

Allianz Personal Cyber Insurance

This Allianz Personal Cyber Insurance policy is underwritten by Allianz Global Corporate & Specialty SE
(incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch

Policy Wording

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INTRODUCTION

Thank you for choosing Allianz Personal Cyber Insurance. Please read this Policy Wording carefully, you will find everything you need to know about your coverage, including what is covered, and what is not covered under Your insurance. Please retain a copy of this for Your reference.

Your Policy consist of:

- The Application and Declaration;
- The Terms and Conditions as shown in this Policy Wording (i.e. this document)
- The Schedule of Benefits
- The Policy Schedule; and
- Any other endorsements

Your Policy Schedule shows:

- Details of Your plan type and coverage;
- The Period of Insurance; and
- Any additional Terms and Conditions that may apply to Your Policy.

If You have any inquiries, please contact Our office.

PERSONAL CYBER INSURANCE TERMS AND CONDITIONS

In consideration of the payment of Premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liability) Hong Kong branch (hereinafter called "the Company" or "We") agrees to provide insurance to the Insured Person(s) named in the Policy Schedule subject to terms and conditions of this Policy and promises to pay indemnity for loss to the extent provided herein.

The Policy Schedule, this Policy Wording and endorsements (if any), shall constitute the entire contract of insurance (hereinafter called the "Policy"). Please be sure to read Your Policy Schedule and this Policy Wording, and pay attention to the sections "General Exclusions" and "General Provisions" herein which apply in all instances.

This Policy is primarily designed and valid for Bankcard holders that are residing in Hong Kong. A range of benefits are available under this Policy. However, there are some circumstances where cover cannot be provided.

These limits, exclusions and conditions are described in this Policy Wording. We draw Your attention to some important points below:

- a. You are eligible for this Policy if You meet the following criteria:
 - i. You are a Hong Kong resident

- ii. You have a Bankcard that are issued by Financial Institutions in Hong Kong
 - iii. You have a valid Security System Application installed on your devices
- b. The Terms and Conditions in the Chinese policy wording is translated from this English version only for Your reference. Should there be any inconsistency between Chinese and English versions in policy wording, the English version shall prevail.

Please read this Policy Wording carefully to make sure that You have the coverage You need. Following payment of the Premium stated in the Policy Schedule, We will provide insurance as described in these terms and conditions of this Policy for the coverage You have chosen.

GENERAL DEFINITIONS

For the purchase of this Policy:

“Authorized Fraudulent Monetary Transaction” means a monetary transaction authorized by You in the form agreed with Financial Institution but orchestrated remotely by third party which is not a consequence of Theft of Bankcards and directly and solely results in financial loss.

“Bankcard” means debit and credit cards both physical and virtual on Your mobile devices held by You and issued in Your name by a Financial Institution within Hong Kong and connected to Your online payment accounts with that Financial Institution.

“Bank Account” means the personal or joint-account that You hold or co-hold with Your Financial Institution in Hong Kong.

“Benefit Limit” or “Limit of Liability” means the maximum amount per Policy, in respect to the insurance cover provided.

“Burglary - Forceful Entrance into Premises” means at a definable time and place Your Bankcards are stolen from locked premises, with all available protection being in use, so that physical force and violent entry into the premises is required.

“Burglary - Forceful Entrance into Vehicles” means at a definable time and place Your Bankcards are stolen from a locked vehicle with all available protection being in use, and the Bankcards being out of sight, where physical force and violent entry into the vehicle is required.

“Claim” means a single loss or series of losses arising from one incident.

“Courier” means a company duly licensed to engage in the business of transportation of goods or documents.

“Defective Delivery” means the Insured Object is delivered damaged or incomplete.

“Domestic Helper” means a full-time live-in helper employed under a valid Hong Kong employment contract whose normal duties are confined to the Insured Premises.

“Financial Institutions” means any Financial institutions licensed and supervised by Hong Kong Monetary Authority.

“Grey Market” means traders buying and selling a company’s product in different countries without authorization.

“Hong Kong” means the Hong Kong Special Administrative Region.

“Household Member” means a member of Your family, such as Your spouse and children, relatives such as parents, and/or other persons permanently living with You but excluding:

- Domestic Helper;
- Employee;

- Tenant

“Insured Object” means any movable material goods with a unit value of more than HKD 500 , including tax and excluding delivery costs, purchased by You entirely by means of the Bankcard and insured by Us. The object must be new, purchased for personal use, purchased online and in-store by Bankcards, and delivered by a Courier, a branded delivery agent of the Seller; and the Seller itself.

“Insured Person” or **“You”** means the person who benefits from the coverage and is mentioned in the Policy Schedule.

“Non-Compliant Delivery” means the Insured Object does not correspond to the description reported on the order form or does not correspond to the item chosen by You related to one of the following assessment criteria:

Condition: the condition of the product is not as expected, such as used instead of new and unused, or no longer functioning instead of functioning

Material: material used not as advertised such as artificial leather instead of real leather or veneered wood instead of hard solid wood.

Product Generation: incorrect generation as advertised, such as first generation instead of the latest generation

Completeness of a product: missing pieces or parts from the product

Brand compliance: the Insured Object is not meeting manufacturing requirements, such as not from the named manufacturer, or if the Insured Object is confiscated at customs. Note: the purchase with intent or conditional intent of forgeries is not covered

Colour: the Insured Object is not of the same colour as advertised or reported on the order form

“Non-Delivery” means non-receipt of the Insured Object within fourteen (14) days of the Seller’s agreed delivery date

“Payment” means Bankcards and online payment accounts held by You and issued in Your name by Financial Institution within Hong Kong.

“Period of Insurance” means the duration of the insurance policy which is stated on the Policy Schedule.

“Phishing” means fraudulent attempts by e-mails to trick You into taking action towards a transaction or disclosing personal information which could be used to take money from Your Bankcards and Bank Accounts .

“Pickpocketing” means crime of stealing Your Bankcards out of Your pockets or bags, especially in a crowd

“Policy Schedule” or “Schedule” means the document specifying details of Your coverage and any specific terms applicable to Your Policy such as the Period of Insurance, plan type, and the Premium.

“Premium” means the amount to be paid by You for Your insurance cover, in return for the entitlements and benefits under this insurance policy.

