



信用卡保障

Card Protection Insurance









保誠精選「失卡寶」信用卡保險計劃

當您消費購物時,遺失信用卡偶爾也會發生,萬一該信用卡被盜用,您可能要承擔金錢損失。保誠精選「失卡寶」就可令您倍感放心。此計劃提供周全保障之餘,令您任何時刻、任何地方都能體驗無憂購物樂趣。

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最高賠償額 (港幣)

1. 失卡被盜用保障1

若您遺失信用卡時,我們將保障您因此 而引起的金錢損失。保障更高達10張信 用卡。

- 保障您向發卡機構報失前,您的信用卡被非法盜用之金錢損失。可保障高達 10張信用卡。每張卡就每次損失的最高賠償額為港幣\$1.500。
- 保障您向發卡機構報失後,您的信用卡被非法盜用之金錢損失。

每年 \$1,000,000

每年\$15.000

2. 額外失卡保障 1,2

若您遺失信用卡時,同時遺失香港身份證,我們將額外保障您因此而引起的損失。

a. 緊急交通費用津貼

我們會津貼您因遺失信用卡發生後,需要緊急返回您的居所,或離港旅遊時的住宿地方,或前往就近的醫院就診,或前往當地就近警方報失信用卡而所需要支付之其中一程的十費用。

b. 重要個人文件補領費用

賠償您因遺失信用卡而需補領香港身份 證、旅遊證件、駕駛執照及/或旅行文件 時所實際產生的費用。 每年\$1,000

每年\$500

c. 個人財物保障

若因遺失信用卡同時遺失手袋,我們會賠償您手袋、銀包、錢包、筆、卡片盒、鎖匙盒、'八達通'儲值卡的按金及/或視力眼鏡的損失。

每年\$2,000 每件\$500

d. 遺失門匙/門鎖更換保障

若因遺失信用卡同時遺失門匙,我們會 支付您因此而需要更換及安裝您居所之 大門鎖及門點所實際產生的費用。 每年\$500

e. 未經許可的通訊費用保障

若因遺失信用卡同時遺失手提電話,我們會支付您在手提電話內的數據儲值卡在遺失後未經許可而產生的通訊或數據費用。

每年\$500

3.24 小時緊急旅遊支援服務 (由IPA提供)²

在離港以外的旅程中,若您因遺失信用 卡及香港身份證而需要協助,可致電IPA 救援中心向IPA獲取緊急援助:

a. 現金預支³

若您在外地因遺失信用卡而緊急需要現金,我們會為您預支現金,支援您於外地的費用。

每年\$15,000

b. 酒店費用預支³

若您因遺失信用卡而需要及無可避免的 情況下於外地繼續逗留,我們會為您預 支酒店費用。

每年\$20,000

c. 緊急支援服務

我們更會為您提供交通資訊諮詢服務、協助安排個人文件補辦手續及當地就近領事館/大使館及就近警察局地址。

註:

- 上述保障項目1及2,在保單所有其他條款應用後,每次及每宗損失的首 港幣\$250元為自負金額。
- 上述保障項目2及3須在同一事故中因遺失信用卡時,同時遺失香港身份證而引起的損失方獲保障。
- 上述項目3a,每日最高賠償額為港幣\$1,500。上述項目3b,每日最高賠償額為港幣\$2,000。

自負金額

在保障項目1及2,每次及每宗損失的自負金額為首港幣\$250。

計劃特點

- 1 報失後的失卡被盜用保障每年保單高達港幣\$1.000.000。
- 2 額外保障因遺失信用卡及香港身份證而導致的損失。
- 3 24小時緊急旅遊支援服務包括現金預支及酒店費用預支。
- 4 除申請人外,此計劃可伸延保障最多4位家庭成員^{註a}。

保費

全年保費

港幣\$500 (註a, b)

- 註a 本計劃保障申請人及可以伸延保障至最多4位受保人的直系家庭成員,包括受保人的配偶及年齡為17歲或以下的未婚子女,而他們在一般情况下與受保人於香港永久居住於同一居所中。
- 註b 每份保單保險期之最低及不可退回保費為港幣\$300,或在保單/任何 承保表/背書條文中另有註明的金額。

