

Home Appliances Extended Warranty



Insurance Policy of

Home Appliances Extended Warranty by FWD General Insurance Company Limited

DEFINITIONS:

- **Accidental** means a sudden, unforeseen and fortuitous event, occurring during the term of the Policy, which results in damage to Appliance.
- **Acts of Nature** refers to natural disaster including but not limited to earthquake, flooding, landslide, volcano, typhoon, sand storm, fire.
- **Appliance** means an appliance located in residential premises as shown in the Schedule or endorsement to the Policy solely for domestic and personal use in Hong Kong and covered by this Policy.
- **Excess** means the amount You must pay in the event of each and every loss.
- **Non-Repairable Benefit** means the benefit we will pay to you in the event that, in our sole discretion and subject to requirements in this Policy, an Appliance is not repairable. The amount of Non-Repairable Benefit payable shall be the amount specified under Non-Repairable Benefit in the Schedule, or the purchase price of the Appliance less the depreciation as defined in this Policy, whichever is lower.
- **Policy** means this policy provisions of Home Appliances Extended Warranty, including without limitation the Schedule.
- **Schedule** means a document issued by the Company with details of you and your residence, type of coverage and Period of Insurance which forms part of the Policy.
- **Service** means the arranging for the repair of and the repair of the Appliance pursuant to this Policy, including any inspection or home testing before repair, if required and available.
- **We, us, our and the Company** refer to FWD General Insurance Company Limited, the provider of the coverage under this Policy.
- **You and your** refer to the Insured named in the Schedule of this Policy.

In case of any disputes, the Company reserves the right for final decision. In case of any inconsistencies between the English and Chinese version of the Policy, the English version shall prevail.

This Policy is a legal agreement between you and FWD General Insurance Company Limited, which governs the provision of the coverage by us in respect of your Appliances. By purchasing this Home Appliances Extended Warranty Policy, you acknowledge and agree to be bound by all terms and conditions under this Policy.

This Policy comes into force on the condition that the Insured has paid the premium specified in the Schedule in full and the application has been approved by the Company.

Your purchase of the Policy hereby provides coverage for repairs of your Appliances due to mechanical and/or electrical failure or breakdown which results in the sudden stoppage of the normal function of the Appliance and which necessitates repair to resume those functions within the terms of the Policy. Failure or breakdown that results from wear and tear (whether affecting the function of the Appliance or not) is excluded from the scope of cover. This Policy is applicable only to appliances which are purchased and used for domestic and personal purposes in Hong Kong. The coverage commences after 30 days from the effective date of the Policy (which is the first day of the Period of Insurance) and the Period of Insurance of the Policy shall be as specified in Schedule.

This Policy is only available to your residence whose location is specified in the Schedule or endorsement to this Policy. Only one Policy is applicable to each residence. If you change your location of residence, you shall notify us in writing. We will issue an endorsement to record such change.

This Policy is only available for the following types of appliance described and installed in your residential premises, provided that all of the following conditions are met:

- a) the appliance is owned by You;
- b) the appliance is solely for domestic and personal use;
- c) the purchase value of the appliance as shown on the sales receipts is above HK\$2,000;
- d) the appliance is out of the manufacturer's original warranty;
- e) the appliance was purchased in Hong Kong, or through a website;

- f) the appliance has been purchased for no longer than 60 months (except for television, air conditioner, refrigerator, washing machine and dryer) or 96 months (for television, air conditioner, refrigerator, washing machine and dryer) at the moment of claim notification, as evidenced by the date of purchase reported on the proof of purchase.

The types of appliances covered under this Policy (Core Plan) are:

- a) television;
- b) air conditioner;
- c) refrigerator;
- d) washing machine; and
- e) dryer.

The types of appliances covered under this Policy (Platinum Plan) are:

- a) television;
- b) home theatre (hifi / audio);
- c) air conditioner;
- d) refrigerator;
- e) washing machine;
- f) dryer;
- g) oven;
- h) microwave oven;
- i) hood and hobs;
- j) water heater;
- k) dehumidifier; and
- l) air purifier.