“Proof of Purchase” means the document that proves that Your Insured Object was purchased by You on the Purchase Date. The document has to include certain means of identification of the Insured Object, including manufacturer, type, or model, serial number, and/or IMEI number and of the Seller’s name and information.

“Purchase Date” means the date of purchase of the Insured Object from the Seller.

“Purchase Price” means the price paid for the Insured Object including all taxes on the day of purchase as indicated on the Proof of Purchase for the Insured Object. The Purchase Price can be different from the market value as it can include discounts or special offers.

“Robbery” means the unauthorised taking of Your Bankcards by either physical force, threats to, or intimidation of You by (an)other individual(s).

“Schedule of Benefits” means the document specifying the detailed amounts of the benefits and Excesses applicable.

“Security System Application” or “Security System” means a software solution designed to provide security-related functions and services to protect against viruses and malwares, Phishing and Smishing, unsecure connections when entering banking and payment websites. For example, Allyz Cyber, McAfee, Norton, Kaspersky, Bitdefender, Panda, AVG, Scanguard, Intego, and F-Secure.

“Seller” means a legal entity duly organized, licensed, and registered in accordance with the country of its principal place of business engaged in selling goods online and/or in a physical shop.

“Smishing” means fraudulent attempts by SMS to trick You into taking action towards a transaction or disclosing personal information which could be used to take money from Your Bankcards and Bank Accounts.

“Terms and Conditions” means the general rules applicable to all contracts; You will find listed here the general exclusions and general conditions applicable to the insurance cover. Please note that only the terms & conditions laid out in this document are valid for the insurance policy.

“Theft of Bankcards” refers to the situations where your Bankcard is stolen in any of the following ways: Burglary - Forceful Entrance into Vehicles, Burglary - Forceful Entrance into Premises, Robbery, Pickpocketing, Theft on the run and Theft through Illegal Entry

“Theft on the Run” means Theft of Your Bankcards while it is within Your reach, under surveillance, within a maximum radius of one metre, without physical or moral violence.

“Theft through Illegal Entry” means Theft of Your Bankcards, while they are located in Your home occupied by You, by the entry of a third party acting in Your presence and without Your knowledge or knowledge of a Household Member and/or Your Domestic Helper.

“Unauthorized Fraudulent Monetary Transaction” means a monetary transaction orchestrated and authorized remotely by third party without Your consent and directly and solely results in financial loss.

“We” or “Us” or “Our” or “The Company” or “Allianz” means Allianz Global Corporate & Specialty SE Hong Kong Branch (incorporated in the Federal Republic of Germany with limited liabilities).

BENEFITS

SECTION 1 – AUTHORIZED FRAUDULENT TRANSACTION

We will reimburse You the Authorized Fraudulent Monetary Transaction up to the Benefit Limit as specified in the Schedule of Benefits for the Authorized Fraudulent Monetary Transaction directly caused by Phishing and/or Smishing in case Your Financial Institutions do not provide any reimbursement at all for this event and provided that You have fulfilled your obligations listed in Conditions Applicable to Sections 1-4 of this document.

Alternatively, We will reimburse You within Our Limit of Liability the excess and deductible amount in case Financial Institutions do provide a reimbursement for this event.

SECTION 2 – UNAUTHORIZED TRANSACTION WITHOUT CONSENT

We will reimburse You the Unauthorized Fraudulent Monetary Transaction on non-Bankcards, up to the Benefit Limit as specified in the Schedule of Benefits for the Unauthorized Fraudulent Monetary Transaction made through non-Bankcards. In case Your Financial Institutions do not provide any reimbursement at all for this event and provided You have fulfilled Your obligations listed in Conditions Applicable to Sections 1-4 of this document.

Alternatively We will reimburse You within Our Limit of Liability the excess and deductible amount in case Financial Institutions do provide a reimbursement for this event.

SECTION 3 – UNAUTHORIZED TRASANCTION FROM BANKCARDS

We will reimburse You the Unauthorized Fraudulent Monetary Transaction on Bankcards up to the Benefit Limit as specified in the Schedule of Benefits for the Unauthorized Fraudulent Monetary Transaction made through Your stolen Bankcards. In case Your Financial Institutions do not provide any reimbursement at all for this event and provided You have fulfilled Your obligations listed in Conditions Applicable to Sections 1-4 of this document.

Alternatively We will reimburse You within Our Limit of Liability the excess and deductible amount in case Financial Institution do provide a reimbursement for this event.

SECTION 4 – OTHER ADMINISTRATIVE EXPENSES

For any valid Claims from Section 1, Section 2, or Section 3, We will reimburse necessary administrative expenses, including mail stamps, taxes and costs for international calls, related to the insured event, any out-of-pocket expenses, and any necessary transportation and accommodation expenses, including taxi to get to police station or to Financial Institution’s office, hotel costs needed to be able to report the event to police while travelling, related to the insured event up to the Benefit Limit as specified in the Schedule of Benefits for the Insured Events pertaining from Section 1, Section 2, and Section 3.

EXCLUSIONS APPLICABLE TO SECTION 1-4

We will not cover the costs incurred under the follow circumstances:

1. Any Authorized Fraudulent Monetary Transaction:
 - 1.1 not due to Phishing or Smishing;
 - 1.2 which has not been authorized by You in the form agreed with Financial Institution;
 - 1.3 due to Phishing or Smishing happened while a valid Security System was not installed, not active, not up-to-date on the devices You used to read the Phishing email or Smishing SMS and to initiate, execute and authorize the Authorized Fraudulent Monetary Transaction due to Phishing or Smishing;
 - 1.4 due to Phishing or Smishing with Phishing or Smishing initiated outside the Period of Insurance;
 - 1.5 made using fraudulent website(s) and mobile application(s) whose activities are announced publicly by Hong Kong Police Force, Hong Kong Monetary Authority, Hong Kong Securities and Futures Commission, and Consumer Council as fraudulent;
 - 1.6 due to Phishing or Smishing with the original e-mail or SMS received by You having:
 - 1.6.1 spelling mistakes, as for example
 - 1.6.1.1 misspelled commonly used words,
 - 1.6.1.2 punctuation errors that distort the sentence structure,
 - 1.6.1.3 incorrect use of moods and tenses of verbs, or
 - 1.6.1.4 repeated lack or incorrect use of articles and prepositions,
 - 1.6.2 blatant inconsistencies, as for example:
 - 1.6.2.1 an illegitimate or unrealistic delivery address
 - 1.6.2.2 a teasing or worrying email subject or message
 - 1.6.2.3 images and logos of poor quality, blurred, distorted, pixelated or taken from a distance or;
 - 1.6.3 temporal or logical inconsistencies in the scenario described.
 - 1.7 have been subjected to similar Phishing and Smishing fraudulent attempts in the past where You were persuaded into taking actions towards a transaction or disclosing personal information to be used to take money from Your Bankcards as for example unusual requests for support or money from:

