to subrogate the Insured Person’s right of recovery/indemnity against any third party and have the right to proceed at Our expense in the name of the Insured Person against third parties who may be responsible for an Event giving rise to a claim under this Insurance Certificate. The Insured Person should co-operate and endeavor to secure such rights and shall not take any action to prejudice such rights.

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 Insurance Certificate remain unchanged.

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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.

11. Cancellation of Your Insurance Certificate

When You can cancel

You can cancel Your Insurance Certificate 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 Insurance Certificate or otherwise, We may cancel Your Insurance Certificate by giving You written notice if 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 Insurance Certificate was entered into;
- (c) breach a provision of Your Insurance Certificate;
- (d) make a fraudulent claim under any Insurance Certificate of insurance;
- (e) engage in any act or omission which under Your Insurance Certificate 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 Insurance Certificate authorises Us to refuse to pay a claim either in whole or in part.

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

Automatic cancellation

Your Insurance Certificate will cancel automatically when:

- (a) You are unable to meet the definition of You as defined in the Insurance Certificate Terms & Conditions; ; or
- (b) You/Your legal representative receives 100% of the Accidental Death and Permanent Disablement Benefit which is claimable under Your Insurance Certificate for Accidental Death or Permanent Disablement sustained by You. The cancellation will take effect from 12:00 a.m. (midnight) Hong Kong Time on the day when the benefit amount is confirmed to be payable to You/Your estate; or
- (c) You cease to be the holder of a valid Hong Kong Identity Card or cease to be a permanent resident of Hong Kong during the Period of Insurance; or
- (d) You die.

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

12. 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.hk). 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 6611 for further assistance:

- (i) DBS statement or relevant document evidencing You are valid DBS Customer during the Period of Insurance; and
- (ii) original hospital receipts for any expenses incurred and statement of account with detailed breakdown; and
- (iii) any other documentary evidence required by Us under Your Insurance Certificate.

*For English submission only.

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.
If We pay the benefit due to Your Accidental Death, We will pay this amount to Your estate.
Unless specified otherwise, We will pay amounts under Your Insurance Certificate to You.
No payment under this Insurance Certificate shall carry interest.

Making claims after Your Insurance Certificate is cancelled

If Your Insurance Certificate is cancelled this does not affect Your rights to make a claim under Your Insurance Certificate if the Event occurred before the date of cancellation.

13. Dispute Resolution

If You are not happy with the way of Your Insurance Certificate or any other aspect of Your Insurance Certificate, 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,
353 Lockhart Road,
Wanchai, Hong Kong
F +852 2520 1967

14. 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, Insurance Certificate 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:

- (i) 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);
- (ii) **Our** parent and affiliated companies, or any company within Chubb local and outside Hong Kong;
- (iii) the insurance intermediary through which You accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) 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.

請注意本「保險證明書」以英文版本為正式版本。本「保險證明書」同時設有中英文版本，惟僅供閣下作參考用途而已。如因對本「保險證明書」內任何地方的詮釋而引起任何爭議，均以英文版本為準。

1. 本「保險證明書條款」的重要事項

本文件(即「保險證明書條款」)載有重要的資料，以協助「閣下」了解「運動保」。「閣下」需仔細閱讀本文件，以了解其特徵、保障及風險。

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「保險證明書條款」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，已經完成申請手續及回答了「我們」的問題。「閣下」提供的資料將構成本保險合約的基礎。「我們」會依據在申請表、「保險證明書條款」、及任何其他文件，包括「我們」簽發給「閣下」最新的「承保表」內的條款，向「閣下」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」、「閣下的」保障的保障金額及透過背書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「保險證明書」。

4. 有關「閣下的」「保險證明書」的重要資料

「閣下的」「保險證明書」

「閣下的」「保險證明書條款」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」「保險證明書條款」及「承保表」內的條款、細則及不保事項的規定，為「閣下」提供「受保事件」的保障。

請閱讀「閣下的」「保險證明書」

小心閱讀及了解「閣下的」「保險證明書條款」及「承保表」是十分重要的，因為它們記錄了「閣下的」「保險證明書」內所列明保險的條款、細則及不保事項。

檢查「閣下的」「保險證明書」

小心檢查「閣下的」「保險證明書條款」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」需更新電郵或銀行戶口的資料，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 或以書面郵寄香港七姊妹郵政局郵箱編號 60074 安達保險香港有限公司。

安全保管「閣下的」文件

「閣下」必須把自己的「保險證明書條款」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」「保險證明書」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在一個安全的地方，以便「我們」處理索償時能使用。

