

Privacy Policy & Personal Information Collection Statement



Chubb Insurance Hong Kong Limited ("the Owners", "we", "us" or "our") are authorized by the Hong Kong Insurance Authority to carry on insurance business in the Hong Kong Special Administrative Region ("Hong Kong").

PLEASE READ THESE STATEMENTS CAREFULLY BEFORE YOU USE THIS WEBSITE. IF YOU DO NOT AGREE WITH THE FOLLOWING TERMS AND CONDITIONS, PLEASE EXIT THIS SITE. BY USING THIS WEBSITE, YOU CONSENT TO THE BELOW TERMS AND CONDITIONS. THE OWNERS MAY REVISE THE TERMS AND CONDITIONS AND/OR INTRODUCE ADDITIONAL ONES AT ANY TIME AND FROM TIME TO TIME BY UPDATING THIS POSTING. YOU ARE THEREFORE ADVISED TO VISIT THIS PAGE EVERY TIME YOU VISIT THIS WEBSITE TO REVIEW THE THEN CURRENT TERMS AND CONDITIONS TO WHICH YOU ARE BOUND.

Privacy Policy

We are committed to the protection of Personal Data which You provide to us. Our policies and procedures have been designed to ensure that Your Personal Data is protected. We are committed to complying with the Personal Data (Privacy) Ordinance (Cap.486) ("PDPO") when collecting, holding, processing or using Personal Data in Hong Kong.

In this Privacy Policy, "You" (or "Your") refers to you, being a user of our website and who provides Personal Data to us. "Personal Data" means personally identifiable information, as more specifically defined in the PDPO.

This Privacy Policy contains the following important information regarding Your interaction with us:

The Principles:

1. Collection of Personal Data
2. Use of Personal Data
3. Data Quality
4. Data Security
5. Openness
6. Access and Correction

Principle 1 – Collection of Personal Data

We will only collect Personal Data that is necessary for and directly related to our provision of insurance products and services and the other purposes of our collection of Personal Data as set out in our Personal Information Collection Statement ("Primary Purpose").

We will only collect Personal Data by lawful and fair means. Personal Data is collected when You use or visit our website and submit other information (including Personal Data) to us. Personal Data may also be collected if You submit an insurance proposal form to us.

Some information is collected automatically when You visit our website because Your IP address needs to be recognised by the server. We may use the IP address information to monitor and analyse how parts of our website are used.

We may use cookies for a number of purposes as set out in our website terms of use. Our cookies will track only Your activity relating to Your online activity

on our website and will not track Your other internet activity. Our cookies do not gather personally identifiable information. Please refer to our website terms of use for Our policy on the use of cookies.

At or before the time we collect Personal Data from You, we will take practical steps to ensure You are aware of:

- (a) the purposes for which the Personal Data is collected and used;
- (b) the classes of persons to whom we may transfer the Personal Data;
- (c) whether it is obligatory or voluntary for You to provide the Personal Data;
- (d) if it is obligatory for You to provide the Personal Data, the consequences for You if Personal Data is not provided;
- (e) Your rights to request access to and to request the correction of the Personal Data; and
- (f) the name and address of the individual to whom any such request may be made.

Principle 2 – Use of Personal Data

We will only use Personal Data for a purpose other than the Primary Purpose of collection (a "Secondary Purpose") if:

- (a) the Secondary Purpose is directly related to the Primary Purpose of collection; or
- (b) You consent to the use or disclosure; or the Secondary Purpose is direct marketing and we will give You the express opportunity at the time of first contact to decline to receive any further direct marketing communications; or
- (c) any of the relevant exemptions under the PDPO apply.

We may share Personal Data we have collected with the persons set out in our Personal Information Collection Statement.

Principle 3 – Data Quality

We will take practical steps to ensure that the Personal Data we collect, use or disclose is accurate, complete and up to date, having regard to the purpose (including any directly related purpose) for which the Personal Data is or is to be used. Please refer to Principle 6 below for details on how You can obtain and correct any Personal Data relating to You that we may hold.

We will retain Your Personal Data for as long as is necessary for the purposes set out in Principles 1 and 2 above as well as for purposes set out in the below Personal Information Collection Statement in compliance with all statutory and regulatory requirements in Hong Kong concerning the retention of personally identifiable information. We will take reasonable steps to destroy or permanently de-identify Personal Data if it is no longer needed for such purposes.