- 1.7.1 Household Members in difficulties,
- 1.7.2 potential partner of romantic relationship,
- 1.7.3 utilities, telecommunications or IT companies' technicians,
- 1.7.4 bank employees or banking institutions,
- 1.7.5 colleagues or superiors at work, or
- 1.7.6 head hunters or employers; or
- 1.8 due to Phishing or Smishing correspondences received or interacted with by anyone other than You and co-holders of Your Bankcards, including but not limited to Household Member.
- 2. Any transaction:
 - 2.1 made expecting to receive any digital or physical goods, services, contracts, money or currencies – including but not limited to cryptos, NFTs, financial instruments, consultancy services, gold and other precious metals, gas or electricity supply, game artifacts, concert or event tickets – for the purpose of making profit;
 - 2.2 where double authentication was mandatory by law but was not applied;
 - 2.3 where any anti-fraud measures implemented by Financial Institution have been turned off by You (e.g. daily limit / new beneficiary set up process);
 - 2.4 made by anyone other than You and co-holders of Your Bankcard;
 - 2.5 made in favour of persons You know or You are in any relationship or acquaintanceship with, for example:
 - 2.5.1 Your or Your spouse's parents, children, aunts, uncles, cousins, grandchildren;
 - 2.5.2 with whom you have or have had personal relationships characterised by friendship, trust and regular attendance;
 - 2.5.3 with whom you have or have had business or professional relations.
 - 2.6 utilising cash, cheques, bank mandates;
 - 2.7 made by You in response to a ransom request or other illegal demand or threat. This includes but not limited to: data kidnapping; threats to delete; amend; disseminate; or change access to your data or other assets;
 - 2.8 where some or all of the financial loss is covered by another party or insurance policy;
 - 2.9 made towards lottery, unexpected bequeath of wealth, or any other similar unsolicited promises or dishonest incentives;
 - 2.10 made when the Security System is installed and up to date but not active, in particular made on devices or operating systems or browsers not supported by the valid Security System or where not all the minimum protections are enabled;
 - 2.11 not made with Bankcards, in particular those not provided by Financial Institution.
- 3. Any financial losses:
 - 3.1 resulting from unauthorized use of Bankcards or PIN, TAN, CVV, other identification or legitimation data, a digital signature or genuine bearer securities or identity papers, which were or came into the possession of others or of which others had gained knowledge stolen prior to the inception of the insurance cover;
 - 3.2 arriving from another party or company having disclosed your personal information, whether intentionally, unintentionally or as a result of Data Breach or cyber-attack;

- 3.3 which are entitled to be covered under any applicable laws, rules or guidelines from any competent authority, court or government, both local or regional;
- 3.4 for which Financial Institution is liable and has not nullified its liability in writing;
- 3.5 incurred because You couldn't reach the institutions responsible for blocking Your Bankcards;
- 3.6 due to mistakes in legitimate electronic code or damage from code installed on your electronic device(s) during the manufacturing process, upgrade process or normal maintenance;
- 3.7 resulting from Your online activities made on devices with browsers or operating systems not supported by the Security System; and
- 3.8 incurred when Allyz Cyber application or other Security System application was not installed and valid.

relating to any cards, accounts, or transactions which are not applied for Your personal use, such as any business account under a company name.

CONDITIONS APPLICABLE TO SECTIONS 1-4

Reporting to Your Financial Institution. You have the duty of reporting to Your Financial Institution any incidents that have caused you financial loss on your Bankcards at the earliest possible time to Your Financial Institution in accordance with the terms and conditions issued by Your Financial Institution, who is responsible for the management of Your Bankcards of the occurrence of the insured event and of any loss incurred. If you fail to comply, We may not pay Your Claim.

Police Reporting. You are obligated to report the incident within 24 hours to the police and send Us confirmation by the police that complaint has been filed by You in relation to the claim.

Additional Documents. You are obligated to submit to Us the documents listed below or to take steps to have these drawn up:

- copy of the written communication which the Claim originated from – for Authorized Fraudulent Transactions only – such as e-mail or SMS with malicious link or instructions towards a transaction
- copy of the notification of how and when the fraud and the Authorized Fraudulent Monetary Transaction or Unauthorized Fraudulent Transaction on non-Bankcard took place and/or a dispute form sent by You to Your Financial Institution.
- fraud report from Your Financial Institutions with identification of or conclusion on:
 - Authorized Fraudulent Monetary Transaction or Unauthorized Fraudulent Transaction on non-Bankcards
 - the root cause of the fraud both from Your Financial Institutions and Your point of view
 - level of Your negligence (if any)
- any evidence pertaining to the fraudulent incident but not limited to account statement, browsing history, conversation from emails or text messages.

- confirmation from Your Financial Institution that refund has been claimed from recipient institution of Authorized Fraudulent Monetary Transaction or of Unauthorized Fraudulent Transaction on non-Bankcards
- confirmation the recipient institution rejected the refund of Authorized Fraudulent Monetary Transaction or of Unauthorized Fraudulent Transaction on non-Bankcards and for what reason and with dates of each request and reply
- confirmation from Your Financial Institution that they reached out to the recipient of Authorized Fraudulent Monetary Transaction or of Unauthorized Fraudulent Transaction on non-Bankcards claiming for refund without success with dates of each request and reply.
- any additional documents where required

Security System Information. You must confirm that a valid Security System, either of your choice or included in the Allyn Cyber application, was installed, active, and is up-to-date on your devices and browsers during Your online activities, in particular when the fraudulent activities took place. If You choose Your own Security System, You must provide its name, version, and proof of purchase (if not free), along with any logs or activity histories from Your devices proving the system was active and up-to-date at those times.