5. 「閣下」在此「保險證明書」下的保障

誰是「受保人」？

「閣下」為「受保人」，可依據「閣下的」「保險證明書」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」「保險證明書條款」或「承保表」中有其特定釋義。為協助「閣下」識別有關詞彙，特將此等詞彙全部加上引號。

「意外死亡」指於發生「體育運動意外」後的六(6)個月內因「意外損傷」而導致死亡。

「意外損傷」指因「體育運動意外」導致身體損傷而非疾病，及：

- (a) 在「受保期間」發生；及
- (b) 在「體育運動意外」發生後的六(6)個月內出現；及
- (c) 在純粹及不受其他因素影響下：
 - (i) 導致的「體育運動意外」；及/或
 - (ii) 因「體育運動意外」而在進行治療或手術時直接招致的疾病；及/或
 - (iii) 在進行「受保運動」之前，中場休息期間或之後發生的任何意外。

「生效日」指「我們」同意提供「保險證明書」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。

「受保運動」指第八節「受保運動表」中列出的任何一(i)項體育活動。

「日常起居活動」指以下日常活動，包括在無須他人輔助下(i)洗澡；(ii)穿著衣服；(iii)如廁及(iv)上落床。

「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。

「醫生」指合法、正式註冊及獲認可執業的西醫，但不包括「閣下」或「閣下的」親屬。

「受保事件」指在「受保期間」發生能向本「保險證明書」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) 維持妥善設施以為上述人士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) 設有由註冊護士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註冊護士當值；及
- (f) 「醫院」一詞之釋義不包括以下：
 - 精神病院，主要提供精神科或包括低能等心理病治療之機構，以及醫院之精神科病院；
 - 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」指必須於發生「體育運動意外」後的首六(6)個月內以「住院」病人形式入住「醫院」接受治療，並「醫院」收取每天病房及膳食費用，惟是次住院須由「醫生」及相關「醫院」證明為必須的，且入院與出院之間的時間連續超過八(8)小時。

「保險證明書」指「閣下的」「保險證明書條款」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」「保險證明書」生效時連同「閣下的」「保險證明書條款」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「保險證明書」內可享有的保障金額。

「保險證明書內文」指本文件。

「喪失聆聽能力」指該耳永久及完全喪失聆聽能力，亦不會復原，任何外科手術或其他治療均告無效並導致「受保人」完全失聰。此等傷殘須維持連續十二(12)個月，並須經「醫生」證實於「受保人」的餘生屬於完全、持續及「永久」傷殘。

「喪失肢體」指手腕或腳踝以上完全及永久喪失其使用功能或「永久」與身體分離。此等傷殘須維持連續十二(12)個月，並須經「醫生」證實於「受保人」的餘生屬於完全、持續及「永久」傷殘。

「喪失視力」指永久、完全及無法恢復視力，任何外科手術或其他治療均告無效並導致「受保人」完全失明。此等傷殘須維持連續十二(12)個月，並須經「醫生」證實於「受保人」的餘生屬於完全、持續及「永久」傷殘。

「喪失說話能力」指永久及完全喪失說話能力，亦不會復原，任何外科手術或其他治療均告無效。此等傷殘須維持連續十二(12)個月，並須經「醫生」證實於「受保人」的餘生屬於完全、持續及「永久」傷殘。

「受保期間」指由「生效日」起計的六(6)個月。

「永久」指連續維持十二(12)個月，並在該期間完結時沒有改善的希望。

「永久傷殘」指第九節 A.「意外死亡及永久傷殘」保障下，「永久傷殘列表」中列明的傷殘。

「體育運動意外」指於「受保期間」，「閣下」進行任何一項「受保運動」時，遇上因暴力、由外來及可見因素引致「意外損傷」的突發及不可預料事故。

「完全傷殘」指「受保人」蒙受該傷殘後，令「受保人」餘生不能從事或參與任何可賺取收益之事務或工作；或令「受保人」餘生無論是否在使用專為傷殘人士而設計的輔助器材各機械工具時皆不能應付最少兩(2)項的「日常起居活動」。該完全傷殘必須獲「醫生」及「我們」委任的醫學顧問證實。

「閣下」/「閣下的」/「受保人」指「閣下」，「DBS 客戶」，本「保險證明書」的持有人，已在「承保表」上列作保險證明書持有人，其年齡在「生效日」當日必須在十八(18)歲或以上及在六十五(65)歲以下；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。