主要不保事項

下列只為不保事項的概略,請參閱保單內所列的詳細內容。

適用於整套保單的不保事項

- 1. 在發現遺失信用卡後24小時內沒有向警方報告的損失。
- 任何未獲授權而使用信用卡進行網上訂購、郵購、電話訂購、或經銷售系統進行交易而引致的損失。
- 3. 遺失的卡不屬於由香港發卡機構發出的信用卡。
- 4 故意疏忽或蓄意行為。
- 5. 戰爭及同類行動、政府法令、核能災難、及民亂所構成的損失。

適用於失卡被盜用保障及額外失卡保障項目

- 1. 在發現遺失信用卡後24小時內沒有向發卡機構報告的損失。
- 2. 因您的家庭成員或僱員未獲授權使用信用卡而造成的金錢損失。
- 3. 因未能遵守發卡機構就使用信用卡的條件及細則,而引致的金錢損失。
- 在發現遺失已登記的數據儲值卡後24小時內,沒有向電訊服務供應商報告的金錢損失。
- 5. 未能提供的士費用收據之正本。

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- PRUchoice Card Protection Plus
- PRUchoice China Accidental Emergency Medical
- PRUchoice Clinic
- PRUchoice Golfers - PRUchoice HealthCare
- PRUchoice HealthCheck
- PRUchoice Home
- PRUchoice Home Deluxe
- PRUchoice Maid
- PRUchoice Medical
- PRUchoice MediExtra
- PRUchoice Motor
- PRUchoice Personal Accident
- PRUchoice Personal Accident Plus
- PRUchoice Travel
- PRUchoice BMX (Building Management Xtra)
- PRUchoice BOX (Business Owners Xtra)
- PRUchoice SOX (Small Office Xtra)
- PRUchoice Group Medical
- PRUchoice Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/broker

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務,全面保障您的每一天。

保誠精選 — 失卡寶

保誠精選 - 中國意外急救醫療保險

保誠精選 一 診療寶

保誠精撰 — 高球樂

保誠精選 - 康療寶

保誠精選 — 康檢寶

保誠精選 一 家居寶

保誠精選 — 名家寶

保誠精選 一 僱傭寶

保誠精撰 - 醫療寶

保誠精選 - 健康寶

保誠精選 — 架馿寶

保誠精選 - 安健寶

保誠精彈 — 倍安寶

保誠精撰 - 旅游樂

保誠精撰 - 樓宇寶

保誠精選 - 商舗寶

保誠精選 — 興業寶

保誠精選 - 團體醫療寶

保誠精選 — 團體人壽寶

及其他各類的保險服務

如欲查詢以上保險服務詳情,請致電本公司或您的理財顧問/經紀。

For further information, please contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢,請致電或親臨本公司,地址如下:

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

www.prudential.com.hk

- This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited and any other parties. Regarding other details and the terms and conditions of this insurance. please refer to the policy document. Prudential General Insurance Hong Kong Limited will be happy to provide a specimen of the policy document upon your request.
- :此小冊子只作參考之用,不能作為保護財險有限公司與任何人士或團體所訂立之任何合約或合約之任何部份,有關本保險之其 他許情及條款及條件,調酬開保單。如有需要,保護財險有限公司樂意提供保單樣本以供閣下參考。所有中文閱譯,如與英文 有實,概以安文為華。



PRUchoice Card Protection Plus Insurance

During your shopping journey, you may lose your credit card unexpectedly and suffer from monetary loss by fraudulent use. With **PRU**choice Card Protection Plus Plan. vou can rest assured. This plan offers a comprehensive protection to ensure you have hassle free shopping experience anytime anywhere!

Insurance Cover at a Glance	Limits (HK\$)
1. Lost Card Fraud Protection ¹	
We shall cover your monetary loss in case your credit card is lost. This protection can be covered up to 10 credit cards.	
 unauthorized use of credit card before notifying to credit card issuer. Up to 10 credit cards will be covered. Maximum limit for every loss will be HK\$1,500 per card. 	15,000/year
 unauthorized use of credit card after notifying to credit card issuer. 	1,000,000/year
2. Additional Protection due to Lost	Card ^{1,2}
We shall extend to cover your loss in case your credit card is lost together with Hong Kong identity card. a. Emergency Transportation Subsidy We shall subsidize your taxi fare incurred if it is necessary to use the emergency taxi services to any one of the destinations includes returning to your place of residence or place of accommodation when travel outside Hong Kong or admitting to the nearest hospital for medical treatment or reporting card loss to the nearest local police authority subsequent to the loss	500/year
of credit card.	

b. Replacement Cost of Important **Personal Documents**

Reimburse you the costs incurred of obtaining replacement of Hong Kong identity card, Passport, Driving License and/or travel documents due to the loss of credit card.