SECTION 5 – ONLINE SHOPPING PROTECTION

We will reimburse you on the delivery or return shipment costs that are not absorbed by the Seller or Courier up to the Benefit Limit for the following events under this Section 5 - Insured Object not delivered, Defective Delivery, or Non-Compliant Delivery.

When You have asked the Seller or the Courier for compensation, and/or fulfil the Seller's or the Courier's requirements to get compensation, and no amicable solution can be found with the liable Seller and a dispute arises between You and the Seller, We will at our discretion either repair the Insured Object, replace the Insured Object, reimburse the cost of repairing the Insured Object based on repair invoice or refund You the Purchase Price of Insured Object up to Our Limit of Liability provided You have fulfilled Your obligations.

ELIGIBILITY

This section 5 covers:

- You; and
- Purchases from Seller that have its registered office or physical shop within Hong Kong, Mainland China, Japan, Korea, Singapore, Taiwan, European Economic Area, Switzerland, United Kingdom, United States of America, Canada, Australia, New Zealand .

In the event of a Claim for a covered event regarding Your Household Member, You as the Insured Person must open the Claim.

EXCLUSIONS APPLICABLE TO SECTION 5

The following items are excluded from the insurance cover.

1. Buildings.
2. Land.
3. Tickets (including e-tickets).
4. Coupons.
5. Aircraft.
6. Motor vehicles.
7. Watercraft.
8. Perishable goods (e.g. food).
9. Plants.
10. Animals.
11. Services.
12. Copyrights.
13. Electricity.
14. Gas.
15. Illegal goods.
16. Grey Market goods.
17. Intangible and digital goods (e.g. crypto currencies, "NFT" non fungible tokens, downloaded digital data).
18. Products being included in a subscription or service (e.g. mobile phone paid in installments with monthly payment on your mobile phone service)
19. Products with safety features removed, bypassed, disabled or altered.
20. Products not intended to be sold in Hong Kong.
21. Product or group of products sold as a lot or group of products under a listing.
22. Any goods from a peer-to-peer or auction platform. (e.g. Carousell, Facebook Marketplace, eBay, etc.)
23. Uninsured capital transactions, speculative transactions and bets; gaming or wager contracts.
24. Forward or speculative transactions; securities; book-entry securities, participating interests.
25. Products sold "as is" as You have taken the responsibility of pre-existing conditions.
26. Products with a Purchase Price below HKD 500;
27. Products that are not brand new;
28. Products bought for You for purposes other than personal use;
29. Products not purchased using Your Bankcards; or
30. Products not delivered by a Courier; a branded delivery agent of the Seller; the Seller itself

The following events are excluded from the insurance cover:

1. Any damage to Insured Object or loss of Insured Object whilst in Your possession.
2. Any alteration of the Insured Object made by You without Our or the Seller's prior approval.
3. Any situation where a Claim can be made to the manufacturer during the manufacturer's warranty period.
4. Purchases of any good whom the Seller is not a valid registered business
5. Failure due to faults or defects in materials and workmanship.

6. Cost and loss arising from not being able to use Your product e.g. hiring a replacement product.
7. Any amount recovered from a Courier or the Seller or other parties.
8. Non-Delivery or delay in delivery resulting from a strike or activity arranged by the labour / trade union by the Seller, Courier or the postal service.
9. Purchases or Payments made in cash, bank cheques, vouchers.
10. Disputes arising from non-payment by the Insured Person.
11. Purchases or Payments made through Bank Accounts related to banks, Financial Institutions and other online payment account providers not approved nor supervised by Hong Kong regulator or by Us.
12. Any Claim resulting from bankruptcy or business closing of the Seller.

CONDITIONS APPLICABLE TO SECTION 5

The follow conditions are subjected to this Section 5:

1. For each Claim at a minimum We will request the Proof of Purchase of the Insured Object related to the Claim. Once we have received this information, We will evaluate your Claim and if considered valid, We will provide you with information on the administrative steps to be taken.
2. In order to be eligible for a compensation You will need to prove that:
 - 2.1 You have contacted (by email; in writing; or by fax) the Seller/Courier within the legal period for reclamation to assert Your statutory, contractual, and/ or Your warranty rights and
 - 2.2 The Seller/Courier failed to meet its obligations to compensate You within its published complaints handling committed timeframe if available; if timeframe is not published then within 60 days since Your reclamation and
 - 2.3 The Seller/Courier did not compensate nor refund You the Purchase Price or shipment costs they are legally liable for;
 - 2.4 In case of defective or Non-Compliant delivery, the Insured Object is damaged, incomplete or doesn't correspond to the description reported on the order form.
3. If the Seller doesn't accept the return of the Insured Object, You may also be requested to ship it to Us at Our expenses.
4. Once You have fulfilled Your obligations, We will evaluate your Claim and if considered valid, We will cover You up to the Limit of Liability as specified in the Schedule of Benefits.
5. Any amounts recovered by You after the payment of the Claim are due to be paid to Us up to the amount We covered.
6. In the event of any payment under this Section 5, We shall be subrogated to all Your rights of recovery therefore against any person or organization and the You shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You shall take no action after the loss to prejudice such rights.

SECTION 6 – ALLYZ CYBER SECURITY PROTECTION SERVICE

We will provide you a complimentary licence for the Allyz Cyber application, which offers protection against viruses, malwares, Phishing and Smishing, and unsecure connections when entering banking and payment websites, along with security features such as Privacy VPN, safe browsing, device protection, ID monitor.

To maintain the validity of this Policy, You must have installed the Allyz Cyber application or other valid Security System services on Your personal electronic devices (including mobile phones) to ensure adequate protection for your devices, online activities, and personal information. Failure to have such protection may affect the validity of this Policy.

However, the Allyz Cyber application cannot guarantee:

- a full and absolute protection against computer viruses and other network threats and scams,
- completeness of the search,
- to detect any Data Breach on the internet,
- to delete or block any found Data Breach.

