

Bupa Health Insurance Scheme Application for Reinstatement Form 保柏醫療保障計劃復效申請表



This form is applicable to Subscriber(Policy Holder) applying for reinstatement of their Contract which has been lapsed for more than 2 months because of unpaid subscription.
投保人(保單持有人)須填寫此表格申請將合約復效。請注意,復效申請只適用於因未付保費而失效超過兩個月的合約。

Please complete this form in **ENGLISH AND BLOCK LETTERS**. Please tick as appropriate. 請以**英文正楷**填寫本表格,並於適用地方加「✓」號。

To protect your interest, please return this original form with your signature to Bupa. 為保障閣下的權益,請將本表格正本簽署然後交回保柏。

Membership No. (16 digits) 會員號碼 (16位數字)

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Subscriber(Policy Holder)'s Name of the existing Contract (same as HKID Card) 現有合約之投保人(保單持有人) 姓名 (與香港身份證相同)

Surname 姓

Given Name 名

Condition of Reinstatement 復效申請條件

1. Applicant can apply for reinstatement of the lapsed membership(s) within three (3) months from the due date of the unpaid subscription (contract termination date).
申請人可於保費到期日 (合約失效日) 起計三個月內申請將已失效之合約復效。
2. Applications are subject to underwriting; coverage shall not take effect until this Application is approved by Bupa.
申請須通過核保; 復效申請在保柏批核前, 保障均未生效。
3. Applicant has to submit the outstanding subscription together with this application to Bupa; if Application for reinstatement is unsuccessful, Bupa will refund the subscription paid for the lapsed period.
申請人須將未繳付保費連同本申請表交回保柏; 如申請不獲接納, 保柏將退還於合約失效期間已付之保費。
4. All claims incurred during the lapsed period shall not be covered.
在合約失效期間之索償將不獲賠償。
5. (Applicable to Supplementary Critical Illness Benefit only) Even if your application for reinstatement is accepted by Bupa, the waiting period under this Contract will count afresh from the date of last reinstatement. It means that Bupa will not pay any Benefit if the Member (Insured Person) has any signs or symptoms, receive treatment, medication or investigation for or is diagnosed with any Critical Illnesses within the ninety (90) days immediately following the date of last reinstatement. No waiting period is applied if the Critical Illness is caused by an Accident.
(只適用於危疾附加保障) 即使你—的復效申請獲保柏批准, 此合約的等候期將由最後復效日起重新計算。言之下意, 於合約最後復效日後九十(90)日的等候期內, 就會員(受保人)出現病徵、接受治療、藥物治療或檢查、或確診的任何危疾或確診的任何危疾, 保柏將不會支付任何保障。等候期不適用於因意外引致的危疾。

Subscription and levy 保費及徵費

Important notes:
重要事項:

We will not be able to process your Application for reinstatement if payment for outstanding subscription is not submitted together with this Application.
如未繳付保費未有連同本申請表交回, 我們將不能處理你的申請。

Health Declaration and Questionnaire 健康聲明及問卷

Important Note 重要事項

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts related to the proposed Member / Insured Person to Bupa. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact and this causes Bupa to accept the risk, this will raise questions about your entitlement to insurance benefits. Consequences may include termination of your policy or reduction of entitlement to claims payments in all or part.

在保險申請過程中, 務必以至高誠信向保柏披露有關準會員/受保人所有重要事實。如果你不確定某個事實是否重要, 則應將其披露。如果你未能披露或錯誤陳述重要事實, 而導致保柏承擔有關風險, 這將影響你所享有的保障。其結果可能包括終止你的保單; 或減少全部或部分你所獲得的賠償。

- (i) This questionnaire collects health-related information solely for the purpose of underwriting which is a process for Bupa to evaluate the health risk of the applicants and decide the application results. The underwriting process that Bupa adopts should be fair and reasonable, and Bupa should explain the application results if requested by the customers.
此問卷收集與健康相關的資料僅作為核保之用途, 而核保是保柏評估申請人之健康風險及決定申請結果的程序。保柏採用的核保程序應為公平合理, 並會因應客戶要求解釋申請結果。
- (ii) As the applicant, you are required to provide Bupa with complete and accurate information requested in this questionnaire to the best of your knowledge and belief. Based on the information provided, Bupa may have follow-up questions or enquiries that require you to provide further information for underwriting purpose.
作為申請人, 你需要盡其所知所信, 按本問卷中要求向保柏提供完整及準確的資料。保柏根據你提供的資料, 可能會提出跟進問題或查詢而需要你進一步提供資料以作核保之用。
- (iii) If there are any changes to or updates of the information provided in this questionnaire after the time of submission of this application and before you receive the Policy, you are required to notify Bupa in a timely manner.
若你在提交本申請表後至你收到保單前的期間就本問卷中提供的資料有任何改變或更新, 你需要及早通知保柏。
- (iv) Even after an insurance policy has been issued upon successful application, the insurance coverage for the proposed Member / Insured Person may be affected or the policy may be terminated, voided or rescinded, or claims may be repudiated by Bupa, if you have not provided Bupa with complete and accurate information to the best of your knowledge and belief according to (ii), or if you have not notified Bupa on any changes to or updates of the information in time according to (iii).
即使已成功投保並獲發保單, 若你未按 (ii) 所述盡其所知所信向保柏提供完整及準確的資料, 或未按 (iii) 所述就資料的任何改變或更新而及早通知保柏, 準會員/受保人的保險保障可能會受到影響, 保柏亦可能因此終止、作廢或撤銷有關保單, 或拒絕賠償。