1,000/year

Mavimum

c. Personal Effects We shall cover the loss of your handbag, 2.000/vear 500/item wallet, purse, pen, card case, key case, the deposit of 'Octopus' stored value card and/or optical glasses, in case your handbag is lost together with the credit card. d. Loss of Key/Lock Replacement Cost Reimburse you the costs incurred of 500/year obtaining replacement of external door locks and/or keys of your place of residence, in case your key is lost together with the credit card. e. Unauthorized Calls Protection We shall pay you the costs incurred for 500/year the unauthorized calls messages or downloads made from your subscribed Subscriber Identity Module (SIM) card, in case your mobile is lost together with the credit card. 3. 24 hours Emergency Travel Assistance (Provided by IPA)² Should you need assistant in the course of travel/trip outside Hong Kong due to loss of credit card together with your Hong Kong identity card, you can obtain emergency assistance from IPA by calling its Alarm Centre: a. Cash Advance³ Cash advance will be provided for your 15,000/year emergency needs due to the loss of credit card when you are aboard. b. Advance Hotel Bill Payment³ Advance payment of overseas' hotel bill 20,000/year will be provided should you need to continuously stay aboard unavoidably due to the loss of credit card.

c. Emergency Assistant Services

IPA will provide you the transport information inquiry, arrangement on registration of valuable document and address of the consulate/embassies and the nearby police station.

Remarks:

- 1. The first HK\$250 in respect of each and every loss after the application of all other terms of the policy is applicable as excess to Section 1 and 2.
- 2. The above benefits in Section 2 and 3 are only applicable if Hong Kong identity card is lost together with credit card.
- 3. For Section 3a, the maximum limit of benefit payable per day is up to HK\$1,500. For Section 3b, the maximum limit of benefit payable per day is up to HK\$2,000.



Excess

Excess of first HK\$250 is required for each and every loss in Section 1 and 2.

Special Features

- 1 Lost Card Fraud Protection up to HK\$1,000,000 in respect of any one year per policy after reporting loss.
- 2 Additional Protection due to loss of credit card and Hong Kong identity card.
- 3 24 hours Emergency Travel Assistant Service including Cash Advance and Advance Hotel Bill Payment.
- In addition to the applicant, this plan can extend to cover maximum 4 family members^{Note a}.

Premium

Annual Premium

HK\$500 (Note a, b)

- Note a This plan covers the applicant and can extend to cover a maximum of 4 immediate family members of the insured which only include the insured's spouse and unmarried children aged 17 or below, normally and permanently residing in the same place of residence with the insured in Hong Kong.
- Note b The minimum non-refundable premium for every period of insurance is HK\$300 per policy, or any amount which will be specified in the policy, schedule and endorsement.

Major Exclusions

The following is a summary of the exclusions to **PRU***choice* Card Protection Plus Insurance. Please refer to your Policy for complete details.

General Exclusions applicable to all Sections

- 1. Any loss which is not reported to police within 24 hours of discovery of credit card loss.
- 2. Loss due to unauthorized use of the credit card on internet, mail order, phone order or point of sales transactions.
- 3. The lost card is not a credit card issued by credit card issuer in Hong Kong.
- Unreasonable care and attention or any deliberate act.
- 5. Loss due to war and kindred risks, Government acts and nuclear hazard, civil commotion.

Applicable to Lost Card Fraud Protection and Additional Protection due to Lost Card Sections

- 1. Loss not reported to the credit card issuer within 24 hours of discovery of card loss.
- 2. Monetary loss due to unauthorized use of the credit card by your family members or employees.
- Monetary loss due to failure to observe the terms and conditions of credit card issuer.
- 4. Monetary loss not reported to telecommunication service provider for loss of subscribed SIM card within 24 hours of discovery.
- 5. Failure to provide original receipt of taxi fare.



