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Free Mobile Protection Insurance Certificate Terms & Conditions. Published 10/2020.

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免費手機保障保險證明書。10/2020 編印。

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Free Mobile Protection

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** issued to **You**.

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

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

Please Read This Insurance Certificate Terms & Conditions

IMPORTANT INFORMATION ABOUT THIS COVER

1. Your Insurance Certificate

- 1.1 **Your Insurance Certificate** describe the insurance contract between **You** and **Us**.
- 1.2 **We** will insure **You** for the **Benefit(s)** subject to the terms, conditions and exclusions of **Your Insurance Certificate Terms & Conditions** and **Insurance Certificate Schedule**.

2. Please read Your Insurance Certificate

- 2.1 It is important that **You** read carefully 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**.

3. Checking Your Insurance Certificate

- 3.1 Please check this document (which is **Our Insurance Certificate Terms & Conditions**) and **Your 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** have changed **Your** email address.

4. Contacting Us

- 4.1 If **You** have any queries or need to contact **Us**, please write to **Us** at Chubb Insurance Hong Kong Limited, 39th Floor, One Taikoo Place, 979 King’s Road, Quarry Bay, Hong Kong.
- 4.2 **You** may contact Our Customer Service Hotline: (+852) 3191 6618, Mondays to Fridays, 9am – 6pm (except public holidays).

5. Keeping Your documents safe

- 5.1 **You** should keep this document and **Your Insurance Certificate Schedule** in a safe place in case **You** need to refer to them in the future.
- 5.2 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.

COVER UNDER YOUR INSURANCE CERTIFICATE

1. Who and what is insured?

- 1.1 **You** are insured for the **Benefits(s)** subject to the terms, conditions and exclusions of **Your Insurance Certificate**.

2. What are the eligibility requirements?

- 2.1 To be eligible for cover, **You** must be a **Hong Kong Resident**, and **You** must be eighteen (18) years of age or older at the **Commencement Date**.
- 2.2 In addition, **Your Mobile Phone** specifications must fulfil the following criteria: -
 - The **Age of Your Mobile Phone** is no more than thirty-six (36) months at the **Commencement Date**.

- **Your Mobile Phone** was purchased either:
 - new from a **Manufacturer**, a mobile phone network provider or a retail store; or
 - refurbished from a **Manufacturer** or a mobile phone network provider; or
 - from a private transaction where the proof of the original purchase date of the device from a retailer, **Manufacturer** or mobile phone network provider can be provided.

Any misrepresentation of the above-mentioned criteria shall render any **Benefits** available will be deemed as invalid.

(End of this page)

The table below provides a summary of the Benefits available under Your Insurance Certificate, subject to the terms and conditions that apply.

PART 1: SCHEDULE OF BENEFITS

Section	Benefits	Maximum Benefit Per Policy Year
A.	Damage of Mobile Phone	HK\$15,000
	- Maximum event per policy year	3*
	- Deductible for each and every repair	HK\$450
	- Deductible for each and every replacement	HK\$900
B.	Burglary or Robbery of Mobile Phone	HK\$ 15,000
	- Maximum event per policy year	1*
	- Deductible for each and every replacement	HK\$900
C.	Unauthorised Use of Mobile Phone due to Burglary or Robbery	HK\$1,500
D.	Mobile Phone Accessories	HK\$1,500
E.	DBS DigiBank E-Wallet Protection	HK\$3,000
F.	Cash Out Robbery Cover	HK\$3,000
G.	Important Document Cover	HK\$3,000

*Up to three (3) events of either **Damage**, and/or **Burglary** or **Robbery** of **Mobile Phone** in any single twelve (12)- month period, where only:

- (i) one (1) event of **Burglary** or **Robbery** is covered; and
- (ii) one (1) **Replacement** is allowed.

To make a claim and for any general enquiry about this Insurance Certificate, please contact Chubb Mobile Repair Network

Hotline	800-931-185
Email	gadgetclaims.hk@chubb.com
Important Note	The process for making a Claim is set out at Part 6: How to make a claim. Prior to contacting Chubb Mobile Repair Network to make a Claim , for the loss of Section B to Section G, You must report to the police. Please have the police reference number and Your Insurance Certificate details ready when You contact Chubb Mobile Repair Network .

PART 2: DEFINITIONS

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

1. **Accessories** mean items included in the **Mobile Phone** packaging box when it was purchased, such as but not limited to, **Your Mobile Phone**'s chargers, protective cases, headphones and hands-free devices.
2. **Age of Your Mobile Phone** means the period from when **Your Mobile Phone** was originally purchased:
 - (i) brand new from a **Manufacturer**, a mobile phone network provider or a retail store; or
 - (ii) refurbished from a **Manufacturer** or a mobile phone network provider, such that it will perform like a brand-new mobile phone in accordance with the original **Manufacturer**'s specifications.
3. **ATM** means automatic teller machine.
4. **Benefits** mean the benefits available under this **Insurance Certificate** detailed at Part 1: Schedule of Benefits and **Your Insurance Certificate Schedule**, which are payable for the **Period of Insurance** subject to the terms and conditions of **Insurance Certificate**.
5. **Burglary or Robbery** means theft of **Your Mobile Phone**, without **Your** permission and with the intention of permanently depriving **You** of it by use or threat of force or violence.
6. **Cash Out Robbery** means either of the following circumstances:
 - (i) a person forces **You**, by use or threat of force or violence, to make a cash withdrawal from an **ATM**, and takes the **Withdrawn Cash** from **You** without **Your** permission and with the intention of permanently depriving **You** of it; or
 - (ii) **You** make a cash withdrawal from an **ATM** and within two (2) hours of the withdrawal, a person takes **Your Withdrawn Cash** without **Your** permission and with the intention of permanently depriving **You** of it, by use or threat of force or violence.
7. **Chubb/We/Us/Ours** means Chubb Insurance Hong Kong Limited.
8. **Chubb Mobile Repair Network** means the independent service provider appointed by **Chubb** to provide **Mobile Phone** repair services to **You**.
9. **Claim** means a request by **You** for any of the **Benefits** under this **Insurance Certificate**.
10. **Commencement Date** means the original inception date of cover shown on **Your Insurance Certificate Schedule**.
11. **Damage** means where sudden, unforeseeable and accidental external forces, including dropping, impact, fire and liquid contact, causing damage to **Your Mobile Phone** (including screen damage) which adversely affects the functionality of **Your Mobile Phone**.
12. **DBS** means DBS Bank (Hong Kong) Limited.
13. **Deductible** means the first amount of the loss which **You** must pay if **You** had a claim and **We** will only liable for the amount which is over and above. It applies to each loss or claim.
14. **Email Address** means the email address **You** have provided to **Us** when **You** applied for this **Insurance Certificate** or any updated email address **You** have provided to us during the **Period of Insurance**.
15. **E-Money Account** means the **DBS** DigiBank or **DBS** iWealth mobile application account which is registered to **You** and installed on **Your Mobile Phone**.
16. **E-Money Account Issuer** means the online account issued by **DBS**.

17. **Hong Kong** means the Special Administrative Region of the People’s Republic of China.
18. **IMEI** means the “International Mobile Equipment Identity” number which is the unique identification number for **Your Mobile Phone**.
19. **Immediate Family** means children, spouse, partner and/or parents who permanently reside with **You** at **Your** permanent residence.
20. **Important Documents** means papers or other items containing references to **Your** identity issued by a Hong Kong government authority, tertiary education institution, financial institution, professional trade association, public utility provider or service provider, including but not limited to the following:
 - (i) Passport;
 - (ii) Driving licence;
 - (iii) Credit, debit and bankcards;
 - (iv) Hong Kong Identity Card;
 - (v) Birth certificate; and
 - (vi) Bank account details.
21. **Insurance Certificate** means **Your Insurance Certificate Terms & Conditions** and **Insurance Certificate Schedule** describing the insurance contract between **You** and **Us**.
22. **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** and includes the unique details of **Your Mobile Phone**, confirming **Your** insurance cover, **Your Commencement Date**, limits of liability and **Deductible** payable.
23. **Insurance Certificate Terms & Conditions** means this document.
24. **Manufacturer** means the entity which originally manufactured **Your Mobile Phone**.
25. **Manufacturer’s Warranty** means any warranty given to **You** by the **Manufacturer** in respect of **Your Mobile Phone**, whether expressed or implied.
26. **Mobile Phone** means the insured device, identified by the **IMEI You** have declared to **Us** of which the **Age of Your Mobile Phone** is no more than thirty-six (36) months at the **Commencement Date** and is valued at or below HKD 15,000.
27. **Period of Insurance** means one (1) year from the **Commencement Date**.
28. **Policy Year** means one (1) year from the **Commencement Date**.
29. **Replacement** means a replacement mobile phone handset, which has the same or similar specification as **Your Mobile Phone** as determined by **Us**. At **Our** discretion, a replacement mobile phone may be a new handset or a **Refurbished Handset** which has the same or similar specification to **Your Mobile Phone**.
30. **Refurbished Handset** shall mean a mobile phone handset that was previously used but has been restored to like-new working condition in accordance with the original **Manufacturer’s** specifications, such that it will perform like a brand-new product.
31. **Unauthorised Transactions** mean transactions which are carried out using **Your E-Money Account**, other than transactions carried out by **You** or with **Your** authorisation.
32. **Unauthorised Use** means costs that have been incurred under your airtime contract as a result of the use of airtime or data without **Your** permission following the **Burglary** or **Robbery** of **Your Mobile Phone** and a successful **Claim** under **Your Insurance Certificate** following the **Burglary** or **Robbery** of **Your Mobile Phone**.

