

業主立案法團第三者責任保險投保書

Building Owners' Corporation Third Party Liability Insurance Proposal Form



通訊地址: 香港中環德輔道中 71 號永安集團大廈 8 樓

Correspondence Address: 8/F., Wing On House, 71 Des Voeux Road Central, Hong Kong.

客戶服務熱線 Customer Service Hotline : 3187 5100

傳真 Fax : 3906 9948

電郵 Email: osc_policy@bcogroup.com

客戶注意事項 Important Notes to the Customer :

1. 投保人請以英文正楷填寫及在適當方格內加「✓」號。任何答案如有更改，敬請在旁簽署。The proposed Insured has to complete the form in English BLOCK LETTERS and please put a "✓" in the box as appropriate. Any changes to be made should be signed by the proposed Insured.
2. 為保障受保人的利益，若不清楚此投保書需要透露的資料內容，請致電中銀集團保險有限公司（下稱“中銀集團保險”）客戶服務熱線（852）3187 5100 查詢。若未能充分透露實情，將會使受保人得不到所需的保障，甚至使保單失效。If you have any doubt on what should be disclosed in this Proposal Form, please contact Bank of China Group Insurance Company Limited (named below as "BOCG Insurance") customer service hotline (852) 3187 5100 for the interests of the Insured Person. Failure to disclose may mean that the policy will not provide the Insured Person with the coverage required, or may invalidate the policy altogether.
3. 若此投保書所含的內容與保單條款有任何歧異，概以保單為準。In the event that the information contained in this proposal form does not conform to the terms in any policy issued, the policy terms shall prevail.
4. 「業主立案法團第三者責任保險」（下稱“本計劃”）由中銀集團保險承保。“Owners' Corporations Third Party Liability Insurance” (named below as “this Plan”) is underwritten by BOCG Insurance.
5. 中國銀行（香港）有限公司、南洋商業銀行有限公司、集友銀行有限公司、中銀信用卡（國際）有限公司及其他代理銀行（各稱為“代理銀行/代理”）以中銀集團保險的委任保險代理身份分銷本計劃。本計劃為中銀集團保險的產品，而非代理銀行/代理的產品。Bank of China (Hong Kong) Limited, Nanyang Commercial Bank, Limited, Chiyu Banking Corporation Limited, BOC Credit Card (International) Limited and other agent banks (each an “agent Bank/agent”) are the appointed insurance agents of BOCG Insurance for distribution of this Plan. This Plan is a product of BOCG Insurance but not the agent Bank/agent.
6. 對於代理銀行/代理與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），代理銀行/代理須與客戶進行金融糾紛調解計劃程序；而有關本計劃的合約條款的任何爭議，應由中銀集團保險與客戶直接解決。In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the agent Bank/agent and the customer out of the selling process or processing of the related transaction, the agent Bank/agent is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly BOCG Insurance and the customer.
7. 中國銀行（香港）有限公司已獲香港特別行政區保險業監管局根據《保險業條例》（香港法例第 41 章）發出保險代理機構牌照。（保險代理機構牌照號碼 FA2855）The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)

保戶資料 PROPOSER INFORMATION

業主立案法團名稱 Name of Owner's Corporation#		電子郵箱 E-mail#:	
投保樓宇（名稱及地址）Insured Premises (Name and Address)#		樓宇落成年份 Year of built#	
通訊地址（如與上述地址不同）Correspondence Address (if different from the above address)#		大廈管理員人數 No of Watchmen#	
聯絡人姓名及職位 Name of Contact Person & Position#		聯絡電話 Contact No.#	傳真號碼 Fax No.
佔用性質 Nature of use#	<input type="checkbox"/> 住宅 Residential	<input type="checkbox"/> 商業 / 商住 Commercial /Semi-Commercial	<input type="checkbox"/> 工業 Industrial
客運電梯數目 No. of Passenger Lift#	貨運電梯數目 No. of Cargo Lift#	自動電梯數目 No. of Escalator#	
投保樓宇是否已受保於同類的第三者責任保險？如是，請提供以下資料。Has the Insured Premises been covered under similar third party liability insurance? If yes, please provide the following information# :			<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
承保公司名稱 Name of the Insurance Company: _____			
保單號碼及投保額 Policy No. and the insured amount: _____			
承保期 Period of Insurance#	由 From	至 To	(日 D / 月 M / 年 Y) (首尾兩日包括在內 Both dates inclusive)