Application Form for PRUchoice Card Protection Plus Insurance

保誠精選「失卡寶」信用卡保險計劃 申請表

For further information, please contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)
3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong
Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢,請致電或親臨本公司,地址如下:

保誠財險有限公司 (英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

www.prudential.com.hk

GI3/APP0027B/P01 (09/14)

Important Notes to Applicant 申請人需知

- 1. Disclosure The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide with the cover the applicant requires, or perhaps may invalidate the Policy altogether.
 - 透露 申請人必須就申請表內所有問題作出確實回答,並就申請需要提供一切有關資料,如有懷疑請向本公司或有關理財顧問/經紀查詢。如作 出不確實回答或提供不正確資料,會今本保單作廢及不能生效。請保留申請表副本(包括信件影印本)以作日後參照。
- 2. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request. 如有需要,本公司可提供保單原文及申請表副本以作參考。
- 3. All benefits and exclusions are only briefly outlined in the brochure. For further details, please refer to the Policy. 產品小冊子所列之保障及不保範圍並未包括所有細節,詳情請參閱保單。
- 4. If applicant's premium payment is made by credit card, the Policy will be renewed automatically. 若申請人以信用卡繳付保費,保單將會自動續保。
- 5. The application form must be signed by a person who has attained age 18 or above. 申請表必須由年滿18歲或以上的申請人簽署。
- 6. The applicant of this Application Form will be the policyholder and insured person.
 本申請表的申請人為保單持有人及受保人。
- 7. This insurance covers the applicant and can extend to cover maximum 4 immediate family members of the insured which only include the insured's spouse and unmarried children aged 17 or below, normally and permanently residing in the same place of residence with the insured in Hong Kong.
 - 本計劃保障申請人及可以伸延保障至最多4位受保人的直系家庭成員,包括受保人的配偶及年齡為17歲或以下的未婚子女,而他們在一般情況下 與受保人於香港永久居住於同一居所中。
- 8. This document is intended to be distributed in Hong Kong and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside of Hong Kong. Prudential General Insurance Hong Kong Limited does not offer or sell any insurance product in jurisdictions outside of Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
 - 此文件僅旨在香港派發,並不能詮釋為在香港境外提供或出售或游説購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法,保誠財險有限公司不會在該司法管轄區提供或出售該保險產品。

Personal Information Collection Statement 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as "the Company", "our", "we", or "us" in this Part entitled 'Personal Information Collection Statement') may collect certain personal information, including without limitation your name, identity card number (and copy of identity card), passport number, contact information, family history, health and medical information and financial information ("Personal Information") from you when you apply for insurance or financial products and services from us, or when you apply to make changes to your policy, or when you make a claim against a policy. We may also collect Personal Information about you from third parties such as other insurance companies or agents, government agencies, medical personnel, credit reporting agencies, courts or public records.

保誠財險有限公司(在題為「收集個人資料聲明」之本部份,簡稱「本公司」或「我們」)可能會於閣下向我們申請保險或金融產品及服務、申請 更改保單或就保單提出索償時向閣下收集一些個人資料,包括但不限於閣下的姓名、身份證號碼(及身份證副本)、護照號碼、聯絡資料、家族歷 史、健康和醫療資料,以及財務資料(以下簡稱「**個人資料**」)。我們還可能從第三方,如其他保險公司或代理、政府機構、醫務人員、信用報告 機構、法院或公開記錄等,收集關於閣下的個人資料。

1.Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related services and products; (f) to communicate with you; (g) to provide you with promotional materials relating to insurance or financial services or related wealth management products of the Company, and those of other entities whose ultimate parent company is Prudential plc ("companies within the Prudential Group") or partnering financial institutions; (h) to perform a policy review or needs analysis; (i) to conduct research and statistical analysis; and (j) to meet disclosure requirements imposed by law or regulatory authorities.

我們可能會使用閣下的個人資料作下列用途:(a)處理閣下的申請;(b)管理和處理保單、保險索償、醫療、抵押和承保檢查;(c)處理付款指示;(d)核實閣下申請保險、金融或財富管理產品及服務的資格;(e)設計及為閣下提供保險、金融及相關的服務和產品;(f)與閣下進行通訊;(g)為閣下提供關於本公司以及其他母公司為英國保誠集團的實體(「保誠集團內的公司」)或夥伴金融機構的保險或金融服務或相關的財富管理產品的推廣材料,;(h)進行保單審查或需求分析;(i)進行研究和統計分析;及(j)符合法律或監管當局實施的披露要求。

2.Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including without limitation the following third parties: (a) insurance agents; (b) re-insurance companies; (c) other companies within the Prudential Group; (d) claims investigation companies; (e) third party administrators; (f) third party service providers (including without limitation insurers, bankers, lawyers, accountants, and other third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our business); (g) industry associations and federations; (h) medical bill review companies; (i) professional advisors; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions; (n) regulators and government agencies; (o) the Courts.