Guidance Note in completing the questionnaire 填寫問卷指引

If your answer to any of the questions in Section A below is "Yes", please proceed to answer the relevant follow-up questions in Health Questionnaire - Section B/C.
若以下甲部任何一項問題之答案為「是」者, 請於健康問卷-乙/丙部回答相關的跟進問題。

You do not need to disclose information regarding the medical conditions or treatments below -

Cold / flu / sore throat, gastroenteritis / food poisoning (fully recovered), indigestions (no investigations required), acne, muscle sprained (fully recovered), thrush, routine scan / blood test for pregnancy (normal result), routine cervical smear (normal result), routine health check (normal result), preventive vaccination, Hormonal Replacement Therapy (menopause), infertility treatment or uncomplicated pregnancy, myopia / hyperopia / astigmatism / presbyopia.

你無需披露以下健康狀況或治療 -

傷風/感冒/喉嚨痛、腸胃炎/食物中毒(已痊癒)、消化不良(無需檢查)、痤瘡、肌肉扭傷(已痊癒)、鵝口瘡、常規產前掃描 / 血液檢驗(檢驗結果正常)、常規子宮頸細胞塗片檢驗(檢驗結果正常)、常規健康檢查(檢查結果正常)、預防疫苗、荷爾蒙補充治療(更年期)、不育治療或胎兒生長情況正常的懷孕、近視/遠視/散光/老花。

You are required to provide Bupa with complete and accurate information requested in this questionnaire to the best of your knowledge and belief, including any and all medical information which are known or ought to be known by Bupa in any previous insurance application and medical claims.

你需要盡其所知所信, 按本問卷中要求向保柏提供完整及準確的資料, 包括在之前的任何保險申請和醫療索償中保柏已知或應該知道的任何及所有醫療資料。



Health Declaration and Questionnaire 健康聲明及問卷

Health Questionnaire - Section A 健康問卷 - 甲部

	Name of Applicant 申請人姓名	Name of proposed Member/ Insured Person 準會員/受保人姓名	Name of proposed Member/ Insured Person 準會員/受保人姓名	Name of proposed Member/ Insured Person 準會員/受保人姓名
Since the lapse date of the Contract, do you (or proposed Member/ Insured Person) have any of the following conditions? 由合約失效日至今，你(或準會員/受保人)是否有下列情況? a) Unintentional weight loss by more than 5 kg (11 lbs) over past 1 year, 在過去一年內，體重無故地減少了5公斤(11磅)以上 b) Abnormal bleeding (such as vaginal bleeding, rectal bleeding, nose bleeding or coughing up of blood) for at least one month 不正常出血(例如陰道出血、便血、流鼻血或咳血)至少一個月 c) Other sign and symptom (such as lump, headache, persistent coughing, chest pain or epigastric pain) that you (or Member/ Insured Person) are seeking or intend to seek medical advice? 其他健康狀況或病徵及症狀(例如腫塊、頭痛、持續咳嗽、胸痛或上腹痛)而正在或打算尋求醫療意見	Yes 是 <input type="checkbox"/>	No 否 <input type="checkbox"/>	Yes 是 <input type="checkbox"/>	No 否 <input type="checkbox"/>

Applicable for Supplementary Critical Illness Benefit only 只適用於危疾附加保障

1. Have you (or the proposed Member/ Insured Person) ever been diagnosed with any of the following diseases or medical conditions? - Disorder of brain or nervous system, HIV related conditions, AIDS? 你(或準會員/受保人)是否曾被確診下列疾病或健康狀況? - 腦或神經系統疾病、人類免疫力缺乏病毒(HIV)有關的疾病、愛滋病?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2. Do you (or the proposed Member/ Insured Person) have two or more natural parents or siblings with heart disease, stroke, diabetes, cancer before aged 50? 你(或準會員/受保人)曾否有兩個或以上親生父母或兄弟姐妹於50歲前患有心臟病、中風、糖尿病或癌症?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
3. Have you (or the proposed Member/ Insured Person) ever been declined, postponed or accepted on modified terms for life, critical illness, medical health or accident insurance? 你(或準會員/受保人)是否曾被因投保任何人壽、危疾、醫療或意外保險時被拒絕、延遲或修改條款接納?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

Only applicable if opts for Extended Major Critical Illness Benefit 只適用於投保嚴重危疾延伸保障