33. **Withdrawn Cash** means cash that **You** have withdrawn from any **ATM**, from a **DBS** account that is in **Your** name.
34. **You / Your / Insurance Certificate Holder** means the person who is named as the insurance certificate holder in the **Insurance Certificate Schedule**.

PART 3: DESCRIPTION OF COVER

We will cover **You** under Section A: Damage to Mobile Phone, Section B: Burglary or Robbery of Mobile Phone, Section C: Unauthorised Use of Mobile Phone due to Burglary or Robbery, and Section D: Cover for Mobile Phone Accessories, Section E: DBS DigiBank E-Wallet Protection and Section F: Cash Out Robbery Cover, subject to the limits as specified at Part 1: Schedule of Benefits, and subject to the terms and conditions stated throughout this clause in addition to those specified at Part 4: General Exclusions and Part 5: General Conditions.

Section A: Damage of Mobile Phone

In the event of **Damage** to **Your Mobile Phone**, **Chubb Mobile Repair Network** will arrange door to door **Mobile Phone** delivery and/or will reserve the right to determine either to:

- (i) repair **Your Mobile Phone** (where possible), coverage offered includes (but not limited to) screen damage, water and liquid damage etc; or
- (ii) replace **Your Mobile Phone** with a **Replacement Mobile Phone**. **We** will make reasonable efforts to replace **Your Mobile Phone** with one of the same brand, model, specification and colour, but this cannot be guaranteed.

Section B: Burglary or Robbery of Mobile Phone

If **Your Mobile Phone** is lost due to **Burglary** or **Robbery**, **We** will replace it with a **Replacement Mobile Phone**. **We** will make reasonable efforts to replace **Your Mobile Phone** with one of the same brand, model, specification and colour, but this cannot be guaranteed.

Section C: Unauthorised Use of Mobile Phone due to Burglary or Robbery

If **Your Mobile Phone** is lost due to **Burglary** or **Robbery**, **We** will reimburse for the unauthorised network charges (voice calls, SMS and data) incurred up to twenty-four (24) hours after **Your Mobile Phone** was lost due to **Burglary** or **Robbery** up to a maximum limit as stated at **Your Insurance Certificate Schedule**. The SIM card (or embedded SIM) in **Your Mobile Phone** must be registered to **You** for these charges to be reimbursed where a **Claim** is made under **Your Insurance Certificate**.

Section D: Cover for Mobile Phone Accessories

In the event of a successful **Claim** being accepted by **Us** in respect of **Your Mobile Phone**, **We** will replace any **Accessories Damage**, **Burglary** or **Robbery** at the same time as **Your Mobile Phone**.

Conditions and Exclusion to Section A-D:

1. In the event of a **Claim**, **You** must first call **Chubb Mobile Repair Network** for **Mobile Phone** repair service or **Replacement Mobile Phone** service. **You** must provide **Us** with copies of invoices and /or receipts relation to the **Mobile Phone / Accessories**.
2. Only cover up to three (3) events of **Damage** and/or **Burglary** or **Robbery** of **Your Mobile Phone** where only one event of **Burglary**, **Robbery** or **Replacement** is allowed in any single twelve (12) - month period.

3. If **We** provide **You** with a **Replacement Mobile Phone**, **Your** original **Mobile Phone** will become **Our** property.
4. A deductible of HKD450 for each and every repair is applicable.
5. A deductible of HKD900 for each and every **Replacement Mobile Phone** is applicable.
6. **We** will not cover **You** for losses under this clause which are recoverable from any other source.
7. **We** will not pay **You** any **Benefit** in excess of the maximum number of **Benefit** payable in any single twelve (12) month period as set out in **Your Insurance Certificate Schedule**.
8. **We** will not cover **You** for losses which arise from any of the following:
 - (i) **Your** failure to report any **Claim** under the **Insurance Certificate** to **Us** as soon as **You** can and within thirty (30) days of the incident occurring.
 - (ii) **Your** failure to provide **Us** with copies of invoices and /or receipts in relation to the **Mobile Phone**.
 - (iii) any incident prior to the **Commencement Date** of **Your** insurance or after the cancellation or expiry of **Your Insurance Certificate**;
 - (iv) if the **IMEI** number cannot be identified on **Your** damaged **Mobile Phone** and **You** are unable to provide **Us** with evidence satisfactory to **Us** which proves the identity of **Your Mobile Phone**;
 - (v) **Your** failure to declare to **Us** the **IMEI** number of **Your Mobile Phone** or any subsequent changes to the **IMEI** number subject to the terms and conditions of **Your Insurance Certificate**;
 - (vi) any **Claim** for failure of **Your Mobile Phone** that is covered by the **Manufacturer's Warranty**;
 - (vii) any **Claim** as a result of wear and tear or gradual deterioration of performance of **Your Mobile Phone**;
 - (viii) any **Damage, Burglary** or **Robbery**, SIM cards, storage media, or **Accessories** which is in isolation and not part of or arising from the **Damage, Burglary** or **Robbery** of **Your Mobile Phone**;
 - (ix) any damage or loss of data held on **Your Mobile Phone**, including but not limited to any pictures, software, downloads, apps and music;
 - (x) any loss or expense incurred by **You** as a result of not being able to use **Your Mobile Phone**;
 - (xi) any damage to or failure of **Your Mobile Phone** that is not a result of **Damage**.
 - (xii) any loss or expense incurred by **You** for the restoration of data stored on **Your Mobile Phone** or within the SIM card in **Your Mobile Phone** or storage media;
 - (xiii) any reconnection fees for **Your Mobile Phone** or **Replacement Mobile Phone**;
 - (xiv) any fees **You** pre-paid for services which **You** were unable to use after **Your Mobile Phone** was **Damaged, Burglary** or **Robbery**;
 - (xv) any damage or breakdown caused by incorrect installation of any component or part in **Your Mobile Phone**, faulty software or a virus affecting the operating system on **Your Mobile Phone**;
 - (xvi) any modifications made to the hardware of **Your Mobile Phone**, including but not limited to adding gems, precious metals or upgrading the components of **Your Mobile Phone**;
 - (xvii) any modifications made to the software of **Your Mobile Phone** that are not supported or authorised by the **Manufacturer** (such as "jailbreaking" or "rooting") of **Your Mobile Phone**;
 - (xviii) any use of software on **Your Mobile Phone** that is not supported or authorised by the **Manufacturer** (such as installing apps other than from the **Manufacturer's** authorised app store);
 - (xix) any **Claim** for malicious damage;
 - (xx) any damage that is solely cosmetic and does not adversely affect the normal functioning of **Your Mobile Phone**;
 - (xxi) any repairs or other costs for repairs carried out by anyone not authorised by **Us**; or
 - (xxii) any **Claim** as a result of not taking care of **Your Mobile Phone** for example but not limited to:
 - knowingly leaving **Your Mobile Phone** somewhere where **Damage, Burglary** or **Robbery** is likely to occur;

- using or handling **Your Mobile Phone** where **Damage** is likely to occur, for example whilst taking a bath or shower, handling heavy duty equipment, playing competitive sports or placing yourself in a hazardous situation; or
- the theft of **Your Mobile Phone** from any property, which is not accompanied by evidence of forced entry or exit.

In the event of Damage:

9. **You** must return **Your** damaged **Mobile Phone**, damaged **Accessories** and faulty replacements to **Our** authorised repairer. If **You** fail to return the damaged **Mobile Phone**, damaged **Accessories** and faulty replacements, **We** will charge **You** for the cost of any replacement **Mobile Phone**, **Accessories** and replacements **We** provide.
10. If a **Claim** for **Damage** is declined by **Us**, and **You** had a repair carried out on **Your Mobile Phone** (“**Initial Repair**”), then in the event of any subsequent **Claim** being reported to **Us** by **You** for **Your Mobile Phone**, **You** shall be required to provide evidence to **Us** that the **Initial Repair** to **Your Mobile Phone** was done by an authorised repairer such as the **Manufacturer** or by an accredited repairer through **Your Mobile Phone** network provider, retail store or previous insurer (collectively “**Accredited Repairer**”). If **You** fail to provide satisfactory evidence to **Us** that the **Initial Repair** was done by an **Accredited Repairer**, **We** may decline your **Claim**.

