

Frequently Asked Questions (“FAQ”) on the Insurance Authority (“IA”) Levy

有關保險業監管局（「保監局」）徵費之常見問題

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A. About Insurance Authority ("IA") Levy

關於保險業監管局（「保監局」）徵費

1. What is Insurance Authority ("IA")?

保險業監管局（「保監局」）是甚麼？

The IA, a statutory body established under the Insurance Companies (Amendment) Ordinance 2015 ("Amendment Ordinance"), is a new insurance regulator independent of the Government of the Hong Kong Special Administrative Region. IA replaced the Office of the Commissioner of Insurance ("OCI") to regulate insurance companies with effect from June 26, 2017, while the OCI was disbanded on the same day.

保監局是根據《2015年保險公司（修訂）條例》（「修訂條例」）成立的法定機構，是獨立於香港特別行政區政府的新保險監管機構。保監局已於2017年6月26日起取代保險業監理處（「保監處」）規管保險公司，保監處亦已於同日解散。

2. What is IA Levy?

保監局徵費是甚麼？

IA collects levy ("IA Levy") from policyholders through insurers for policies with policy effective date or inception anniversary date on or after January 1, 2018.

保監局透過保險公司，就保單生效日或起保周年日為2018年1月1日或之後的保單向保單持有人收取徵費（「保監局徵費」）。

3. What is the objective of imposing IA Levy?

收取保監局徵費的目的為何？

While government's funding of HKD 650 million has been set aside for supporting the establishment and initial years of operation of IA, the long-term target is that about 70% of IA's expenditure will be met by income from this IA Levy on insurance premiums from policyholders and the remaining 30% by income from various fees payable by the industry.

儘管政府已撥出6.5億港元支持保監局成立及其初期運作，但就長遠的目標來說，保監局約70%的開支將由保監局向保單持有人收取保監局徵費的收入填補，而剩餘30%則由保險行業應付的各種費用支付。

4. What is the rate of IA Levy? And is there maximum levy cap for policy?

保監局徵費的費率是多少？此外，會否就保單設立徵費上限？

The levy rates prescribed by IA:

Period	Levy rate	Maximum levy for specified general insurance policies*	Maximum levy for specified life insurance policies*
From January 1, 2018 to March 31, 2019 (both dates inclusive)	0.04%	HKD 2,000	HKD 40
From April 1, 2019 to March 31, 2020 (both dates inclusive)	0.06%	HKD 3,000	HKD 60
From April 1, 2020 to March 31, 2021 (both dates inclusive)	0.085%	HKD 4,250	HKD 85
From April 1, 2021 onwards	0.1%	HKD 5,000	HKD 100

*Remarks:

- A cap is imposed on the levy of general insurance policies with annual premiums at or above HKD 5,000,000, and on the levy of life insurance policies with single or annualized premiums at or above HKD 100,000.
- If the amount of levy for each policy includes a fraction of a cent, the amount is to be rounded to the nearest cent.

保監局規定的徵費率：

期間	徵費率	指定的一般保險保單徵費上限*	指定的人壽保險保單徵費上限*
自2018年1月1日起至2019年3月31日（包括首尾兩日）	0.04%	2,000港元	40港元
自2019年4月1日起至2020年3月31日（包括首尾兩日）	0.06%	3,000港元	60港元
自2020年4月1日起至2021年3月31日（包括首尾兩日）	0.085%	4,250港元	85港元
2021年4月1日及以後	0.1%	5,000港元	100港元

*備註：

- 對年度保費為500萬港元或以上的一般保險保單，以及單次或年度保費為100,000港元或以上的人壽保險保單設定徵費上限。
- 各保單徵費金額中不足一仙的部分以四捨五入計算。

5. When is the IA Levy imposed on insurance policies?

何時會對保單收取保監局徵費？

IA Levy is imposed on all new policies with policy effective date on or after January 1, 2018; and all existing in-force policies starting on their inception anniversary date on or after January 1, 2018.

保監局會對保單生效日期為2018年1月1日或之後的所有新保單及起保周年日為2018年1月1日或之後的所有現有已生效保單收取徵費。

6. How does the levy apply?

徵費會怎樣實施？

Levy payment is to be made together with premium payment. Levy payable is calculated as a percentage of premium. If no premium is to be paid (e.g. premium waiver or waiver benefit), the policyholder does not have to pay any levy.