The coverage is subject at all times to the following:

- a) We have the sole discretion to repair your Appliance or declare your Appliance is not repairable;
- b) You must provide a copy of the document proving the date of purchase and the price of your Appliance or equivalent document from which the date of purchase or the date of production and the price of your Appliance can be ascertained. In the event that such a document is not available, you shall pay Excess equivalent to 50% of the Service cost where the Appliance is considered repairable, and no Non-Repairable Benefit shall be payable if the Appliance is considered not repairable;
- c) In the event that (in our sole discretion and subject to requirements above) your Appliance is repairable, we will use reasonable endeavours to repair your Appliance, or reimburse the repair cost to you
- d) In the event that (in our sole discretion and subject to requirements above) your Appliance is not repairable, you will be entitled to get the Non-Repairable Benefit;
- e) In the event that a failure is found not to be due to electrical or mechanical breakdown, we will cover the inspection fee, and if you decide to proceed with the repair after the inspection, you shall bear the repair cost and we will not be responsible for any fees incurred beyond the inspection service; and
- f) Appliance that have been used for commercial or other non-personal use shall be excluded from cover under this Policy.

If an Appliance is covered by any warranty offered by the manufacturer, retailer, insurer or any third party, such a warranty shall take precedence over this Policy, and the coverage provided under this Policy shall not be available for any Appliance covered by such warranty. You agree to avail yourself of all rights and benefits under such warranty before making a claim under this Policy.

FOR CLAIM – CONTACT OUR CUSTOMER SERVICE CENTER

When the Appliance failure occurs due to an electrical or mechanical defect after the expiry of the manufacturer's original warranty, you, as the Insured, must contact the dedicated customer service center to report the failure immediately or as soon as reasonably practicable at (852) 2193 5862. This hotline is available *Monday to Friday 9 a.m. to 6 p.m.* in Hong Kong, excluding Saturdays, Sundays, and public holidays.

Our experienced customer service center representatives will be ready to guide you through the Service process. To expedite the claim, please ensure that you have your Schedule readily available before placing the call. If the Appliance failure is not reported to us prior to repair, the claim shall not be approved. To validate that your Appliance is covered by the Policy, please ensure you keep all relevant proof of purchase of the Appliance.

If we approve your claim and provide the Service to the Appliance, the Service will be performed either on an in-home basis or at our authorized service centre. For Appliance that need home testing or Appliance whose original manufacturer's warranty covers in-home service, we will provide in-home Service.

If we provide in-home Service for your Appliance, a technician may be sent to your home to (1) repair the Appliance on-site or (2) pick up your Appliance for repair at an authorized service centre. If your Appliance is picked up at your home for repair under in-home Service, after repair we will deliver the repaired Appliance to your home at no additional cost to you.

For Appliance that does not need home testing or Appliance whose original manufacturer's warranty does not cover in-home service, we will provide carry-in Service. If we provide carry-in Service on your Appliance, you will be responsible for delivery or the

cost of delivery of the Appliance to our authorized service centre for repair. Once the repair has been completed, you will be responsible for the Appliance pickup at the authorized service centre or the cost of the Appliance delivery from the authorized service centre to your home. Please remove all data, contents or separable parts in the Appliance before Service as we are not responsible or liable for the loss of such data, content or separable parts of the Appliances caused as a result of the Service.

If in-home Service is provided, you must provide a safe and non-threatening environment for our designated technicians to perform the Service. Repairs will be conducted using new, rebuilt or non-original manufacturer's parts that perform to the factory specifications of the Appliance at our option.

You are responsible for backing up all software & data prior to commencement of any Service and restoring all software & data after any Service. We are not responsible for restoring software to your Appliance.

If your Appliance is not repairable, subject to the plan of the Policy, we will pay the Non-Repairable Benefit. We will not be responsible for any fees incurred beyond the benefit.

In the event that we conduct any investigation in respect of the Appliance and / or during the provision of the Service, you shall fully cooperate with us for such investigation.

AVAILABILITY OF COVERAGE

While we try to complete Service as quickly as possible, we are not responsible for delays caused by factors beyond our control, including but not limited to manufacturer's delay, parts availability, shipping to a service facility or Acts of Nature.

LIMITATIONS OF LIABILITY

The limit of our liability for each claim in respect of each Appliance under this Policy is the lowest of the following three categories: (1) the costs for the Service or the cost of reimbursement; (2) the fixed amount specified under Non-Repairable Benefit in the Schedule if the Appliance is not repairable; (3) the purchase price of the Appliance specified on the sales receipt less the depreciation based on the rules in the following section. Notwithstanding the aforesaid, our liability in respect of each Appliance and our aggregate liability under this Policy are subject to the respective limits specified under the Schedule of this Policy.

Depreciation Rules

For Appliance except for television, air conditioner, refrigerator, washing machine and dryer: 20% of the purchase price of the Appliance specified on the sales receipt, multiplied by the age (rounding to the next full year) of the Appliance at the time when covered damage or loss is occurred.

