

HKPTU@Guard
教協寶保



Real Protection for Your Virtual World
為虛擬世界提供真實保障



Summary of Coverage	Maximum Limit Per Policy Year (HK\$)	
	Gold Plan	Platinum Plan
I. E-Purchase Protection	\$10,000	\$30,000
<p>a. Reimburse you for non-delivery and/or incomplete delivery of Goods and shipping charges that are purchased on the internet if the Goods have not been delivered within 30 days of the scheduled delivery</p> <p>b. Reimburse you for improper functioning of Goods due to damage of delivered Goods as a result of physical damage</p> <ul style="list-style-type: none"> The Goods must have a value of at least HK\$300 (including tax but excluding delivery/transportation costs) Only cover a maximum of five credit cards registered by the Insured Person at the time of application <p><u>Major exclusions include*:</u></p> <ul style="list-style-type: none"> Loss or expenses in connection with lawful confiscation by police, or other government authorities and any fraudulent act by you non-delivery of animals, plant life, cash, bullions, negotiable instruments, shares, travelers checks, tickets, services provided via internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice counterfeit or fake goods 	<p>Limit per event: \$1,000 Excess per event: \$100 for each and every claim</p>	<p>Limit per event: \$6,000 Excess per event: 10% of the Goods' purchase price or \$300, whichever is higher for each and every claim</p>
II. Identity Theft	\$20,000	\$50,000
<p>Coverage for 1) legal expenses 2) Lost Wages 3) payment obligations and 4) miscellaneous expenses (such as the cost of re-filing applications for credit accounts and/or banking accounts and notarization of documents relating to your identity theft)</p> <p><u>Major exclusions include*:</u></p> <ul style="list-style-type: none"> Costs associated with any physical injury, sickness, disease, mental injury Losses due to the order or any government authority, customs' official 	<p>Limit per event: \$10,000 Lost wages limit: \$3,000</p>	<p>Limit per event: \$25,000 Lost wages limit: 7,500</p>
III. Fraudulent charges		
<p>Reimburse you for the unauthorized charges made on your credit card, in case your credit card is lost or still in your possession</p> <p><u>Major exclusions include*:</u></p> <ul style="list-style-type: none"> Unauthorized ATM withdrawal that were made more than 2 months prior to your first reporting to the card issuer Losses that you have intentionally caused 	\$3,000	\$5,000
IV. Wallet Guard		
<p>Pay for the replacement cost for your wallet if your wallet is either lost or stolen as well as pay for the application fees for new personal documents (e.g. HKID card, driving license) and/or payment cards if they are in your wallet when it was either lost or stolen</p> <p>* Loss or theft of wallet must be reported to the police</p> <p><u>Major exclusions include*:</u></p> <ul style="list-style-type: none"> Money, cheques, transportation tickets Accidental damage to your wallet Loss caused by fire, water, normal wear and tear, manufacturing defects, abuse, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning or repairs Receipts of the new and replaced wallet submitted which are not in the Insured Person's name 	<p>\$2,500 Lost wallet limit : \$1,000 One claim per policy year</p>	<p>\$5,000 Lost wallet limit : \$2,000 One claim per policy year</p>
V. Key Replacement		
<p>We will pay for the costs of:</p> <ul style="list-style-type: none"> Replacing keys of your home/vehicle if the keys are stolen or lost Replacing locks and keys if break-in happens Engaging a locksmith to gain access to your home or vehicle due to the loss or theft of key <p><u>Major exclusions include*:</u></p> <ul style="list-style-type: none"> Cost of replacing keys to vehicles that are registered as commercial vehicles 	<p>\$1,000 Excess per event: 10% for each and every claim One claim per policy year</p>	<p>\$3,800 Excess per event: 10% for each and every claim One claim per policy year</p>
Annual Premium	\$170	\$310

Main General Exclusions (applicable to all sections of coverage)