4. Have you (or the proposed Member/ Insured Person) ever been diagnosed with any of the following diseases or medical conditions? - liver disease, kidney disease, lung disease (other than cold or flu), disorder of blood? 你(或準會員/受保人)是否曾被確診下列疾病或健康狀況? - 肝臟疾病、腎病、肺部疾病(傷風或感冒除外)、血液疾病?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
5. Do you (or the proposed Member/ Insured Person) have one or more natural parents or siblings with haemochromatosis, Huntington Disease (Huntington's Chorea), polycystic kidney disease or any other hereditary disease(s)? 你(或準會員/受保人)曾否有一個或以上親生父母或兄弟姐妹患有鐵質沉著症、亨廷頓舞蹈症、多囊性腎病或任何其他遺傳病?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

Health Questionnaire - Section B 健康問卷 - 乙部

If you answer Yes to any of the questions a-c, 1 and 4 in Section A above, please provide additional information as applicable below.
如果你就以上甲部任何一項問題a至c、1、4之答案為「是」者，請在以下適用的問題提供更多資料。

	Question No. 題號 _____	Question No. 題號 _____	Question No. 題號 _____
	Medical condition 病症	Medical condition 病症	Medical condition 病症
1. Disease / medical condition / sign and symptom 疾病 / 健康狀況 / 病徵及症狀			
2. Date of first occurrence of sign and symptom 首次出現病徵及症狀的日期			
3a. Treatment / investigations / tests / scans that have been performed 已進行的治療 / 檢查 / 測試 / 掃描			
3b. Date of such treatment / investigation / tests / scan 有關治療 / 檢查 / 測試 / 掃描日期			
4. Present condition (such as whether fully recovered, follow up action / medication / next follow up date) 現況 (例如是否已完全康復、有否跟進 / 服用跟進藥物 / 下次覆診日期)			
5. Date of last follow-up medical consultation / treatment 最後覆診 / 治療日期			

Health Declaration and Questionnaire 健康聲明及問卷

HEALTH DECLARATION – SECTION C 健康聲明 – 丙部

If you answer Yes to questions 2 and 5 in Health Declaration – Section A, please provide additional information as applicable.
如果你就「健康聲明 - 甲部」問題2及5回答為「是」，請提供適用的補充資料。

	Medical condition 病症	Medical condition 病症	Medical condition 病症
a. Which family member(s)? 哪個親屬?			
b. Which disease? 哪種疾病?			
c. Onset age of the disease? 病發年齡?			

If you answer Yes to questions 3 in Health Declaration – Section A, please provide additional information as applicable.
如果你就「健康聲明 - 甲部」問題3回答為「是」，請提供適用的補充資料。

Reason(s) of being declined, postponed or accepted with modified terms for life, critical illness, medical health or accident insurance
因投保任何人壽、危疾、醫療或意外保險時被拒絕、延遲或修改條款接納的原因:

If you have any medical reports or reports of investigations, please enclose them and put a tick in the box.
如果你有任何醫療報告或醫療檢查報告，請隨此表格同時附上，並請於空格加「✓」號。

With attachment
另有附頁

Declaration and Authorisation 聲明及授權

I / We hereby request that my above membership with Bupa be reinstated and I / we understand and agree to the Condition of Reinstatement as stipulated at the beginning of this Application.

I / We declare that, to the best of my / our knowledge and belief, the statements contained in this Application are true and complete.

I / We acknowledge that Bupa reserves the right to ask for submission of more details of health status or medical reports of me / us and the dependant(s) at my / our own cost.

I / We have read and agreed to be bound by the terms and conditions of the relevant Contract of Bupa Health Insurance Scheme.

I / We agree that this Health Declaration and Questionnaire and the answers given in this Application shall be the basis of the Contract between me / us and Bupa.

本人 / 我們謹此要求將本人 / 我們上述保柏會籍登記復效，本人 / 我們清楚及同意此申請表上列出之復效申請條件。

本人 / 我們聲明，就本人 / 我們所知所信，本申請表上填報之一切資料，均屬實完整。

本人 / 我們確認保柏有權要求提供更多有關本人 / 我們及受供養人之健康狀況及醫療報告，一切費用由本人 / 我們支付。

本人 / 我們已細讀並同意遵守保柏之醫療保障計劃之各條款及細則。

本人 / 我們同意本申請表內之健康聲明及問卷及回答作為本人 / 我們與保柏之間所訂合約之根據。

Applicable to Application through authorised insurance broker 適用於透過獲授權保險經紀進行之申請

I / We understand, acknowledge and agree that, as a result of me / us purchasing and taking up the policy to be issued by Bupa, Bupa will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. I / We further understand that the above agreement is necessary for Bupa to proceed with the Application.

本人 / 我們明白、確知及同意，保柏會就本人 / 我們購買及接受其簽發的保單，於保單有效期內（包括續保期）向負責安排有關保單的獲授權保險經紀支付佣金。本人 / 我們亦明白保柏必須取得 本人 / 我們以上的同意，才可以處理其保險申請。

I, as the Subscriber(Policy Holder), understand that I declare and sign on behalf of the Member(s) (Insured Person) / dependant(s) listed in this Application under this Scheme who is / are under the age of 18.