For Appliance that is television, air conditioner, refrigerator, washing machine or dryer: 12.5% of the purchase price of the Appliance specified on the sales receipt, multiplied by the age (rounding to the next full year) of the Appliance at the time when insured damage or loss is occurred.

If the aggregate amount of all claims for all Service (including the cost of labour and spare parts) we provide to you and/or Non-Repairable Benefit paid reach the Limit of Maximum Aggregate Liability of the Policy set out in the Schedule, our liability under this Policy will cease and the Policy will automatically be terminated.

Our liability under this Insurance Policy will not, under any circumstances, extend to any loss or injury to a person or loss or damage to property or any incidental, contingent, special or any direct or indirect loss and consequential damage including but not limited to losses incurred due to any delay in rendering Service related to this Policy and loss of use, loss of business, loss of data, downtime and charges for time and effort during the period that your Appliance is at an authorised repair centre, and/or while awaiting repair or replacement.

EXCLUSIONS:

We shall not be liable to provide you the coverage in relation to any of the following:

1. Failure or defects caused by or arising out of:
 - a. dishonest, fraudulent, criminal, malicious or international act, error or omission, or any intentional or knowing violation of the laws;
 - b. negligence of any kind, omission or default;
 - c. abuse, misuse, burglary, theft, fire; Acts of Nature; sand, excessive heat, battery leakage, power outages or surges, inadequate or improper voltage or current (fluctuation of electrical power, lightning, static electricity), improper environment (including lack of proper temperature or humidity); unauthorised modifications made to the Appliance and/or problems/defects arising from such unauthorised modifications; altered serial numbers; repairs performed by non-authorised repairer; self-repairing; any items not affecting the function of the Appliance; image burn;
 - d. non-operating and cosmetic items, paint, colour, or product finish, accessories used in or with the Appliance, cables, cords, glass, lens, rubber parts, seals, brushes, remote controls and add-on options incorporated in an Appliance which options are not essential to the basic function of the Appliance;

- e. sound quality, screen for stuck/dead pixels, scaffolding and/or scaffolding work;
 - f. failure to follow the manufacturer's recommended instructions for installation, operation, routine care maintenance, inspection, cleaning, external adjustments in respect of the Appliance, including failure caused by any device, equipment or accessory that is not the Appliance itself and is used in conjunction with the Appliance;
 - g. faults which are caused by circumstantial factors (including rust, wiring, electrical connection or plumbing, piping, fitting, realigning of signal receivers (poor receptions)); and
 - h. ordinary wear and tear, scratching, chewing, spilled liquids, corrosion, animal and insect infestation, fungi, bacteria, gradual deterioration including but not limited to moisture and oxidation. Fungi means any type or form of fungus, including but not limited to, all forms of mold or mildew, and any mycotoxins, spores, scents, vapors, gas, or substance.
2. Replacement of the Appliance if it is non-repairable;
 3. Repairs that are not notified to us or not approved by us, prior to such repairs;
 4. Failure or defects that occur within the first 30 days from the effective date of the Policy;
 5. Failures or defects which:
 - a. are covered by any other property insurance, product liability insurance, original warranty provided by the manufacturer, dealer or any other warranties in effect;
 - b. the manufacturer and/or dealer expressly accepts or admits liability to;
 - c. are of the types not covered under the original manufacturer's/dealer's original warranty or any other warranties in effect;
 - d. occur prior to the purchase of the Policy; and
 - e. are the reason or one of the reasons that the Appliance is subject to recall by its manufacturer / dealer.
 6. Failures, defects or any substandard performance of the Appliance arising out of breach of implied warranties of merchantability or implied warranties of fitness by the manufacturer or dealer;
 7. Claims made by any person other than the Insured;
 8. Commercial use (multi-user organisations), public rental, use for profit or communal use of the Appliance;
 9. Consumables of the Appliance including but not limited to refrigerant, batteries, bulbs, ribbons, compact discs, digital tapes, stylus, toner and ink cartridges;
 10. Repairs necessitated by improper maintenance, accidental, intentional physical damage, damage by sand or water, unless otherwise specified in the Policy;
 11. Failure or defects that occur outside Hong Kong S.A.R.;
 12. Any consequential damage or loss of any kind or description;
 13. Any loss, coverage or liability subject to the exclusions below:

A. War and Terrorism Exclusion

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this Policy excludes loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, riots, mutiny, revolutionary war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising military or usurped power, nationalization, confiscation, requisition, seizure or destruction by the government or any public authority;
- b) any act of terrorism
 For the purpose of this exclusion an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

This exclusion also excludes loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to a) and/or b) above.