徵費會與保費一同繳交。應繳徵費會按照保費的百分比計算。如果不須支付保費（例如保費豁免或免繳保費保障），保單持有人便不必支付任何徵費。

7. Are there any exemptions for not required to pay the IA Levy?

是否可免繳保監局徵費？

Reinsurance businesses, marine, aviation and goods in-transits businesses and policies underwritten by authorized captive insurers are exempted from the levy.

再保險業務、海運、航空和貨物運輸業務以及獲授權專屬自保保險公司承保的保單均可獲豁免徵費。

8. Does the IA Levy apply to new policies and renewal policies?

保監局徵費是否適用於新保單和續保保單？

Yes, IA Levy is imposed on all policies including new policies and renewal policies with policy effective date or inception anniversary date on or after January 1, 2018.

是，保單生效日期或起保周年日為2018年1月1日或之後的所有保單（包括新保單和續保保單）均會被收取保監局徵費。

9. Does the IA Levy apply to policy endorsement endorsed on or after January 1, 2018?

保監局徵費是否適用於2018年1月1日或之後簽署的保單批單？

Yes, IA Levy is imposed on endorsed policies which the corresponding policy effective date or inception anniversary date is on or after January 1, 2018.

是，保單生效日期或起保周年日為2018年1月1日或之後的保單批單會被收取保監局徵費。

10. What are the consequences if a policyholder fails to pay the IA Levy?

保單持有人若未能支付保監局徵費，會有甚麼後果？

If a policyholder does not settle IA Levy payment as required, IA may impose on the policyholder a pecuniary penalty not exceeding HKD 5,000, and may recover the outstanding IA Levy as a civil debt due to it.

若保單持有人未能按規定支付保監局徵費款項，則保監局可向保單持有人罰款不超過5,000 港元，亦可循民事程序追討欠付的保監局徵費。

B. Impact to policyholders of life insurance policies (for Zurich Assurance Ltd, Zurich Life Insurance Company Ltd and Zurich Life Insurance (Hong Kong) Limited only)

對人壽保險保單持有人之影響（只限於Zurich Assurance Ltd、Zurich Life Insurance Company Ltd及蘇黎世人壽保險（香港）有限公司）

11. Who is responsible for paying the IA Levy?

誰負責支付保監局徵費？

Policyholders who make premium payment are responsible for paying IA Levy. Premium payment includes cash and non-cash methods (including automatic premium loan, cash on investment and premium offset by dividend, etc.).

保監局徵費是由須繳付保費之保單持有人負責支付。繳交保費包括以現金及非現金方式（包括自動保費貸款、投資現金和按紅利抵消的保費等）。

12. When will Zurich start to collect IA Levy from policyholders?

蘇黎世將於何時向保單持有人收取保監局徵費？

Starting from the policy year commencing on or after April 1, 2020, the IA Levy will be collected by Zurich at the applicable rate and cap.

由2020年4月1日或之後的保單年度起，蘇黎世將按適用的徵費率及徵費上限收取保監局徵費。

13. How does a policyholder find out the amount of IA Levy of the policy?

保單持有人如何得知保單所須繳付的保監局徵費金額？

For new policies (if applicable), the amount of IA Levy imposed on policy will be included in the benefit illustration.

就新保單而言（如適用），有關保單的保監局徵費金額會載列於保單利益說明上。

For existing policies, IA Levy will be included on the premium notice or premium Reminder Notice (except monthly paying policies). Policyholder can also contact our Customer Care Hotline for more details.

就現有保單而言，保監局徵費金額將載列於繳費通知書或保費逾期通知書（月繳保單除外）。保單持有人亦可致電我們的客戶服務熱線查詢相關資料。

14. Can a policyholder pay the IA Levy solely in advance?

保單持有人可否只預繳未到期的保監局徵費？

No, a policyholder cannot pay IA levy solely in advance.

保單持有人不可以只預繳未到期的保監局徵費。

15. Instead of paying the levy through Zurich, can a policyholder pay to IA directly?

除了透過蘇黎世繳交保監局徵費外，保單持有人可否直接向保監局繳交？

No, according to Insurance (Levy) Order and Insurance (Levy) Regulation, a policyholder shall pay the IA Levy through insurance company. 不可以，根據《保險業（徵費）令》及《保險業（徵費）規例》，保單持有人須透過保險公司繳交保監局徵費。

16. If a policyholder exercises the cooling-off right to cancel the policy (if applicable), will the IA Levy be refunded?

