

# SME BUSINESS INSURANCE APPLICATION FORM 中小企業保險投保表格



泰加保險  
TARGET INSURANCE

- Please complete in ENGLISH BLOCK LETTERS and ✓ as appropriate.  
請以英文正楷填寫及於適當的地方加上 ✓ 號。

FOR INTERMEDIARY USE 中介人使用

Name  
姓名

Producer Code  
代理人編號

SME.A.201709.003

## SECTION A INSURED'S INFORMATION 甲項 投保人資料

Name of Insured Company 投保公司名稱				
Correspondence Address 通訊地址	Room / Flat 室	Floor 樓	Block 座	Building 大廈名稱
	Street 街道			District 地區
<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界				
Contact Person 聯絡人				
Contact Number 聯絡號碼				
Email Address 電郵地址				
Nature of Business 業務性質				
Period of Insurance 保障期				
FROM 由		DD 日	MM 月	YY 年
TO 至		DD 日	MM 月	YY 年

## SECTION B INSURED PREMISES INFORMATION 乙項 投保物業資料

Insured Premises Address (if different from Correspondence Address) 投保物業地址 (如與上述的通訊地址不同)				
Room / Flat 室	Floor 樓	Block 座	Building 大廈名稱	
Street 街道			District 地區	
<input type="checkbox"/> Office 辦公室			<input type="checkbox"/> Shop 店舖	
Type of Occupancy 物業用途			Year of Built 建築年份	
Are Insured Premises built of concrete and roofed with concrete, and is in good state of repair? 投保物業 (包括屋頂) 是否用三合土建成, 並經常維修保養?				
<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否				

## SECTION C PLAN SELECTION 丙項 計劃選擇

<b>1.</b>	<b>CONTENTS / STOCK</b> 財產及存貨保障	Sum Insured (HK\$) 保障金額 (港幣) _____
<b>2.</b>	<b>EMPLOYEES' COMPENSATION</b> 僱員賠償保障	
Are your employees classified as any one of the following occupation list? 您的僱員是否包括下列其中一項工作性質?		
<input type="checkbox"/> A. Indoor & Outdoor (Worldwide) Clerical or Management Staff / Sales / Sales or Shop Keeper / Messenger / Watchman / Private Car Driver / Warehouse Keeper / Amah or Messenger / Merchandiser / Waiter / Waitress / Cook or Shop Keeper / Cashier / Room Attendant / Teller / Accountant / Architect & Engineer (Construction Site Visit only) / Graphic Designers / Web Master / Computer Engineer / Doctor / Nurse / Pharmacist / Herbalist / Chiropractor / Acupuncturist / Chinese Bonesetter / Hair Dresser / Beautician / Optometrist 內勤及外勤 (全球) 文員或管理層人員、營業員、營業員或店務員、信差、警衛、私家車司機、倉務員、茶水助理或信差、採購員、男侍應生、女侍應生、廚師或店務員、收銀員、酒店服務員、出納員、會計師、建築設計師及工程師 (只限於工地視察)、平面造型設計師、網站管理員、電腦工程師、醫生、護士、藥劑師、中醫師、脊骨治療師、針灸師、跌打師傅、髮型師、美容師、視光師		
Number of Employee(s) 僱員數目 _____		Estimated Total Annual Wageroll (HK\$) 預計全年總年薪 (港幣) _____
<input type="checkbox"/> B. Other, please specify 其他, 請列明 _____		
Number of Employee(s) 僱員數目 _____		Estimated Total Annual Wageroll (HK\$) 預計全年總年薪 (港幣) _____
<b>Total Number of Employee(s) (A + B)</b> 總僱員數目(A + B) _____		<b>Estimated Total Annual Wageroll (HK\$) (A + B)</b> 預計全年總年薪 (港幣) (A + B) _____

## SECTION C PLAN SELECTION (CONTINUED) 丙項 計劃選擇 (續)

## OPTIONAL COVERAGE 自選保障項目

3.  PERSONAL ACCIDENT  
人身意外保險 ALL EMPLOYEES  
全部僱員 PLAN 計劃 A  
Individual Sum Insured 個人投保額：HK\$港幣 500,000  
Premium per Employee 每位僱員保費：HK\$港幣 308 PLAN 計劃 B  
Individual Sum Insured 個人投保額：HK\$港幣 1,000,000  
Premium per Employee 每位僱員保費：HK\$港幣 617

