



# ALLIANZ PERSONAL CYBER INSURANCE

## Secure Your digital self with Allianz

With our Allianz Personal Cyber Insurance, we will provide you with digital security and protection – in a world where the real and digital world merge and exposes people to new threats.

Through a combination of preventative technology, wide range of assistance services and insurance benefits, you can enjoy a full peace of mind with Allianz Personal Cyber Insurance.



### Personal Cyber Insurance

#### Fraudulent transactions coverage

We will cover your financial losses that are not recovered by your financial institution due to authorized fraudulent transactions caused by phishing or smishing.

#### Unauthorized transaction coverage

We will reimburse you for the unauthorized fraudulent transactions on your bankcards not reimbursed by your financial institution and other admin costs associated to the fraudulent transactions.

#### Online shopping protection

We will cover you for goods purchased online that are not delivered to you as expected such as non-delivery, defective delivery, or non-compliant delivery.



### Complimentary Allyz Cyber App Services for Three Devices

Award winning Allyz Cyber application for your devices to protect you against viruses, malwares, phishing and smishing, and unsecure connections when entering banking and payment websites with the following features:



#### Private VPN

Help to protect and shield your online presence.

#### Safe Browsing

Providing you warning about suspicious web pages and blocking scam sites for safe browsing.

#### Parental Control

Setting limits for your child(ren)'s screen time & blocking harmful content.

#### ID Monitoring

Allows you to monitor your valuable data online and get alert and guidance in case breach detected.

#### Password Vault

Manage and store your passwords in secure safe.

#### Antivirus

Protection from viruses, trojans, ransomware and other malware.

#### Scam Protection

Detect scams in real time and stops them before any harm is done.

# Schedule of Benefits

(all amounts in HKD per period of insurance)

BENEFITS		Maximum amount in HKD
Section 1	<b>Authorized Fraudulent Transaction</b> Fraudulent monetary transaction authorized by you resulting in direct financial loss due to phishing and/or smishing, not fully compensated or only partially compensated.	10,000
Section 2	<b>Unauthorized Transaction without Consent</b> Fraudulent monetary transaction conducted by third party remotely without your consent, resulting in direct financial loss, not fully compensated or only partially compensated.	
Section 3	<b>Unauthorized Transaction from Bankcards</b> Transaction carried out by a third party resulting in direct financial loss using your bank card, due to loss, theft, or disclosed PIN without your consent, resulting in direct financial loss, not fully compensated or only partially compensated.	500
Section 4	<b>Other Administrative Expenses</b> Including mail stamps, claims management fees, international call, or other out of pocket expenses related to the claim, necessary transaction and accommodation expenses.	500
Section 5	<b>Online Shopping Protection</b> Costs not recovered from the seller for goods purchased online that were not delivered due to theft, defective delivery, damage, or incompleteness.	2,000
Section 6	<b>Allyz Cyber Security Protection</b> Security services that offer privacy VPN, safe browsing, device protection, ID monitoring against viruses, malwares, phishing and smishing, and unsecure connections when entering banks and payment websites.	3 licenses

This product is underwritten by Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch. Please refer to the policy wording for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for reference only.



## ELIGIBILITY

You must be:



You are a Hong Kong resident;



You have a bankcard that is issued by financial institutions in Hong Kong; and



You have a valid security system application installed on your devices.



## Major Exclusions

- ✗ Any debit or credit cards and any online payment accounts not held by you and not issued in your name by the Financial Institutions;
- ✗ Any debit and credit cards and any online payment accounts not issued in Hong Kong SAR;
- ✗ Loss or damage directly or indirectly caused by, resulting from war or any act of terrorism;
- ✗ Loss or damage due to IT systems that are out of date or lack of maintenance;
- ✗ Any claims arising from dishonest, fraudulent or any intentional or knowledge violation of any applicable law by you or your household member.

For the full list of exclusions, please refer to the policy wording.

## Important Notes

- Allianz Cyber Protect is underwritten by Allianz Global Corporate & Specialty SE Hong Kong Branch (“Allianz”) which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. Standard Chartered Bank (Hong Kong) Limited (“SCBHK”) is an insurance agent appointed by Allianz. To the extent permissible by law, SCBHK shall not be liable to any person for the use of any of the above information. The policy may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the policy wording.
- In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail.
- All premiums collected are inclusive of the levy collected by the Insurance Authority on relevant policy at the applicable rate. For further information, please visit <https://commercial.allianz.com/global-offices/hong-kong/levy-notice.html>.



## About Allianz in Hong Kong

At Allianz, our commitment to serving our valued customers in Hong Kong has been unwavering since 1983. We have meticulously crafted a diverse range of insurance products and services designed to meet your unique needs, all backed by a dedicated team of insurance professionals who are here to support you every step of the way.