若保單持有人行使冷靜期條款取消其保單申請（如適用），已繳交的保監局徵費會否獲退還？

Yes, remitted IA Levy will be fully refunded to policyholder irrespective of whether the premium is fully refunded. 會，無論保費是否全額退還，已繳交的保監局徵費都將會全額退還給保單持有人。

17. For autopay payment, will Zurich collect the premium and IA Levy at the same time? If the respective policy has solely overdue IA Levy, will this overdue amount be collected by autopay at the same time?

若保單是以自動轉賬繳交保費，蘇黎世會否一併扣除保費及保監局徵費？若個別保單錄有逾期末付的保監局徵費，會否以自動轉賬一併扣除？

Yes, Zurich will collect the premium and IA Levy together by autopay. However, a solely overdue IA Levy will not be collected by autopay. Please note that Zurich is not liable on any bank charge being imposed by bank due to payment failure.

會，蘇黎世會透過自動轉賬方式一併扣除保費及保監局徵費。然而，逾期末付的保監局徵費不會透過自動轉賬方式一併扣除。此外，請留意蘇黎世不會承擔因未能成功轉賬而引致銀行徵收的額外費用。

18. What should a policyholder do if he/she has set payment limit on the autopay of policy payment?

若保單持有人於現有繳交保費的自動轉賬中設立了付款上限，保單持有人該怎樣做？

A policyholder shall request to reset the payment limit with the bank or change payment method for future premium and IA Levy. 保單持有人可向銀行申請重設自動轉賬的付款上限或更改供款繳付方式以繳付未來之保費及保監局徵費。

19. When a policyholder applies for policy reinstatement with overdue IA Levy, is he/she required to pay back this overdue amount at the same time?

當保單持有人申請保單復效時，若該保單錄有逾期末付的保監局徵費，保單持有人需要繳付該逾期末付的款項嗎？

Yes, a policyholder is required to pay back the overdue IA Levy as well as unpaid premium(s) and due premium together with the prescribed IA Levy. Please note that Zurich is unable to reinstate the policy if the overdue IA Levy is not paid back.

需要，保單持有人需要繳交逾期末付的保監局徵費，同時需繳交逾期末付的保費、到期保費及相應訂明的保監局徵費。此外，若保單持有人未有繳交逾期末付的保監局徵費，蘇黎世則無法完成該有關保單復效申請。

20. Will the premium and IA Levy be deducted at the same time when the Automatic Premium Loan ("APL") is exercised?

若保單以自動保費貸款繳交保費，保監局徵費會否同時一併扣除？

Yes, Zurich will collect premium and IA Levy at the same time if APL is exercised, and interest will be run on both premium and IA Levy at prevailing loan interest rate.

會，蘇黎世將會於行使自動保費貸款條款時一併收取保費及保監局徵費，而所有保費及保監局徵費均會以現行貸款利率計算利息。

21. If the policyholder has not paid the IA Levy, will this result in policy lapse/termination?

若保單持有人未有繳付保監局徵費，會導致保單失效 / 被取消嗎？

No, overdue IA Levy will not result in policy lapse/termination. 不會，逾期末付的保監局徵費不會導致保單失效 / 被取消。

22. If a policy has solely overdue IA Levy, will Zurich deduct the solely overdue IA Levy from surrender/maturity/claim payment when the policyholder applies for policy surrender or policy maturity or claims?

若保單錄有逾期末付的保監局徵費，當保單持有人申請保單退保或保單期滿或保險賠償時，蘇黎世會否先從退保價值 / 期滿利益 / 保險賠償金額中扣除該逾期末付的保監局徵費？

No, an overdue IA Levy will not be deducted from the payment. However, for product(s) where unpaid premium(s) is required to be deducted from payment, we will deduct corresponding levy together with all unpaid premium(s) from payment of policy surrender/policy maturity/benefit claims.

不會，逾期末付的保監局徵費不會從有關金額中一併扣除。然而，就個別須從退保價值 / 期滿利益 / 保險賠償金額中扣除逾期末付保費的產品，蘇黎世將會於相關金額中扣除任何逾期末付的保費及相應之保監局徵費。

C. Impact to policyholders of life insurance policies (for Zurich International Life Limited only)

對人壽保險保單持有人之影響（只限於蘇黎世國際人壽保險有限公司）

23. Who is responsible for paying the IA Levy?

誰負責支付保監局徵費？

Policyholders with premium payment are responsible for paying IA Levy. Premium payment includes cash and non-cash methods (including automatic premium loan, cash on investment and premium offset by dividend, etc.). Despite that Zurich will settle the corresponding IA Levy on behalf of all life insurance policyholders in the meantime until further notice.