All Employees Premium 全部僱員保費：

Number of All Employee(s) 全部僱員數目 \_\_\_\_\_ x Premium per Employee (HK\$) 每位僱員保費 (港幣) \_\_\_\_\_ = HK\$ 港幣 \_\_\_\_\_

 NAMED EMPLOYEES  
指定僱員Please provide the exact name of the employees and ✓ appropriate box for respective plan.  
請提供僱員的準確姓名及於適當計劃加上✓號。Remarks: Please use a separate sheet if the space provided is insufficient.  
註：倘若表格不敷應用，請另頁詳加說明。 PLAN 計劃 A  
Individual Sum Insured 個人投保額：HK\$港幣 500,000  
Premium per Employee 每位僱員保費：HK\$港幣 454 PLAN 計劃 B  
Individual Sum Insured 個人投保額：HK\$港幣 1,000,000  
Premium per Employee 每位僱員保費：HK\$港幣 909Employees' Name  
僱員姓名 PLAN A 計劃 A  PLAN B 計劃 B PLAN A 計劃 A  PLAN B 計劃 B PLAN A 計劃 A  PLAN B 計劃 B PLAN A 計劃 A  PLAN B 計劃 B

Named Employees Premium 指定僱員保費：

Plan A Number of Named Employee(s) 計劃 A 指定僱員數目 \_\_\_\_\_ x Premium per Employee (HK\$) 每位僱員保費 (港幣) 454 +

Plan B Number of Named Employee(s) 計劃 B 指定僱員數目 \_\_\_\_\_ x Premium per Employee (HK\$) 每位僱員保費 (港幣) 909 = HK\$ 港幣 \_\_\_\_\_

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Total Premium 總保費：

Basic Premium (HK\$) 基本保費 (港幣) \_\_\_\_\_ + Optional Coverage Premium (HK\$) 自選保障項目保費 (港幣) \_\_\_\_\_ + IA Levy\* (HK\$) 保監局徵費\* (港幣) \_\_\_\_\_ = HK\$ 港幣 \_\_\_\_\_

\* For details of IA Levy, please refer to the last page. 有關保監局徵費詳情，請參閱表格最後一頁。

## SECTION D UNDERWRITING QUESTIONS 丁項 承保問題

Please answer the following questions 請回答以下問題：

1. Has the proposed Insured suffered any loss in the past three years? 上述的物業曾否於過往三年內蒙受損失?  Yes 是  No 否If "Yes", please give details.  
如「是」，請詳細列明。2. Has any insurance company ever at any time declined your proposal, cancelled or refused to renew your policy, required an increased rate or imposed special conditions? 公司是否曾受其他保險公司拒絕您的投保書、取消或拒絕續保或被要求繳付額外保費或被要求增加特別條款?  Yes 是  No 否If "Yes", please give details.  
如「是」，請詳細列明。

## SECTION E PAYMENT METHOD 戊項 付款方式

1.  By Credit Card  
以信用卡繳付I hereby authorise Target Insurance Company, Limited to charge the total premium of the policy to my credit card account for this insurance.  
本人謹此授權泰加保險有限公司從本人信用卡賬戶中扣除此保險的保費。 VISA  Master Card  
萬事達卡Valid Thru 有效期至 \_\_\_\_\_ MM \_\_\_\_\_ YY \_\_\_\_\_  
\_\_\_\_\_ 月 \_\_\_\_\_ 年 Credit Card Number 信用卡號碼Card Holder's Name (in ENGLISH BLOCK LETTER)  
持卡人姓名 (英文正楷填寫)Relationship with the Insured Company  
與投保公司之關係Date 日期 \_\_\_\_\_ DD \_\_\_\_\_ MM \_\_\_\_\_ YY \_\_\_\_\_  
\_\_\_\_\_ 日 \_\_\_\_\_ 月 \_\_\_\_\_ 年 Card Holder's Signature 持卡人簽署2.  By Cheque  
以支票繳付Please make your crossed cheque payable to "Target Insurance Company, Limited".  
請以劃線支票抬頭「泰加保險有限公司」。

Cheque Number 支票號碼

Bank Name 銀行名稱

## OPT OUT OF THE USE OF PERSONAL DATA IN PROMOTION MATERIAL 拒絕在直接促銷中使用個人資料

Target Insurance Company, Limited (the "Company") may use your personal data for direct marketing but the Company cannot use your personal data for such purpose without your consent. Please tick ✓ in the box below if you do not wish the Company to use your personal data for direct marketing.