- AIG Insurance Hong Kong Limited ("AIG HK") will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose AIG HK, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

*** Please note coverage is subject to full terms and conditions and exclusions stated in the policy (not only those referenced above). You are encouraged to read the policy (which can be downloaded from www.aig.com.hk/guard) for exact terms and conditions and details of the exclusions before making your purchase.**

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. AIG Insurance Hong Kong Limited does not offer or sell any insurance products in any jurisdictions outside Hong Kong in which such offering or sale of the insurance products is illegal under the laws of such jurisdiction. The details of insurance product and other relevant information listed in this leaflet are for reference only. Please refer to the policy provision for the exact coverage, terms and conditions and exclusions of the insurance and the policy provision in English version shall prevail. Please visit www.aig.com.hk/guard to download a copy of the policy.



保障範圍	每年最高保障額 (港幣\$)	
	黃金保障	鉑金保障
I. 網絡購物綜合保障	\$10,000	\$30,000
a. 賠償受保人網購商品無法投遞及/或發貨不齊全與運費損失 b. 賠償受保人網購商品損壞的功能故障損失		
<ul style="list-style-type: none"> 商品價值至少為港幣300 (包含稅費但不包括交付/運輸費用) 僅限保障受保人已於投保時已登記之信用卡 (最多5張) 		
主要不承保事項包括*：		
<ul style="list-style-type: none"> 警方或其他政府機關合法沒收的損失或費用，及您欺詐行為導致的損失 有關商品：動物、植物、現金、金條、可轉讓票據、股票、旅行支票、票據、通過互聯網提供的服務，如戲票、機票、酒店預訂、租車、財務諮詢 違法或假貨 	每次事故\$1,000 每次賠償自負額\$100	每次事故\$6,000 每次賠償自負額為物品 購買價之10%或\$300， 以較高者為準
II. 身份盜竊保障	\$20,000	\$50,000
保障包括 1) 法律費用 2) 工資損失 3) 付款責任 4) 其他費用如重新申請信用賬戶及/或銀行賬戶的雜項費用		
主要不承保事項包括*：		
<ul style="list-style-type: none"> 與任何身體傷害、疾病、疾病、精神傷害有關的費用 由任何政府機關，海關官員下令相關的損失 	每次事故\$10,000 工資損失\$3,000	每次事故\$25,000 工資損失\$7,500
III. 信用卡被盜用保障		
賠償受保人因信用卡被盜或遺失或仍持有時發生未經授權盜刷款項		
主要不承保事項包括*：		
<ul style="list-style-type: none"> 受保人在首次向發卡機構報告之前超過2個月未經授權的ATM提款 受保人故意造成的損失 	\$3,000	\$5,000
IV. 錢包丟失重購費用保障		
保障您因錢包被盜或遺失或不幸事故而造成的經濟損失，包括重購錢包、補發信用卡及補領個人證件、如駕駛執照、護照、身份證等費用 * 錢包遺失及被盜均需報警方可受保		
主要不承保事項包括*：		
<ul style="list-style-type: none"> 金錢、支票、車票 錢包及內含物品受到的意外損壞 因火災、水、正常磨損、製造缺陷、濫用、害蟲、昆蟲、白蟻、黴菌、潮濕或乾腐、細菌、生鏽、清潔、維修或類似事件造成的損失 遞交新換購的錢包收據上的名字並非受保人的名字 	\$2,500 重購錢包: \$1,000 每個保單年度 只限索賠一次	\$5,000 重購錢包: \$2,000 每個保單年度 只限索賠一次
V. 更換門/車鎖及匙		
賠償您的門/車鎖及匙之更換費用，包括：		
<ul style="list-style-type: none"> 因被盜或遺失而需要配製受保人家人的新門或車匙； 因爆竊而引致更換鎖或匙之費用； 因被盜或遺失鎖匙而需要開門或車鎖之費用 	\$1,000 每次賠償自負額為10% 每個保單年度 只限索賠一次	\$3,800 每次賠償自負額為10% 每個保單年度 只限索賠一次
主要不承保事項包括*：		
<ul style="list-style-type: none"> 商用車輛鎖匙更換費用 		
全年保費	\$170	\$310