保監局徵費是由須繳付保費之保單持有人負責支付。繳交保費包括以現金及非現金方式（包括自動墊繳保費、投資現金和按股息抵消的保費等）。但蘇黎世將代表所有人壽保險產品的保單持有人支付相應保監局徵費，直至另行通知為止。

D. Impact to policyholders of general insurance policies 對一般保險保單持有人之影響

24. Who is responsible for paying the IA Levy? 誰負責支付保監局徵費？

Policyholders are responsible for paying IA Levy, despite Zurich will settle the corresponding IA Levy on behalf of policyholders for designated general insurance products ("Designated products") until further notice.
保監局徵費是由保單持有人負責支付，但蘇黎世將代表所有指定之一般保險產品 (「指定產品」) 的保單持有人支付相應保監局徵費，直至另行通知為止。

25. What are the Designated products which Zurich will settle IA Levy for policyholders? 哪些是蘇黎世代表保單持有人支付保監局徵費的指定產品？

Designated products include all individual general insurance products of domestic helper insurance, individual medical insurance, private motor insurance, personal accident insurance, pecuniary loss insurance, property insurance, and travel insurance.
指定產品包括所有僱傭保障、個人醫療保障、私家車保障、個人意外保障、金錢損失保障、物業保障及旅遊保障之個人一般保險產品。

26. Does the IA Levy apply to short period policies (e.g. single trip travel, construction all-risk)? 保監局徵費是否適用於短期保單 (如單次旅遊保險及短期工程保險) ？

Yes, IA Levy is imposed on short period policies which the corresponding policy effective date is on or after January 1, 2018.
是，保單生效日為2018年1月1日或之後的短期保單會被收取保監局徵費。

27. How is the IA Levy impact multi-year policies with installments? 保監局徵費對分期繳費的多年期保單有何影響？

IA Levy is collected by Zurich on multi-year policies with installments according to the IA Levy rate prevailing on such policy's effective date.
蘇黎世根據分期繳費的多年期保單之保單生效日，按相應徵費率收取保監局徵費。

28. For Designated products, how can policyholders know if the required IA Levy payment of their policies has been settled? 關於指定產品，保單持有人如何得知有關保單之保監局徵費已被支付？

Zurich will settle the corresponding IA Levy on behalf of policyholders for Designated products until further notice, and the policy documents (e.g. renewal notice, policy schedule) will show that Zurich has settled the levy on their behalf.
蘇黎世會代表所有指定產品的保單持有人支付相應保監局徵費直至另行通知，及會在保單文件 (如續期通知書及保單附表) 上表示蘇黎世已代表保單持有人支付徵費。

29. Will the IA Levy be refunded if a policy is cancelled? If yes, how to calculate the refund? 撤銷保單時會否退還保監局徵費金額？如會的話，將如何計算退款金額？

IA Levy can be refunded if the related policies are cancelled and have premium refunded. Zurich will refund to the policyholder the amount of IA Levy paid by the policyholder proportional to the corresponding premium refundable.
如相關保單被撤銷及獲退還保費，則能夠退還保監局徵費金額。蘇黎世將按相應保費退款金額比例向保單持有人退還保監局徵費金額。

30. Why does Zurich not settle the corresponding IA Levy on behalf of policyholders for all general insurance products? 蘇黎世為何不代表保單持有人支付所有一般保險產品的相應保監局徵費？

Policyholders are responsible for paying IA Levy. To enhance operational efficiency, Zurich will settle the corresponding IA Levy on behalf of policyholders for Designated products until further notice.
保監局徵費是由保單持有人負責支付。為了提高營運效率，蘇黎世將代表指定產品的保單持有人支付相應的保監局徵費直至另行通知。

For further enquiries, please contact our Customer Care Hotline at +852 2968 2222. You may also visit the website of IA at www.ia.org.hk.
如有查詢，請致電我們的客戶服務熱線+852 2968 2222。您亦可瀏覽保監局網頁www.ia.org.hk 獲取更多資訊。

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This Notice sets out the privacy policy of each of Zurich Life Insurance Company Ltd/Zurich Assurance Ltd (each a "Company") in respect of their respective customers. The rights and obligations of each Company under this Notice are several and not joint, whereby no Company shall be liable for any act or omission of another Company.

