

	<p>Hanson Insurance Services Limited, Lloyd's Coverholder 35/F., Morrison Plaza, 9 Morrison Hill Road, Wanchai, Hong Kong Tel.: 2891 0298 Fax: 2891 7063 Website: www.hansongroup.hk</p>	
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CROSS BORDER VEHICLE DUTY LIABILITY INSURANCE PROPOSAL FORM

跨境車輛關稅責任保險投保書

All questions must be answered. A negative reply shall be taken for any unanswered questions.

所有問題必需回答。如沒作答的問題，均視作否定答覆。

Proposer / 投保人：

Address / 地址：

Telephone Number / 電話號碼： Fax Number / 傳真號碼：

Policy Period (day/month/year) / 保險生效日期 (日/月/年)：

From / 由 To / 至

(both dates inclusive / 包括首尾兩天)

Covered Vehicle / 受保車輛：

HK/PRC Plate No. / 香港 / 國內車牌：

Make / 汽車牌子：

Year of Manufacture / 製造年份：

Engine No. / 引擎號碼：

Chassis No. / 車身底盤號碼：

Type / 車輛種類：

Tonnage / 總載重量：

Territorial Limit / 投保區域：

☐ Guangdong Province, Peoples' Republic of China / 中國廣東省境內

☐ Peoples' Republic of China / 全中國

Limit of Liability / 責任限額：

Vehicle Duty / 車輛關稅： HK\$ / 港幣

Cost and Expense / 費用及開支： 30% of Limit on Vehicle Duty / 車輛關稅責任限額的百分之三十

Previous loss and insurance history / 以往損失及保險記錄：

- Have you ever had any insurance within the scope of the insurance you are now applying been rejected, cancelled, non-renewed, surcharged or restricted in the past 3 years?
在過去三年內，投保人曾否在投保同類型保險時被拒絕受保，或曾被取消，不予續保，增加保費或附加限制條件？

☐ Yes / 是 ☐ No / 否

If you currently have any insurance within the scope of the insurance you are now applying, please advise:

如投保人現正投保同類型保險，請提供下列資料：

Insurance Company / 保險公司：

Policy No. / 保單號碼：

Expiry Date (day/month/year) / 到期日(日/月/年)：

- Have you had any vehicle theft loss in PRC in the past 3 years?
在過去三年內，投保人的車輛曾否在中國發生被盜竊事故？

☐ Yes / 是 ☐ No / 否

- Have you had any loss within the scope the insurance you are now applying in the past 3 years?
在過去三年內，投保人曾否有同類型保險的損失記錄？

☐ Yes / 是 ☐ No / 否

If the answer to any of the above questions is "Yes", please provide full details below:

上述問題的答案如“是”，請呈交更詳細資料供承保審核：

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1. A. I/We declare to the best of my/our knowledge and belief that the information given in this Proposal Form (including any supplementary information in relation to this Proposal Form) is true and complete.
本人／吾等聲明，此投保書(包括附加資料)內所提供的一切資料，就本人／吾等所知所信，均屬確實及完整。

B. I/We agree that this declaration and information given in this Proposal Form (including any supplementary information in relation to this Proposal Form) shall form the basis of the contract between me/us and the Underwriters.
本人／吾等同意此聲明及投保書(包括附加資料)所提供的一切資料將作為本人／吾等和承保公司所訂立保險合約的根據。

C. I/We understand that non-disclosure or misrepresentation of material facts may entitle the Underwriters to avoid the insurance. A material fact is one likely to influence acceptance or assessment of this Proposal Form by the Underwriters. I/We further understand that if I am/we are not sure whether any fact or matter is material or otherwise, I/we shall have to disclose it to the Underwriters for consideration immediately.
本人／吾等明瞭不完全披露或失實陳述重要資料可引致保單無效，重要資料指任何可能影響承保公司承保或評估接受此投保風險的資料。本人／吾等亦明瞭如果本人／吾等不肯定一些情況或事實是否重要資料，本人／吾等應要立刻披露該等情況或事實給承保公司予以考慮。

D. I/We understand that the effective date shall be the date when this Proposal Form is accepted by the Underwriters.
本人／吾等明瞭此保險必需於承保公司接納此投保書時方為保險生效日期。