不承保事項 (適用於所有保障範圍)

美亞保險香港有限公司(「美亞保險」)將不負責提供本保單的任何保障或根據本保單支付任何款項，若美亞保險就任何損失或索賠作出支付會違反任何制裁法律或規例，並由此導致美亞保險、其母公司或美亞保險的最終控制實體根據任何制裁法律或規例須繳納任何罰款。

* 請注意保障之條款及不承保事項以保單所列之內容為準 (且不僅限於以所列之資料)。請於投保前細閱保單內之條款及不承保事項。(有關保單可於 www.aig.com.hk/guard 下載)

此單張僅旨在香港派發，並不能詮釋為在香港境外提供或出售或游說購買任何保險產品。如在香港或境外之任何司法管轄區提供或出售任何保險產品，均屬違法。美亞保險香港有限公司不會在該司法管轄區提供或出售該保險產品。本宣傳單張所列的保險產品介紹及有關資料乃供參考之用，有關任何保險產品的條款及不承保事項，請參閱保單條文，且以英文版本為準。請於 www.aig.com.hk/guard 下載保單。



HKPTU@Guard Proposal Form 教協寶保投保表格

(Please complete in ENGLISH BLOCK letter 請以英文正楷填寫)

Policy Effective Date 保單生效日期:

From 由 _____ - _____ - _____ (MM月/DD日 /YY年)

(Must be within 30 days from application 必須為申請日期起計30日內)

Please choose the appropriate coverage package:

請選擇以下一項保障

Gold Plan HK\$170
黃金保障

Platinum Plan HK\$310
鉑金保障

Information of the Proposer 投保人資料

Surname 姓 _____ Given Name 名 _____

HKID Card / Passport No. 香港身份證/護照號碼: _____ ()

Email Address 電郵地址: _____

Mobile Phone No. 手提電話號碼: _____

Address 地址: _____

HK香港島 KLN九龍 NT新界 Outlying Island離島

Card Information 信用卡資料

Card information for E-Purchase Protection Cover 網絡購物綜合保險信用卡資料

Number of Credit Cards 信用卡數目: 1 2 3 4 5

Credit Card 信用卡 No. 1: _____ - XXXX - XXXX - _____
Credit Card 信用卡 No. 2: _____ - XXXX - XXXX - _____
Credit Card 信用卡 No. 3: _____ - XXXX - XXXX - _____
Credit Card 信用卡 No. 4: _____ - XXXX - XXXX - _____
Credit Card 信用卡 No. 5: _____ - XXXX - XXXX - _____

Payment Method 保費付款方法

Please ✓ the appropriate box 請在適當的方格加上✓號


Payment by Cheque 支票付款

Cheque No. 支票號碼: _____

Bank 銀行: _____

Cheque should be crossed and made payable to "AIG Insurance Hong Kong Limited"
劃線支票抬頭請註明「美亞保險香港有限公司」

Payment By Credit Card 信用卡付款

 VISA Card VISA卡  MasterCard 萬事達卡

Card No. 信用卡號碼: _____

Expiry Date 信用卡屆滿日期: _____ (MM月 / YY年)

Card Holder's Name 信用卡持有人姓名: _____

Card Holder's Signature 信用卡持有人簽署: _____

Date 日期: _____

I hereby authorize and request AIG Insurance Hong Kong Limited to charge my VISA/
MasterCard account for the premium stated on this Proposal Form.