本通知列載Zurich Life Insurance Company Ltd/Zurich Assurance Ltd (以下個別稱「本公司」) 有關各自對其客戶的私隱政策。各公司就本通知所列之權利和責任為獨立而非連帶的，因此各公司無須為其他公司之行為或不作為負責。

1. The personal information of customers (including policyholders, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by the (Company from time to time, which also includes data collected or generated in the ordinary course of the Company's business and the continuation of relationship with the customer (such as claim information and medical history received from third parties), may be used by the Company and/or a company within its group ("Zurich Insurance Group") for the following purposes necessary in providing services to the customers ("necessary purposes") (otherwise the Company is unable to provide services to customers who fail to provide the required information):

由本公司不時收集或持有的客戶 (包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及索償人) 個人資料，其中亦包括在本公司日常業務過程中以及就持續與客戶的關係而收集或產生的資料 (例如從第三方收到的索償資料和病歷)，均可供本公司及 / 或其所屬集團 (「蘇黎世保險集團」) 內的公司使用作以下為向客戶提供服務而必須的用途 (「必須用途」) (否則本公司將無法為未能提供所需資料的客戶提供服務)：

- a) to process, investigate (and assist others to investigate) and determine insurance applications, benefits and claims, perform reinsurance arrangements and provide ongoing services;
辦理、調查 (及協助他人調查) 和決定保險申請、保障及索償，進行再保險安排和提供持續的服務；
- b) to manage any claim, action and/or proceedings brought by or against or otherwise involving the customers, and to exercise the Company's rights as more particularly defined in applicable policy wording, including but not limited to the subrogation right;
處理任何客戶提出的、針對客戶所提出的或其他涉及客戶的索償、訴訟及 / 或司法程序；以及行使本公司的權利 (詳情見適用保單條款所定)，包括但不限於代位權；
- c) to process requests for payment, and for direct debit authorization;
辦理付款要求及直接付款授權；
- d) to provide subsequent services and administer the policies issued, such as to arrange medical examination, process additions, alterations, variations, assignments, cancellation, renewal or reinstatement of the relevant policies;
提供後續服務及執行 / 管理已發出的保單，例如安排身體檢查和處理相關保單的增加、更改、變更、轉讓、撤銷、續期或恢復；
- e) to compile statistics or database or conduct market or actuarial research or insurance surveys or perform customer analysis, profiling and segmentation undertaken by the Company and/or a company within the Zurich Insurance Group, respective regulators or industry recognized bodies, or to enhance existing or design new products and services of the Zurich Insurance Group, or for customer relationship building;
由本公司及 / 或蘇黎世保險集團內任何公司、相關監管機構或公認行業組織編撰統計數字或資料庫，或進行市場、精算研究或保險調查，或進行客戶研究分析及分層，或為蘇黎世保險集團改進現有的產品和服務或設計新的產品和服務，或建立客戶關係；
- f) use for accounting and actuarial purposes;
作會計及精算用途；
- g) to enable the Company and/or any company within the Zurich Insurance Group to fulfill any services or contract of insurance that a customer has requested, and/or to form a single overall view of the customer's relationship with the Zurich Insurance Group and of the customer's record, such as underwriting and claims history, for present and future reference in processing, assessing, determining and investigating insurance applications, benefits and claims, administering the customer's policy, performing reinsurance arrangements and providing ongoing services;
使本公司及 / 或蘇黎世保險集團內任何公司能夠履行客戶要求的任何服務或保險合約，及 / 或全面了解客戶與蘇黎世保險集團之間的關係以及客戶的總體記錄，例如承保和索償歷史，以供現在及將來於處理、評估、決定和調查保險申請、保障及索償、管理客戶保單、進行再保險安排和提供持續的服務時作為參考；
- h) to meet the disclosure requirements of any local or foreign law, rules, regulations, codes or guidelines binding on the Zurich Insurance Group and conduct matching procedures where necessary;
符合對蘇黎世保險集團具約束力的任何本地或外國法例、規則、規例、守則或指引的披露規定及如需要時進行核對程序；
- i) to comply with the requirements, orders or legitimate requests of, or contractual or other commitment or arrangement with the courts of Hong Kong, local and foreign regulators, tax or law enforcement authority, self-regulatory or industry recognized bodies such as federations or associations of insurers or financial services providers, including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, credit reference agencies, governmental bodies and government-related establishments;
遵循香港法院、本地與外地的監管機構、稅務或執法機構、獨立監管或公認行業組織 (例如保險公司或金融服務供應商的聯會或協會)，包括但不限於保險業監管局、香港保險業聯會、核數師、信貸諮詢機構、政府組織和政府相關機構所作出的規定、指令或合法要求，或遵循與上述機構或團體間之合約承諾、其他承諾或安排；
- j) to collect (and assist other companies within the Zurich Insurance Group to collect) debts;
追討 (並協助蘇黎世保險集團內的其他公司追討) 債務；
- k) to prevent and detect (and assist other companies within the Zurich Insurance Group to prevent and detect) fraud;
偵測和防止 (並協助蘇黎世保險集團內的其他公司偵測和防止) 欺詐行為；
- l) to facilitate the Company's authorized service providers to provide services to the Company and/or the customers for the above purposes;
以便本公司的認可服務供應商，就上述目的為本公司及 / 或客戶提供服務；
- m) to enable an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment; and
使本公司的實際或建議承讓人能夠評核擬進行涉及有關轉讓的交易；及
- n) to fulfil any other purposes directly related to any of the above purposes.
履行與上述任何用途直接相關的其他用途。