「我們」/「我們的」指安達保險香港有限公司。

7. 保障

本「保險證明書」所提述的所有保障只適用於「閣下」於「受保期間」所進行的「受保運動」。「我們」將根據以下第 A 至 B 部分提供保障予「閣下」：

A. 「意外死亡及永久傷殘保障」

(a) 「意外死亡」

若「閣下」因「體育運動意外」蒙受「意外損傷」並導致「意外死亡」，及獲「醫生」證明，「我們」會依據在引致「意外死亡」時，「閣下」的「承保表」內列明的「意外死亡及永久傷殘」保障賠償。

若「受保人」在「體育運動意外」事發滿十二(12)個月後仍然找不到屍體，「我們」將假定「受保人」因「意外損傷」而死亡。為清晰起見，第八節「受保運動表」中標記了導致「體育運動意外」而可能引致「受保人」失蹤的「受保運動」。如因「體育運動意外」導致的失蹤而須支付「意外死亡」保障，「我們」只會在「受保人」的遺產法律代表簽署一份保證書後才支付保障，以保障倘其後發現「受保人」並未死亡或非因「意外損傷」而死亡，則須向「我們」退還該保障的賠償。

(b) 「永久傷殘」

若「閣下」因「體育運動意外」蒙受「意外損傷」並導致任何一項下列「永久傷殘列表」內的永久傷殘，及獲「醫生」證明，「我們」會依據下列「永久傷殘列表」內的百分比在引致「永久傷殘」時「閣下」的「承保表」內列明的「意外死亡及永久傷殘」保障賠償。

「永久傷殘列表」

喪失類別：	永久傷殘保障的百分比
1. 永久完全傷殘	100%
2. 喪失肢體 - 四肢	100%
3. 喪失視力 - 雙眼	100%
4. 喪失視力 - 單眼	100%
5. 喪失肢體 - 雙肢	100%
6. 喪失肢體 - 單肢	100%
7. 喪失說話能力及喪失聆聽能力	100%
8. 喪失聆聽能力 - 雙耳	75%
9. 喪失聆聽能力 - 單耳	15%
10. 喪失說話能力	50%

B. 「意外住院現金保障」

若「閣下」因「體育運動意外」導致的「意外損傷」而須於「體育運動意外」後六(6)個月內「住院」，「我們」將支付「承保表」上列明的「意外住院現金保障」。

當「閣下」每天「住院」連續八(8)小時或以上，「我們」將每天支付「意外住院現金保障」，惟以「承保表」上列明的最長賠償期間為上限。

若「閣下」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」接受，「我們」將不會支付每天「意外住院現金保障」。

如「閣下」再次「住院」的原因與於過去十二(12)個月內「住院」的原因相同或相關，在釐定最長賠償日數上限時，「我們」將當兩次「住院」由相同原因引致。

8. 「受保運動表」

種類	運動
球類運動	羽毛球
球類運動	高爾夫球
球類運動	乒乓球
球類運動	網球
球類運動	桌球
球類運動	棒球
球類運動	排球
球類運動	足球
球類運動	籃球
球類運動	保齡球
球類運動	壁球
陸上運動	遠足*
陸上運動	跑步(≤ 10 公里)*
水上運動	游泳*
水上運動	獨木舟*
水上運動	風帆*
水上運動	滑浪*
水上運動	花式滑水*
水上運動	無繩滑水*
武術	跆拳道
武術	空手道
武術	泰拳
帶氧運動	瑜伽
帶氧運動	腳踏車*
帶氧運動	跳繩
帶氧運動	跳舞
帶氧運動	健康舞
其他	體育鍛煉/健身
其他	射箭
其他	高強度間歇訓練
其他	舉重
其他	體操
其他	溜冰*

運動保險證明書條款，香港特別行政區 02/2021。

©2021 安達。保障由一間或多間附屬公司所承保。並非所有保障可於所有司法管轄區提供。Chubb®及其相關標誌，及 Chubb Insured.™ 乃安達的保護註冊商標。

其他	滑雪*
其他	單板滑雪*

*就第七節 A (a) 中的「意外死亡」賠償而言，遠足，跑步（≤10 公里），游泳，獨木舟，風帆，衝浪，滑浪，花式滑水，無繩滑水，腳踏車，溜冰，滑雪和單板滑雪被視為根據本「保險證明書」導致「體育運動意外」而可能引致「受保人」失蹤的「受保運動」。