本人作為投保人(保單持有人)，明白本人代表此計劃申請表內列出之18歲以下會員(受保人) / 受供養人作出聲明及簽署。

Applicant's Signature 申請人簽署 X (Full Name 姓名)	Sign date 簽署日期 ____/____/____ DD 日 MM 月 YYYY 年	Proposed Member (Insured Person)'s Signature (Aged 18 or above) 年滿18歲或以上之準會員(受保人)簽署 X (Full Name 姓名)	Sign date 簽署日期 ____/____/____ DD 日 MM 月 YYYY 年
Proposed Member (Insured Person)'s Signature (Aged 18 or above) 年滿18歲或以上之準會員(受保人)簽署 X (Full Name 姓名)	Sign date 簽署日期 ____/____/____ DD 日 MM 月 YYYY 年	Proposed Member (Insured Person)'s Signature (Aged 18 or above) 年滿18歲或以上之準會員(受保人)簽署 X (Full Name 姓名)	Sign date 簽署日期 ____/____/____ DD 日 MM 月 YYYY 年
Agent's / Broker's / Telesales' Name (if applicable and must be completed by Subscriber(Policy Holder)) 代理人 / 經紀 / 營業代表姓名 (如適用及必須由投保人(保單持有人)填寫)		Agent's / Broker's / Telesales' Code 代理人 / 經紀 / 營業代表編號	
		Agent's / Broker's / Telesales' Contact Tel. No. 代理人 / 經紀 / 營業代表聯絡電話號碼	

Bupa (Asia) Limited 保柏 (亞洲) 有限公司

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Bupa (Asia) Limited
Privacy Notice relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

1. Introduction

- 1.1. Bupa (Asia) Limited ("Company", "we" or "us") is committed to protecting your privacy and security of your personal information. This Notice is provided to you in connection with your dealings and provision of data or information to the Company. This Notice is prepared in accordance with the Ordinance and also operates as the Personal Information Collection Statement which we will provide, or make available, to you on or before the collection of your personal information by the Company.
- 1.2. This Notice is intended to ensure that you can make informed decisions about providing your personal information to Company in accordance with this Notice. Please be aware that this Notice replaces any notice or statement of similar nature that may have been provided to you previously. When you click on "I Agree" or select any options with similar content, or log in, confirm, agree to, use or accept this Notice we provide via registration procedure or any other way, you consent to your personal information being collected, stored, used, processed, transferred, disclosed or shared in accordance with this Notice.
- 1.3. For the purposes of this Notice, "Group Company" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, and any one of them. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated (collectively, the "Group").
- 1.4. If you provide us with the personal information about other individuals, you must tell those individuals that you have provided us with their details and let them know where they can find a copy of this Notice.

2. Personal Information We Collect

- 2.1. From time to time, it is necessary for you, or other members/ insured persons covered under your policy (each a "Member"), to supply the Company with certain personal information (including where relevant, credit information and claims history) relating to you, or the Member, when you apply for insurance or financial products and services from the Company, or when you apply to make changes to your policy, or when you renew a policy.
- 2.2. During the course of your relationship with the Company, further personal information relating to you, or the Member, may also be collected in the ordinary course of our business, for example, when you lodge insurance claims with the Company in relation to yourself or the Member.
- 2.3. **Failure to supply personal information requested by the Company may result in the Company being unable to process your application, request for information or services, enquiries and/or provide services or products to you, or the Member.**
- 2.4. The personal information we collect and/or hold from time to time may include your personal identification information, contact information, transaction records, financial background, medical and health records, biometric data and your location and activities when you access or browse our website(s) or use our mobile application(s) or portal(s) (including any diagnostic or health-monitoring tools thereon and the Bluetooth and/or wearable device that are used to collect data for the purposes of such tools).
- 2.5. We will always try to collect your personal information from you through the course of your relationship with us and in a range of ways. However, there may be instances where we will need to collect your personal information from third parties or sources in certain circumstances, such as a family member or someone else acting on your behalf, your employers, medical personnel, business/asset acquisition transactions of the Company, business partners, or public databases.
- 2.6. If you are under the age of 18, you should obtain consent from your parent or guardian before you provide the Company with your personal information.
- 2.7. Storage of personal information may be in various forms including, physical (paper) form, digital customer systems or applications, data management software or systems in the usual course of business practices, depending on your engagement with the Company.