泰加保險有限公司(「本公司」)可能會使用您的個人資料作直接促銷，但在未經您同意的情况下，本公司不能就此目的使用您的個人資料。若您不希望本公司在直接促銷中使用您的個人資料，請在下列空格內劃上 ✓ 號。

### I do not agree to the use of my personal data for direct marketing

我不同意使用我的個人資料作直接促銷

The above represents your present choice of whether or not to receive direct marketing contact or information from the Company. This shall replace any choice you may have given to the Company prior to this application.

以上代表您目前就是否希望接受本公司直接促銷的聯繫或資訊的選擇，並取代您在本申請前可能曾給予本公司的任何選擇。

Please note that your above choice shall apply to the direct marketing of the products, services and / or subjects as set out in the Company's Personal Information Collection Statement (the "Statement"). Please also refer to the Statement for the kinds of personal data which may be used for direct marketing.

請注意，您以上的選擇將適用於列在本公司的「個人資料收集聲明」(「該聲明」)內作直接促銷的產品、服務及 / 或標的。請同時參閱該聲明以知悉可能用作直接促銷的個人資料種類。

## DECLARATION 聲明

### WE DECLARE AND AGREE THAT:

吾等謹此作下列聲明及同意：

- The premises are solely occupied by us and during the period of this policy:  
樓宇作為吾等單獨佔用：
  - as a shop and no processing and / or manufacturing of any kind is or will be carried on within the shop; or  
店舖只供作銷售貨物用途，並無或將會進行製造業或有關之程序；或
  - as an office and no processing and / or manufacturing of any kind is or will be carried on within the office;  
辦公室只供作辦公用途，並無或將會進行製造業或有關之程序；
- To my best of our knowledge and belief the information and answers given on this form are true, complete and correct in every respect;  
就其所悉及所信上述填寫之資料及答案均為真實、完整及正確；
- All particulars affecting the assessment of the risk have to the best of our knowledge been disclosed, and the information and answers given on this form are filled in by us or by any other person under our full instructions;  
任何足以影響風險評估的資料，以及上述之所有資料及答案均屬吾等填寫或經吾等授權下填寫；
- This reporting shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between us and Target Insurance Company, Limited;  
所有申報資料為吾等與泰加保險有限公司訂立此保險契約及以後續約之根據；
- We confirm that we have read and agreed the Target Insurance Company, Limited's Personal Information Collection Statement ("Notice"). We acknowledge and agree that the personal data and information with respect to us which are provided by us in our application may be held, used, processed or disclosed to such parties for the purposes as set out in the Notice.  
吾等確認吾等已細閱並同意泰加保險有限公司之個人資料收集聲明(「通知」)，於是次申請由吾等所提供的有關吾等的個人資料及其他資料，將可能被持有、使用、處理或披露予有關方面以作「通知」所載的用途。
- If the intermediary who serves you is an Insurance Broker, please read this:  
如為閣下服務的中介人為保險經紀，請閱讀下文：  
The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by Target Insurance Company, Limited ("The Company"), the Company will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to the Company that he or she is authorised to do so.  
申請人明白、確知及同意，泰加保險有限公司會就申請人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。假如申請人為法人團體，代表申請人簽署的獲授權人員須向泰加保險有限公司確認他 / 她已獲法人團體授權。  
The applicant further understands that the above agreement is necessary for Target Insurance Company, Limited to proceed with the application  
申請人亦明白泰加保險有限公司必須取得申請人以上的同意，才可以處理其保險申請。
- This proposal will not become effective until it has been accepted by Target Insurance Company, Limited.  
此保險申請經泰加保險有限公司接納後始為生效。

### We have read and agreed to all of the declarations, terms and conditions and Personal Information Collection Statement.