As part of the Allianz Group, we offer you access to a wealth of resources and information, supported by the renowned financial strength of our parent organization, which holds an AA rating from S&P. This assures you a significant degree of financial security and reinforces our promise to be there for you when you need us most. Additionally, our global network is equipped to address the needs of our international business partners, ensuring comprehensive support wherever you are.

# Contact Us

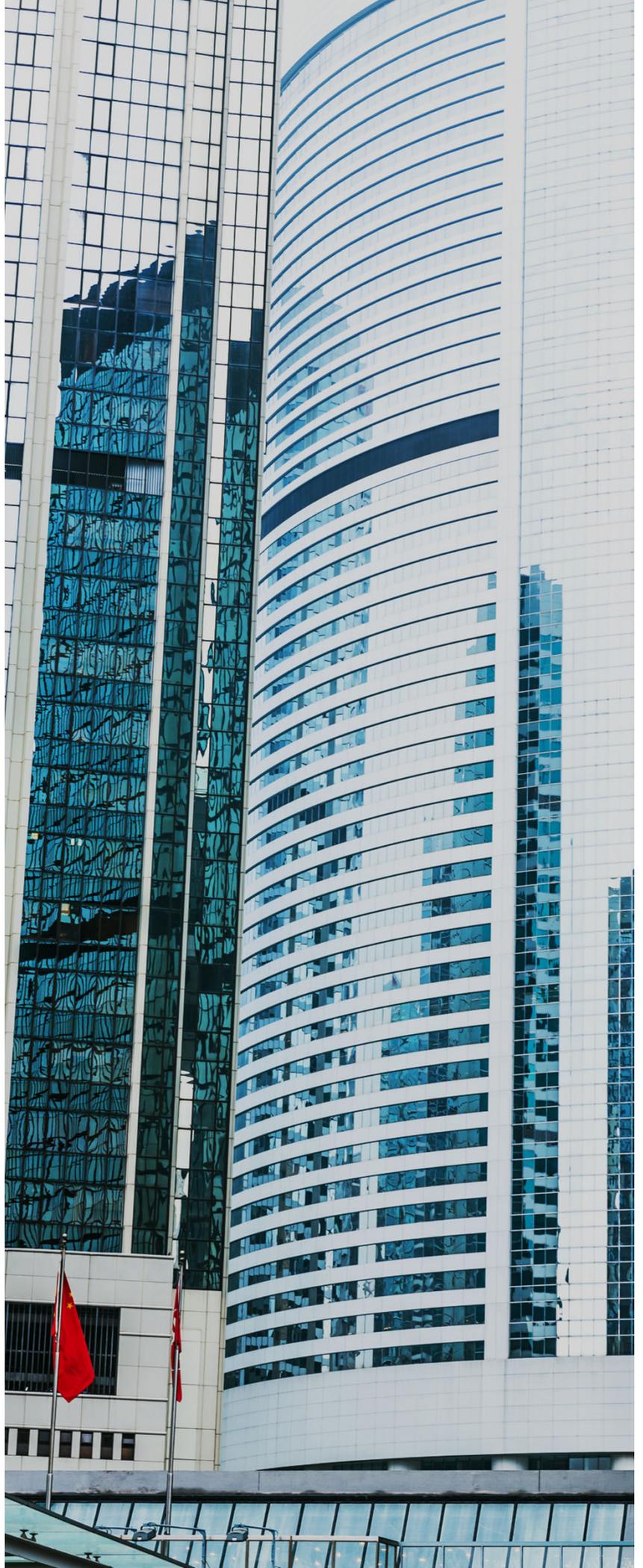
Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch

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# 安聯個人網絡安全保險

使用安聯保護您的個人資料和電子設備，免受網絡威脅。

透過我們的安聯個人網絡安全保險，我們將為您為您在現實世界和電子世界融合並使人們面臨新威脅的世界中提供保障。

透過預防性技術、廣泛的協助服務和保險福利的結合，您可以享受安聯個人網絡安全保障帶來的全面安心。



## 個人網絡安全保險

### 欺詐交易保障

我們將承保因網絡釣魚或短信詐騙導致的授權欺詐交易而未能由您的金融機構追回的財務損失。

### 未授權交易保障

我們將補償您的銀行卡上未經授權的欺詐交易，這些交易未能由您的金融機構補償，以及與欺詐交易相關的其他行政費用。

### 網上購物保障

我們將承保您在網上購買的商品未如期交付的情況，例如未有送達、交付出現瑕疵或交付物品與訂購不符。



## 包含 Allyz Cyber 應用程式，為三部設備提供免費保障

獲獎的Allyz Cyber應用程式可用於您的設備，保護您免受病毒、惡意軟件、網絡釣魚、短信詐騙以及在進入銀行和支付網站時的不安全連接。其功能包括：



### VPN

幫助保護和隱藏您的在線存在，確保您的網絡活動私隱安全。

### 安全瀏覽

提供可疑網頁警告並封鎖詐騙網站，確保安全的瀏覽體驗。

### 家長監控

設置孩子的屏幕時間限制並封鎖有害內容，保護孩子的上網安全。

### 身份監控

允許您在線監控重要數據，並在檢測到洩露時提供警告和指導。

### 密碼保險庫

安全管理和存儲您的密碼，確保密碼安全。

### 防病毒

提供病毒、木馬、勒索軟件和其他惡意軟件的保護。

### 詐騙保護

實時檢測詐騙並阻止造成任何損害。

# 保障範圍

(每保險期所有金額均以港幣計算)