3. Purposes of Collection

- 3.1. Your personal information collected may be used, stored, processed, transferred, disclosed or shared by the Company for the following purposes from time to time:
 - (a). processing, assessing and determining any applications for insurance products and services;
 - (b). offering and providing products and services to you, or the Member, and processing requests made by you, or the Member, from time to time, including but not limited to requests for addition, alteration, deletion, maintenance, management and operation of insurance benefits or insured Members;
 - (c). registering you, or the Member, as a user or a member of services or information provided or to be provided by us on the website(s), mobile application(s) or portal(s) managed and/or operated by us;
 - (d). coordinating your care, or the Members', within Group Companies to achieve better health management outcomes;
 - (e). any purposes in connection with any claims made by or against or otherwise involving you, or the Member, in respect of any products and/or services provided by the Company including, without limitation, making, defending, analysing, investigating, detecting and preventing fraud (whether or not relating to the policy issued in respect of any application or claim) processing, assessing, determining, settling or responding to such claims;
 - (f). performing any functions and activities related to the products and/or services provided by the Company including, without limitation, audit, reporting, market research, general servicing, maintenance of online and other services, identity verification, data matching, research, data analytics, statistical analysis, and reinsurance arrangements;
 - (g). providing you with personalised health information and information about our services or products, and personalised website, mobile application or portal interface;
 - (h). providing you with appropriate health, insurance administration, wellness or other related services (including, without limitation, e-ticketing, appointment booking and clinic / medical professional search and service and product redemption functions on the website(s), mobile application(s) or portal(s) managed and/or operated by us) or products;
 - (i). communicating with you regarding the administration, features and renewal of the insurance policy that you subscribe to;
 - (j). operating, maintaining, evaluating, improving, troubleshooting problems, and understanding your preference(s) with our website(s), mobile application(s) or portal(s);
 - (k). provision and design of products and services of the Company;
 - (l). exercising the Company's rights in connection with provision of any products and services to you, or the Member, from time to time, for example, to determine any amount of indebtedness from you, and collecting and recovering owing from you or any person who has provided any security or undertaking for your liabilities;
 - (m). communication with you or the Member (or with you on behalf of the Member) in relation to any of the purposes set out in this Notice;
 - (n). with your consent, marketing services, products and other subjects by us, any member and/or brand of the Group Companies (such as Horizon Health and Care Limited and/or Quality HealthCare Group, our affiliates) and/or other third parties (please see further details in paragraph 5 below);
 - (o). managing our relationship with you, our business and organisations who work with us in relation to providing our products or services to you, or the Member (including, with limitation, futures changes to this Notice);
 - (p). enabling an actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation;
 - (q). making disclosure to satisfy the requirements of any laws, rules and regulations, codes of practice, guidance notes or guidelines binding on the Company; and
 - (r). fulfilling any other purposes directly related to (a) to (q) above.

4. Transfer of Personal Information

- 4.1. Personal information collected or held by the Company relating to you, or the Member, will be kept confidential but the Company may transfer such personal information inside or outside the Hong Kong Special Administrative Region of the People's Republic of China, for the purposes specified in paragraph 3 to the following classes of transferees:
 - (a). any member and/or brand of the Group Companies;
 - (b). any insurance adjusters, agents and brokers;
 - (c). any re-insurance companies authorised by the Company;
 - (d). employers (for members of corporate policy only);
 - (e). healthcare professionals and hospitals;
 - (f). any third parties engaged in connection with a member of the Group Company's business who provides medical, health, insurance, wellness or other related services or products;
 - (g). any agent, contractor or third party service providers who provide administrative, telecommunications, computer, payment, data processing, storage of analytics, printing, research, advertising, distribution or other services to the Company in connection with the operation of business, (including without limitation insurers; banks; lawyers; accountants; claims investigators; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph); organisations that consolidate claims and underwriting information for the insurance industry; the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; debt collection agencies; data processing companies; research agencies and professional advisors);
 - (h). with your consent, third parties (within or outside the Group Companies) in relation to direct marketing (please see further details in paragraph 5 below);
 - (i). third party reward, loyalty, co-branding and privileges programme providers and co-branding partners of a member of the Group Companies;
 - (j). financial institutions engaged by the Company or you for billing and payment purposes;
 - (k). any actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company's rights or business; and
 - (l). any person to whom the Company is under an obligation to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines binding on the Company including, without limitation, any applicable regulators, governmental bodies, industry recognised bodies, credit reference agencies, the Courts, and where otherwise required by law.
- 4.2. We will only disclose personal information limited to that which is necessary to the above parties for the relevant purposes, who may process (including, without limitation, by recording, organising, structuring, storing, adapting, altering, retrieving, using, aligning, combining or erasing) your personal information for the relevant purposes set out in paragraph 3 above.
- 4.3. In the event that we complete the acquisition of a new business or brand, we shall communicate with you through the communication channels you provided to us, and any personal information shall be treated in accordance with this Notice if it is practicable and permissible to do so.

5. Use of Personal Information in Direct Marketing

- 5.1. Only with your consent (which includes an indication of no objection), the Company, any member and/or brand of the Group Companies and/or the third parties stated under paragraphs 3.1 (n) and 5.2 (b) to (e) may use your personal information collected from time to time to provide you with marketing communications (including by email, SMS, mobile application, social media, instant messenger or other means that become available from time to time) relating to the following products and services:
 - (a). insurance, medical, dental, healthcare, wellness, personal development, beauty, sporting activities and membership, lifestyle, entertainment, financial, and related services and products;
 - (b). rewards, benefits, discounts, member activities, loyalty or privileges programmes and related services and products;
 - (c). services and products offered by the Company's co-branding partners; and
 - (d). donations and contributions for charitable and/or non-profit making purposes.
- 5.2. The above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
 - (a). any member and/or brand of the Group Companies;
 - (b). third party service providers;
 - (c). third party reward, loyalty, co-branding or privileges programme providers;
 - (d). co-branding partners of a member of the Group Companies; and
 - (e). charitable or non-profit making organisations.