SECTION 7 - GENERAL EXCLUSIONS

We will not pay under any sections of this Policy for loss or liability arising directly or indirectly as a result of or in connection with any of the following:

7.1 Any incident that occurred out of the Period of Insurance, that is before the start date or after the end date of Your insurance cover as shown on Your Policy Schedule;

7.2 Losses relating to any debit or credit cards and any online payment accounts not held by You and not issued in Your name by the Financial Institutions. In particular, personal debit or credit cards and online payment accounts held by co-holders of Your Bankcards, which are issued in their name by Financial Institutions and are not jointly held by You and not issued jointly in Your name by Financial Institutions.

7.3 Losses relating to any debit and credit cards and any online payment accounts not issued in Hong Kong.

7.4 Any transactions made on Your Bankcards by Your Household Members, your Domestic Helper and employees.

7.5 Gross negligence from You not taking all reasonable efforts to take due care and precautions for safeguarding and security to avoid or minimize in resulting in a Claim and loss under this Policy;

7.6 If any law or regulation prevents Us from providing any benefits to You or Your Household Member then no other compensation will be provided;

7.7 Any loss or damage caused by the order of any government authority;

7.8 You acting illegally or breaking any government prohibition or regulation;

- 7.9 Any Claim arising from dishonest, fraudulent, criminal, malicious or intentional act, error or omission, or any intentional or knowledge violation of any applicable law by You;
- 7.10 Any Claim arising from Your business activities (including but not limited to e-trading and blogging where You receive remuneration or benefits in any form), occupation or political affiliations;
- 7.11 Any Claim arising from activity intended to realize a benefit or financial gain to which You are not legally entitled;
- 7.12 Any loss of profit, loss of interest, consequential losses or damages;
- 7.13 Damage caused by external events such as storms, fire, flood, lightning, and explosion; natural forces; nuclear energy; and land subsidence, insect infestation; electro-magnetic pulse, whether man-made or naturally occurring, seepage, pollution or contamination; ionizing radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it; pressure waves from aircraft and other flying objects travelling at or above the speed of sound;
- 7.14 Consequences of infectious risk situations in an epidemic or pandemic context;
- 7.15 Damage directly or indirectly caused by, resulting from or in connection with war, invasion, revolution, nationalization, confiscation, expropriation, deprivation, requisition or any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this exclusion an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organization(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 and/or any act deemed to be an act of terrorism.
- 7.16 Any loss or damage due to out-of-date IT systems or IT systems without needed maintenance or patches;
- 7.17 Any loss or damage due to breaches of third-party websites or databases, whether directly resulting in public disclosure of personal data or not;
- 7.18 Any loss or damage ultimately due to faulty or defective service provided by a third party/ external supplier not directly related to the insured events and the coverages described in these Terms and Conditions.

SECTION 8 - GENERAL PROVISIONS

8.1 Communication with other Financial Institutions. We will not take part in any communication/liaison directly with any credit reporting agencies, card networks and/or Financial Institution on Your behalf.

8.2 Policy effective date. The Period of Insurance is stated in your Policy Schedule that forms part of Your insurance policy. The insurance policy will expire on the expiry date shown on Your Policy Schedule if neither You or We have cancelled the insurance policy.

8.3 Renewal of the insurance policy. You will receive renewal invitation via the email address on file one month prior to the expiry date of the existing policy as stated on the Policy Schedule. This invitation will include details regarding the renewal terms, any changes to the policy, and instructions for completing the renewal process. It is Your responsibility to ensure that Your email address on file is current and to review the renewal invitation promptly upon receipt. Failure to renew the policy before the expiry date may result in a lapse of coverage. We reserve the rights to amend the terms of renewal and will provide notification of any such changes within the renewal invitation.

8.4 Cancellation by You. This insurance policy is non-cancellable by You. Once coverage has been initiated, You agree to maintain the Policy to its full term as specified in the Policy Schedule.

8.5 Termination by Us. We reserve the rights to terminate Your Policy or to change the terms of Your insurance policy with immediate effect if You:

- Have acted dishonestly or provided incomplete information when taking out the insurance policy;
- Have purposely misrepresented or failed to disclose the facts when submitting a Claim;
- Have committed or attempted to commit fraud;

In such circumstances, We will not return any of the Premium to You.

In the event that we choose to terminate Your insurance policy, we will notify You in writing.

8.6 International Sanctions.

No (re)insurer shall be deemed to provide cover or any benefit and no(re)insurer shall be liable to pay any claim hereunder to the extent that the provision of such cover or benefit or payment of such claim would expose that (re)insurer to any sanction, prohibition or restriction under relevant trade or economic sanction laws or regulations.

8.7 Geographical scope. The insurance coverage is valid worldwide as long as no other geographical scope is provided for in each section.

8.8 Entire contract. The Policy Schedule, Policy Wording, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by You for insurance not included herein shall avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by Us and such approval is endorsed hereon.

8.9 Contribution (duplicate coverage). In the event of other policies covering the same loss, We shall not be liable to pay or contribute more than its ratable proportion of any such Claim.

8.10 Right of Claim. The extension of Our liability in respect of any person other than You shall give no right of claim hereunder to such person, the intention being that You shall in all cases claim for and on behalf of such person and the receipt of Your Claim proceeds shall in any case absolutely discharge Our liability hereunder.

8.11 Claims cooperation. As a condition precedent to the Company's liability, You should cooperate fully with Us, and will upon request execute any document to empower Us to obtain relevant information. You are

required to follow any additional instructions provided by Us. We may provide specific guidance or steps that need to be taken in response to the event to ensure proper handling and processing of the Claim. It is Your responsibility to adhere to these instructions to facilitate the claims process and ensure compliance with the terms and conditions of this Policy.

8.12 Claims notification. You shall give written notice to Us as soon as practicable, and in every case within sixty (60) consecutive days after any loss, damage or Occurrence that may give rise to a Claim comes to Your knowledge, whichever is earlier.

8.12.1 Where notice (or any supporting document or proof) is submitted after the sixty (60) day period, the Claim shall be irrevocably forfeited unless You can, to the Our sole satisfaction of, produce contemporaneous written evidence both (i) that it was impossible to comply with the time limit, and (ii) that notice was given at the earliest practicable opportunity. The burden of proof rests entirely upon You.