If the Company alleges that by reason of this exclusion any loss, damage, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon the Insured.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

B. IT Clarification Clause

Any loss or damage covered under this Policy shall mean physical loss of or damage to the substance of property. Physical loss or damage to the substance of property shall not include loss of or damage to data or software in particular any detrimental change in data software or computer programs that is caused by a deletion a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

- a) Loss of or damage to data or software in particular any detrimental change in data software or computer programs that is caused by a deletion a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion loss of or damage to data or software which is the direct consequence of insured physical loss of or damage to the substance of property shall be covered.
- b) Loss or damage resulting from an impairment in the function availability range of use or accessibility of data software or computer programs and any business interruption losses resulting from such loss or damage.
- c) Damages or losses arising out of the Appliance's computer programming, set-up, maintenance and service to software, upgrade, and cleaning of system.
- d) Damages or losses coming from software viruses.

C. Full Nuclear Exclusion

This Policy does not cover damage directly or indirectly caused by or arising from or in consequence of or contributed to by:

- a) nuclear weapons material.
- b) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosives nuclear assembly or nuclear component thereof. Solely for the purpose of this paragraph combustion shall include any self-sustaining process of nuclear fission.

D. Sanctions Clause

The Company is not liable to make any payments for liability under any coverage sections of this Policy or make any payments under any extension:

For any loss or claim arising in, or where the Insured or any beneficiary under the Policy is a citizen or instrumentality of the government of, any country(ies) against which any laws and/or regulations governing this Policy and/or the Company, its parent company or its ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting the Insurer to provide insurance coverage, transacting business with or otherwise offering economic benefits to the Insured or any other beneficiary under the Policy.

It is further understood and agreed that no benefits or payments will be made to any beneficiary(ies) who is/are declared unable to receive economic benefits under the laws and/or regulations governing this Policy and/or the Insured, its parent company or its ultimate controlling entity.

E. Communicable Disease Exclusion Endorsement (LMA 5393 rev)

(applicable to policy commencement date on/after 1 January 2021)

1. Notwithstanding any provision to the contrary within this policy, this policy does not insure any loss, damage, liability, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1. for a Communicable Disease, or
 - 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

- 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

SUBROGATION

You shall at the request and at the expense of us do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from any other parties, to which we shall be or would become entitled or subrogated upon its paying or making good any damage under the Policy, whether such acts and things shall be or become necessary or required before or after indemnification by us.

TERMINATION

This Policy will terminate automatically: (i) upon expiry of the Period of Insurance of this Policy, or (ii) when total aggregate Service costs and/or the Non-Repairable Benefit paid in the event that the Appliance is not repairable have reached the Limit of Maximum Aggregate Liability of the Policy, whichever is earlier.

We can terminate this Policy without cause by giving you fourteen (14) days prior written notice. In such event, we will return to you the premium paid less the pro rata portion thereof for the period this Policy has been in force.

You may terminate the Policy by giving fourteen (14) days of prior written notice, provided that no claim has been raised during the period the Policy has been in force and the Schedule is returned to us on or before the date of termination. You shall be entitled to a return of premium less the premium calculated at the Short Period Rates for the period the Policy has been in force as follows. Any refund of the premium will be subject to a minimum premium of HK\$500 per Policy being retained by the Company.

Short Period Rates are defined as:

Policy has been in force for not exceeding (from the effective date of the Policy)	Premium deductible
1 month	20% of the premium paid
2 months	30% of the premium paid
3 months	40% of the premium paid
4 months	50% of the premium paid
5 months	60% of the premium paid
6 months	70% of the premium paid
8 months	80% of the premium paid
Exceeding 8 months	100% of the premium paid

We may, by providing at least seven (7) days of prior written notice, terminate the Policy at any time if you:

- a) fail to comply with your duty of disclosure;
- b) fail to comply with any provisions of the Policy including failure to pay premium;
- c) fail to notify us of any specific act or omission as specified under the Policy;
- d) fail to inform us of any material facts and/or changes in the circumstances of the risks during the Period of Insurance;
- e) make a fraudulent claim under the Policy during the Period of Insurance;
- f) make a misrepresentation to us before entering into the Policy;

In respect of the termination based on the aforementioned reasons, you shall be entitled to a return of premium less the premium calculated at the Short Period Rates for the period the Policy has been in force as above. Any refund of the premium will be subject to a minimum premium of HK\$500 per Policy being retained by the Company.