	保障	最高賠償額
第一節	<b>經授權的欺詐性金錢交易</b> 由您授權金錢上的欺詐性交易，因網絡釣魚和/或短信釣魚導致直接財務損失，未得到完全補償或僅部分補償。	10,000
第二節	<b>未經授權的欺詐性金錢交易</b> 由第三方進行的欺詐性貨幣交易，未經您同意，導致財務損失，未得到完全補償或僅部分補償。	
第三節	<b>未經授權的銀行卡交易</b> 第三方使用您的銀行卡進行的交易，由於遺失、被盜或在未經您同意的情況下洩露密碼，導致直接財務損失，未得到完全補償或僅部分補償。	500
第四節	<b>其他行政費用</b> 包括郵票、索賠管理費、國際電話費或與索賠相關的其他自付費用，以及必要的交易和住宿費用。	500
第五節	<b>網上購物保障</b> 未能從賣家追回的費用，因為網上購買的商品因被盜、交付有缺陷、損壞或不完整而未能交付。	2,000
第六節	<b>Allyz Cyber 網絡安全保護</b> 提供包括隱私VPN、安全瀏覽、設備保護、身份監控，以防止病毒、惡意軟件、網絡釣魚和短信釣魚，以及在進入銀行和支付網站時防止不安全連接。	3個帳戶使用權

本產品由安聯環球企業及專項保險（於德意志聯邦共和國註冊成立之有限公司）香港分公司承保。有關適用保障、條款及不保事項，請參閱保單條款。本文件中的資料僅為簡短摘要，只作參考用途。



## 投保符合資格

您必須是：



香港居民；



持有由香港銀行機構發行的銀行卡；以及



在您的電子設備上安裝有效的安全系統應用程式。



## 主要不保事項

- ✗ 任何不由您持有且不以您的名義發行的銀行卡或信用卡以及任何線上支付帳戶；
- ✗ 任何不在香港特別行政區發行的銀行卡、信用卡及任何線上支付帳戶；
- ✗ 由戰爭或任何恐怖主義行為直接或間接造成的損失或損害；
- ✗ 由於資訊技術系統過時或缺乏維護而造成的損失或損害；
- ✗ 任何因您或您的家庭成員故意或知情違反任何適用法律而引起的不誠實、欺詐或故意行為的索賠。

有關不保項目的完整列表，請查看保單條款。

## 重要備註

- 安聯個人網絡安全保險由安聯環球企業及專項保險（於德意志聯邦共和國註冊成立之有限公司）香港分公司（「安聯保險」）承保。安聯保險乃香港保險業監管局授權經營一般保險業務。渣打銀行（香港）有限公司（「渣打香港」）為安聯保險之委任保險代理商。在法律允許的範圍內，渣打香港並不對任何人因使用以上資料而承擔任何責任。以上乃資料摘要，僅供閣下參考，並非任何保險產品之認購要約。有關保單內的條件及條款可能未有於上文詳列。以上資料與保單條文若有歧義，一切以有關保單條文為準。有關保單條文及不承保事項之詳情，請參閱有關之保險合約或致電安聯保險查詢。
- 在上述任何內容的中英文版本有任何歧義的情況下，以英文版本為準。
- 所收取的保費將會按保險業監管局所訂的徵費比率徵費。有關詳細資料，請瀏覽

<https://commercial.allianz.com/global-offices/hong-kong/levy-notice.html>



## 關於安聯香港

自1983年以來，安聯始終致力於服務香港尊貴客戶。我們精心打造了一系列豐富的保險產品和服務，以滿足您的獨特需求，並由一支專業的保險團隊全程為您提供支援。身為安聯集團旗下的一員，我們為您提供豐富的資源和信息，並依托母公司雄厚的財務實力（持有標準普爾AA評級）。這不僅能確保您獲得高度的財務保障，更能強化我們隨時為您提供協助的承諾。此外，我們的全球網路能夠滿足我們國際業務合作夥伴的需求，無論您身在何處，都能獲得全面的支援。

# 聯絡我們

安聯環球企業及專項保險 (於德意志聯邦共和國註冊成立之有限公司)  
香港分公司

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辦公時間: 週一至週五 上午9:00  
至下午5:30 (假日休息)