In the event of Burglary or Robbery, you must:

11. Report to the police within twenty-four (24) hours of the **Burglary** or **Robbery** and retain documentary evidence, such as a police report or loss reference, for use in support of **Your Claim**;
12. **Report to Your** network provider as soon as possible in order to avoid **Unauthorised Use** of **Your Mobile Phone** which could lead to additional charges being incurred by **You** which **You** are not responsible for making.
13. If **You** are claiming costs for **Unauthorised Use** following the **Burglary** or **Robbery** of **Your Mobile Phone**, **You** must also provide **Us** with **Your** itemised **Mobile Phone** bill for the relevant period.
14. **We** will not provide cover for the **Burglary** or **Robbery** of **Your Mobile Phone** under this clause if **You** do not report the **Burglary** or **Robbery** of **Your Mobile Phone** to the police within twenty-four (24) hours.

Section E: DBS DigiBank E-Wallet Protection

We will cover **You** for any **Unauthorised Transactions** made using Your **E-Money Account**, subject to the limit as specified at Part 1 – Schedule of Benefits, and subject to the terms and conditions stated throughout this clause in addition to those specified at Part 4: General Exclusions and Part 5: General Conditions.

We will only pay **You** for the **Unauthorised Transactions** for which **You** are responsible under the terms and conditions of **Your E-Money Account**, provided that **You** have complied with all terms and conditions set out by the **E-Money Account Issuer**.

You will be provided cover in the event:

- (i) there is a **Burglary** or **Robbery** of **Your Mobile Phone** containing **Your E-Money Account**, and **We** will reimburse **You** for any **Unauthorised Transactions** which take place in the first twenty-four (24) hours prior to **You** first reporting the **Burglary** or **Robbery** to the **E-Money Account Issuer**, for which you are not indemnified by the **E-Money Account Issuer**; or
- (ii) any **Unauthorised Transactions** are made on **Your E-Money Account** while **Your Mobile Phone** is still in **Your** possession, **We** will reimburse **You** for any such **Unauthorised Transactions** which take place in the two (2) months prior to **Your** first reporting the **Unauthorised Transactions** to the

E-Money Account Issuer and provided that at the point where the **Unauthorised Transaction** took place, **You** had in place a valid **Insurance Certificate** with Us.

Conditions and Exclusion to Section E

1. If there is a **Burglary or Robbery** of **Your Mobile Phone** containing **Your E-Money Account**, **You** must report to:
 - the police within twenty-four (24) hours of the **Burglary** or **Robbery** and retain documentary evidence, such as a police report or loss reference, for use in support of **Your Claim**; and
 - the **E-Money Account Issuer** as soon as **You** practicably can and within twenty-four (24) hours of the **Burglary** or **Robbery** of **Your Mobile Phone**.
2. If **You** become aware of any **Unauthorised Transactions** made on **Your E-Money Account** whilst **Your Mobile Phone** is still in **Your** possession, **You** must report the **Unauthorised Transactions** to the **E-Money Account Issuer** as soon as **You** can and within twenty-four (24) hours of becoming aware of any **Unauthorised Transactions**. **You** should in the first instance contact the **E-Money Account Issuer** and query any transactions on **Your E-Money Account** that **You** have not authorised or approved.
3. If after investigation by the **E-Money Account Issuer**, it is confirmed that **Unauthorised Transactions** have occurred and will not be indemnified by the **E-Money Account Issuer**, **You** should:
 - make a **Claim** to **Us** as soon as **You** can and within fourteen (14) days of the incident occurring.
 - provide evidence of the **Unauthorised Transactions** from **Your E-Money Account Issuer** such as bank statements.
 - disclose to **Us** all circumstances relevant to the **Claim**.
4. We will not pay **You** any **Benefit** for the following scenarios:
 - (i) If **Your Mobile Phone** is lost as a result of **You** not taking care of **Your Mobile Phone** for example but not limited to:
 - knowingly leaving **Your Mobile Phone** somewhere it is likely to be stolen; or
 - the theft of **Your Mobile Phone** from any property, which is not accompanied by evidence of forced entry or violence.
 - (ii) For charges incurred by a member of **Your Immediate Family**, or by a person **You** have authorised to use **Your E-Money Account**.
 - (iii) For losses that do not occur during the **Period of Insurance**.
 - (iv) Losses that result from, or related to, business pursuits including **Your** work or profession.
 - (v) Any losses and/or unauthorised charges due to any kind of system, malware and/or data hacks and/or any losses incurred as a result of the theft or misuse of any data or databases under the control of financial institutions, merchants, retailers or payment system providers.
 - (vi) When criminal or fraudulent acts are committed, including the theft or misuse of **Your Mobile Phone**, any data or databases under the control of the **E-Money Account Issuer** by the employees of the **E-Money Account Issuer** and/or **Your Immediate Family**.

Section F: Cash Out Robbery Cover

We will reimburse **You** for any **Withdrawn Cash** which is lost by means of **Cash Out Robbery**, subject to the limits as specified in Part 1: Schedule of Benefits and to the terms and conditions stated throughout this clause in addition to those specified at Part 4: General Exclusions and Part 5 - General Conditions.

Conditions and Exclusion to Section F

In the event of a Cash Out Robbery:

1. **You** should immediately notify the police of the **Cash Out Robbery** and within twenty-four (24) hours of the incident occurring.

2. **You** should obtain an official police report which confirms the exact time and place of the **Cash Out Robbery**.
3. Report any **Claim** to **Us** as soon as **You** can and within fourteen (14) days of the incident occurring.
4. **We** will not pay any **Benefit** for the following scenarios:
 - (i) Physical injury or death suffered by **You** or any other person during or after a **Cash Out Robbery**;
 - (ii) Any cash or property belonging to **You** or any other person which is stolen or damaged during the **Cash Out Robbery**, other than the **Withdrawn Cash**;
 - (iii) **Damages** and/or liabilities that happened before or after the **Period of Insurance**;
 - (iv) If **You** authorise a third party including but not limited to a member of **Your Immediate Family** to withdraw cash on **Your** behalf; or
 - (v) **Cash Out Robbery** which occurs within the premise of the bank branch where the **Withdrawn Cash** was taken out.

Section G: Important Document Cover

In the event of the theft of **Your Important Documents**, **We** will reimburse **You** for the cost of:

- (i) replacing **Your Important Documents**; and
- (ii) reporting the theft of **Your Important Documents** to relevant authorities.

subject to the limits as specified in Part 1: Schedule of Benefits and to the terms and conditions stated throughout this clause in addition to those specified at Part 4: General Exclusions and Part 5: General Conditions.

Conditions and Exclusion to Section G

In the event of the theft of **Your Important Documents**, **You** must:

1. Report to the police or relevant authority within twenty-four (24) hours of the theft of **Your Important Documents** occurring and retain any relevant documents issued by the police or relevant authority.
2. Report any claim to **Us** as soon as **You** can and within fourteen (14) days of the theft of **Your Important Documents** occurring.

Please complete and submit a claim form which **We** will provide.

3. **We** will not pay **You** any **Benefit** under **Your Insurance Certificate** for the following:
 - (i) The theft of **Your Important Documents** from automobiles or motorcycles.
 - (ii) If **We** determine that **You** haven't made available all applicable and relevant information to substantiate **Your Claim**.
 - (iii) For losses related to **Your** business or **Your** employer.
 - (iv) For any loss of income or use of **Your** identity.

PART 4: GENERAL EXCLUSIONS

We will not cover losses under any section(s) of **Your Insurance Certificate** which are recoverable from any other source, or arising directly or indirectly from:

1. Any loss not incurred during the **Period of Insurance**.
2. Coverage will be voided, whether before or after the loss, if **You** or **Your Immediate Family** have concealed or misrepresented any material fact or circumstance concerning this insurance or provided fraudulent information to **Us**.

3. **We** have no duty to provide coverage under **Your Insurance Certificate** unless there has been full compliance with the duties.
4. **You** do not use all reasonable means to avoid future loss.
5. In any action, suit or other proceedings where **We** allege that by reason of provision of any exclusion which may be applicable, any loss or damage that is not covered by the **Insurance Certificate**, the burden of proving that such loss or damage is covered shall be on **You**.
6. For each of the coverages, regardless of the number of **Claim** made individually or in aggregate, **We** will pay up to the maximum amount per occurrence and per annual aggregate as shown in Part 1: Schedule of Benefits.
7. War, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority.
8. Any **Claim** resulting from ionising or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel.