E. I/we understand that specimen policy will be available for examination at my/our request and I/we agree to be bound by the terms and conditions of the Policy and to accept them as part of the contract of insurance issued as a result of acceptance of this Proposal Form.
本人／吾等明瞭本人／吾等可要求索取保單樣本審閱。本人／吾等同意若承保公司接納此投保書，該保單將成為保險合約的組成部份並受其條款及細則所約束。

本人/本公司不同意使用本人/本公司的個

本人／本公司明白、確知及同意，承保的保險公司會就本人／本公司購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人／受保人爲法人團體，代表申請人／受保人簽署的獲授權人員現向承保的保險公司確認他／她已獲該法人團體授權。本人／本公司亦明白承保的保險公司必須取得本人／本公司的同意，才可以處理其保險申請。

4. In the context of this Declaration, Underwriters shall include Hanson Insurance Services Limited, Lloyd's Coverholder.
在這聲明中，承保公司一詞包括勞合社特許代理恒信保險顧問有限公司。

Signature of the Proposer and company stamp if the Proposer is a company:
投保人簽署，如投保人為法人公司，請加蓋公司印章：

Date / 日期：

Proposal Form must accompany copy of the following documents / 投保書需附帶以下文件的影印本：

1. Certificate of Incorporation or Business Registration if the Proposer is a company.
如投保人為公司，請提供公司註冊證書或商業登記證。
2. Hong Kong Identity Card if the Proposer is an individual.
如投保人為個人，請提供香港身份證。
3. Hong Kong Vehicle Registration of the vehicle to be covered.
香港車輛登記文件。
4. PRC Vehicle Registration of the vehicle to be covered, if applicable.
中國車輛登記文件。

PERSONAL INFORMATION COLLECTION STATEMENT (HEREINAFTER REFERRED TO AS "THE STATEMENT")

In compliance with the Personal Data (Privacy) Ordinance (hereinafter referred to as "the Ordinance"), Hanson Insurance Services Limited A/F Certain Underwriters at Lloyd's (hereinafter referred to as "the Company") would like to inform you of the following:

1. From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company's business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

2. **PURPOSES FOR COLLECTING PERSONAL DATA**

Personal data relating to you may be used for the following purposes:

- 1) processing applications for insurance products and services;
- 2) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance coverage, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- 3) processing, adjudicating and defending insurance claims as well as conducting any incidental investigation;
- 4) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- 5) exercising the Company's rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- 6) designing insurance products and services with a view to improving the Company's service;
- 7) preparing statistics and conducting research;
- 8) marketing services, products and other subjects (please see further details in paragraph 4. of this Statement);
- 9) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company or that it is expected to comply according to:
 - a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region (hereinafter referred to as "Hong Kong") existing currently and in the future;
 - b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future; or
 - c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- 10) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information and/or any other use of data and information in accordance with any programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- 11) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
- 12) any other purposes relating to the purposes listed above.

3. **TRANSFER OF PERSONAL DATA**

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph 2. of this Statement:

- 1) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as loss adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- 2) any other person or entity under a duty of confidentiality to the Company which has undertaken to keep such data confidential;
- 3) reinsurance companies with whom the Company has or proposes to have dealings;
- 4) any person or entity to whom the Company is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or with which the Company is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
- 5) any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business;
- 6) third party reward, loyalty, co-branding and privileges program providers;
- 7) co-branding partners of the Company; and
- 8) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph 2.8) of this Statement.

Such information may be transferred to a place outside Hong Kong.

4. **USE OF PERSONAL DATA IN DIRECT MARKETING**

The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data without your consent (which includes an indication of no objection). In this connection, please note that:

- 1) the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
- 2) the following services, products and subjects may be marketed:
 - a) insurance and related services and products;
 - b) reward, loyalty or privileges programs and related services and products; and
 - c) services and products offered by the co-branding partners of the Company;
- 3) the above services, products and subjects may be provided by the Company and/or:
 - a) third party reward, loyalty, co-branding or privileges program providers; and/or
 - b) co-branding partners of the Company.