TRANSFER OF INSURANCE POLICY

You may not transfer the Policy to another individual without our written approval.

Contract (Rights of Third Parties) Ordinance

The Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) does not apply to this Policy, and the only parties who may enforce the terms of the Policy are the Company and the Insured or their authorised representatives.

GENERAL CONDITIONS

This Policy is not a guarantee or promise relating to the nature of the material, workmanship or performance of your Appliance.

For contract verification purposes, you may be required by our customer service center representative to present your original Policy to expedite the provision of the coverage contemplated by this Policy. As such, we recommend that you place these documents in a safe place.

DUTY OF DISCLOSURE

It is important to provide complete and faithful disclosure of all the facts that you know or should reasonably be expected to know which are relevant to us in assessing your application for this Policy and the applicable premium when you apply for the Policy, failing which the Policy may be terminated by us, the coverage may be adjusted or any claim may be rejected.

ENTIRE CONTRACT

This Policy, together with its attachment(s) and endorsement(s) (if any), any application form completed by you, together with any document(s) attached to that application form or referred to in it, comprise and constitute the entire contract of insurance. This Policy shall not be modified except signed by us in written amendment.

RENEWAL

We will send you a renewal notice with the renewal terms (the terms may be different from this Policy) if we desire to renew this Policy. This Policy will be renewed if the required premium and documents for renewal are received by us in accordance with the renewal terms. The renewal of the Policy shall not constitute any waiver of our right under this clause and/or the renewed Policy.

GOVERNING LAW AND DISPUTE RESOLUTION

The Insurance Policy shall be governed by, and construed in accordance with, the laws of Hong Kong.

In the event of any dispute, claim or controversy arising from or in connection with the Insurance Policy, or the breach, termination, interpretation or invalidity thereof, the dispute shall be submitted to Hong Kong International Arbitration Center ("HKIAC") for arbitration in accordance with the HKIAC Arbitration Rules in effect at the time of submission. The law of this clause and the seat of arbitration shall be Hong Kong. The arbitral award shall be final and binding upon all parties. If we shall disclaim liability to you for any claim under the Insurance Policy and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

Personal Information Collection Statement ("PICS") (Feb 2021)

1. From time to time, it is necessary for you to supply **FWD General Insurance Company Limited** (the "Company") or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
3. "Your Personal Data" will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
5. The purposes for which Your Personal Data may be used are as follows:
 - (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
 - (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
 - (iii) developing insurance and other financial services and products;
 - (iv) developing and maintaining credit and risk related models;
 - (v) processing payment instructions;
 - (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
 - (vii) exercising any rights that the Company may have in connection with our services and/or products;
 - (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;

- (ix) any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
 - (x) performing policy reviews and needs analysis (whether or not on a regular basis);
 - (xi) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
 - (xii) for statistical or actuarial research undertaken by the Company or any member of the Group; and
 - (xiii) fulfilling any other purposes directly related to (i) to (xii) above.
6. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
- (i) other members of the Group;
 - (ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
 - (iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claims investigators, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies (whether directly or through fraud prevention organizations or other persons named in this paragraphs), the police and databases or registers (and their operators) used by the insurance industry to analyze and check information provided against existing information, legal advisors and/or other professional advisors engaged in connection with the Company's business;
 - (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
 - (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
7. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.
9. In connection with direct marketing, the Company intends:
- (i) to use your name, contact details (such as phone number, email address and mailing address), gender, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:
 - a. insurance services and products;
 - b. wealth management services and products;
 - c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
 - d. health-check and wellness services and products;
 - e. media, entertainment and telecommunications services;
 - f. reward, loyalty or privileges programmes and related services and products; and
 - g. donations and contributions for charitable and/or non-profit making purposes; and
 - (ii) to provide your name and contact details (such as phone number, email address and mailing address), gender, services and products portfolio information, financial background and demographic data to FWD Life Insurance Company (Bermuda) Limited or any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph **Error! Reference source not found.**(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).

The Company intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do NOT agree to receive such marketing communications or the Company's intended use of Your Personal Data, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time:

Corporate Data Protection Officer
 FWD General Insurance Company Limited
 8th Floor, FWD Financial Centre,
 308 Des Voeux Road Central
 Hong Kong

10. To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(ii) and you acknowledge that those parties may be based

outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.

11. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
12. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address above. Should you have any queries, please do not hesitate to call our Customer Service Hotline on 3123 3123.
13. In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
14. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.