8.12.2 In the case of any losses, You must report the incident to Your Financial Institution in accordance with the terms and conditions issued by Your Financial Institution, and forward to the information to Us with the Claim form. Failure to do so shall invalidate the Claim unless You can satisfy Us, with independent documentary proof, that such report was impracticable and that a report was filed at the earliest possible opportunity.

8.13 **Payment of Claims.** Payment of any Claims shall be made directly to You. Any receipt by You of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all liability of Us in respect of such Benefit. Upon Your death, all Benefit(s) which are payable to You under this Policy shall be made to Your estate.

8.14 **Recovery of excess compensation in Claims.** If You recover any money related to the Claim that exceed Your actual financial loss after accounting for the Claim payment to You by Us, You are required to pay back the excess amount to Us.

8.15 **Fraudulent Claims.** If the Claim be in any respect fraudulent or if any fraudulent means or devices be used by You or anyone acting on the behalf to obtain any benefit under this Policy, all benefit in respect of such Claims shall be forfeited.

8.16 **Forfeiture of benefits.** If the loss or damage be occasioned by the wilful act or with the connivance of You; or, if the Claim be made and rejected and an action or suit be not commenced within twelve (12) months after such rejection; or (in the case of an arbitration taking place in pursuance of section 9.16 of this Policy) within twelve (12) months after the arbitrator or arbitrators or umpire shall have made their award, all benefits hereunder shall be forfeited.

8.17 **Rights of third parties.** Nothing in this Policy is intended to confer any enforceable benefit on any party other than You and Us, whether pursuant to the Contracts (Rights of Third Parties) Ordinance (Cap 623) or otherwise. It is hereby noted and agreed that You and Us, as named in the Policy Schedule, shall have the exclusive right to amend this Policy by agreement or to cancel or terminate the Policy in accordance with its terms, without giving notice to, or requiring the consent of, any other person.

8.18 **Arbitration.** If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single

arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party.

- 8.18.1 In case either party shall refuse or fail to appoint an arbitrator within two (2) calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings.
- 8.18.2 The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award.
- 8.18.3 And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.
- 8.19 **Legal actions.** No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.
- 8.20 **Limitations controlled by statute.** If any time limitation of this insurance, with respect to giving notice of Claim or furnishing proof of loss, is less than that permitted by the law of Hong Kong, such limitation is hereby extended to agree with the minimum period permitted by such law.
- 8.21 **Compliance with Policy provisions.** Failure to comply with any of the provisions contained in this Policy by You and/or Insured Person shall invalidate all Claims hereunder.
- 8.22 **Policy interpretation.** This Policy is subject to the laws of Hong Kong and the parties hereto agree to submit to the exclusive jurisdiction of the courts of Hong Kong.
- 8.23 **Assignment.** No notice of assignment of interest under this Policy shall be binding upon Us unless and until the original or a duplicate thereof is filed at the registered Office of Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch, Suite 403-411, 4/F., 12 Taikoo Wan Road, Taikoo Shing, Hong Kong and Our consent to such assignment is endorsed. We do not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of Us shall be used in defense of any Claim arising.
- 8.24 **Clerical error.** Clerical errors by Us shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.
- 8.25 **Prevailing language.** The Terms and Conditions in the Chinese Policy Wording is translated from this English version only for Your reference. Should there be any inconsistency between Chinese and English versions in policy wording, the English version shall prevail.
- 8.26 **No dissemination of confidential information.** Obligation to not disseminate, store or share passwords, access codes and similarly confidential information (PIN, TAN, card numbers, CVV,

other identification or legitimation data, a digital signature or genuine bearer securities or identity papers, etc) publicly and/or with lack of care

8.27 **Comply with Financial Institutions' terms and conditions.** You are obligated to comply with the terms and conditions of the Financial Institution that manages Your Bankcards.

8.28 **Valid Security System .** You are obligated to have installed an active and up-to-date Security System application on Your devices that you use for your online activities and payments with all security components enabled, which at a minimum providing preventative protection against:

- viruses and malwares
- Phishing and Smishing (malicious web links and websites)
- unsecure connections when entering banking and payment websites

SECTION 9 – ONGOING DUTY OF DISCLOSURE

You must promptly provide Us complete and accurate information regarding all relevant facts that You know or should reasonably be expected to know when applying for insurance coverage and during the Period of Insurance. This information is essential for Us to determine the appropriate coverage and Premium. Failure to disclose such information may lead to adjustments in Claim payments or the denial of Claims.

SECTION 10 - PERSONAL INFORMATION COLLECTION AND USE STATEMENT

All personal data collected and held by Us will be used in accordance with our Personal Information Collection Statement, as notified to You from time to time and is available at this website: <https://www.personal.allianz.com.hk/en/footer/pics>

You shall, and shall procure all other Insured Person(s) covered under the Policy to authorized us to use and transfer data (within or outside of Hong Kong), including sensitive personal data as defined in the Personal Data (privacy) Ordinance (Cap486), Laws of Hong Kong, for the obligatory purposes as set out in our Personal Information Collection Statement as applicable from time to time.

When information about a third party is provided by You to us, You warrant that proper consents from the relevant data subjects have been obtained before the personal data are provided to Us, enabling Us to assess, process, issue, and administer this Policy including without limitation, conducting any due diligence, compliance and sanction checks on such data subjects.

安聯個人網絡安全保險

此安聯旅遊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）香港分公司承保。

保單條款及細則

簡介

感謝您選擇安聯個人網絡安全保險。請您細心閱讀本保單條款，當中詳列了您的保障範圍，包括受保及不受保的事項。請妥善保存此文件以作日後參考。

您的保單包括下列文件：

- 投保申請書及聲明；
- 本保單條款及細則（即本文件）；
- 保障表
- 保單承保表；以及
- 任何其他批註文件。

您的保單承保表將列明：

- 您的計劃類型及保障詳情；
- 受保期；以及
- 任何適用於您保單的額外條款及細則。

如有任何查詢，歡迎聯絡本公司。

個人網絡安全保險條款及細則

在您支付保費，並受本保單條款、批註及承保表所載之定義、不保事項、限制、條文及條款約束的前提下，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（下稱「本公司」或「我們」）同意根據本保單的條款及細則，向保單承保表所列明之受保人提供保險保障，並在本保單所訂明的範圍內賠償損失。