本人茲授權並要求美亞保險香港有限公司從本人之VISA/ MasterCard卡戶內支付本投保表格
所註明之保費。

HKPTU Member Details 教協會員資料
Member Name: _____
Membership Number: _____
Relationship between Member and Proposer 投保人與會員之關係: <input type="checkbox"/> Self自己 <input type="checkbox"/> Spouse配偶 <input type="checkbox"/> Relative親屬 <input type="checkbox"/> Friend朋友

@Guard 11/2017

Declaration 聲明

I confirm I have reviewed the above details and confirm that all the information stated above
is correct and accurate. I declare and agree that:

本人確認本人已細閱以上資料並確認以上資料均正確無誤。本人聲明

1. I understand that I shall refer to the policy wording of this Plan for details of the insurance
coverage, exclusions and terms and conditions.
本人明白所有保障範圍、不承保事項、條款及細則概以保單為準。

2. All information, answers to all questions, all particulars and statements given in the
application (either submitted by myself or by my agent), are to the best of my knowledge
and belief, true and complete in every respect. I understand that the particulars, answers
and this declaration will form the basis of the contract between me and AIG Insurance Hong
Kong Limited (AIG HK).

本人(或透過本人之代理)就本申請所提供之所有資料、問題之所有答案、及陳述乃根據
本人所估及所信為確實及完全而填報，屬實無訛。本人明白本人與美亞保險的合約將按
此申請及聲明而訂立。

3. Personal Information Collection Statement
In relation to the personal data collected in this application form, I agree and acknowledge
that:

就有關從此表格所收集的個人資料，本人同意及確認：

(a) (unless specifically indicated otherwise in this form) the personal data requested in this form
is necessary for AIG Insurance Hong Kong Limited ("AIG HK") to process this application
and any such data not provided may mean this application cannot be processed.

除非於本表格上另有訂明，本表格所要求提供的個人資料是供美亞保險香港有限公司
("美亞保險")處理此申請的所需資料，若未能提供任何所需資料此申請則可能不被
處理；

(b) the personal data collected in this form may be used by AIG HK for the purposes stated in
its Data Privacy Policy, which include underwriting and administering the insurance policy
being applied for (including obtaining reinsurance, underwriting renewals, data matching,
claim processing, investigation, payment and subrogation and any related purposes).

美亞保險可按列於其私隱政策的用途使用此表格所收集之個人資料，其用途包括核保及
管理已申請的保單(包括獲取再保險、核保續保之保單、資料配對、處理索賠、調查、
付款及行使代位權及任何有關用途)；

(c) unless I have indicated otherwise by ticking the "Promotion Material Opt-out" box below (of
which I take note), AIG HK may use my contact details (name, address, phone number and
e-mail address) to contact me about other insurance products provided by the AIG group
and that my contact details may not be so used without me giving this agreement.

除非本人於以下的「不收取推廣資料」方格填上✓號以作表示(其內容本人已細閱)，
美亞保險可使用本人的聯絡資料(姓名、地址、電話號碼及電郵地址)聯絡本人有關其
它由AIG集團提供之保險產品，而在未獲本人/吾等同意的情况下，本人之個人資料將
不會被如此使用；

(d) AIG HK may transfer the personal data to the following classes of persons (whether based in
Hong Kong or overseas) for the purposes identified in (b) and (c) above:

i) third parties providing services related to the administration of my policy (including
reinsurance);

ii) financial institutions for the purpose of processing this application and obtaining policy
payments;

iii) in the event of a claim, loss adjustors, assessors, third party administrators, emergency
providers, legal services providers, retailers, medical providers and travel carriers;

iv) for the purpose of conducting direct marketing activities (per (c) above), marketing
companies authorized by the AIG group;

v) another member of the AIG group (for all of the purposes stated in (b) and (c) in any
country; or

vi) other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.