保障資料 INSURED DETAILS

(若認為「基本投保額」欄內的保額不足，請在「自選投保額」欄內填寫所需投保額。If the insured limit under “Basic Sum Insured” column is considered inadequate, please provide the required insured limit under “Optional Sum Insured” column)

承保範圍 Scope of Coverage	<input type="checkbox"/> 基本投保額 ¹ (HK\$) Basic Sum Insured ¹	<input type="checkbox"/> 自選投保額 ² (HK\$) Optional Sum Insured ²
保障第三者死亡或身體受傷的法律責任 Protect against legal liability in respect of third party's death or bodily injury	10,000,000 每宗事故 per event	每宗事故 per event
免費附加保障 Free Additional Coverage 保障第三者財物損毀的法律責任 Protect against legal liability in respect of third party's property damage	2,000,000 每宗事故/每年 per event/per year	每宗事故/每年 per event/per year
免費延伸保障 Free Extension Coverage: i. 廣告標誌或裝飾責任 Advertising Signs and Decorations Liability ii. 更換、維修、修補及增設 Alterations, Maintenance, Repairs and Additions (每張維修工程合約的總金額上限為 HK\$500,000。The maximum total amount per maintenance contract is HK\$500,000) iii. 停車場責任 Car Park Liability (最高保額每年不超過 HK\$1,500,000、每宗事故 HK\$500,000、及每車輛不超過 HK\$200,000。The maximum amount of indemnity shall not exceed HK\$1,500,000 per year, HK\$500,000 per event, and HK\$200,000 per vehicle) (因任何盜竊引致的損失除外。Any loss arising from theft is excluded)		
全年保費 ³ Annual Premium ³ (HK\$) :		

必須填寫項目 Mandatory Fields

^保險業監管局（「保監局」）將按適用徵費率向保單持有人收取保費徵費。為避免任何法律後果，保單持有人需於繳交保費時向保險公司繳付該筆保費的訂明徵費，並由保險公司將該已繳付的徵費轉付予保監局。徵費金額會因應徵費率調整而有所變更。有關詳情，請瀏覽保監局的網頁 www.ia.org.hk。The Insurance Authority (“IA”) will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

註 Remarks:

1. 自負額 Excess :
 - 1.1 每宗事故為 HK\$3,000；Each and every loss is HK\$3,000;
 - 1.2 若因水災導致的損失，每宗事故的自負額為 HK\$10,000 或損失的 10%，以較高者為準（只適用於第三者財物損毀的法律責任）。In respect of water damage, the excess is HK\$10,000 or 10% of loss, whichever is greater (applicable to legal liability in respect of third party's property damage only).
2. 自選投保額 Optional Sum Insured：若選擇加大保額，自負額將按自選投保額調整。If added sum insured is chosen, excess will be adjusted based on the amount of optional sum insured.
3. 最低保費 Minimum Premium：如保戶於保單有效期內終止保單，需繳付最低保費或從已繳保費及保費徵費扣除詳列保單內的短期保費率的數額(以較高者為準)。每份保單最低保費為 HK\$400。If the policy terminates before expiry, the proposer required to pay the minimum premium or the amount after deducting the short period premium rate as stated in the policy from the paid premium and premium levy (whichever is higher). Each policy is subject to a minimum premium of HK\$400.