9. 不保事項

「閣下的」「保險證明書」不適用於由以下任何一個情況直接或間接而引致的「受保事項」：

- (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；或
- (b) 「受保人」參與或嘗試進行的任何犯法或非法的行為；或
- (c) 「受保人」受酒精影響，包括駕駛車輛時，血液之酒精含量超過法定水準，或受任何其他藥物影響，但按照「醫生」配方及指示服食而並非因治療沉溺藥物者，則屬例外；或
- (d) 「受保人」從事的任何專業運動，即「受保人」需倚賴透過參與該項運動以賺取生活費用；或
- (e) 「受保人」以司機及/或乘客身份參與的任何汽車比賽；或
- (f) 任何戰爭行為(正式宣戰與否亦然)，侵略或內戰、參與暴動或內亂；或在任何國家，從事下列職業的期間或執行下列職業的任務期間，所指的職業包括：紀律部隊、持械的人員、武裝部隊、海軍、陸軍或空軍。為免爭議，紀律部隊包括但不限於警隊、海關關員、消防隊、入境事務處主任/督察及懲教處主任/督察等；或
- (g) 「受保人」為機師、或航空服務人員，或參與任何航空活動；但不包括乘坐由已正式註冊的航空公司之民航客機的乘客；或
- (h) 懷孕、分娩、流產、墮胎或由此而引起之併發症；或
- (i) 在沒有明顯的身體不適徵狀時進行的定期身體檢查或任何其他檢查；或
- (j) 牙齒護理，除因意外損傷而傷害恆齒；或
- (k) 整容；或
- (l) 之前已存在病症；或
- (m) 「受保人」參與或進行以下任何一種活動的訓練：
 - 特技活動；
 - 偏離滑雪道之滑雪活動；
 - 需要使用任何輔助呼吸設備之潛水或水中活動；
 - 需要利用繩索或嚮導的任何攀石或攀山活動；
 - 探洞；
 - 跳降傘、任何類型的高空滑翔、乘坐氣球、高空躍跳或滑翔機；
 - 任何類型的爆炸活動(包括但不限於使用煙花或爆竹的任何活動)；
 - 冬季運動指雪上或冰上運動而溜冰，單板滑雪和滑雪除外；
 - 任何形式的打獵；或
 - 競賽，不超過十公里的跑步除外。
 - 中國武術及功夫
- (n) 因意外引起之疾病或病症或細菌感染，但不排除純粹及直接因意外損傷或傷口而引發的疾病、病症或細菌或病毒感染；或
- (o) 治療受傷的方式為休息、或在療養院治療或入住其他不屬「醫院」的機構內治療。

10. 一般條款

「閣下的」「保險證明書」在哪裏適用？

「閣下」在全球任何地方每日二十四(24)小時均可享有「閣下」的「保險證明書」內所提供的保障。

「我們」如何處理詐騙或失實聲明？

本「保險證明書」是基於「閣下」在登記「保險證明書」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」提出不誠實的索償時，「我們」會立即取消並作廢本「保險證明書」及不會支付任何保障。

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「保險證明書」的受保條件時不會受到保障。

如「閣下」利用「保險證明書」作其他用途時會如何？

如「閣下」售賣或轉讓本「保險證明書」，或利用其作任何其他用途時，「我們」將不會承認本「保險證明書」。在任何時候，「閣下」均必須確保本「保險證明書」由「閣下」妥善保存或管理。

如有筆誤，本「保險證明書」將會如何？

如在本「保險證明書」內有任何筆誤，將絕對不會令「閣下」原已生效的保險失效，亦不會令有關已失效的保險繼續生效。如本「保險證明書」並非因「我們」的筆誤而被終止，則不能被重新續訂。

如「閣下」擁有超過一份「運動保」計劃：

「受保人」不可同時受保多於一份「運動保」計劃。如「受保人」受保多於一份此類保險，「受保人」將會被視作只受保於「我們」首次簽發的保險。

「香港」法律

「閣下的」「保險證明書」是受「香港」法律管轄。任何與「閣下的」「保險證明書」有關之訴訟必須在「香港」法庭進行及裁決。

仲裁

假如「我們」及「閣下」或其他有關人士因本「保險證明書」的任何事宜發生爭議或分歧，當事人應根據「香港」《仲裁條例》第 609 章及自當事人未能解決彼此之間分歧起的三(3)個月內有關條例生效的任何法例修改或重新修訂，將有關爭議或分歧提交香港國際仲裁中心仲裁。