- 5.3. We may not use your personal information for direct marketing purposes unless we have received your consent. For the avoidance of doubt, the latest instruction (for example, consent or indication of no objection, or request for opt-out) received from you shall override any previous instruction given to the Company in this regard in relation to all of your personal information collected or held by the Company from time to time.
- 5.4. If you choose to personalise your services where such options are available, we will use personal information that we collect so that we can offer you those personalised services or communications. If you do not wish to accept those personalised services or communications, you can unsubscribe from those services at any time and we will cease to offer such services to you.
- 5.5. For the avoidance of doubt, whether or not you consent to receive marketing communications of the type described in this paragraph 5, the Company may still communicate with you regarding the administration, features and renewal of your insurance policy.

6. Security and Retention

- 6.1. The Company retains your personal information for as long as necessary for the purposes set out in this Notice, or otherwise agreed between you and us, unless otherwise required or permitted under applicable law.
- 6.2. Where the Company no longer requires your personal information for the purposes under this Notice, or otherwise required under law, we will take appropriate steps to securely delete or destroy your personal information.
- 6.3. We will take reasonable steps to securely store your personal information. This includes implementing a range of digital and physical security measures. In addition, we will restrict access to your personal information to those properly authorised to have access.
- 6.4. When you use our sites, we and third-party companies collect information by using cookies and other technologies such as pixel tags (for simplicity we refer to all such technologies as "cookies"). The updated version of the Cookies Policy is available for download from our website: www.bupa.com.hk and is available upon request.
- 6.5. Our websites, mobile applications or portals may provide the links to other external websites over which we do not have control. You are advised to refer to the privacy policies of these websites for more information.

7. Data Access and Correction

- 7.1. Under and in accordance with the terms of the Ordinance, you have the following rights to:
- (a) check whether the Company holds personal information relating to you or the Member and to access such personal information;
 - (b) require the Company to correct any personal information relating to you or the Member which is inaccurate;
 - (c) ascertain our policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company;
 - (d) request the Company to cease using your personal information for direct marketing purposes; and
 - (e) change your preference in respect of our use of your personal information.
- 7.2. Requests can be made in writing to the Company's Data Protection Officer at the following address:
Data Privacy Officer/ Customer Service Manager
6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
Or, by email:
customer@bupa.com.hk
8. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any personal information access or correction request.
9. For any enquiries about this Notice, please do not hesitate to contact our Customer Care helpdesk at 2517 5333.
10. Nothing in this Notice shall limit the rights of customers under the Ordinance.
11. In case of discrepancies between the English and Chinese versions of this Notice, the English version shall prevail. This Notice maybe amended by the Company from time to time.