Principle 4 – Data Security

We will take all practical steps to ensure that Personal Data we hold is protected against unauthorised or accidental access, processing, erasure or other use. We provide a highly secure online infrastructure for activities conducted via our website, including SSL (secure socket layer) encryption, IDS (intrusion detection system) and the use of firewalls and anti-virus software. We also adopt stringent security procedures with the use of user ID and passwords, time stamping and audit trails for all transactions, together with a dedicated internal transaction security policy. Our online infrastructure is closely monitored and maintained, with data backup and data recovery procedures and mechanisms.

Principle 5 – Openness

We have clearly expressed policies and practices on our management of Personal Data. These policies are set out in this document, which we make available to anyone who requests it.

Principle 6 – Access and Correction

Your rights under the PDPO

Under the PDPO, You have the right (subject to certain exemptions) to:

- (a) check whether we hold any Personal Data relating to You and request access to such Personal Data; and
- (b) request us to correct any Personal Data relating to You which is inaccurate.

Subject to certain exemptions under the PDPO, we will grant access to and correct Personal Data as requested by You. If we hold Personal Data about You and You are able to establish that the Personal Data is not accurate, complete and up to date, we will take reasonable steps to correct Your Personal Data so that it is accurate, complete and up to date. We will provide reasons for any denial of access or a refusal to correct Personal Data.

Your requests to access or correct Your Personal Data will be actioned within 40 days of our receipt of Your request and copies of the requested Personal Data or Personal Data so corrected will be posted to your current address.

Practical Steps:

- (a) If You wish to be provided with a copy of Your Personal Data, please send a request in writing to us at:

Chubb Insurance Hong Kong Limited
Data Privacy Officer
25th Floor Shui On Centre,
No. 6-8 Harbour Road,
Wanchai, Hong Kong
O +852 3191 6800
F +852 2560 3565
E Inquiries.HK@chubb.com

- (b) You may also correct Personal Data provided under a proposal form which You have previously submitted to us by submitting an amended proposal form to us.

- (c) If You prefer, all Personal Data may be accessed or corrected if You contact us at:

Claims Department
Chubb Insurance Hong Kong Limited
25th Floor, Shui On Centre
No. 6-8 Harbour Road
Wanchai, Hong Kong
O +852 3191 6222
F +852 2560 3233
E Privacy.HK@chubb.com

- (d) We prefer to receive data access and correction requests by post or by email.
- (e) When submitting a data access or correction request, please provide us with documentary proof of identity. We need proof of Your identity so we do not release Your Personal Data to unauthorised persons.

Charges

Requests for access to Personal Data made to:

Chubb Insurance Hong Kong Limited generally will not incur a charge in circumstances where You request is to access or correct Your Personal Data. There may be some instances where we may charge a reasonable administration fee to cover the costs of providing Personal Data but we will tell You of the amount in advance of any charge being passed onto You.

Further Information

If You have any queries about our Privacy Policy and practices, please contact us at:

Chubb Insurance Hong Kong Limited
Data Privacy Officer
Chubb Insurance Hong Kong Limited,
25th Floor Shui On Centre,
No. 6-8 Harbour Road,
Wanchai, Hong Kong
O +852 3191 6800
F +852 2560 3565
E Inquiries.HK@chubb.com

In the event of any ambiguity or inconsistency between the English and Chinese versions of this Privacy Policy, the English version will prevail.

Personal Information Collection Statement

Chubb Insurance Hong Kong Limited (“we”, “us” or “our”) are authorized by the Hong Kong Insurance Authority to carry on insurance business in the Hong Kong Special Administrative Region (“Hong Kong”).

We are committed to protecting Your privacy. We collect, use and retain Your Personal data in accordance with the Data Protection Principles set out in the Hong Kong Personal Data (Privacy) Ordinance. Our detailed privacy policies are available on our website at www.chubb.com/hk.

We collect Your Personal data for the purposes of using the data:

1. to assess Your application for insurance;
2. to offer and provide services in connection with the insurance products to You;
3. to administer Your insurance policies and handle claims;
4. to enable industry association/federation to carry out its regulatory functions or such other functions that may be assigned to the association/federation from time to time and are reasonably required in

the interest of the insurance industry or any member(s) of the association/federation; and

5. other purposes as notified at the time of collection.

With Your consent, we may also use Your name, contact, demographic, policy and payment details to contact You with marketing information regarding our insurance products by mail, email, phone or SMS. We will inform You of that at or before the time of such collection. You will be provided with an opportunity to opt-out of that direct marketing at that time. If You do not opt-out of direct marketing at that time, but You later decide that You no longer wish to receive direct marketing, You may ask us to cease any further direct marketing.