保單承保表、保單條款及批註（如有）構成完整的保險合約（下稱「本保單」）。請您務必仔細閱讀保單承保表及保單條款，並特別留意當中適用於所有情況的「一般不保事項」及「一般條款」部分。

本保單主要為持有銀行卡並居住於香港的人士而設。本保單提供多項保障，但於某些情況下將不提供保障。

此等保障限額、不保事項及條件，詳列於本保單條款中。我們特此提醒您注意以下幾點：

- b. 如符合以下資格，您方可成為本保單的受保人：
- i. 您為香港居民；
 - ii. 您持有由香港金融機構發出的銀行卡；
 - iii. 你的裝置上已安裝有效的保安系統應用程式
- c. 本中文保單之條款及細則為英文版本之翻譯本，並僅供閣下參考。如兩個版本的條款詮釋存在差異，概以英文版本為準。

請您仔細閱讀本保單條款，以確保您投保所需之保障。在您支付保單承保表所列之保費後，我們將會按照本保單的條款及細則，為您提供所選擇保障的保險服務。

一般定義

就本保單而言：

「**經授權的欺詐性金錢交易**」是指雖然交易獲得您根據與金融機構訂立的協議授權進行，但實際上是由第三方透過遠程操控完成，且該交易非因銀行卡被盜而引致，並直接且單一地導致經濟損失。

「**銀行卡**」是指由香港相關金融機構以您的名義發出，並連接至您於該機構開立的網上付款帳戶的實體或虛擬扣帳卡或信用卡，包括儲存在流動裝置中的卡。

「**銀行帳戶**」是指您於香港相關金融機構持有或共同持有的個人或聯名帳戶。

「**賠償限額**」或「**責任限額**」是指就本保單保障項目所訂明的最高賠償金額。

「**爆竊 – 強行闖入處所**」是指於可確認的時間及地點內，您的銀行卡在所有可用安全設備運作中的情況下，從上鎖處所中被盜，且必須以實質力量及暴力方式闖入該處所。

「**爆竊 – 強行闖入車輛**」是指於可確認的時間及地點內，您的銀行卡在所有可用安全設備運作中的情況下，且在視線以外情況下，從上鎖的車輛內被盜去，並需以實質力量及暴力方式闖入該車輛。

「**索償**」是指由一次事故引致的單一損失或連串損失。

「**速遞公司**」是指根據法例獲授牌，經營貨物或文件運送業務的公司。

「**有缺陷的送貨**」是指受保物品在運送過程中出現損毀或不完整的情況。

「**家庭傭工**」是指根據有效的香港僱傭合約聘請的全職同住傭工，其日常工作範圍僅限於受保物業內。

「**金融機構**」是指獲香港金融管理局發牌並受其監管之任何金融機構。

「**灰色市場**」是指透過未經授權的方式，於不同國家買賣某公司產品之商人或交易。

「**香港**」是指香港特別行政區。

「**家庭成員**」是指與您有家庭關係並永久居住於受保物業的家人，例如配偶、子女、親戚、父母或其他人仕等，但不包括：

- 家庭傭工；
- 僱員；
- 租客。

「**受保物品**」是指單件物品價值超過港幣 500 元（含稅但不包括運費），並由您全額以銀行卡支付購買之可移動、實體財物。該物品必須為全新、供個人用途、並透過網上或實體店以銀行卡購買，且由速遞公司、品牌授權送貨代理或賣方親自送遞。

「**受保人**」或「**您**」是指於保單承保表中列明，享有本保單保障的人士。

「**交付物品與訂購不符**」是指受保物品與訂單表格所列之描述不相符，或與您所選項目不相符，當中涉及以下評估標準之一：

狀況：產品與預期狀況不符，例如應為全新但實為二手，或應正常運作但實際損壞。

物料：實際使用物料與標示不符，例如以人造皮革取代真皮，或以貼皮木取代實木。

產品代數：產品版本與廣告不符，例如應為最新款式但實為舊款。

產品完整性：產品缺少部件或組件。

品牌合規性：產品不符合製造商規格，例如非由指定製造商生產，或被海關沒收。註：如屬蓄意或知情情況下購買偽冒產品者，將不受保障。

顏色：實際產品顏色與廣告或訂單表格不符。

「**未送達**」是指自賣方原定送貨日期起計十四（14）日內，您仍未收到的受保物品。

「**付款**」是指由香港相關金融機構以您名義發出之銀行卡或網上付款帳戶。

「**受保期**」是指於保單承保表上所載的保單有效期。

「**釣魚詐騙**」是指透過電子郵件欺詐手法誘使您進行交易或披露個人資料，以盜取您銀行卡或相關金融機構帳戶內資金之行為。

「**扒竊**」是指在人多擠逼的場所中，從您的衣袋或手袋裡竊去您的銀行卡之犯罪行為。

「**保單承保表**」或「**承保表**」是指列明您之保障詳情及適用於您保單的特定條款（例如受保期、計劃類別及保費）的文件。

「**保費**」是指您為獲得本保險所提供的權益與保障而須繳付之金額。

「**購買證明**」是指可證明您於購買日期購買受保物品之文件。該文件須包括受保物品之識別資料，例如製造商、類型或型號、序號及 / 或 IMEI 號碼，以及賣方名稱及相關資料。

「**購買日期**」是指您由賣方購買受保物品的日期。

「**購買價格**」是指您於購買受保物品時實際支付之金額（包括所有稅項），以購買證明所示為準。購買價格可與市值不同，因其可能包括折扣或特別優惠。

「**搶劫**」是指他人以身體暴力、威脅或恐嚇方式，非法奪取您銀行卡的行為。

「**保障項目表**」是指列明各項保障金額及自負金額詳情的文件。

「**安全系統應用程式**」或「**安全系統**」是指提供保安功能及服務的軟件方案，用以防範病毒及惡意程式、釣魚詐騙及短信詐騙以及在進入相關金融機構及付款網站時防止出現不安全連線情況。例如：Allyz Cyber、McAfee、Norton、Kaspersky、Bitdefender、Panda、AVG、Scanguard、Intego 及 F-Secure。