吾等已閱讀並同意所有聲明、條款及細則及個人資料收集聲明。

[此投保書及章程中文譯本僅供參考，惟有關條文解釋及引用，概以英文版本含義為準。]

## SIGNATURE 簽署

Authorised Signature with Company Stamp  
授權簽署連同公司蓋章

Date (DD / MM / YY)  
日期 (日 / 月 / 年)

**Target Insurance Company, Limited - Personal Information Collection Statement**

Target Insurance Company, Limited ("the Company") may use the personal data the Company collects about you, which may include your name, address, email address, telephone number and other contact details, date of birth, bank account or credit card details, HKID card number and (in connection with appropriate policies) medical data, and which we may collect when, for example, you apply for, renew or make a claim under a policy and / or you correspond with us, for the following purposes:

**Insurance Services (mandatory)**

1. processing and assessing of applications for any insurance products and daily operation of the related services;
2. administering your insurance policy and providing services in relation to your insurance policy;
3. any alterations, variations, cancellation or renewal of any insurance and related services;
4. investigating, analysing, processing and paying claims made under your insurance policy;
5. invoicing and collecting premiums and outstanding amounts from you;
6. exercising any right under the insurance policy including right of subrogation, if applicable;
7. complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies, law enforcement agencies and court orders;
8. to conduct research, surveys and analysis for the purpose of product design and the development and improvement of our services to you;
9. statistical or actuarial research undertaken by the Company, other members of the Company's group as identified in our corporate chart available from time to time at [www.6161.com.hk](http://www.6161.com.hk) ("Group") or its regulators;
10. the operation and administration of the Company's internal business including without limitation any corporate reorganisation;
11. contacting you for any of the above purposes; and
12. other ancillary purposes which are directly related to the above purposes.

The personal data you provide to the Company may be provided or transferred to the following persons for the purposes set out in the above paragraph or directly related purposes or as otherwise permitted by applicable law:

- a) any agent, advisor, contractor or third party service provider (whether within or outside the Group) who provides administrative, telecommunications, computer, payment, debt collection, security, research, ratings, consulting services, product design, marketing (where you have consented to direct marketing as described below), data processing or storage or related services or any other person 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;
- b) 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;
- c) any members of the Federation by the Federation for any of the purposes referred to in (b) above or directly related purposes;
- d) government bodies, regulators or any other body to whom the Company or any company within the Group is required to or has agreed to make disclosure under any applicable laws or regulations;
- e) lawyers;
- f) auditors; and
- g) other insurance companies within the Group which have undertaken to keep such information confidential.

Some of these persons may be located in countries outside of Hong Kong, where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the data protection laws of Hong Kong. That means your personal data may not be protected to the same or similar level as in Hong Kong. However, the Company will only transfer your personal data to a service provider or overseas where the Company is satisfied that adequate levels of protection are in place to protect the integrity and security of any information being processed and compliance with applicable privacy and data protection laws.

In the unlikely event that the Company or substantially all of any of its assets are acquired by an unrelated third party, your personal data may be one of the transferred assets. The Company may disclose your personal data, on a confidential basis, to any prospective transferee and its professional advisors (in each case whether within Hong Kong or overseas) for the purposes of their due diligence investigations, the completion of any such transaction and the continued operation of the acquired business.

You do not have to provide your personal data to the Company, but if you do not provide certain personal data (for example, the information indicated as mandatory on the relevant application, registration or renewal forms, or your contact details if you send us an enquiry), it would not be possible for the Company to process your application and render the services or to otherwise correspond with you.

The Company is committed to ensuring your personal data is kept secure and confidential and not kept for longer than is necessary.

**Direct Marketing of Products and Services**

To provide a more comprehensive range of financial and insurance services, the Company would like to use your name and the contact details you provide to us (for example, your mobile phone number, residential phone number, office phone number, residential address, correspondence address and email address) alongside information that you provide to us about your age, gender and occupation (the "Marketing Personal Data") to provide you with direct marketing communications about the Company's products and services including but not limited to the Company's insurance, banking, financial services and provident schemes products, but we cannot do so without your consent.

Please indicate your consent (which includes an indication of no objection) by ticking the appropriate boxes on your application or renewal forms, or by contacting the Company's customer care centre (for contact details see below).

If you do not want to receive any direct marketing, you may withdraw your consent at any time free of charge by contacting the Company's customer care centre (for contact details see below).

**Your rights**

You have the right to ascertain the Company's policies and practices in relation to personal data, and to obtain access to and to request correction of your personal data held by the Company. Your right to access your personal data may be subject to payment of an administrative fee. Requests for such access or correction, to withdraw consent to direct marketing, or for further information about our data privacy policies and practices, can be made in writing to the Data Protection Officer, Target Insurance Company, Limited, 5/F, Low Block, Grand Millennium Plaza, 181 Queen's Road Central, Hong Kong (Fax : +852 2789 1539, Email : [target@6161.com.hk](mailto:target@6161.com.hk)).