We may use, store, disclose and/or transfer Your Personal data to third parties for or in connection with those purposes, including to service providers engaged by us to deliver our services or carry out certain business activities on our behalf (such as actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including doctors and other medical service providers, emergency assistance providers, credit reference bureaus and call centres), other companies in the Chubb Limited, insurance and reinsurance intermediaries, other insurers, our reinsurers, and any insurance industry association/federation and its members of the association/federation, law enforcing bodies, competent regulatory authorities, any individuals/organizations associated with us (whether within or outside the Hong Kong) for the purposes as specified above and regulatory and law enforcement agencies (where required by law). Those third parties may be located outside Hong Kong. If we transfer all or a substantial part of our business we may also disclose and transfer Your Personal Data to the transferee of that business who may then use Your Personal Data to carry out that business as our successor.

If You do not provide us with this Personal Data, we may not be able to provide You or Your organisation with a product or service or respond to a claim or we may be delayed in doing so.

You consent to us using and disclosing Your Personal Data as set out above.

When collecting Personal Data on-line, we do so in a secure and confidential manner by utilizing Secure Socket Layers Protocol which will encrypt Your Personal Data to ensure secure transmission of the same to our web site server.

You have the right to access a copy of and/or correct Your Personal Data, subject to certain exemptions. If You would like to access or correct Your Personal Data, please make Your request in writing to us at:

Chubb Insurance Hong Kong Limited
Data Privacy Officer
Chubb Insurance Hong Kong Limited,
25th Floor Shui On Centre,
No. 6-8 Harbour Road,
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E Inquiries.HK@chubb.com

In the event of any ambiguity or inconsistency between the English and Chinese versions of this Personal Information Collection Statement, the English version will prevail.

Please note: Your Personal Data may be collected and used for other purposes, as notified to You at or before the time of collection. Please refer to the relevant Privacy Policy and Personal Information Collection Statement of Chubb Insurance Hong Kong Limited for further details.

About Chubb in Hong Kong

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 for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include Property, Casualty, Marine, as well as Accident & Health programs for large corporates, midsized commercial and small business customers. Over the years, it has established strong client relationships by offering responsive service, developing 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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25th Floor, Shui On Centre
No. 6-8 Harbour Road
Wanchai, Hong Kong
O +852 3191 6800
F +852 2560 3565
www.chubb.com/hk

Chubb. Insured.SM

私隱政策及 個人資料收集聲明

CHUBB®

安達保險香港有限公司（「安達香港」，「我們」或「我們的」）是由香港保險業監督授權在香港特別行政區（「香港」）經營保險業務。

請在使用本網站前細閱本聲明。如閣下不同意以下的使用條款及細則，請離開此網站。閣下使用本網站，代表閣下已同意有關條款及細則。安達香港可能隨時及不時透過更新此頁作出修訂及／或加入新的條款及細則。因此，請閣下每次進入本網站時參閱本頁，查閱閣下受約束的最新條款及細則。

私隱政策

安達香港致力保護閣下向我們提供的個人資料。我們的政策及程序旨在確保閣下個人資料受到保護。我們承諾於香港收集、持有、處理或使用個人資料時遵守個人資料（私隱）條例（第 486 章）（「私隱條例」）。

在本私隱政策，凡提述「閣下」（或「閣下的」），均指向安達香港提供個人資料的安達香港網站用戶。「個人資料」指個人身份標識資料，詳細定義見私隱條例。

我們的私隱政策載有以下關於閣下與我們互動的重要資料：

原則：

1. 收集個人資料
2. 個人資料的使用
3. 資料質素
4. 資料保安
5. 開放性
6. 查閱及更正

原則 1—收集個人資料

安達香港只會收集必要的，並只用於直接與我們提供的保險產品及服務及載於個人資料收集聲明的個人資料收集目的（「主要目的」）有關的個人資料。

安達香港只會以合法及公平的方式收集個人資料。我們會於閣下使用或瀏覽本網站並提交其他資料（包括個人資料）時收集閣下的個人資料。我們亦可能於閣下提交建議表格時收集閣下的個人資料。

當閣下瀏覽安達香港的網站時，我們將自動收集某些資料，因為閣下的 IP 地址需要獲得伺服器確認。我們可能使用 IP 地址的資料，以監測及分析部份安達香港網站的使用狀況。