保險紀錄 INSURANCE HISTORY		是 YES	否 NO
A. 此部份必須填寫 This part must be completed			
1.	投保樓宇是否未設大廈管理員及/或未有安裝自動灑水系統及/或其他防火設備；及/或在過去 5 年內未有進行大廈固定電力裝置檢查及/或維修？若答案為「是」，請述原因。Is it true that there is no watchman and/or not having any automatic sprinkler system installed and/or not having any other fire protection facilities; and/or in the past 5 years there is no inspection and/or maintenance to the fixed electrical installations in the insured premises? If yes, please specify reason.	<input type="checkbox"/>	<input type="checkbox"/>
2.	投保樓宇是否未有制定任何遇颱風或水浸等特別事故時的風險管理及安全守則？Is it true that there is no risk management and safety control manual being set up in dealing with special risk such as typhoon, flooding and the like in the insured premises?	<input type="checkbox"/>	<input type="checkbox"/>
3.	投保樓宇內是否設有停車場。若答案為「是」，請詳述停車場總泊車數目、停車場層數及其位置。Are there any car parks within the insured premises? If yes, please specify total no. of car parks, no. of storey in the car park and their location.	<input type="checkbox"/>	<input type="checkbox"/>
4.	投保樓宇是否擁有或須要保養會所、游泳池或其他公共設施，如斜坡、護土牆或私家路？若答案為「是」，請詳述性質、地點及曾否為此作出保養或維修。Is there any club house, swimming pool or other public facilities such as slope, retained wall, private road owned or maintained by the insured premises? If yes, please give full details such as the nature, location and whether maintenance or repair work has been done before.	<input type="checkbox"/>	<input type="checkbox"/>
5.	最近 3 年內，投保樓宇曾否發生事故而引致第三者身體受傷或死亡或第三者財物損失或損毀或被保險公司拒絕受保、拒絕續保或取消保單？若答案為「是」，請詳加說明。In the past 3 years, has there been any loss or damage incurred in respect of third party's injury or death or third party's property loss or damage at the insured premises or the insurance applications or renewals of the insured premises have been declined or cancelled? If yes, please give full details.	<input type="checkbox"/>	<input type="checkbox"/>
6.	投保樓宇內或其相鄰地方是否擁有違例建築物或斜坡？投保樓宇曾否收到屋宇署根據《建築物管理條例》的任何命令或有關文書，或政府其他部門機構的任何命令？若答案為「是」，請詳加說明。Are there any illegal structure or dangerous slope within or adjacent to the insured premises? Has the insured premises received any order or relevant instruction by Building Department under Building Management Ordinance or by any other authorities of the Government? If yes, please give full details.	<input type="checkbox"/>	<input type="checkbox"/>
7.	投保樓宇是否現正或即將在 3 個月內進行維修工程？如是，請詳述維修工程時間的日期。Are there any maintenance work carrying out in the insured premises at present or will be carried out in coming 3 months? If yes, please specify the date of the maintenance work period.	<input type="checkbox"/>	<input type="checkbox"/>

B. 此部份只適用於投保樓宇的樓齡是 40 年以上。This part is only applicable if the insured premises is over 40 years.

1. 請詳列過去 10 年內所有在投保樓宇進行的維修工程項目及/或經由有關政府部門審批的改動工程。Please specify all the maintenance work items and/or any alteration work as approved by the relevant government department being carried out in the insured premises over the past 10 years.
2. 請提供投保樓宇公用地方的照片。Please provide pictures on common area of the insured premises.

