

# Personal Information Collection Statement

The information which you provide to Apex Insurance Management Limited (hereinafter referred to as "Apex" which expression shall include its successors and assigns) or any of the third party product or service providers of this Site is collected to enable Apex and these third parties to carry on their respective businesses and may be used for any of the following purposes:

1. Establishing and serving you as a client of Apex, the third party product or service providers of this Site and their respective affiliates or business partners,
2. Determining whether any products or services of Apex, the third party product or service providers of this Site or their respective affiliates or business partners are suitable for you and to offer any such services or products to you,
3. For any lawful purposes relating to the business and operational activities of Apex, the third party service or product providers of this Site or their respective affiliates or business partners,
4. Providing you, the person to be insured, the dependents, next of kin and beneficiaries of the insurance policies of the insured person with any insurance or financial related information, product or service or any alterations, variations, cancellations or renewal of them and any claim or analysis of it,
5. Identity verification and records,
6. For any other purpose required or permitted by law.

Information collected will not be disclosed to the general public but may be disclosed, made available to or transferred to (i) the subsidiaries of Apex through whom the insurance product is to be or intended to be arranged, or (ii) the insurers with whom your insurance policy is intended to be or may be placed or any other company carrying on insurance or reinsurance related business, or (iii) an intermediary or claims or investigation or other service provider providing services relevant to insurance business, or (iv) any association or federation of insurance companies that exists or is formed from time to time, or (v) any other companies affiliated with Apex or their respective business partners, or (vi) any person under a duty of confidentiality to Apex.

For the purposes of providing you with any insurance or financial related information, product or service, you may be asked to provide information such as your name, age, passport or identification numbers, telephone number, address, and similar information for other persons to be insured and their relation to you. The provision of data is on a voluntary basis; however, if you do not provide sufficient information, the subsidiaries of Apex may not be able to provide you with the information, product or service that you have requested.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by Apex. If you wish to access or correct your personal data held by Apex, please make request in writing and address to Apex, facsimile number (852) 2376 2325.

# Terms and Conditions

Apex Insurance Management Limited (a member of Professional Insurance Brokers Association ('PIBA') with membership number 0668) is remunerated for its services by the receipt of commission paid by insurers. Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of commission by the Company.

This website contains information about Apex Insurance Management Limited ("Apex") and the products, services and/or funds offered by Apex. This website is not directed to any person in any jurisdiction where the availability of this website is prohibited and any such persons to whom any prohibition applies must not access the website. The information provided on this website is also not intended for distribution to, or use by, any person/entity in any country/jurisdiction that would subject Apex or any of its affiliates to any registration requirement within such country/jurisdiction. By accessing this website, you represent and warrant that you are not in breach of any applicable laws and/or regulations of any jurisdictions relevant to you.

The Apex website and its contents is for informational purposes only and nothing on this website constitutes a solicitation, recommendation or offer to purchase any products, services and/or funds offered by Apex. This website and its content are not intended to be a complete description of all terms and conditions applicable to the products, services and/or funds described in this website.

Although Apex endeavors to ensure that the information on this website is accurate and up to date, the information is provided "as is" without any warranty of any kind. The information on this website is provided strictly for informational purposes only and does not constitute any form of recommendation or investment advice.

Any reproduction of this website or the information contained herein, in whole or in part, is prohibited.

The information about insurance product is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions of please refer to the policy document itself which shall prevail in case of inconsistency. The Insurance Companies reserve the right of final approval and decision.

Any contract entered for an insurance product will be between you and the insurance provider. All products and services described in this Website or arranged by Apex are subject to the terms and conditions of the contract between you and the applicable insurance provider. You are advised to read these terms and conditions carefully and to satisfy yourself that you understand such terms and conditions thoroughly before you enter a contract for such products or services. If you are in doubt as to your obligations under these Terms and Conditions or if you wish to seek assistance in relation to our service, you are encouraged to contact our customer service hotline at 3412-2600.

No insurance coverage shall be construed as bound, in force, applied for or assumed as a result of your submission of data to Apex on the Website or otherwise unless and until notification of coverage has been sent to you by Apex or the relevant insurance company/provider.

Unless otherwise specified, products and services described in this Website are not available to persons who are outside the Hong Kong SAR or to persons who do not possess legal capacity to enter into contracts, such as minors, and accordingly, no contract purported to be entered by these persons will bind by Apex.