**泰加保險有限公司 - 個人資料收集聲明**

泰加保險有限公司(「本公司」)可以使用本公司收集閣下的個人資料,包括閣下的姓名、地址、電郵地址、電話號碼及其他聯絡資料,出生日期、銀行戶口號碼或信用咭號碼、香港身份證號碼及(與保單有關連的)醫療記錄,以及本公司在以下情況下可能收取的資料,例如根據保單申請、續期或提出索償時用作下列的用途:

**保險服務(強制)**

1. 處理及評估任何保險產品之申請,及有關服務之日常運作;
2. 管理閣下的保單及為閣下的保單提供相關服務;
3. 有關保險產品及服務的任何更改、變更、取消或續保;
4. 閣下保單索償的調查、分析、處理及賠償;
5. 保費通知、收集保費和款項;
6. 行使有關保單賦予的任何權利包括代位權,如適用;
7. 遵守及符合任何法例及條例規定的要求、行業手則、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求;
8. 為產品設計、研發和改進我們為閣下提供的服務進行研究、調查和分析;
9. 本公司及本公司集團下的其他成員(「本集團」—組織架構圖可於網頁 [www.6161.com.hk](http://www.6161.com.hk)查閱)或其監管機構所提供的統計或精算研究;
10. 本公司內部業務的營運及管理,包括但不限於任何企業重組;
11. 為上述任何用途與閣下聯絡;及
12. 與上述用途直接有關之其他附帶的目的。

閣下向本公司提供的個人資料可能會為上述段落或直接相關的目的或適用法律允許的目的提供或轉送予下列各方單位作前段所述的用途:

- a) 任何代理人、顧問、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、研究、評級、諮詢服務、產品設計、營銷(在閣下同意如下所述的直接營銷)、數據處理或儲存或有關服務的第三者服務供應人或任何其他從事與保險或再保險業務有關的公司,或中介人,或索償或調查或其他提供與保險業務有關的服務供應人,以達到任何上述或有關的用途;
- b) 現存或不時成立的任何保險公司協會或聯會或同類組織(「聯會」),以達到任何上述或有關的用途,或以使聯會執行其監管職能,或其他基於保險業的利益而不時在合理要求下賦予聯會的職能;
- c) 或透過聯會提供予任何聯會的會員,以達到任何上述或有關的用途;
- d) 政府機構、監管機構或本集團內任何公司要求或已同意根據任何適用法律或法規進行披露的任何其他機構;
- e) 執業律師;
- f) 認可核數師;及
- g) 本公司集團下的其他保險公司已承諾將資料保密並純粹用作上述的用途。

這些單位可能位於香港以外的國家,在那裡可能沒有與香港相類型的資料保障法例。這意味著閣下的個人資料可能不會受到與香港同等或類似的保障。不過,本公司只會將閣下的個人資料轉移到那些可以獲得與個人資料(私隱)條例類近或所提供的保障的服務供應商或海外單位,以保護正在處理的任何信息的完整性和安全性。

在不太可能發生的情況下,本公司或所有資產由非上述之第三方收購,閣下的個人資料亦有可能成為被轉讓資產之一。本公司會在保密的基礎上向任何準買家及其專業顧問(無論在香港或海外)披露閣下的個人資料,並進行必要查核,以完成任何該等交易及繼續業務經營。

閣下不一定需要向本公司提供閣下的個人資料,但如果閣下不同意本公司使用閣下的個人資料於上述用途上(例如保單申請、續期或查詢),本公司可能不能處理閣下之申請及為閣下提供服務。

本公司承諾確保閣下的個人資料保密,並且不會儲存超過所需時間。

**直接市場推廣產品及服務**

為提供更全面的金融和保險服務,本公司可能會使用閣下的姓名及聯絡資料(如手提電話號碼、家居電話號碼、辦公室電話號碼、居住地址、郵寄地址及電子郵件地址),以及閣下提供給我們的有關閣下的年齡、性別及職業(「市場推廣用途的個人資料」)作直接促銷。除非本公司已取得閣下的同意(包括表示不反對),否則本公司不可以如此使用閣下的市場推廣用途的個人資料,作任何銷售或市場推廣有關本公司或本公司之業務伙伴的保險、銀行、金融服務、公積金計劃或有關服務。