保柏（亞洲）有限公司有關個人資料（私隱）條例（「條例」）之私隱通知

- 1. 簡介**
- 保柏（亞洲）有限公司（「本公司」或「我們」）致力保障您的個人資料的私隱及安全。本私隱通知是就您與我們進行交易及提供資料或資訊而向您提供的。本私隱通知按照條例所編製及作為收集個人資料聲明，我們將在收集您的個人資料時或之前向您提供或可供查閱。
 - 本私隱通知旨在確保您能夠根據本私隱通知，就向我們提供您的個人資料時作出知情的決定。請注意，本私隱通知將取代之前可能已提供給您的任何類似性質的私隱通知或私隱通知。當您點擊「同意」或選擇任何類似內容的選項，或登錄、確認、同意、使用或接受我們通過登記程序或其他任何方式提供的本私隱通知時，即表示您同意您的個人資料根據本私隱通知收集、存儲、使用、處理、傳輸、披露或分享。
 - 就本私隱通知而言，「集團公司」是指本公司及其母公司、分行、子公司、代表處及關聯公司，無論其位於何處，以及其中的任何一家。關聯公司包括母公司的分行、子公司、代表處及關聯公司，無論其位於何處（統稱為「本集團」）。
 - 如果您向我們提供其他人的個人資料，您必須通知並告知他們本私隱通知。
- 2. 我們收集的個人資料**
- 在您或受保於您保單的其他會員/受保人（每位「會員」）向本公司申請保險或金融產品及服務，或當您更改保單或續保時，必須不時向本公司提供您或會員的個人資料（包括信用資料和以往申索紀錄，如適用）。
 - 本公司亦可能會在日常業務運作的過程中向您或會員收集更多個人資料，例如當您為您或代會員向本公司提出保險索償時。
 - 2.3 如您未能提供本公司所要求的個人資料，本公司可能無法處理您的申請及/或向您或會員提供保險產品、服務或其他相關服務。**
 - 我們不時收集及/或持有的個人資料可能包括您的個人身份證明資料、聯絡資料、交易記錄、財務背景、醫療及健康記錄、生物辨識資料及您在訪問或瀏覽我們的網站或使用我們的流動應用程式或門戶平台時的行為及活動（包括其上的任何診斷或健康監測工具及此類工具用於收集數據的藍牙及/或可穿戴設備）。
 - 在您與我們的互動關係過程中，我們可通過多種方式從您那裡收集您的個人資料。但是，在某些情況下，我們可能需要從第三方或來源收集您的個人資料，例如代表您的家庭成員或其他人、您的僱主、醫務人員、本公司的業務/資產收購交易、業務合作夥伴或公共數據庫。
 - 如您未滿18歲，您向本公司提供您的個人資料前，應徵得您父母或監護人的同意。
 - 根據您與我們的互動關係，個人資料的存儲可以採用不同形式，包括實體（紙張）形式、數碼化客戶系統或應用程式、日常業務實踐過程中的數據管理軟件或系統等。
- 3. 收集個人資料之目的**
- 本公司將就以下目的不時使用、儲存、處理、轉移、公開或分享您的個人資料：
 - 處理、評估、決定任何保險產品及服務之申請；
 - 為您或會員提供保險產品及服務及處理您或會員不時提出的要求，包括但不限於要求增加、更改、刪除、維持及管理保障項目或受保會員；
 - 登記您成為由我們管理及/或營運之網站、流動應用程式或門戶平台的用戶或其所提供或將提供的資訊或服務的會員；
 - 在本集團公司旗下協調您或會員的護理，實現更好的健康管理結果；
 - 任何有關您或會員對本公司所提供之保險產品及服務提出之索償，包括但不限於賠償、辯護、分析、調查、偵測及防止欺詐行為（無論是否與就此申請而簽發之保單及相關的任何申請或索償）、處理、評估、決定、解決或回應該等索償；
 - 執行與本公司提供的服務或產品有關的任何功能及活動，包括但不限於審計、匯報、市場研究、一般服務、在線及其他服務的維護、身份核實、資料核對、研究、數據分析、統計分析及再保險之安排；
 - 向您提供個人化的健康資訊及有關我們的產品或服務的資訊，及個人化的網站、流動應用程式或門戶平台介紹；
 - 向您提供適合的健康、保險管理、保健或其他相關服務（包括但不限於電子票務、預約及診所/醫療專業人員搜索，以及我們管理及/或營運之網站、流動應用程式或門戶平台上的服務及產品兌換功能）或產品；
 - 就您的保險產品計劃的管理、保障及續保事項與您溝通；
 - 就我們的網站、流動應用程式或門戶平台進行營運、維護、評估、改善、問題排解，以及瞭解您的偏好；
 - 提供及設計本公司的產品及服務；
 - 行使本公司向您或會員提供保險和服務時有關的權利，例如釐定您拖欠的任何款項的金額，及向您或任何已為您的債務提供任何擔保或承諾的人士，追收和收回拖欠的任何款項；
 - 就本私隱通知中所述的任何用途與您或會員（或與代表會員的您）聯絡；
 - 在您同意的情况下促銷我們、任何集團公司成員及/或旗下品牌（例如我們的關聯公司 - Horizon Health & Care Limited 及/或卓健集團）及/或第三方的服務、產品及其他主題（詳情請參閱下文第5段）；
 - 管理我們與您、我們的業務及與我們合作向您或會員提供產品或服務的組織之關係（包括但不限於通知本私隱通知的未來變更）；
 - 允許本公司全部或部份的權益或業務的實際或建議承讓人、受讓人、參與人或次參與人，就涉及的轉讓、出讓、參與或次參與的交易進行評估；
 - 為遵守任何法例之要求，或根據監管或其他機關所發出對本公司具有約束力或要求其遵守的規則、規例、實務守則、須知或指引，而作出披露；及
 - 達到與上述 (a) 至 (q) 直接有關的其他目的。
 - 個人資料的轉移
 - 本公司所收集或持有與您或會員有關的個人資料將會保密，但本公司可在中華人民共和國香港特別行政區境內或境外，為上文第3段規定的目的，將這些個人資料轉移予下列類別的承轉人：
 - 本公司的集團公司成員及旗下品牌；
 - 任何由本公司授權的保險理算人、代理及經紀；
 - 任何由本公司授權的再保險公司；