美亞保險亦可向以下類別的人士(不論在香港或海外)轉交該些個人資料，作上述(b)
及(c)項所列明之用途

i) 提供有關本人/吾等保單管理服務的第三者(包括再保險公司)；

ii) 財務機構，作處理此申請及收取保費；

iii) 公證人、調查員、第三者管理人、緊急支援服務提供者、法律服務提供者、零售商、
醫療提供者、及交通工具機構，以處理索償事宜；

iv) AIG集團授權的市場推廣公司，以作直銷之用(如上(c)項所述)；

v) 其它在任何國家之AIG集團之成員公司，作上述(b)及(c)項所有列明之用途；或

vi) 其它於美亞保險私隱政策所列明的人士，作於私隱政策列明之用途。

(e) I may gain access to, or request correction of my/our personal data (in both cases, subject
to a reasonable fee), or opt out of my personal data being used for direct marketing at any
time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at
GPO Box 456 or cs.hk@aig.com. The full version of AIG HK's Data Privacy Policy can be
found at www.aig.com.hk.

本人可隨時致函到美亞保險香港有限公司之私隱事務主任(地址:香港郵政總局信箱
456號或電郵:cs.hk@aig.com)查閱、或要求修改本人的個人資料(美亞保險可就查閱
及修改要求收取合理費用)，或選擇不將本人的個人資料用作直銷用途。美亞保險私隱
政策的全文載於www.aig.com.hk。

Promotion Material Opt-out (if you wish to opt-out, please tick)
不收取推廣資料(如閣下不欲收取推廣資料，請在方格填上✓號)

Signature of Proposer 投保人簽署

Date 日期

POSTAGE
WILL BE
PAID BY
LICENSEE
郵費由持
牌人支付

NO POSTAGE
STAMP
NECESSARY
IF POSTED IN
HONG KONG
如在本港投寄
毋須貼上郵票

BUSINESS REPLY SERVICE LICENCE NO. 4487
商業回郵牌照編號 4487

AIG Insurance Hong Kong Limited
Operations Department
46/F, One Island East,
18 Westlands Road,
Island East, Hong Kong

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG's core businesses include Commercial Insurance and Consumer Insurance, as well as Other Operations. Commercial Insurance comprises two modules – Liability and Financial Lines, and Property and Special Risks. Consumer Insurance comprises four modules – Individual Retirement, Group Retirement, Life Insurance and Personal Insurance. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG Insurance Hong Kong Limited is a wholly owned subsidiary of the American International Group Inc.

For additional information, please visit our websites at www.aig.com, www.aig.com.hk and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

美國國際集團 (AIG) 為全球保險業界之翹楚。設立於1919年，其成員公司透過集團的全球性產物保險網絡，為80多個國家和地區的客戶提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG的核心業務包括商業保險和個人保險以及其他業務。商業保險包括責任金融保險、以及財產和特殊風險兩大部分。個人保險包括個人退休、團體退休、人壽保險、和個人保險四大部分。AIG的股票在紐約證券交易所及東京證券交易所上市。

美亞保險香港有限公司為美國國際集團 (AIG) 成員。

本公司相關資料，詳列於本公司網站 <http://www.aig.com>，或 <http://www.aig.com.hk>。如需更多資訊，請瀏覽 <http://www.aig.com/strategyupdate> | YouTube : www.youtube.com/aig | Twitter : @AIGinsurance | LinkedIn : <http://www.linkedin.com/company/aig>

AIG為美國國際集團之全球產物保險、壽險與退休險及保險營運之行銷品牌，有關進一步訊息，請造訪集團網站www.aig.com。美國國際集團的各項保險產品與服務係透過其子公司或關係企業提供，但並非於所有國家皆有提供，且實際承保範圍應以保單條款為準。非保險之產品與服務可能由獨立第三方提供。特定財產傷害承保可能由其他保險公司提供，該類公司一般不參與國家擔保資金，因此受保人不受該資金保護。



AIG Insurance Hong Kong Limited
46/F, One Island East,
18 Westlands Road,
Island East, Hong Kong
www.aig.com.hk

美亞保險香港有限公司
香港港島東華蘭路18號港島東中心46樓
Hotline 客戶熱線：3666 7062
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