閣下可在投保書或續保表上相應的位置,或聯繫本公司的客戶服務部(有關聯繫方式見下文),表明閣下同意上述的用途(包括無異議的指示)。

如果閣下不想接受任何直接市場推廣,閣下可以隨時聯繫本公司的客戶服務部(有關聯繫方式見下文),撤銷您的同意書,並不需要任何費用。

**您的權利**

閣下有權查明本公司就個人資料的政策和實務,並有權要求查閱及更正由本公司持有有關閣下的個人資料,並需支付行政費用。有關查閱或更正的要求,可致函香港中環皇后大道中181號新紀元廣場低座5樓(傳真:+852 2789 1539, 電郵地址:[target@6161.com.hk](mailto:target@6161.com.hk))向泰加保險有限公司私人資料經理提出。



The Insurance (Levy) Order comes into operation on 1 January 2018, and it is made by the Chief Executive in Council under Section 134 of Insurance Ordinance (Cap. 41). The amount of levy payable for each premium payment is the amount of the premium multiplied by the levy rate opposite to the period set out in the Schedule (see below) in which the policy year for which the premium payment is made begins.

The Insurance Authority (IA) levy will start at 0.040% in 2018 and will increase gradually until it meets the target rate in 2021 (see below). It will be collected by the Company along with the premium and will be remitted to the IA.

**Calculation method for IA Levy**

[Gross Premium – Discount (if any)] x Levy Rate = IA Levy

To apply the above calculation method, suppose a policy where its inception date is 1 January 2018 and the gross premium HK\$1,000.00. In the case there is no discount, the IA Levy will be (HK\$1,000.00 – HK\$0.00) x 0.040% = HK\$0.40.

If you have any enquiry regarding the IA Levy, please visit 6161.com.hk or contact (852) 2926 2926.

**Schedule 附表 (Levy Rate 徵費率)**

Period <sup>1</sup> 期間 <sup>1</sup>	Levy Rate 徵費率	Max. Levy 徵費上限
1 January 2018 – 31 March 2019 (both dates inclusive) 2018年1月1日 - 2019年3月31日 (包括首尾兩日)	0.040%	HK\$港幣2,000.00
1 April 2019 – 31 March 2020 (both dates inclusive) 2019年4月1日 - 2020年3月31日 (包括首尾兩日)	0.060%	HK\$港幣3,000.00
1 April 2020 – 31 March 2021 (both dates inclusive) 2020年4月1日 - 2021年3月31日 (包括首尾兩日)	0.085%	HK\$港幣4,250.00
1 April 2021 onwards (inclusive of that date) 2021年4月1日起 (包括該日)	0.100%	HK\$港幣5,000.00

<sup>1</sup>A policy inception date, or a policy inception anniversary date (as the case may be) which marks the beginning of a policy year.  
保單開立日，或保單開立週年日（視情況而定）標誌著保單年度開始。

SEPTEMBER 2017

[This page is catered for reference only. In case of discrepancy, the content on the IA website (ia.org.hk) shall prevail.]

保險業（徵費）令自2018年1月1日起實施，由行政長官會同行政會議根據保險業條例（第41章）第134條作出。每筆保費付款而繳付的徵費的款額，為將該筆保費的款額，乘以附表中徵費率所得的款額（見附表）。凡該筆保費付款是為某保單年度而作出的，而該年度於附表所列的某期間內開始，則上述徵費率，指在附表中與該期間相對之處所列的徵費率。

保險業監管局（保監局）徵費將會以循序漸進的方式引入。2018年，徵費會先按保費的0.040%收取，然後按年逐步調升至2021年達到目標水平（見附表）。保監局徵費經本公司和保費一併收取後會轉交到保監局。

**保監局徵費的計算方式**

[ (毛保費 - 折扣 (如有)) x 徵費率 = 保監局徵費

套用以上的保監局徵費的計算方式，如果一份保單的開立日為2018年1月1日而此保單的毛保費是港幣1,000.00；在沒有折扣的情況下此保單的保監局徵費會是（港幣1,000.00 - 港幣0.00）x 0.040% = 港幣0.40。

如有任何有關保監局徵費的查詢，詳細請瀏覽6161.com.hk或致電(852) 2926 2926。

2017年9月

[此頁僅供參考，如與保監局內容有差異，概以保監局網頁 (ia.org.hk) 內容為準。]