我們可能按照網站使用條款所載的某些目的使用 cookie。我們的 cookie 僅跟踪涉及閣下在本網站的在線活動，並不會跟踪部份閣下其他的互聯網活動。我們的 cookie 不會收集個人身份識別資料。請參閱我們的網站使用條款以了解我們對使用 cookie 的政策。

於安達香港向閣下收集個人資料時或之前，安達香港將採取切實步驟，以確保閣下知悉：

- (a) 收集及使用個人資料的目的；
- (b) 安達香港可能轉讓個人資料的類別人士；
- (c) 閣下是強制或自願性質提供個人資料；
- (d) 如果閣下是強制性提供個人資料，則列明閣下選擇不提供個人資料的後果；
- (e) 閣下要求查閱及要求更正個人資料的權利；及
- (f) 提出該等要求時該人士的名稱及地址。

原則 2—個人資料的使用

安達香港只會在以下有別於主要目的（「次要目的」）的情況下使用閣下的個人資料：

- (a) 次要目的乃直接與主要的收集目的有關；或
- (b) 閣下同意使用或披露；或
- (c) 次要目的是直接促銷，而安達香港將於第一次接觸閣下時提供明確的機會讓閣下拒絕再收到任何直接促銷的通訊；或
- (d) 按私隱條例適用的任何豁免。

安達香港或會與從個人資料收集聲明所列出的人士共享已收集的個人資料。

原則 3—資料質素

安達香港在考慮使用或將會使用的個人資料的目的（包括任何直接有關的目的）後，將採取切實步驟，以確保其收集、使用或披露的個人資料準確、完整及符合現況。就閣下如何能夠查閱及更正我們持有的關於閣下的任何個人資料的詳情，請參閱下文所載原則 6。

安達香港將會為上文原則 1 及 2，以及個人資料收集聲明所載的目的，於法例及監管規定的期間保留閣下的個人資料。如果不再需要作此用途時，安達香港將採取合理措施，銷毀或永久取消識別個人資料。

原則 4—資料保安

安達香港將採取一切切實可行的步驟，以確保我們所持有的個人資料受到保護，以防止未經授權或意外地查閱、處理、刪除或作其他用途。安達香港提供高度安全的網絡基礎設施，以於本網站進行活動，包括 SSL (secure socket layer) 加密、IDS (intrusion detection system) 及使用防火牆和反病毒軟件。安達香港亦採用嚴格的保安程序，就所有交易使用用戶名稱及密碼、時間登記及審計追蹤，以及採用專用的內部交易保安政策。安達香港的網絡基礎設施受密切監測及維持，並設有數據備份及數據恢復的程序及機制。

原則 5—開放性

安達香港已經明確訂明管理個人資料的政策及慣例。這些政策載於本文件內，安達香港將應任何人士的要求提供。

原則 6—查閱及更正

按照私隱條例閣下擁有的權利根據私隱條例，閣下有權（受某些豁免規限）：

- (a) 檢查安達香港是否持有任何有關閣下的個人資料，並要求查閱這些個人資料；及
- (b) 要求安達香港更正任何有關閣下的不準確個人資料。

除根據私隱條例下的某些豁免外，安達香港將授予權利應閣下提出的要求查閱及更正個人資料。如果安達香港持有閣下的個人資料，而閣下可證明有關個人資料並非準確、完整及符合現況，安達香港將採取合理的步驟更正閣下的個人資料，務求準確、完整及符合現況。如果安達香港拒絕查閱或更正閣下的個人資料，將提供有關理由。

如果閣下要求取閱或更正閣下的個人資料，我們將在收到閣下的要求起計的 40 日內行事，閣下索取的個人資料副本或更正後的個人資料副本將會寄到閣下現時的地址。

實際步驟：

- (a) 如果閣下想取得閣下個人資料的副本，請按以下地址提出書面要求：

安達保險香港有限公司
資料保護主任
安達保險香港有限公司
香港灣仔港灣道 6-8 號
瑞安中心 25 樓
電話 +852 3191 6800
傳真 +852 2560 3565
電郵 Inquiries.HK@chubb.com

- (b) 閣下亦可以透過向安達香港呈交經修訂的建議表格，將閣下過往呈交給安達香港的建議表格中的個人資料更正。

- (c) 閣下亦可以按閣下意願聯絡安達香港以查閱或更正任何個人資料：

理賠部
安達保險香港有限公司
香港灣仔港灣道 6-8 號
瑞安中心 25 樓
電話 +852 3191 6222
傳真 +852 2560 3233
電郵 Privacy.HK@chubb.com