If you do not wish the Company to use your personal data in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Data Protection Officer of the Company at the address or fax number provided in paragraph 5. of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

5. **DATA ACCESS AND CORRECTION RIGHT**

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company by mail to 35/F, Morrison Plaza, 9 Morrison Hill Road, Wan Chai, Hong Kong or by fax to (852)28917063.

6. You also have the right, by writing to the Company's Data Protection Officer at the address or fax number provided in paragraph 5. of this Statement, to request for the kinds of personal data held by the Company.
7. The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
8. Should you have any query with this Statement, please do not hesitate to contact our Data Protection Officer.
9. According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.
10. Nothing in this Statement shall limit the rights of the customers under the Ordinance.
11. The Company retains the right to change this Statement.

收集個人資料聲明 (本文內簡稱為“本聲明”)

為依從個人資料(私隱)條例(本文內簡稱為“本條例”), 恒信保險顧問有限公司代理勞合社(本文內簡稱為“本公司”)特此通知閣下以下事項:

1. 在申請及接受保險產品及服務時, 及當本公司提供與保險產品及服務相關之其他服務時, 閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資料, 可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及/或其他相關服務。本公司亦可能會在日常業務運作的過程向閣下收集資料, 例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書面形式與本公司溝通。

2. 個人資料收集目的

閣下的個人資料可能會用作下列用途:

- 1) 處理保險產品及服務時的申請;
- 2) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求, 包括但不限於要求增加、更改或刪除保障項目及範圍、訂立直接付款安排及保單取消、更新或復効申請;
- 3) 處理、判定保險索償及就索償抗辯, 包括進行任何附帶調查;
- 4) 執行與所提供的保險產品及服務相關的功能及活動, 如核實身份、資料核對及再保險之安排;
- 5) 行使本公司不時向閣下提供保險產品及服務而享有的權利, 例如向閣下追討欠款;
- 6) 設計保險產品及服務以提升本公司的服務質素;
- 7) 製作數據及進行研究;
- 8) 營銷服務、產品及其他標的(詳情請參閱本聲明第4.段);
- 9) 履行根據下列對本公司具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及/或安排:
 - a) 不論在香港特別行政區(本文內簡稱為“香港”)境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律;
 - b) 不論在香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關, 或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導; 或
 - c) 本公司因其位於或跟相關本地或海外的法律、監管、政府、稅務、執法或其他機關, 或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動, 而向該等本地或海外的法律、監管、政府、稅務、執法或其他機關, 或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾;
- 10) 遵守本公司為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於本公司內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排;
- 11) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人, 就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評的; 及
- 12) 與上述有關的其他用途。

3. 個人資料的轉移

存於本公司的個人資料將會保密, 但本公司可能會向以下各方透露該等資料作本聲明第2.段所列出的用途:

- 1) 任何代理人、承辦人或就本公司之業務運作, 包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務, 或就與保險產品及服務相關之其他服務, 向本公司提供服務的第三方服務供應者(如公證行、理賠調查員、收數公司、資料處理公司及專業顧問);
- 2) 任何對本公司負有保密責任的其他人士;
- 3) 與本公司有或將有商業往來的再保險公司;
- 4) 本公司為遵守任何法律規定, 或根據法律、監管、政府、稅務、執法或其他機關, 或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司具有約束力或適用或期望其遵守的規則、規例、實務守則、指引或指導, 或根據本公司向本地或外地的法律、監管、政府、稅務、執法或其他機關, 或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港境內或境外及不論目前或將來存在的), 而有義務或以其他方式被要求向其作出披露的任何人士或機構;
- 5) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人;
- 6) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商;
- 7) 本公司的品牌合作夥伴; 及
- 8) 本公司為就本聲明第2.8)段所列明的用途而聘用的外判服務供應商(包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司)。

該等資料可能被轉移至香港境外。

4. 在直接促銷中使用個人資料

本公司可能把閣下的個人資料用於直接促銷, 除非本公司已取得閣下的同意(包括表示不反對), 否則本公司並不可以如此使用閣下的個人資料, 但條例所指明信明的豁免情況除外。就此, 請注意:

- 1) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直銷;
- 2) 本公司可能就下列服務、產品及促銷標的進行促銷:
 - a) 保險及相關產品及服務;
 - b) 獎賞、客戶或會員或優惠計劃及相關服務及產品; 及
 - c) 本公司的品牌合作夥伴提供之服務及產品;
- 3) 上述服務、產品及促銷標的可能由本公司及/或下列各方提供:
 - a) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商; 及/或
 - b) 本公司之品牌合作夥伴。

如閣下不希望本公司使用閣下的資料作上述直接促銷用途, 閣下可通知本公司行使閣下的選擇權拒絕促銷。閣下可根據本聲明第5.段所提供的聯絡方法以書面向本公司的個人資料保障主任提出有關要求, 或於有關的申請表格內向本公司表達閣下拒絕促銷的意願(如適用)。

5. 查閱及改正資料權利

根據條例規定, 閣下有權查詢本公司是否有權閣下的個人資料及要求索取該等資料的複本, 並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利, 請以書面郵寄至香港灣仔摩理臣山道9號天樂廣場35樓, 或傳真至(852)28917063向本公司的個人資料保障主任提出。

6. 閣下亦有權根據本聲明第5.段所提供的聯絡方法向本公司的個人資料保障主任索取本公司持有的個人資料的種類。

7. 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。

8. 如閣下對本聲明有任何疑問, 請供本公司的個人資料保障主任聯絡。

9. 根據條例, 本公司有權就辦理任何查閱資料要求收取合理費用。

10. 本聲明不會限制客戶在條例下所享有的權利。

11. 本公司保留修改本聲明的權利。

COVERAGE SUMMARY**保障簡介****SCOPE OF COVERAGE / 保障範圍**

1. Vehicle Duty / 車輛關稅

Duty being assessed by the Customs Department of PRC if the Covered Vehicle after entering the Territorial Limit is unable to exit from such Territorial Limit due to loss of such Covered Vehicle caused by or arising from or as a result of burglary, robbery, theft or hijack occurred within the Territorial Limit.

被保險人因受保車輛在承保區域內被盜竊、搶劫、強奪而導致受保車輛不能離開中國國境，因而被中國海關征收該受保車輛所需的關稅責任。

2. Cost and Expense / 費用及開支

Cost and expense necessarily and reasonably incurred by the Insured with the prior written consent of the Underwriters in defending and investigating a loss covered by this Policy.

在得到承保公司事先書面同意下，本保單亦可賠償被保險人因處理受保事故時須支付必要及合理的訴訟及查察費用。

TERRITORIAL LIMIT / 承保地區

Guangdong Province, Peoples' Republic of China **OR** Peoples' Republic of China.

中國廣東省**或**中國全國。

LIMIT OF LIABILITY / 承保限額

1. Duty / 關稅

Actual Duty being assessed or up to the Sum Insured on Vehicle Duty, whichever is the lesser.

賠償額是實際受保車輛的關稅責任或受保車輛關稅項目的投保額，兩者以較低者為準。

2. Cost and Expense / 費用及開支

Thirty (30) percent of the actual Duty paid by the Underwriters or the Sum Insured on Cost and Expense, whichever is the lesser, which is additional to the actual Duty to be paid by Underwriters.

賠償額是實際受保車輛的關稅責任的百分之三十或費用及開支項目的投保額，兩者以較低者為準。此項賠償額是附加於受保車輛的關稅責任賠償額之上。

Deductible / 自負額

1. Commercial Vehicle (Trucks and Tractors) / 商用車(貨車及拖頭)

Nil.

沒有自負額。

2. Private Car / 轎車

20% of Limit on Duty.