2. The Company may provide any personal information of customers to the following parties, within or outside of Hong Kong, for the necessary purposes:

本公司可就必須用途，向以下於香港境內或境外的人士提供任何客戶個人資料：

- a) companies within the Zurich Insurance Group, any other company carrying on insurance or reinsurance related business, an intermediary, or an industry recognized body;
蘇黎世保險集團成員公司、任何進行保險或再保險相關業務的其他公司、中介人或受業界認可的團體；
- b) any agent, contractor or third party service provider who provides administrative, telecommunications, technology, computer, payment, policy administration, support, storage, cloud, record management, call center, mailing and printing, data processing, customer satisfaction analysis, outsourcing or other services to the Zurich Insurance Group in connection with the operation of its business;
任何向蘇黎世保險集團提供行政、電訊、技術、電腦、付款、保單管理、支援、儲存、雲端、記錄管理、熱線中心、郵寄、印刷、資料處理、客戶滿意度分析、外判或其他與其業務運作有關的服務的代理人、承包商或第三方服務供應商；
- c) third party service providers including insurers, bankers, legal advisors, accountants, fund management companies, financial institutions, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, hospitals, surveyors, specialists, repairers, emergency service providers, research and analysis companies and data processors;
第三方服務供應商，包括保險公司、銀行、法律顧問、會計師、基金管理公司、金融機構、調查員、理賠師、再保公司、醫護及復康顧問、醫院、考察員、專家、維修人員、緊急服務提供者、研究與分析公司及資料處理者；
- d) credit reference agencies, and, in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
信貸諮詢機構，而在客戶欠賬時，任何債務追收代理或進行索償或調查服務的公司；
- e) any person to whom the Zurich Insurance Group is under an obligation or otherwise required to make disclosure under the requirements of any law binding on the Zurich Insurance Group or any of its associated companies and for the purposes of any regulations, codes or guidelines issued by local or foreign governmental, regulatory, tax or law enforcement authority, industry recognized bodies or other authorities with which the Zurich Insurance Group or any of its associated companies are expected to comply;
根據對蘇黎世保險集團或其任何關連機構具約束力的任何法例，及就任何由本地或外地政府、監管、稅務或執法機構、公認行業組織、或其他機關所頒佈且蘇黎世保險集團或其任何關連機構預期須遵守的任何規例、守則或指引而言，蘇黎世保險集團有責任或必須向其作出披露的任何人士；
- f) any person to whom the Zurich Insurance Group is under an obligation or otherwise required to make disclosure pursuant to any contractual or other commitment or arrangement with local or foreign governmental, regulatory, tax or law enforcement authority, industry recognized bodies or other authorities that is assumed by or imposed on the Zurich Insurance Group or any of its associated companies;
根據蘇黎世保險集團或其任何關連機構承擔或被施加的與本地或外地政府、監管、稅務或執法機構、公認行業組織、或其他機關的合約承諾、其他承諾或安排而言，蘇黎世保險集團有責任或必須向其作出披露的任何人士；
- g) any person pursuant to any order of a court of competent jurisdiction;
根據主管司法權區的法院的任何頒令的任何人士；
- h) organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, employers, the police and databases or registers (and their operators); and
整合保險業中索賠和承保資料的組織、防欺詐組織、僱主、警察、數據庫或登記冊（及其運營者）；及
- i) any actual or proposed assignee of the Zurich Insurance Group or transferee of the Zurich Insurance Group's rights in respect of the policyholders.
蘇黎世保險集團的任何實際或建議承讓人或蘇黎世保險集團對保單持有人的權利的受讓人。