PART 5: GENERAL CONDITIONS

1. **Assignment:** No assignment of interest under **Your Insurance Certificate** shall be binding upon **Us**.
2. **Breach of Conditions:** If **You** are in breach of any of the conditions or provisions of the **Insurance Certificate** (including a **Claim** condition), **We** may, to the extent permitted by law, decline to pay a **Claim**.
3. **Cancellation:**
 - (a) **By You**
You may cancel this **Insurance Certificate** at any time during the **Period of Insurance** by giving notice to **Us** at **Our** email address: dbscs.hk@chubb.com or by calling **Us** on +852 3191 6618 (Mondays to Fridays, 9.00am to 6.00pm; excluding public holidays).
 - (b) **By Us**
 - **We** may cancel the **Insurance Certificate** at any time by giving **You** at least seven (7) days prior notice in writing to **Your** address on file, and in accordance with the law, including where **You** have:
 - (i) made a misrepresentation to **Us** before the **Insurance Certificate** was entered into;
 - (ii) failed to comply with **Your** duty of disclosure;
 - (iii) failed to comply with a provision of **Your Insurance Certificate**;
 - (iv) made a fraudulent **Claim** under the **Insurance Certificate** or any other policy during the time the **Insurance Certificate** has been in effect;
 - (v) failed to notify **Us** of a specific act or omission as required under the **Insurance Certificate**; or
 - (vi) failed to tell **Us** about any changes in the circumstances of the risk during the **Policy Period**.
4. **Changes in Insurance Certificate:** No change in this **Insurance Certificate** will be valid unless agreed to in writing by **Us**. The requirements of any section of the **Insurance Certificate** may not be deemed to be waived unless **We** agree to waive them in writing.

5. **Claims Investigation:** In the event of a **Claim**, **We** may make any investigation **We** deem necessary and **You** shall co-operate fully with such investigation. Failure to co-operate with **Our** investigation may result in denial of the **Claim**.
6. **Clerical Error:** Clerical errors by **Us** shall not invalidate an otherwise valid insurance nor continue an insurance which is not valid.
7. **Currency:** The **Benefit** amount stated in **Your Insurance Certificate Schedule** and **Your Insurance Certificate Terms and Conditions** are expressed in **Hong Kong** dollars. Notwithstanding the first sentence of **Your Insurance Certificate**, losses and/or **Benefits** will be adjusted and paid in **Hong Kong** dollars or at **Our** option in the currency of the local country. When currency conversion is necessary when applying terms and conditions of the **Insurance Certificate**, the rates of exchange to be adopted shall be those prevailing at the date of loss as per the exchange rate at the median level quoted on www.oanda.com.
8. **Dispute Resolution:** Any dispute or difference arising out of, or in connection with **Your Insurance Certificate**, must first be referred to mediation at the Hong Kong Mediation Centre (HKMC) and in accordance with the HKMC's mediation rules in effect at the time of the mediation. If the mediation is abandoned by the mediator or otherwise ends without the dispute or difference being resolved, the dispute or difference must be referred to, and resolved by, arbitration at the Hong Kong International Arbitration Centre (HKIAC) and in accordance with the HKIAC's domestic arbitration rules. If **We** refuse to pay any **Claim** under **Your Insurance Certificate** and a dispute or difference arising from that refusal is not referred to mediation and, if necessary, arbitration, within twelve (12) months from the date of refusal, any **Claim** against **Us** arising from that dispute or difference will be barred.
9. **Duty of Disclosure:** Before **You** enter into **Insurance Certificate** with **Us**, **You** must disclose fully and faithfully all the facts which **You** know or ought to know, which are relevant to **Us** in providing insurance to **You**. If **You** do not do so, **We** reserve the right to cancel this insurance, or to refuse to pay **Your Claim**, or **You** may receive no benefit from the **Insurance Certificate**.
10. **Entire Contract:** **Your Insurance Certificate**, together with its endorsement(s), attachment(s) (if any), any application form completed by the **You**, together with any document(s) attached to that application form or referred to in it, comprise and constitute the entire contract of insurance. **Your Insurance Certificate** shall not be modified except by written amendment signed by **Our** authorised representative.
11. **Fraud or Mis-statement:** Any false statement made by **You** or concerning any **Claim** shall result in **Us** having the right to void this **Insurance Certificate** or repudiate liability under it.
12. **Geographical Limit and Operative Time:** The geographical limit and operative time shall apply twenty-four (24) hours a day anywhere in the world during the **Period of Insurance**.
13. **Interpretation of this Insurance Certificate:** Please note that the English version of **Your Insurance Certificate** is the official version. **Your Insurance Certificate** has been 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**.
14. **Jurisdiction:** **Your Insurance Certificate** shall be governed and construed in accordance with the laws of **Hong Kong**. Subject to General Condition 8, any dispute under this **Insurance Certificate** shall be settled in accordance with the laws of **Hong Kong**.
15. **Legal Action:** No legal action shall be brought to recover on **Your Insurance Certificate** until sixty (60) days after **We** have been given written proof of loss. No such action shall be brought after three (3) years from the date of loss.
16. **Notice and Sufficiency of Claim:** Written notice of **Claim** must be given to **Us** as soon as is reasonably possible and in any event within thirty (30) days from the first day of the event giving rise to the **Claim**

under **Your Insurance Certificate**. Notice given by or on behalf of a **Insurance Certificate Holder** to **Us** with information sufficient to identify **You** shall be deemed valid notice to **Us**. **We**, upon receiving a notice of **Claim**, will provide to **You** such forms as are usually provided for filing proof of **Claim**. **You** shall, at **Your** own expense, provide such certificates, information and evidence to **Us** as it may from time to time require in connection with any **Claim** under **Your Insurance Certificate** and in the form prescribed. Proof of all **Claim** must be submitted to **Us** within one-hundred-eighty (180) days from the first day of the event giving rise to a **Claim**.

17. **Notice of Trust or Assignment:** **We** shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to **Your Insurance Certificate**.
18. **Other Insurance:** To the extent permitted by law, when other insurance applies to a covered loss, **We** will pay only in excess of the other insurance, limited to the indemnity being provided under **Your Insurance Certificate**, unless that other insurance was specifically written as an excess over the indemnity provided in **Your Insurance Certificate**.
19. **Registering Your IMEI:** **You** need to ensure that **Your IMEI** is registered with **Us** after the purchase of **Your Insurance Certificate**. In the event where **You** purchase a different **Mobile Phone** during the **Period of Insurance**, **You** are required to notify **Us** within fourteen (14) working days of **Your** new **IMEI** number from the date of purchase. Failure to do so may mean **You** receive no **Benefits** under **Your Insurance Certificate**. **You** can do so by calling **Us** on +852 3191 6618.

You will be able to change **Your IMEI** number up to two (2) times during any single twelve (12) month period in respect of the purchase of a different **Mobile Phone**.

20. **Renewal of Your Insurance Certificate:** Renewal is not applicable.
21. **Right of Recovery:** In the event payment is made by **Us** for a **Claim** whereby **Insurance Certificate** liability is not engaged, **We** reserve the right to recover against **You** the full sum which was paid by **Us** to **You** for the **Claim**.
22. **Salvage and Inspection and ownership after a Claim**
 - (a) If **You** make a **Claim**, **We** may inspect **Your Mobile Phone** and/or **Mobile Phone Accessories**. Whilst **We** have no obligation to take possession of **Your Mobile Phone** and/or **Mobile Phone Accessories** **We** reserve the right to do so in the event **We** are providing **You** with a **Replacement Mobile Phone** and/or **Mobile Phone Accessories**.
 - (b) **We** are entitled to obtain and retain any property, including **Your Mobile Phone** and/or **Mobile Phone Accessories** that are salvaged or recovered after **We** pay a **Claim** by replacing or paying to replace **Your Mobile Phone** and/or **Mobile Phone Accessories**. **We** may sell **Your Mobile Phone** and/or **Mobile Phone Accessories** subject to a **Claim** and keep the proceeds.
 - (c) If **We** replace **Your Mobile Phone** and/or **Mobile Phone Accessories** with a with a **Replacement Mobile Phone** and/or **Mobile Phone Accessories**, **Your** old **Mobile Phone** and/or **Mobile Phone Accessories** becomes **Our** property. If **Your Mobile Phone** and/or **Mobile Phone Accessories** is returned or found after it is **Burglary** or **Robbery**, **You** must notify **Us** and send it to **Us** if **We** ask **You** to do so.

23. **Sanctions Exclusions:** **Your Insurance Certificate** 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 **Claim**. All other terms and conditions of the **Insurance Certificate** remain unchanged.

Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to European Union, United Nations, United Kingdom 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.