聲明 DECLARATION

- (1) 本法團謹此聲明投保樓宇結構是全用不易燃燒的材料建成，包括但不限於磚石、鋼筋混凝土及/或石屎版及經常維修。
We declare that the structure of the insured premises is entirely built of non-combustible materials including but not limited to brickwork, reinforced concrete and/or autoclaved aerated concrete, and is in a good state of repair.
- (2) 本法團謹此聲明，於本投保書內之陳述乃真確無訛，可作為吾等與「中銀集團保險有限公司」訂立契約之基礎，並明白如資料錯誤或不詳盡或有任何訛騙或資料失實，保單將會作廢。本法團謹此聲明，本投保書是在香港特別行政區內簽署。本法團同意「中銀集團保險有限公司」保留一切有關投保書接納與否之權利，並明白必須待「中銀集團保險有限公司」接納本投保書。
We declare that the information stated in this Proposal Form is true and complete and will form the basis of the contract between us and the "Bank of China Group Insurance Company Limited" and understand that if any information stated is untrue or incomplete or in case of fraud or factual misrepresentation, the policy shall be null and void. We declare that this Proposal Form is applied and signed at HKSAR. We agree "Bank of China Group Insurance Company Limited" reserves the right to accept or decline our application and understand that the insurance will not be in force unless this Proposal Form has had accepted by "Bank of China Group Insurance Company Limited".
- (3) 本法團明白必須繳付全額保費、保費徵費及保單生效後，中銀集團保險對本法團之保險責任始行生效。We understand that BOCG Insurance's insurance liability for us only take effect provided that premium, premium levy has been fully paid and the policy was put in-force.
- (4) 本法團明白吾等提供的資料為「中銀集團保險有限公司」提供保險業務所需，並可能使用於下列目的：a) 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；b) 任何索償，或該等索償的調查或分析；c) 行使任何代位權；及可能移轉予：i) 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的仲介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；ii) 現存或不時成立的任何保險公司協會或聯會或類同組織（「聯會」），以達到任何上述或有關目的，或以使「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；及 iii) 或透過「聯會」移轉予任何「聯會」的會員，以達到任何上述或有關目的。
此外，本法團授權「中銀集團保險有限公司」可向「聯會」從保險業內收集的資料中查閱及/或核對本法團任何資料。本法團明白吾等有權查閱及要求更正由「中銀集團保險有限公司」持有有關本法團的資料。如有需要，本法團可向「中銀集團保險有限公司」法律與合規部提出（電話：2867 0888，傳真：3906 9939）。
The information provided by us to "Bank of China Group Insurance Company Limited" is collected to enable "Bank of China Group Insurance Company Limited" to carry on insurance business and may be used for the purpose of: a) any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or services; b) any claim or investigation or analysis of such claim; c) exercising any right of subrogation; and may be transferred to: i) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes; ii) any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation and iii) any member(s) of the "Federation" by the "Federation" for any of the above or related purposes.
Moreover, "Bank of China Group Insurance Company Limited" is hereby authorized to obtain access to and/or to verify any data provided by us with the information collected by the Federation from the insurance industry. We understand that we have the right to obtain access to and to request correction of any information concerning ourselves held by the "Bank of China Group Insurance Company Limited". Requests for such access can be made to the Legal and Compliance Department of the "Bank of China Group Insurance Company Limited" (Tel: 2867 0888 / Fax: 3906 9939).

本法團確認同意本投保書內之所有部份，包括但不限於上列之聲明及收集個人資料聲明。We confirm our agreement to all sections in this Proposal Form, including but not limited to the above Declaration and Personal Information Collection Statement.

簽署人姓名
Name of the Signatory

簽署人職位
Title of Signatory

業主立案法團授權簽署及蓋印
Authorized signature of Owners' Corporations and Chop

簽署地：香港及日期（日/月/年）
Signed Place: Hong Kong and Date (DD/MM/YY)

**本投保書在未被同意受保前，中銀集團保險不負任何責任。
The BOCG Insurance has no liability whatsoever before the application for insurance in this Proposal Form is accepted.**

銀行代理必須填寫以下欄位 (Bank staff must complete the below box)

銀行代理專用 For Bank use only		
經辦編號 Staff No.	保險中介人編號 Agent No.	轉介單位編號 Transfer Unit No.
經辦姓名 Staff Name	經辦單位編號 Unit No.	轉介人編號 Transfer Staff No.
經辦聯絡電話 Staff Contact No.	CIN 號碼 CIN No.	申請編號 TX No.

保險公司專用 For Office use only		
保單編號 Policy No.	經辦人 Handled By	覆核人 Checked By