We may transfer your name, contact information and information about the products you have purchased (including the sales channel from which such products were purchased) to other companies within the Prudential Group, and other partnering financial institutions, for the purpose of providing you with promotional materials relating to those entities' insurance or financial services or related wealth management products. However, we will not disclose your Personal Information to any other third parties for direct marketing purposes without your consent.

We may transfer your Personal Information in connection with a transaction with another company which affects the control, governance, structure and/or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements.

為達到上述第一部分所列明之目的,我們可能會向第三方(在香港境內或境外)透露閣下的個人資料,包括但不限於以下第三方:(a)保險代理;(b)再保險公司;(c)其他保誠集團內的公司;(d)索償調查公司;(e)第三方管理人;(f)第三方服務供應商(包括但不限於保險公司、銀行、律師、會計師,以及其他提供行政、電訊、電腦、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商);(g)行業協會及聯會;(h)醫療帳單審查公司;(i)專業顧問;(j)研究人員;(k)信貸資料服務機構;(l)收賬代理;(m)夥伴金融機構;(n)監管機構及政府機構;(o)執法機構;(p)法院。

我們可能將閣下的姓名、聯絡資料和閣下已購買的產品資料(包括購買該等產品的銷售渠道),轉交其他保誠集團內的公司及其他夥伴金融機構,以向閣下提供有關這些實體的保險、金融服務或相關的財富管理產品的有關推廣材料。然而,我們不會未經閣下的同意,向任何其他第三方透露閣下的個人資料作直接促銷用途。

在有關影響到我們全部或重大部分業務的控制權、治理、結構和/或管理的交易時,或在必須符合適用的法律或監管要求下,我們可能會轉交閣下的個人資料。

3.Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. In the event that any such Personal Information is not provided, we may be unable to provide you with the services or carry out the activities outlined at Section 1 above.

除非我們另有規定,否則閣下必須提供我們所要求的個人資料。若未能提供任何此等個人資料,我們可能無法為閣下提供服務或進行上述第一部分所列出的活動。

4.Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "Ordinance"), you have the right to request access to and correction of any Personal Information that you provide to us. You may make such a request by writing to our Data Protection Officer at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong. In accordance with the Ordinance, we have the right to charge a reasonable fee for the processing of any Personal Information access or correction request.

根據《個人資料(私隱)條例》(「條例」),閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲查閱或更正個人資料,請向我們的資料保護主任作出書面要求,地址是香港鰂魚涌華蘭路25號栢克大廈3樓。根據條例的規定,我們有權就處理查閱及更正任何個人資料的要求,收取合理的費用。

Opting-out Marketing Communications or Materials 拒絕接受促銷信息或資料

We intend to send you marketing communications or materials (as set out in the above Personal Information Collection Statement), but we cannot do so without your consent. In the event that you do not wish to receive such marketing communications or materials, please let us know by ticking the opt-out box below, and returning the form to us in person or at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong.

我們有意向閣下發送〔載於上述收集個人資料聲明的〕促銷信息或資料,但未經閣下的同意,我們不能這樣做。假若閣下不希望收到該等促銷信息 或資料,請在以下拒絕接受方格內劃上「✔」號以讓我們知道閣下的意向,並親身交回本表格或送交本表格至香港鰂魚涌華蘭路25號栢克大廈3樓。

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Signature of Applicant 申請人簽署

Mobile Number 流動電話號碼

The Applicant/ Policyholder/ Insured Person hereby confirm understanding of and agreement to the contents in this Part entitled 'Personal Information Collection Statement'.

Date 日期

/F

Name in BLOCK LETTERS

申請人/ 保單持有人/ 受保人特此確認明白並同意在題為「收集個人資料聲明」之本部份中的內容。

	姓名 (請用英文正楷填寫)							
X								
For Office Use Only 本公司專用								
Please submit and complete the application via our Eselling Services in Prudential's Corporate Website (www.prudential.com.hk). The policy will be approved instantly. 請透過保誠企業網站的網上投保服務(www.prudential.com.hk)遞交及完成此投保申請,保單可獲即時批核。								
Financial Consultant's Name 理財顧問名稱 (Please complete in BLOCK LETTERS) (請用英文正楷填寫)		Financial Consultant's Division and Code 理財顧問組別及編號						

Office Location 辦公室地點 ES1/FTW/CC/PT/PT2/CRB/EWT

Details of Applicant 申請人詳情

(The applicant will be the policyholder and insured person 此申請人為保單持有人及受保人)
(Please complete in BLOCK LETTERS 請用英文正楷填寫)

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