24. Maximum limits under each Section of Your Insurance Certificate: Once the **Benefit** available to **You** under any Section of **Your Insurance Certificate** has been exhausted, that **Benefit** will not be reinstated and **We** will have no further liability under that Section to **You**.
25. Third Party Rights: Any person or entity who is not a party to **Your 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 **Your Insurance Certificate**.

PART 6: HOW TO MAKE A CLAIM

After the occurrence of any incident giving rise to a **Claim** under this **Your Insurance Certificate**, please have the police reference number, **IMEI** number for **Your Mobile Phone** and **Your Insurance Certificate** details ready when **You** contact **Chubb Mobile Repair Network**.

- **Chubb Mobile Repair Network** will do the following:
 - **Mobile Phone Claim** assessment.
 - Arrange delivery for **Mobile Phone** pick up.
 - Deliver the **Mobile Phone** to authorize repairer.
 - Deliver the repaired / **Replacement Mobile Phone** to **You**.
 - Collect **Deductible** for the **Claim**.
- If **Your Claim** is successful, **Chubb Mobile Repair Network** will collect the relevant **Deductible** upon the return of repaired **Mobile Phone**/ **Replacement Mobile Phone**. If **You** fail to pay the **Deductible**, **Chubb Mobile Repair Network** will keep the repaired **Mobile Phone** / **Replacement Mobile Phone** and arrange next delivery with **You**.
- Disclose to **Us** the correct incident reason for the **Claim**. When assessing any **Claim**, **We** will only consider the first reason and cause giving rise to the **Claim** and therefore will not consider any subsequent variations to this.
- Report any **Burglary** or **Robbery** of **Your Mobile Phone**, **Cash Out Robbery** and **Important Documents** to the police and provide **Us** with the police report and/or police reference number.

We reserve the right to request **You** to provide any other information or documents which are not specified above, if necessary.

PART 7: PERSONAL INFORMATION COLLECTION STATEMENT

We want to ensure that **Our Insurance Certificate Holder** and/or insured person(s) ("**You / Your**") are confident that any personal data collected by **Us** is treated with the appropriate degree of confidentiality and privacy.

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

(a) Purposes of Collection of Personal Data

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

other organisations in relation to the promotion, administration and use of **Our** respective products and services. **We** may also use **Your Personal Data** in other ways with **Your** consent.

(b) Direct marketing

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

(c) Transfer of Personal Data

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

- (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
39th Floor, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong
O +852 3191 6222
F +852 2519 3233
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.

免費手機保障

在閣下登記此保險時，已經回答了我們的問題及完成申請手續。閣下提供的資料將構成本保險合約的基礎。我們會依據在申請、保險證明書、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。

承保表記載與閣下保險證明書有關的重要資料，包括生效日、閣下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。

請細閱本保險證明書。

關於本保障的重要事項

1. 閣下的保險證明

1.1 閣下的保險證明書及承保表載述閣下與我們之間的保險合約。

1.2 我們將依據閣下保險證明書內的條款、細則及不保事項，及承保表，向閣下提供保障。

2. 請細閱閣下的保險證明

2.1 由於閣下的保險證明書及承保表均載述了有關條款、細則及不保事項，請閣下務必仔細閱讀。

3. 檢查閣下的保險證明

3.1 請檢查本文件（即我們的保險證明書）及閣下的承保表，確保當中所載的所有資料皆正確無誤。如需作任何更改，請直接通知我們。如閣下已更改電郵地址，請聯絡我們。

4. 聯絡我們

4.1 閣下如有任何疑問或需聯絡我們，歡迎致函我們，地址為香港鰂魚涌英皇道 979 號太古坊一座 39 樓安達保險香港有限公司。

4.2 閣下亦可於星期一至星期五，上午 9 時至下午 6 時（公眾假期除外）致電我們的客戶服務熱線：(+852) 3191 6618 查詢。

5. 妥善保管閣下的文件

5.1 閣下應妥善保管本文件及閣下的承保表，以便閣下日後隨時查閱。

5.2 根據本保險證明書內的某項保障，閣下須向我們提供有關收據及其他證明文件。請閣下務必妥善保管有關文件，以便我們作出理賠。

閣下享有的保障

1. 誰可享有保障？

1.1 閣下可依據閣下之保險證明內的條款、細則及不保事項的規定獲得保障。

2. 須符合哪些資格條件？

2.1 閣下必須為香港居民，並且於生效日當天年滿十八(18)歲，閣下方可享有保障。

2.2 此外，閣下的手機規格須達到以下標準：

- 閣下手機機齡於生效日時不超過 36 個月。
- 閣下的手機是透過以下其中一個渠道購買：
 - 從製造商、手機網絡供應商或零售店購買的全新手機；或
 - 從製造商或手機網絡供應商購買的翻新手機；或
 - 從私人交易中購買，並須提供相關憑證，以證明從零售商、製造商或手機網絡供應商購買該設備的最初購買日期。

如對上述標準有任何失實陳述，可獲取的任何保障將被視為無效。

下列列表提供了本保險證明可獲得的保障摘要，惟須根據有關的條款及細則。

第一部分：保障計劃

章節	保障	每保單年度最高保障額
A.	手機損毀	港幣 15,000
	- 每保單年度最高保障次數	3*
	- 每次維修自付額	港幣\$450
	- 每次手機重置自付額	港幣\$900
B.	手機爆竊或搶劫	港幣 15,000
	- 每保單年度最高保障次數	1*
	- 每次手機重置自付額	港幣\$900
C.	手機遭爆竊或搶劫產生之未經授權數據用量	港幣\$1,500
D.	原廠手機配件保障	港幣\$1,500
E.	DBS DigiBank 電子錢包保障	港幣\$3,000
F.	提款機搶劫保障	港幣\$3,000
G.	重要文件保障	港幣\$3,000

*每十二(12)個月內，手機損毀，及/或手機爆竊或搶劫最高可索償三(3)次，當中包括：

- (i) 最多一(1)次手機爆竊或搶劫及
- (ii) 最多一(1)次手機重置

如對此保險證明書有任何查詢或須提出索償，請聯絡安達手機維修網絡

熱線	800-931-185
電郵	gadgetclaims.hk@chubb.com
重要事項	索償程序載於「第六部分：如何索償」。在聯絡安達手機維修網絡提出索償前，閣下須就章節 B 至章節 G 的事件向警方報案，並於聯絡安達手機維修網絡時，提供有關之報案編號及閣下的保險證明資料。

第二部分：釋義

在閣下的保險證明書或承保表中，下列詞彙應具有以下涵義：

1. **配件**指購買手機時包裝盒內所包含的物件，例如但不限於閣下手機的充電器、保護套、耳機及免提設備等。
2. **閣下手機的機齡**指自透過以下渠道最初購買閣下手機時起至現時止期間：
 - (i) 從製造商、手機網絡供應商或零售店購買全新手機之時間；或
 - (ii) 從製造商或手機網絡供應商購買並能按照原製造商的規格猶如全新手機一樣運作的翻新手機之時間。
3. **ATM** 指自動櫃員機。
4. **保障**指本保險證明第 1 部分：保障計劃及閣下承保表中詳列的保障，此等保障須在受保期間根據閣下的保險證明的條款及細則支付。
5. **搶劫 / 爆竊**指第三方盜竊閣下的手機，並在未經閣下許可的情況下，有意圖地使用武力、或威脅使用武力或暴力令閣下永久失去該手機。
6. **提款機搶劫**指以下其中一種情況：
 - (i) 有人使用武力、或威脅使用武力或暴力迫使閣下從 ATM 機提取現金，及在未經閣下許可的情況下從閣下取走提取的現金並有意令閣下永久失去該現金；或
 - (ii) 閣下從 ATM 機提取現金後兩(2)個小時內，有人在未經閣下許可的情況下，有意圖地使用武力、或威脅使用武力或暴力取走閣下所提取現金並有意令閣下永久失去該現金。
7. **安達 / 我們 / 本公司**指安達保險香港有限公司。
8. **安達手機維修網絡**指安達受權的獨立服務供應商向閣下提供手機維修服務。
9. **索償**指閣下就本保險證明下的任何一項保障所提出的申請。
10. **生效日**指閣下的承保表內所顯示的保障初始生效日期。
11. **損毀**指突然、不可預見及意外的外力，包括跌落、撞擊、火災及液體接觸，對閣下的手機所造成損毀（包括螢幕損壞），並對閣下手機的功能產生不良影響。
12. **DBS** 指星展銀行（香港）有限公司。
13. **自付額**指在閣下提出索償時，閣下須支付的首筆損失金額，而我們將僅對超過該金額的部分負責。此條款適用於每一宗損失或索償。
14. **電郵地址**指閣下於申請本保險證明時向我們提供的電郵地址或閣下於受保期間向我們提供的任何最新的電郵地址。
15. **電子貨幣賬戶**指以閣下名義註冊並安裝在閣下手機上 DBS DigiBank 或 DBS iWealth 手機應用程式賬戶。
16. **電子貨幣賬戶發行人**指由 DBS 發行的網上賬戶。
17. **香港**指中華人民共和國香港特別行政區。
18. **IMEI** 指跳至搜尋國際行動裝置辨識碼，亦是閣下手機的獨有識別碼。