 - 僱主（只適用於團體保單之會員）；
 - 醫護專業人員及醫院；
 - 任何就集團公司的業務被聘用提供醫療、健康、保險、保健或其他相關服務或產品的第三方；
 - 任何代理人、承包商或其他就本公司之業務運作，向本公司提供行政、電訊、電腦、付款、資料處理、數據儲存及分析、印刷、廣告、研究、分銷或其他服務的第三方服務供應商（包括但不限於保險公司、銀行、理財顧問、律師、會計師、理賠調查員、防欺詐、組織、其他保險公司（無論是直接地，或是通過過防欺詐組織或本段中指定的其他人士）、為保險業界整合申索及承保資料之組織、警察、供保險業界用作分析及核對所提供的資料與既有資料的資料庫及登記冊（及其運營者）、收數公司、資料處理公司、研究服務機構及專業顧問）；
 - 在您的同意下，任何參與直接促銷的第三方（無論在集團公司內或外）（詳情請參閱下文第5段）；
 - 獎賞、會員忠誠、品牌合作或優惠計劃之第三方供應商；及集團公司成員；
 - 本公司或您為處理帳單及付款之目的而聘用的金融機構；
 - 任何本公司全部或重要部分權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；及
 - 為遵守任何對本公司有約束力的法律、規則、規例、實務守則、指引資料或指引而有義務向其作出披露的任何人士，包括但不限於任何適用的監管機構、政府部門、受認證的行業組織、法院或其他法律規定的機構。
 - 我們只會向上述各方披露僅限於該相關目的必需的個人資料，他們可按上文第3段所述的相關目的處理（包括但不限於記錄、組織、構建、儲存、調整、修改、檢索、使用、達到一致、合併或刪除）您的個人資訊。
 - 假若我們完成收購新公司或品牌的業務，我們會透過您提供給我們的通訊渠道向您溝通，而任何我們在得到您同意下獲取的個人資料將會在可行或許可的情況下跟據本私隱通知被處理。
- 5. 在直接促銷中使用個人資料**
- 只有在您的同意下(包括不反對的表示)，本公司、任何集團公司成員、旗下品牌及/或第3.1 (n) 項及第5.2 (b) 至 (e) 項所述的第三方可使用不時向您收集的個人資料，為您提供與下列服務或產品有關的促銷信息（包括通過電郵、短訊、流動應用程式通知、社交媒體、即時通訊工具、或其他隨時可用的聯絡方法）：
 - 保險、醫療、牙科、康健、健康、個人發展、美容、體育運動及會員服務、生活時尚、娛樂、金融及相關服務及產品；
 - 獎賞、權益、折扣、會員活動、會員忠誠或優惠計劃及其相關的服務及產品；
 - 本公司的品牌合作夥伴提供的服務及產品；及
 - 為慈善及/或非牟利用途的捐款及捐贈。
 - 上述服務、產品及主題可能由本公司及/或下列人士提供或（在捐款及捐贈的情況下）徵集：
 - 任何集團公司成員及/或旗下品牌；
 - 第三方服務供應商；
 - 獎賞、會員忠誠、品牌合作或優惠計劃之第三方供應商；
 - 集團公司成員的品牌合作夥伴；及
 - 慈善或非牟利機構。
 - 除非我們已取得您的同意，否則本公司不可以使用您的個人資料作直接促銷用途。為免生疑問，就本公司不時收集或持有的所有您的個人資料，本公司將會以從您收到的最新指示（例如同意或表示不反對的指示，或提出反對要求）為準。
 - 如果您有提供服務個人化的選擇時，而您選擇將您的服務個人化，我們將使用向您收集的個人資料為您提供這些個人化的服務或通訊。如果您不希望接受這些個人化的服務或通訊，您可以隨時取消訂閱這些服務，我們將停止向您提供這些服務。
 - 為避免有疑慮，不論您是否同意接收以上第五段所述的市場推廣資訊類別，本公司仍然可能就您保單相關的行政、保障及續保事宜與您聯絡。
- 6. 個人資料的安全及保留**
- 除非相關法律另有要求或批准，本公司會保留您的個人資料至達到本私隱通知所列所需的目的為止，或根據您與我們的另行協定保留您的個人資料。
 - 如果本公司不再需要您的個人資料以用於本私隱通知規定的目的，或法律規定的其他目的，我們將採取適當的步驟，安全地刪除或銷毀您的個人資料。
 - 本公司會採取合理措施安全存儲您的個人資料。這包括實施一系列安全措施。此外，我們會將對您的個人資料的訪問權限，限制為獲得適當授權的人員。
 - 當您瀏覽我們的網站時，我們和我們合作的第三方公司通過使用 cookies 和其他技術（如像素標籤 - pixel tag）收集信息（為簡單起見，我們將所有此類技術稱為“cookies”）。Cookies 政策的更新版本可從我們的網站 www.bupa.com.hk 下載，並可要求提供。
 - 我們的網站、流動應用程式或門戶平台可能載有第三方網站的連結，我們對該等其他網站並無控制權。我們建議細閱該等網站的私隱聲明。
- 7. 查閱及更改個人資料**
- 根據有關條例中的條款，您有權：
 - 查詢本公司是否有持有與您或會員相關的個人資料，並查閱該等資料；
 - 要求本公司更正任何有關您或會員的不準確的個人資料；
 - 查明本公司對於個人資料的政策及處理方法及獲告知本公司持有的個人資料類別；
 - 要求本公司停止將您的個人資料作直接市場推廣用途；及
 - 更改您對我們使用您的個人資料的偏好。
 - 如您需行使上述權利，請以書面形式將您的要求：

郵寄：香港九龍觀塘海濱道77號海濱匯第2座6樓
保柏（亞洲）有限公司
保障資料主任/客戶服務經理
或電郵：
customercare@bupa.com.hk
 - 根據有關條例之條款，本公司有權就處理您的查閱或更改的資料要求收取合理費用。
 - 如閣下對本聲明有任何查詢，請隨時致電本公司的客戶服務專線2517 5333。
 - 本私隱通知不會限制您在條例下所享有的權利。
 - 如本私隱通知的英文版本與中文版本存有差異時，將以英文版本為準。本私隱通知會被本公司不時修訂。