「香港」貨幣

任何由「閣下」由「我們」支付予「閣下」或在「閣下的」「保險證明書」內的其他人士的款項均須以港元結算。

保障限額

「我們」在「閣下的」「保險證明書」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。

「受保人」在同一「體育運動意外」上，只可領取因「意外死亡」或「永久傷殘」其中一項事件而作出的賠償。在任何情況下，「受保人」均不會同時領取兩項保障賠償。

除上述規定或另有規定外，「閣下」在領取因「意外死亡」或「永久傷殘」所發放的賠償的同時，亦可享有任何其他保險的保障。

「閣下的」「保險證明書」的生效日期及保障期間

「閣下的」「保險證明書」由「生效日」開始生效並在「受保期間」內繼續生效。

「閣下的」「保險證明書」到期

「閣下的」「保險證明書」於「受保期間」完結時會終止。

第三者權利

任何不是本「保險證明書」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「保險證明書」任何條款。

本「保險證明書」的詮釋

請注意本「保險證明書」以英文版本為正式版本，本「保險證明書」同時設有中英文版本，惟僅供「閣下」作參考而已。因對本「保險證明書」內任何地方的詮釋而引起任何爭議，均以英文版本為準。

代位權

「我們」有權以自費方式，以「受保人」的名義對導致根據本「保險證明書」提出索償的事件可能負上責任的第三方提出訴訟。

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。「保險證明書」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。

11. 取消「閣下的」「保險證明書」

「閣下」在何時可以取消「保險證明書」 「閣下」可於任何時間取消「保險證明書」。

在「我們」收到「閣下的」書面通知後，取消「保險證明書」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」「保險證明書」除了在本「保險證明書」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「保險證明書」，如「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」「保險證明書」合約的事前或當時作出失實聲明；
- (c) 違反「閣下的」「保險證明書」的條文；
- (d) 在任何「保險證明書」內提出虛假的索償；
- (e) 在「保險證明書」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」「保險證明書」內規定拒絕支付全部或部份賠償。

「我們」會向「閣下」在「我們」文件案內的電郵地址發出書面通知。

「閣下的」「保險證明書」在以下情況下會被自動終止，當：

- (a) 「閣下」不再符合保險證明書條款；或
- (b) 「閣下」/被確定於「閣下」蒙受「意外死亡」或「永久傷殘」後，可領取「閣下的」「保險證明書」內一百巴仙(100%)「意外死亡」或「永久傷殘」保障。取消會於確定可支付保障賠償予「閣下」/作為「閣下的」遺產一部份的當日「香港」時間凌晨十二時(12:00 a.m.)(午夜)開始生效；或
- (c) 「閣下」已不再持有有效的「香港」身份證或在「受保期間」不再為「香港」永久居民；或
- (d) 「閣下」身故。

當「閣下的」「保險證明書」自動取消時，所有在「承保表」上「閣下」以外的其他受保障將同時被取消。

12. 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.hk) 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 6611：

- (i) 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) 住院正本收據及收費清單及明細；及
- (iii) 「我們」就「閣下的」「保險證明書」而要求的任何其他證明文件。

*只支援英文輸入

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。

若「我們」因「閣下的」「意外死亡」而須支付保障，「我們」將會把賠償數額支付作為「閣下的」遺產的一部份。

除上述規定或另有規定外，「我們」將會把「閣下的」「保險證明書」內所定的賠償數額支付給「閣下」。

在本「保險證明書」內的賠償概不付任何利息。

取消「保險證明書」後提出索償

如「閣下」已取消「保險證明書」，但「受保事件」是在「保險證明書」取消日期前發生的話，則「閣下」在「保險證明書」內可享有的索償權力將不會受影響。

13. 解決爭議

如「閣下」對「保險證明書」的任何其他方面有不滿時，請聯絡：

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
客戶服務經理
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」對「我們」最終的回應不滿意，可免費向保險投訴局尋求協助。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

14. 個人資料收集聲明

本公司(「我們」)竭力確保受保人(「閣下」)對「我們」在收集個人資料方面的信心,「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」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」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」個人資料以設計及識別能吸引「閣下」的產品及服務,進行市場或顧客滿意度調查,及發展、建立及管理與其他機構就宣傳推廣、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 及第 b 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」同意下提供予其他第三者。

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:

安達個人資料私隱主任
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。

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, mid-sized 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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Sport Protect Insurance Certificate Terms & Conditions, Hong Kong SAR. 運動保險證明書條款，香港特別行政區 Published 02/2021.

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