關稅責任投保額的百分之二十。

EXCLUSIONS / 不保事項

1. Loss of property being carried by, stored or used in or on the Covered Vehicle.

在受保車輛內裝載，儲存或使用的財物及貨物的損失。

2. Loss of refrigerated container.

冷凍貨櫃的損失。

3. Loss of the Covered Vehicle itself.

受保車輛本身的損失。

4. Loss as a result of voluntary parting of title of the Covered Vehicle, whether legal or illegal.

合法或非法轉移受保車輛擁有權，不論是獨自策劃或與他人合謀，所引致的損失。

5. Loss caused by criminal, intentional or deliberate act committed by the Insured, whether acting alone or in collusion with others.
被保險人故意或蓄意的刑事行為，不論是獨自策劃或與他人合謀，所引致的損失。
6. Loss caused by fraudulent or dishonest act committed by the Insured, whether acting alone or in collusion with others.
被保險人以欺詐或不誠實的行為，不論是獨自策劃或與他人合謀，所引致的損失。
7. Loss arising from insolvency or financial default of the Insured.
被保險人因破產或財務違約所引致的損失。
8. Loss due to consequential loss, delay, loss of market or loss of use.
由於間接，延遲，喪失市場或喪失使用所引致的損失。
9. Any punitive or exemplary damages.
懲罰性或懲戒性的罰款。
10. Loss arising from the Covered Vehicle being parked overnight, other than when such Covered Vehicle is being parked in a parking facility with licence or permit issued by the appropriate authority to operate such parking facility.
受保車輛通宵停泊時所發生的損失，但受保車輛通宵停泊於領有合法批核停車場營運牌照的車場除外。
11. Loss outside the Territorial Limit.
在承保地區以外所發生的損失。
12. Loss directly or indirectly caused by or contributed to or arising from:
由下列直接或間接原因引致的損失：
 - A. hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack, by:
在戰爭或和平時期的敵對行為或類似戰爭行為，包括牽制、戰鬥或防禦實際的、即將或預料會發生的由下列組織或政府策劃的襲擊：
 - 1) any government or sovereign power, de jure or de facto, or by any authority maintaining or using military, naval or air forces; or
任何法定或實質政府或政權，或任何監管海、陸或空軍的機構；或
 - 2) military, naval, or air forces; or
海、陸或空軍；或
 - 3) an agent of any such government, power, authority or forces.
任何上述 1) 或 2) 的代理人。
 - B. any weapon of war employing atomic fission or radioactive force whether in time of peace or war.
在戰爭或和平時期使用含核分裂或放射性的軍備或武器。
 - C. insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence.
暴動、叛亂、革命、內戰、篡權或由政府當局策劃包括牽制、戰鬥或防禦上述情況發生的行為。
 - D. seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.
由檢疫或海關法規進行的扣押或消毀，或由政府或公營機構法令進行的充公沒收，或走私、非法運送或非法交易貨物或違禁品。
13. Loss by nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this Policy. But whenever this Policy does insure against the peril of fire, then the preceding clause will NOT be effective, and the following clause will apply: by nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this Policy, however, subject to the forgoing and all provisions of this Policy, direct loss by fire resulting from nuclear reaction, radiation or radioactive contamination is insured against by this Policy.
由核反應、輻射、放射性污染引致的損失，不管受控或不受控情況下，不管直接或間接，不管是近因或遠因，不管全部或部分由本保單承保的各風險項目所引致、促成或惡化的事件均為不保事項。如本保單承保了火險，先前的條款會失效，取而代之的條款是：由核反應、輻射、放射性污染引致的損失，不管受控或不受控情況下，不管直接或間接，不管是近因或遠因，不管全部或部分由本保單承保的各風險項目所引致、

促成或惡化的事件均為不保事項，但由火災直接引致的核反應、幅射、放射性污染則為本保單的承保事項。

14. Cyber Attack Exclusion (CL380) – please refer to the policy for details.
電腦黑客攻擊除外條款 — 請參閱保單內的詳細條款。
15. Electronic Data Recognition Exclusion – please refer to the policy for details.
電子設備日期辨識除外條款 — 請參閱保單內的詳細條款。
16. Terrorism Exclusion – please refer to the policy for details.
恐怖活動除外條款 — 請參閱保單內的詳細條款。
17. The Deductible, if any and if applicable.
本保單開列的自負額。
18. Loss in respect of which judgements are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong.
非香港法定權限管轄的法庭作出初審裁決的賠償。

*The information provided in this leaflet is a summary only.
Please read the policy for detailed terms, conditions and exclusions of this insurance.*
本單章只提供資料的撮要。

欲了解保單的詳細條文，可保及不保事項等細節請參閱保單全文。

If there is any inconsistency between the English and Chinese version, the English version shall prevail.
本單章的中英文版如有差異，概以英文版本為準