19. **直系親屬**指於閣下的永久居所與閣下長期居住的子女、配偶、伴侶及/或父母。
20. **重要文件**指由香港政府機構、專上教育機構、金融機構、專業商會、公用事業提供者或服務提供者發出的文件或其他物件，而當中載有閣下的身份證明資料，包括但不限於以下各項：
- (i) 護照；
 - (ii) 駕駛執照；
 - (iii) 信用卡、扣帳卡及銀行卡；
 - (iv) 香港身份證；
 - (v) 出生證明書；及
 - (vi) 銀行賬戶資料。
21. **保險證明**指閣下的保險證明書及承保表，當中列明閣下與我們之間的保險合約。
22. **承保表**指我們在閣下的保險證明生效時連同閣下的保險證明書發送給閣下的文件，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內可享有的保障金額。其中載有閣下手機的獨特詳情，並確認閣下的保障範圍、閣下的生效日、責任限額及應付的自付額。
23. **保險證明書**指本文件。
24. **製造商**指最初製造閣下手機的商戶。
25. **製造商的保養**指製造商就閣下手機向閣下提供的任何明示或暗示的保證條款。
26. **手機**指閣下的受保設備，已根據閣下向我們申報的 IMEI 進行識別，以及閣下手機的機齡於生效日時不超過三十六(36)個月及價值為港幣 15,000 元或以下。
27. **受保期間**指自生效日起計的一(1)年。
28. **保單年度**指自生效日起計的一(1)年。
29. **重置**指重置手機，是根據與閣下手機相同或類似的規格，由我們釐定提供的重置手機。該重置手機由我們酌情決定，可能是一款新手機或一款與閣下手機規格相同或類似的翻新手機。
30. **翻新手機**指使用過的但按照原製造商的規格恢復至幾乎全新的工作狀態及能夠如全新產品一樣運作的手機。
31. **未經授權交易**指使用閣下電子貨幣賬戶進行的交易(由閣下或經閣下授權進行的交易除外)。
32. **未經授權使用**指在閣下手機遭搶劫 / 爆竊之後根據閣下的保險證明已作出成功索償後，閣下因手機遭搶劫 / 爆竊後，未經閣下許可使用的通話時間或數據，且根據閣下的通話計劃而產生的費用。
33. **提取的現金 / 提取現金**指閣下在任何 ATM 上從閣下名下的 DBS 賬戶提取的現金。
34. **閣下 / 閣下的 / 保險證明持有人**指於承保表內列明的保險證明持有人。

第三部分：保障摘要

我們將就章節 A：手機損毀、章節 B：手機爆竊或搶劫、章節 C：手機遭爆竊或搶劫產生之未經授權數據用量、章節 D：原廠手機配件保障、章節 E：DBS DigiBank 電子錢包保障及章節 F：提款機搶劫保障為閣下提供保障，

惟須根據第 1 部份：保障計劃所列之限額，及受本條款中所列之條款和細則、第 4 部分：一般不保事項及第 5 部分：一般條款所約束。

章節 A：手機損毀

在閣下手機損毀的情況下，安達手機維修網絡將安排上門交付手機及/或保留權利並決定：

- (i) 維修閣下手機（如可能）。保障範圍包括（但不限於）螢幕損毀、因水及液體而損毀等；或
- (ii) 以重置手機來更換閣下的手機。我們將盡力以相同的品牌、型號、規格及顏色以重置閣下的手機，但無法保證。

章節 B：手機爆竊或搶劫

如閣下手機因被爆竊或搶劫而損失，我們將以重置手機以重置閣下的手機。我們將盡力以相同的品牌、型號、規格及顏色以重置閣下的手機，但無法保證。

章節 C：手機遭爆竊或搶劫產生之未經授權數據用量

如閣下手機因被爆竊或搶劫而損失，我們將按閣下承保表內所列之最高賠償額，支付閣下的手機因被爆竊或搶劫而損失後二十四(24)小時內所產生的未經授權網絡費用（語音通話、短訊及數據）。我們將根據閣下的保險證明作出賠償，惟閣下手機中的 SIM 卡（或嵌入式 SIM 卡）須以閣下名義註冊。

章節 D：原廠手機配件保障

如我們成功受理閣下的手機索償，我們將同時重置任何配件的損毀、爆竊或搶劫之失損。

章節 A 至 D 的細則及不保事項

1. 如需申請索償，閣下須致電安達手機維修網絡以獲取手機維修服務或重置手機服務。閣下須向我們提供有關手機 / 配件的發票及 / 或收據的副本。
2. 每十二(12)個月內，手機損毀、及/或手機爆竊或搶劫最高可索償三(3)次，當中包括最多一(1)次手機爆竊或搶劫、或重置。
3. 如我們向閣下提供重置手機，閣下的原有手機將成為我們的財產。
4. 每次維修的自付額為港幣 450 元。
5. 每部重置手機的自付額為港幣 900 元。
6. 我們將不賠償本條款所涉及但可從任何其他途徑獲得賠償的損失。
7. 我們不會支付超過閣下承保表所載之任何十二(12)個月期間內應付保障最高賠償的任何保障

8. 我們將不賠償由以下任何一項原因引致的任何損失：
- (i) 未能在事件發生三十(30)日內盡閣下所能盡快向我們報告的任何索償。
 - (ii) 未能向我們提供有關手機的發票及 / 或收據的副本。
 - (iii) 閣下保險的生效日前或保險證明取消後或保險證明到期日後的任何事件；
 - (iv) 若閣下損毀手機的 IMEI 碼未能識別及閣下未能向我們提供令我們信納的證據以證明閣下手機的身份；
 - (v) 若閣下未能根據本保險證明的條款及細則向我們申報閣下手機的 IMEI 碼或該 IMEI 碼之任何後續更改；
 - (vi) 閣下手機故障屬製造商保養的保障範圍所提出的任何索償；
 - (vii) 閣下手機的耗損或性能逐步退化而提出的任何索償；
 - (viii) 閣下於手機損毀、爆竊或搶劫時，SIM 卡、儲存媒介或配件獨立於及不屬於的手機的一部分或因手機損毀、爆竊或搶劫而引致；
 - (ix) 閣下手機所存有資料的任何損毀或損失，包括但不限於任何照片、軟體、下載的文件、應用程式及音樂；
 - (x) 因閣下未能使用手機而產生的任何損失或費用；
 - (xi) 並非因損毀而造成閣下手機的任何損毀或故障。
 - (xii) 恢復閣下手機上或閣下手機的 SIM 卡內或儲存於媒介上所儲存的資料而產生的任何損失或費用；
 - (xiii) 閣下手機或重置手機的任何重新連接費用；
 - (xiv) 閣下手機損毀、爆竊或搶劫後任何閣下未能使用的服務的預繳費用；
 - (xv) 因不正確地安裝閣下手機的任何零件或部分、錯誤的軟體，或影響閣下手機操作系統的病毒而造成的任何損毀或故障；
 - (xvi) 對閣下手機硬體所作的任何修改，包括但不限於加鑲寶石、貴金屬或升級閣下手機的零件；
 - (xvii) 對閣下手機軟體作出製造商不支援或未授權的任何修改（例如對閣下手機進行「越獄」或「獲取 ROOT 權限」）；
 - (xviii) 在閣下手機上使用製造商不支援或未授權的任何軟體（例如安裝製造商授權的應用程式商店以外的應用程式）；
 - (xix) 就惡意損毀而申請的任何索償；
 - (xx) 純粹外觀上但不會對閣下手機的正常功能造成負面影響的任何損毀；
 - (xxi) 未經我們授權的任何人進行的任何維修或有關維修的其他費用；或
 - (xxii) 因未妥善保管閣下手機而申請的任何索償，例如但不限於：
 - 故意將閣下手機置於可能被損毀、盜竊或搶劫的地方；
 - 在可能發生損毀的情況下使用或操作閣下手機，例如沐浴或淋浴時、操作重型設備時、參與競技運動時或將自己置於危險處境時；或
 - 從任何物業中盜竊閣下手機，但並無證據證明強行進入或離開

損毀事件:

9. 閣下須將閣下的受損手機、受損配件及錯誤的重置退還予我們授權的維修人員。若閣下未能退還受損手機，受損配件及錯誤的重置，我們將就我們提供的任何更換手機、配件及重置向閣下收取費用
10. 若閣下的手機損毀索償被我們拒絕後，而閣下亦對手機進行維修（「初次維修」），此後，閣下手機的索償，閣下會被要求提供初次維修的證明，證明該維修是由一名經授權維修人員（例如製造商）或透過閣下手機網絡供應商的認可維修員、零售店或前保險公司（稱「認可維修員」）。如閣下未能提供令人滿意的證明予我們該初次維修是透過認可維修員維修，我們可會拒絕閣下的索償。

爆竊或搶劫事件, 閣下須:

11. 於爆竊或搶劫事件的二十四(24)小時內向警方報告並保留證明文件（例如警方報告或損失登記表），以便為閣下索償提供證明；

12. 盡快向閣下的網絡供應商報告，以避免閣下手機的未經授權使用（可能令閣下產生並非由閣下負責的額外費用）。
13. 若閣下就閣下手機遭爆竊或搶劫後未經授權使用的費用提出索償，閣下亦須向我們提供相關期間的閣下手機的明細賬單。
14. 若閣下未於二十四(24)小時內向警方報告閣下手機遭爆竊或搶劫，則我們將不會根據本條款就閣下手機遭爆竊或搶劫提供賠償。

章節 E: DBS DigiBank 電子錢包保障

我們將為閣下之電子貨幣賬戶產生之任何未經授權交易提供保障，惟須根據第 1 部份: 保障計劃所列之限額，及受本條款中所列之條款和細則、第 4 部分: 一般不保事項及第 5 部分: 一般條款所約束。

我們將僅賠償閣下根據電子貨幣賬戶的條款及細則而須負責之未經授權交易，且閣下亦已遵守電子貨幣賬戶發行人所訂明的所有條款及細則。

若出現下列事件，閣下將獲得賠償：

- (i) 若閣下手機遭爆竊或搶劫，且閣下手機安裝了閣下的電子貨幣賬戶，我們將賠償閣下向電子貨幣賬戶發行人初次報告有關爆竊或搶劫前二十四(24)小時內發生之未經授權交易，惟閣下需不獲電子貨幣賬戶發行人賠償；或
- (ii) 若在閣下管有手機的情況下，閣下的電子貨幣賬戶出現任何未經授權交易，我們將賠償該未經授權交易，而該未經授權交易須發生於閣下向電子貨幣賬戶發行人初次報告有關未經授權交易的前兩(2)個月發生，並於未經授權交易發生時，已與我們訂立了一份有效保險證明。

章節 E 的細則及不保事項

- 1) 閣下手機遭爆竊或搶劫，且閣下手機安裝了閣下的電子貨幣賬戶，閣下須：
 - 於爆竊或搶劫的二十四(24)小時內向警方報告並保留證明文件，例如警方報告或損失證明，以用作閣下的索償證明；或
 - 於閣下手機遭爆竊或搶劫，閣下須盡快並於二十四(24)小時內向電子貨幣賬戶發行人報告。
- 2) 若在閣下管有手機的情況下，閣下的電子貨幣賬戶出現任何未經授權交易，閣下須盡快並於獲悉任何未經授權交易的二十四(24)小時內向電子貨幣賬戶發行人報告。閣下應先聯絡電子貨幣賬戶發行人，並查詢在閣下電子貨幣賬戶中未獲授權或批准的任何交易。
- 3) 若經電子貨幣賬戶發行人調查後，確認未經授權交易已發生且電子貨幣賬戶發行人將不會作出賠償，閣下應：
 - 於事件發生後，閣下須盡快並於十四(14)日向我們申請索償。
 - 提供由閣下的電子貨幣賬戶發行人發出的未經授權交易的證據（例如銀行賬單）。
 - 向我們披露與該索償的所有相關情況。
- 4) 我們將不會為以下情況支付任何賠償：
 - (i) 若閣下的手機因閣下未能妥善保管而導致損失，例如但不限於：
 - 刻意地將閣下的手機放置於可能被盜的地方；或
 - 從任何物業中盜竊閣下手機，但並無涉及武力或暴力的證據。
 - (ii) 由閣下的直系親屬的成員或閣下授權下使用閣下電子貨幣賬戶的人士所產生的費用。

- (iii) 不是發生於**受保期間**的損失。
- (iv) 由商業用途而引致或與之有關的損失（包括閣下的工作或專業）。
- (v) 任何損失及/或未經授權費用因任何類型的系統、惡意軟體及/或資料遭非法入侵而引致，及/或因盜竊或濫用受金融機構、商戶、零售商或支付系統供應商所控制的任何資料或資料庫而產生的任何損失。
- (vi) 當**電子貨幣賬戶發行人的僱員及/或閣下的直系親屬觸犯刑事或欺詐行為**（包括盜竊或濫用閣下**手機、由電子貨幣賬戶發行人所控制的任何資料或資料庫**）時。

章節 F：提款機搶劫保障

我們將保障閣下因**提款機搶劫**而損失提取的現金，惟須根據第 1 部份：保障計劃所列之限額，及受本條款中所列之條款和細則、第 4 部分：一般不保事項及第 5 部分：一般條款所約束。

章節 F 的細則及不保事項

提款機搶劫事件：

1. 閣下應於**提款機搶劫**事件發生後立即並於二十四(24)小時內就向警方報警。
2. 閣下應取得一份正式警方報告，以證明**提款機搶劫**事故發生的準確時間及地點。
3. 於事件發生後，閣下應盡快並於十四(14)日內向我們提出索償。
4. 我們將不會就以下情況支付任何賠償：
 - (i) 閣下或任何其他人士於**提款機搶劫**發生期間或之後遭受的身體損傷或身故；
 - (ii) 除提取的現金外，任何屬於閣下或任何其他人士的現金或財物於**提款機搶劫**期間被盜或受損；
 - (iii) 於**受保期間**前或之後產生的損毀及/或責任；
 - (iv) 若閣下授權第三方（包括但不限於閣下的直系親屬）代閣下提取現金；或
 - (v) **提款機搶劫**於提取現金的銀行分行內發生。

章節 G：重要文件保障

在閣下的**重要文件**遭盜竊的情況下，我們將賠償閣下有**關費用**，包括：

- (i) 補領閣下的**重要文件**；及
- (ii) 向有關部門報告閣下的**重要文件**遭盜竊

惟須根據第 1 部份：保障計劃所列之限額，及受本條款中所列之條款和細則、第 4 部分：一般不保事項及第 5 部分：一般條款所約束。

章節 G 的細則及不保事項

重要文件遭盜竊的情況下，閣下須：

1. 於閣下**重要文件**遭盜竊的二十四(24)小時內向警方或相關機構報告，並保留警方或相關機構發出的任何相關文件。
2. 於閣下**重要文件**遭盜竊，閣下須盡快並於十四(14)日內向我們提出索償

請填妥並提交予我們提供的索償表格。

3. 根據閣下的**保險證明**，我們將不會就以下情況支付任何賠償：
 - (i) 從汽車或電單車內盜竊閣下**重要文件**。

- (ii) 若我們釐定閣下未能提供所有適用及相關資料以作閣下索償的證據。
- (iii) 與閣下業務或閣下僱主相關的損失。
- (iv) 任何收入失或閣下的身被使用。

第四部分：一般不受保事項

本保險證明書內的任何部分概不承保可從任何其他途徑追回或因以下各項直接或間接引致的損失：

1. 任何於受保期間外所招致的損失。
2. 假如閣下或閣下的直系親屬故意隱瞞，或失實陳述與本保險有關的任何重大事實或情況，或向我們提供虛假資料，則不尸論在損失發生之前或之後，保障將一律無效。
3. 除非各項責任均已獲悉數遵守，否則我們並無責任提供本保險證明項下保障。
4. 閣下沒有採用所有合理途徑避免日後損失。
5. 假如在任何訴訟、起訴或其他法律程序中，我們以任何可適用的不受保事項條款為理由指出任何損失或損毀不受本保險證明保障，則閣下負有證實相關損失或損毀應獲保障的舉證責任。
6. 就各項保障而言，我們將賠償不超過第 1 部分：保障計劃內所列明的每一宗事故的最高金額及每一個年度的最高金額，與個人或集體索償的數目無關。
7. 戰爭、侵略、外敵行動（不論宣戰與否）、內戰、革命、叛亂、起義或軍事或篡奪權力、政府或任何公共當局沒收，徵用，扣押或破壞。
8. 因核燃料或核燃料燃燒產生的核廢料的放射性電離或污染引起的任何索償。