3. Certain personal information of policyholders and insured persons collected or held by the Company from time to time (which also includes data collected or generated in the ordinary course of the Company's business and the continuation of relationship with the customer), in particular, names, contact information, age, gender, identity document reference, marital status, financial background, demographic data, transaction pattern and behavior, policy information, claim information, and medical history may be used by the Company for the following marketing-related purposes ("marketing purposes"):

由本公司不時收集或持有的保單持有人及受保人的某些個人資料（其中亦包括在本公司日常業務過程中以及就持續與客戶的關係而收集或產生的資料），特別是姓名、聯絡資料、年齡、性別、身份證明文件資料、婚姻狀況、經濟背景、人口統計數據、交易模式和行為、保單資料、索償資料及醫療紀錄等，均可供本公司使用作以下市場推廣相關用途（「市場推廣用途」）：

- a) to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products and services of the Zurich Insurance Group and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains business referral or other arrangements (such as reward, loyalty, co-branding or privileges programs and related services and products, services and products offered by the Company's business or co-branding partners, donations or contributions for charitable and/or non-profit making purposes).
為蘇黎世保險集團及/或與本公司維持業務引薦關係或其他安排之其他金融服務供應商的保險及/或金融產品及服務，及/或其他商業合作夥伴之相關服務，提供市場推廣資料及進行直接促銷活動（例如獎賞、忠誠獎勵、合作品牌或優惠計劃以及相關服務和產品，由本公司商業合作夥伴或合作品牌夥伴提供的服務和產品，出於慈善及/或非牟利用途的捐贈或捐款）。

The Company may use the personal information of any customer for the marketing purposes only with such customer's consent. In the absence of any "opt-out" request, the Company shall treat the insurance application and continuation of the policy(ies) held with the Company as an indication of no objection of such policyholder and insured person to the Company's use of their personal information for the marketing purposes. For the avoidance of doubt, the latest instruction (for example, consent or indication of no objection, or request for opt-out) received from a customer shall override any previous instruction given to the Company in this regard in relation to all personal information of the customer collected or held by the Company from time to time.

本公司只能在客戶同意下，方可使用任何客戶的個人資料作市場推廣用途。在未有收到任何「反對」要求，本公司將把有關保險申請及持續投保，視作有關保單持有人及受保人之不反對本公司使用其個人資料作市場推廣用途。為免生疑問，就本公司不時收集或持有的所有客戶個人資料，本公司將會以從客戶收到的最新指示（例如同意或表示不反對的指示，或提出反對要求）為準。

4. The Company may provide certain personal information, in particular, name, contact information, age, gender and policy information of a policyholder and an insured person, upon such policyholder's and insured person's written consent, to be used by the following parties, within or outside of Hong Kong, for their own and/or the Company's marketing purposes:

經保單持有人及受保人書面同意後，本公司可就以下人士本身及/或就本公司的市場推廣用途，向以下於香港境內或境外的人士提供其某些個人資料，特別是姓名、聯絡資料、年齡、性別、保單持有人及受保人的保單資料等，以供其使用：

- a) companies within the Zurich Insurance Group;
蘇黎世保險集團成員公司；
- b) other banking/financial institutions, commercial or charitable organizations with whom the Company maintains business referral or other arrangements;
與本公司維持業務引薦關係或其他安排的其他銀行/金融機構、商業或慈善組織；

- c) third party reward, loyalty, co-branding or privileges program providers;
第三方獎賞、忠誠獎勵、合作品牌或優惠計劃提供者；
- d) third party marketing-related service providers and insurance intermediaries.
第三方市場推廣相關服務供應商及保險中介人。

The Company is not allowed to provide to any third party the personal information of any customer, specifically, policyholders or insured persons, for the marketing purposes without their written consent. For the avoidance of doubt, the latest instruction (for example, consent or indication of no objection, or request for opt-out) received from a customer shall override any previous instruction given to the Company in this regard in relation to all personal information of the customer collected or held by the Company from time to time. The Company may receive money or other property in return for providing the personal information to the parties set out in paragraph 4(a) to (d) above.