- (d) 安達香港偏向以郵寄或電郵方式收取資料取閱及更正要求。

- (e) 在呈交資料查閱或更正個人資料要求時，請同時向安達香港提交身份證明文件。我們需要確認閣下的身份，以確保我們不會向未經授權的人士披露閣下的個人資料。

收費

要求查閱個人資料：

安達保險香港有限公司不會就處理閣下查閱或更正個人資料的要求收取費用，但在某些情況下，安達香港可能收取合理的行政費用以涵蓋提供資料的費用，但我們會在收取費用前，告訴閣下所需金額。

其他資料

如果閣下對我們的私隱政策及慣例有任何疑問，請聯絡：

安達保險香港有限公司
資料保護主任
安達保險香港有限公司
香港灣仔港灣道 6-8 號
瑞安中心 25 樓
電話 +852 3191 6800
傳真 +852 2560 3565
電郵 Inquiries.HK@chubb.com

中英文本如有抵觸，將以英文本為準。
個人資料收集聲明

安達保險香港有限公司（「安達香港」，「我們」或「我們的」）是由香港保險業監督授權在香港特別行政區（「香港」）經營保險業務。

安達香港致力保護閣下的私隱。我們根據載於香港個人資料（私隱）條例的資料保護原則收集、使用及持有閣下的個人資料。有關我們私隱政策的詳情，可於我們的網站 www.chubb.com/hk 瀏覽。

我們收集閣下個人資料的用途包括：

1. 評估閣下的保險申請；
2. 向閣下提供與保險產品有關的服務；
3. 管理閣下的保單和處理理賠；
4. 確使行業協會及聯會能夠執行其監管功能，或對保險業或任何成員的利益有合理需要而不時分配給該協會及聯會的其他功能；及
5. 在收集資料時通知的其他用途。

在閣下同意的情况下，我們可能會使用閣下的姓名、聯絡資料、人口統計資料、保單及付款資料，透過郵件、電子郵件、電話或短訊與閣下聯繫，提供有關我們產品的市場促銷資訊。我們會在收集閣下的個人資料之前通知閣下。屆時，閣下有機會選擇拒絕接受直接促銷。如閣下當時沒有拒絕接受直接促銷，但其後決定不欲接受直接促銷，閣下可以要求我們終止直接促銷。

我們可能使用、儲存、披露及／或轉移閣下的個人資料給任何與本公司有關聯之第三者供應商，以提供服務或代表我們進行某些商業活動（例如精算師、損失核算人、理賠調查員、理賠處理員、專業顧問（包括醫生和其他醫療服務供應商）、緊急支援服務供應商、信貸參考機構和電話中心）及其他安達集團公司、保險和再保險中介機構、其他保險公司、我們的再保公司、及任何保險行業協會／聯會及其成員、執法團體、具司法規管權的機構、任何與我們有聯繫之個人／機構（無論在香港境內或境外）作上述所載的用途，以及監管和執法機構（在法律要求的情況下）。這些第三者可能位於香港以外的地區。如果我們把所有或大部份我們的業務轉移，閣下的個人資料可能會轉移或披露給受讓方，以便我們的繼任者使用閣下的個人資料繼續進行其業務。

若閣下未能提供所需的個人資料，則我們或許延誤或未能處理閣下的理賠個案及／或向閣下提供本公司的產品及服務。

閣下同意我們使用及披露閣下的個人資料予上述的用途。

當透過網上收集個人資料時，我們會採取嚴謹的 SSL（安全通訊端層）加密保安程序，以確保閣下的個人資料在傳送時受到保障。

除某些豁免條件外，閣下有權查閱副本及／或更正閣下的個人資料。如閣下欲查閱或更正閣下的個人資料，請以書面形式送交至：

安達保險香港有限公司
資料保護主任
安達保險香港有限公司
香港灣仔港灣道 6-8 號
瑞安中心 25 樓
電話 +852 3191 6800
傳真 +852 2560 3565
電郵 Inquiries.HK@chubb.com

中英文本如有抵觸，將以英文本為準。

請注意：我們會於收集閣下個人資料時或之前，通知閣下的個人資料可能會被收集，並用於其他用途。詳情請參閱安達保險香港有限公司相關的私隱政策及個人資料收集聲明。

關於安達香港

安達為全球最大的財產及責任保險公開上市公司。安達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提供注重在特定領域的保險產品，包括財產、責任、水險和意外及醫療保險服務。多年來，公司憑著其雄厚實力，在具有市場領導地位上致力於開創新產品，提供優質服務，並且建立穩健的客戶關係，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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