Where appropriate and with your consent, all documents related to insurance products may be sent to you electronically. In cases where insurance documents cannot be delivered electronically due to legal constraints, physical forms will be posted to you upon your request.

Information on this Website and all materials to be found pertaining to products and services on offer are not representative of, and thus must not be treated as, the complete description of the particular and individual terms and conditions nor the precise cover provided of that product or service. It is your sole responsibility to seek independent and professional advice and to ensure all details and information provided to this Website and/or to be found are accurate and reliable. In regards to a specific product or service, the terms and conditions of that product or service shall prevail should contradictions arise with the information contained on the Website.

Prior to any cover being confirmed or provided to you, you should fully and faithfully inform Apex of everything you know, or could reasonably be expected to know that could be relevant in the process or the decision to grant you the requested insurance. You are obliged (i) to disclose every fact which would influence the judgment of a prudent insurer in fixing the premium or in determining whether to underwrite the risk; (ii) not to misrepresent material facts and (iii) not to make fraudulent claims. A fact is material and requires disclosure to the insurer (even if not asked or prompted by the insurer in the proposal form or any other communication between you and the insurer, whether through Apex or not) if it is relevant to the nature of the risk sought to be covered. To do otherwise may result in receiving no benefit from your chosen policy.

You must read and accept all applicable terms, conditions, exclusions, and limitations of any policy before entering any agreement or arrangement with an insurer.

By proceeding with the purchase of a travel insurance product transaction through the Website you authorise Apex to pass your personal data to our payment processing partner, Stripe, Inc and to charge your credit card account for the amount of the insurance premium.

Premiums will not be refunded once a travel insurance certificate has been issued.

All insurance applications are subject to Insurance Companies' underwriting and acceptance.

The Insurance Companies are solely responsible for all approvals, coverage and compensations of their insurance plans.

Apex Insurance Management Limited is not rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.

You are reminded to review the relevant product materials provided to you and seek independent advice if necessary.

In compliance with the “United Nations Sanctions Ordinance” (Chapter 537 of the Laws of Hong Kong) and its subsidiary legislations, insurance companies herein will not extend travel insurance coverage to countries on this list. For the up-to-date positions of the United Nations sanctions in force in Hong Kong, please refer to

[https://www.cedb.gov.hk/citb/txt\\_en/Policy\\_Responsibilities/united\\_nations\\_sanctions.html](https://www.cedb.gov.hk/citb/txt_en/Policy_Responsibilities/united_nations_sanctions.html)

In the event of any discrepancy between the English and the Chinese versions of this content, the English version shall prevail.

# 聲明

1. 恒昌保險管理有限公司向保險公司收取佣金，作為其對閣下所提供服務的酬金。閣下同意進行是項保險交易，即構成閣下同意該公司收取佣金。
2. 閣下於恒昌保險管理有限公司網站所輸入之旅遊日期及保障種類將提供予第三者網站。所有您提供的資料將受制於該第三者網站的有關條款。恒昌保險管理有限公司對該網站之內容及閣下使用有關內容一切概不負責。
3. 資料只供參考之用，並不構成保險合約的一部份，如有任何差異，均以保單內之條款細則為準，保險公司保留最終批核及決定權。
4. 閣下並非必需投保旅遊保險計劃。閣下可透過其他途徑按其向閣下提供的條件選擇購買合適閣下保險需要的產品。
5. 保險公司並非恒昌保險管理有限公司之聯營或附屬機構。
6. 保險公司保留對推廣活動之條款及細則之修訂權利，而在作出修訂前毋須作出任何通知。如對本推廣活動有任何爭議，保險公司將保留一切最終決定權。
7. 保險有限公司保留對保險計劃的最終批核權。
8. 保險公司為香港獲授權保險人，本資料不旨於在香港以外招攬生意。
9. 所有投保申請以保險公司的核保及接納為準。
10. 保險公司全權負責其保險計劃的所有批核、承保及賠償。
11. 恒昌保險管理有限公司並無提供法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下個人稅務顧問之意見。
12. 閣下應細閱所提供之有關產品資料並諮詢獨立意見（如有需要）。
13. 如中英文版本之內容有任何歧異，概以英文版本為準。