未經客戶書面同意，本公司不得向任何第三方提供有關客戶（特別指保單持有人及受保人）的個人資料作上述第3段所述的市場推廣相關用途。為免生疑問，就本公司不時收集或持有的所有客戶個人資料，本公司將會以從客戶收到的最新指示（例如同意或表示不反對的指示，或提出反對要求）為準。本公司或會因向上述第4（a）至（d）段所述的各方提供個人資料而獲得金錢或其他財產作為回報。

5. Customers' personal information may from time to time be provided to any of the parties set out in paragraph 2 (and paragraph 4 for customers who consented to the marketing purposes) above (including cloud providers) which may be located in Hong Kong or elsewhere for necessary purposes (and marketing purposes for customers who have given their consent) and in this regard customers consent to the transfer of their personal information outside Hong Kong and understand that their personal data may not be protected to the same or similar level compared to Hong Kong. 客戶的個人資料可能就必須用途（及市場推廣用途，如客戶已同意）不時提供於任何上述第2段（及第4段，如客戶已同意市場推廣用途）中提及的一方（包括雲端服務供應商）。有關一方可能處於香港境內或其他地方。客戶同意他們的個人資料可能被轉移至境外，及明白該資料未必可以獲得與香港同等或類似程度的保障。
6. All customers have the right to access, correct, or change any of their own personal information held by the Company, and in the case of policyholders and insured persons, opt-out of the Company's use and transfer of their personal information for the marketing purposes, by request in writing to the Company's Personal Data Privacy Officer at the address below. Requests for opt-out must state clearly the full name, identity document number, policy number, telephone number and address of the person making such request.
所有客戶均有權以書面向本公司之個人資料私隱主任（地址如下）要求查閱、修正及/或更改由本公司所持有有關其本身的任何個人資料。如保單持有人及受保人欲反對本公司使用及提供其個人資料作上述市場推廣用途，亦可向本公司提出，並於有關反對要求中清楚註明要求人士之全名、身份證明文件編號、保單編號、電話號碼和地址。

Personal Data Privacy Officer	個人資料私隱主任
26/F, One Island East	香港港島東華蘭路18號
18 Westlands Road	港島東中心26樓
Island East	
Hong Kong	
7. In accordance with the Ordinance, the Company has the right to charge a reasonable fee for processing any data access request.
根據私隱條例，本公司有權收取合理費用，藉以處理任何資料的查閱要求。
8. In the event of any discrepancy or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail.
本通知的中英文版本如何任何歧異或不一致，概以英文版為準。
9. The Company reserves the right to change or update this Notice at any time without prior notice. The changes or updates will be notified to customers on Company's website or in writing (which may include electronic format) and any such change or update will be effective immediately upon posting. The continuation of insurance or other business relationship with the Company signifies a customer's agreement to the changes and updates in relation to the uses of such customer's personal information for the necessary purposes, otherwise the Company is unable to continue the insurance or other business relationship with the customer.
本公司保留隨時更改或更新本通知的權利而無須事先通知。所有更改或更新將透過本公司的網站或以書面形式（其中包括電子形式）通知客戶，並將於刊登後即時生效。若客戶與本公司持續保險或其他業務關係，將表示客戶同意就使用該客戶個人資料的必須用途作出的更改和更新，否則本公司無法與客戶持續保險或其他業務的關係。

Zurich Insurance (Hong Kong)
Zurich Assurance Ltd (a company incorporated in England and Wales with limited liability)
Zurich Life Insurance Company Ltd (a company incorporated in Switzerland with limited liability)
Zurich Life Insurance (Hong Kong) Limited (a company incorporated in Hong Kong with limited liability)
Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability)
Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)
Website: www.zurich.com.hk

蘇黎世保險（香港）
Zurich Assurance Ltd（於英格蘭及威爾斯註冊成立之有限公司）
Zurich Life Insurance Company Ltd（於瑞士註冊成立之有限公司）
蘇黎世人壽保險（香港）有限公司（於香港註冊成立之有限公司）
蘇黎世國際人壽保險有限公司（於人島註冊成立之有限公司）
蘇黎世保險有限公司（於瑞士註冊成立之有限公司）
網址：www.zurich.com.hk