第五部分：一般條款

1. 轉讓：本保險證明的任何權益轉讓對我們並無約束。
2. 違反條文：若閣下違反任何本保險證明的條文（包括索償條件），我們可在法律容許下的範圍內，拒絕支付索償。
3. 註銷：
 - (a) 由閣下提出
閣下可於受保期間的任何時間內取消本保險證明，閣下透過電郵(dbsecs.hk@chubb.com)向我們發出通知，或致電+852 3191 6618（星期一至星期五上午九時至下午六時；不包括公眾假期）通知我們。
 - (b) 由我們提出
我們可根據法律，於任何時間向閣下的存檔地址發出最少提前七(7)日的書面通知註銷本保險證明：
 - (i) 閣下在簽訂本保險證明前向我們作出虛假陳述；
 - (ii) 閣下未能遵守閣下的披露義務；
 - (iii) 閣下未能遵守保險證明的規定；
 - (iv) 閣下在本保險證明生效期間，就閣下的保險證明書或任何其他保險證明書作出欺詐性索償；
 - (v) 閣下未能根據閣下保險證明書的要求通知我們特定的作為或不作為；或
 - (vi) 閣下在保障期間內未能告知我們任何風險情況的變動。
4. 保險證明變更：保險證明內的任何變更必須經我們的書面同意後方可生效。除非我們書面同意作出豁免，否則本保險證明書的任何部份不得被視為豁免。

5. **索償調查**：於出現索償時，我們可能作出其視為必要的任何調查，閣下應全面配合該調查。倘閣下未能配合我們的調查，可能導致索償遭拒。
6. **文書錯誤**：我們的文書錯誤不應令生效的**保險證明**因此失效，亦不應令失效的**保險證明**因此生效。
7. **貨幣**：本**保險證明**所有列於**承保表**內的**保障額**以港幣計算。儘管本**保險證明**之賠償及 / 或保障將調整至港幣計算及付款，我們亦可選擇以當地貨幣算付。而相關之貨幣匯率則以損失當天列於網站 www.oanda.com 的匯率中位數換算。
8. **爭議解決**：凡出現因本**保險證明**產生或與本**保險證明**有關的任何爭議或歧異，均須首先提交香港和解中心，並按香港和解中心的調解規則進行調解。假若調解員放棄調解，或調解以任何方式結束但未能解決爭議或歧異，則該爭議或歧異必須提交香港國際仲裁中心，並按香港國際仲裁中心的本地仲裁規則透過仲裁解決。倘若我們拒付根據本**保險證明**提出的任何索償，而因拒付產生的任何爭議或歧異並未於拒付日期起計十二(12)個月內提交調解及仲裁（如有必要），則因該爭議或歧異所引致而針對我們的任何索償將不獲受理。
9. **披露義務**：在閣下與我們簽訂**保險證明**前，閣下必須全面及如實地披露閣下知悉或應知悉的一切與我們向閣下提供保險及相關的事實。假如閣下未能作出披露，我們有權註銷本**保險證明**，或拒絕支付閣下的索償，或閣下可能不能得到本**保險證明**的保障。
10. **完整合約**：本**保險證明**，連同其批註、附件（如有）、經**保險證明**持有人填妥的任何申請表格連同該申請表格附帶或於申請表格提及（如有）的任何文件，組成及構成完整的保險合約。除經我們授權代表簽署的書面修訂外，本**保險證明**不得修改。
11. **欺詐或錯誤陳述**：由閣下作出或有關任何索償的任何虛假陳述均會導致我們有權廢除本**保險證明**或撤銷根據本**保險證明**提出的責任。
12. **地域限制及施行時間**：地域限制及施行時間適用於**受保期間**在世界各地的一日二十四(24)小時
13. **本保險證明的詮釋**：本**保險證明**以中英雙語撰寫；而英文版本為正式版本。如因對本**保險證明**內任何地方的詮釋而引起任何爭議，均以英文版本為準。
14. **司法管轄權**：本**保險證明**受香港法律約束並據其解釋。依從一般條款第 15 項，本**保險證明**的任何爭議均須根據香港法律解決。
15. **法律訴訟**：閣下在向我們發出書面損失證明後六十(60)天起，方可展開法律訴訟追討本**保險證明**的賠償。閣下於損失日期起三(3)年後不得提出有關訴訟。
16. **索償通知及充份程度**：索償的書面通知必須在合理的情況下盡早送交我們，且在任何情況下，須於導致根據本**保險證明**提出索償的**保障事項**發生之日起計三十(30)天內送交我們。由閣下或其代表或索償人送交我們且載有足以證明閣下身份的通知，應視為已有效送交我們的通知。我們於接獲索償通知後，將向閣下提供我們為備存索償證明而通常提供的該等表格。閣下或索償人須根據本**保險證明**及該等表格就有關提出任何索償的規定，以自費方式就此向我們提供有關證明書、資料及證據。所有索償的證明必須於導致索償的**保障事項**發生之日起計一百八十(180)天內送交我們。
17. **信託或轉讓及第三方權利通知**：我們不受任何信託、押記、留置權、轉讓或其他處理或與本**保險證明**有關的任何通知約束或影響。除非法律賦予任何權利，一名不屬於本**保險證明**當事人的人士不得享有執行本**保險證明**任何條款的權利。

18. **其他保險**：在法律許可的範圍內，如其他保險適用於受保的損失，我們將只支付其他保險不保障的數額，並受本**保險證明**的賠償限額限制，除非其他保險以書面訂明該保險是閣下**保險證明**所提供賠償的自付額。
19. **登記閣下的IMEI碼**：閣下確保已與我們登記閣下IMEI。倘若閣下於受保期間購買另一部手機，閣下須於購買日期起十四(14)日內告知我們閣下的新IMEI，否則閣下將不能根據**保險證明**獲得任何賠償。閣下可致電+852 3191 6618 聯絡我們。
- 於任何十二(12)個月期間，閣下最多可就購買不同手機而更新閣下IMEI兩(2)次
20. **續保閣下的保險證明**：本**保險證明**不設續保
21. **討回權利**：如我們就沒有承保的索償作出賠償，我們保留權利向閣下討回我們就閣下獲得賠償的總額。
22. **索償後的損餘及檢查及擁有權**：
- (a) 在閣下申請索償的情況下，我們可能檢查閣下的手機及 / 或手機配件。儘管我們並無義務保管閣下手機及 / 或手機配件，但若我們正為閣下提供重置手機及 / 或手機配件，我們將保留此權利。
 - (b) 我們有權取得及保留任何財物，包括當我們透過重置或付款以重買閣下手機及 / 或手機配件作為支付索償後，被成功搶救或回收的閣下手機及 / 或手機配件。我們可出售閣下手機及 / 或手機配件但須遵守索償規定，並保留所得款項。
 - (c) 若我們重置閣下手機及 / 或手機配件，則閣下手機及 / 或手機配件將屬於我們。若閣下手機及 / 或手機配件於爆竊或搶劫後被歸還或發現，閣下須通知我們，並於我們向閣下提出要求時將其寄給我們。
23. **經貿制裁規定**：
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**保險證明**將不適用。保險證明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。
24. **每一章節的保額**：閣下根據本**保險證明**任何章節可獲賠償的保額一經耗盡，保障額將不會重置，且我們毋須根據該章節對該閣下承擔任何進一步責任。
25. **第三者權利**：任何不是本**保險證明**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**任何條款。

第六部分：如何索償

根據本**保險證明**而在發生任何事件後提出索償，請閣下聯絡安達手機維修網絡時備妥警方報案編號、閣下手機的IMEI及閣下的**保險證明**資料。

- **安達手機維修網絡將：**
 - 進行手機索償評估
 - 安排上門收取手機
 - 將手機交付予授權維修商
 - 向閣下交付已修復 / 重置手機
 - 就索償收取自付額

- 若閣下成功索償，安達手機維修網絡將在歸還已修復的手機 / 重置的手機時收取相關自付額。若閣下未能支付自付額，安達手機維修網絡將保留已修復手機 / 更換手機，並與閣下協商下次交付。
- 向我們披露有關索償的正確事件原因。在評估任何索償時，我們僅考慮提出索償時提供的首個理由及原因，其後的任何變動將不獲考慮。
- 就任何閣下手機的爆竊或搶劫、提款機搶劫及重要文件的事件報警，並向我們提供警方報告及 / 或報案編號。

如有需要，我們將保留要求閣下提供上文並無列明的任何其他資料或文件的權利。

第七部分：個人資料收集聲明

本公司（「我們」）竭力確保保險證明持有人（「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、保單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。如閣下不希望接收到我們的宣傳推廣，請於下列方格內加上「✓」。

(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：

- 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）；
- 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；
- 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；
- 會給予有關人士以維持公眾安全及法紀；及
- 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**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 6222
傳真 +852 2519 3233
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

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, Financial Lines and Consumer Lines designed for large corporates, midsized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by 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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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，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、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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Chubb. Insured.™

Free Mobile Protection Insurance Certificate Terms & Conditions. Published 10/2020.

免費手機保障保險證明書。10/2020 編印。

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