「**賣方**」是指根據其主要營業地所屬國家法律，合法組織、持牌及註冊的實體，並從事網上及 / 或實體店鋪銷售商品的業務。

「**短信詐騙**」是指透過手機短訊欺詐性誘使您進行交易或披露個人資料的行為，而該資料可用以從您的銀行卡或相關金融機構帳戶盜取金錢。

「**條款及細則**」是指適用於所有保險合約的一般規則。此部分載有本保單適用之「一般不保事項」及「一般條件」。請注意，只有本文件中所列條款及細則方為本保單的有效條文。

「**銀行卡盜竊**」是指您的銀行卡被以下任何方式盜竊的情況：爆竊 – 強行闖入車輛、爆竊 – 強行闖入處所、搶劫、扒竊、近距離盜竊及非法入侵盜竊等情況。

「**近距離盜竊**」是指在沒有使用身體暴力或精神暴力道德脅迫的情況下，於您可觸及和視線範圍內（最多一米內）發生之銀行卡盜竊事件。

「**非法入侵盜竊**」是指第三方在您居住的住所內，於您在場但在您及 / 或您的家庭成員及 / 或家庭傭工毫不知情的情況下非法進入該住所並盜取銀行卡的行為。

「未經授權的欺詐性金錢交易」是指由第三方透過遠程操控，在未經您同意下授權進行的金錢交易，並直接且單一地導致財務損失。

「我們」或「本公司」或「安聯」是指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。

保障項目

第一節 — 經授權的欺詐性金錢交易

如您的相關金融機構並無就您直接因釣魚詐騙及 / 或短信詐騙而引致的「經授權的欺詐性金錢交易」所造成的損失提供任何賠償，並且您已履行本文件適用於第一至第四節的條件所列之責任，我們將根據《保障項目表》所載的「經授權的欺詐性金錢交易」之賠償限額，向您作出賠償。

如您的相關金融機構已就該事件作出部分賠償，我們將會根據我們的責任限額，就相關未獲賠償之自負金額及免賠額向您作出補償。

第二節 — 未經授權的欺詐性金錢交易

如相關金融機構並無就您透過非銀行卡進行之「未經授權的欺詐性金錢交易」所造成的損失提供任何賠償，並且您已履行本文件適用於第一至第四節的條件所列之責任，我們將根據《保障項目表》所載的「未經授權的欺詐性金錢交易」之賠償限額，向您作出賠償。

如相關金融機構已就該事件作出部分賠償，我們將會根據我們的責任限額，就相關未獲賠償之自負金額及免賠額向您作出補償。

第三節 — 未經授權的銀行卡交易

如因您的銀行卡被盜而引致您的銀行卡出現「未經授權的銀行卡交易欺詐性金錢交易」，而相關金融機構未有就此造成的損失作出任何賠償，並且您已履行本文件適用於第一至第四節的條件所列之責任，我們將根據《保障項目表》所載的「未經授權的銀行卡交易」之賠償限額，向您作出賠償。

如相關金融機構已就該事件作出部分賠償，我們將會根據我們的責任限額，就相關未獲賠償之自負金額及免賠額向您作出補償。

第四節 — 其他行政費用

就第一節、第二節或第三節中的任何有效索償，我們將就與受保事件相關的必要行政費用向您作出賠償。此類費用包括郵票、稅項、國際長途電話費、您已支付的其他自費支出、與報案或處理索償有關的必要交通及住宿費用（包括乘搭的士前往警署或相關金融機構、在外地報警期間所需酒店住宿開支等）。上述費用將會根據《保障項目表》所列之保障金額上限給予賠償，僅適用於第一節、第二節及第三節所涵蓋的受保事件。

第一至第四節適用之不保事項

在以下情況下，我們將不會就相關費用作出賠償：

1. 任何經授權的欺詐性金錢交易：
 - 1.1 其並非因釣魚詐騙或短信詐騙而引致；
 - 1.2 其並非按照您與相關金融機構所協定之方式授權進行；
 - 1.3 釣魚詐騙或短信詐騙發生於您用於閱讀相關詐騙電郵或短信以及執行授權該筆交易的裝置上，而該裝置未有安裝、啟動或更新有效的安全系統應用程式；
 - 1.4 發生於本保單所載受保期以外之釣魚詐騙或短信詐騙事件；
 - 1.5 涉及使用已被香港警務處、香港金融管理局、香港證券及期貨事務監察委員會或消費者委員會公佈為詐騙用途之網站或手機應用程式所進行之交易；
 - 1.6 該釣魚詐騙或短信詐騙的電郵或短信包含以下錯誤或不合理內容之一：
 - 1.6.1 拼字錯誤，例如：
 - 1.6.1.1 常用詞拼寫錯誤；
 - 1.6.1.2 標點錯誤導致句子結構混亂；
 - 1.6.1.3 動詞時態或語氣使用不當；
 - 1.6.1.4 冠詞或介詞使用錯誤或重複遺漏；
 - 1.6.2 明顯不一致之內容，例如：
 - 1.6.2.1 不合理或虛構的送貨地址；
 - 1.6.2.2 標題或內容帶有煽動性或令人擔憂的語氣；
 - 1.6.2.3 模糊、失真、像素化、或遠距離拍攝的圖像及標誌；

- 1.6.3 與描述場景不符的邏輯或時間錯誤；
 - 1.7 您曾於過往遭遇過類似的釣魚詐騙或短信詐騙企圖涉及您因受人誤導而採取行動或透露個人資料作為交易之用，尤其來自下列來源之異常金錢或援助請求：
 - 1.7.1 有困難的家庭成員；
 - 1.7.2 潛在的戀愛關係對象；
 - 1.7.3 聲稱為公用事業、電訊或資訊科技公司的技術人員；
 - 1.7.4 聲稱為任何金融機構銀行職員或其代表；
 - 1.7.5 工作上的同事或上司；
 - 1.7.6 獵頭公司或僱主；或
 - 1.8 涉及之釣魚詐騙或短信詐騙是由您以外之他人（包括但不限於家庭成員）或非銀行卡聯名持有人接收或回應的。
2. 涉及以下任何情況的交易：
- 2.1 原意為換取任何數碼或實體貨品、服務、合約、金錢或貨幣（包括但不限於加密貨幣、NFT、金融工具、顧問服務、黃金及其他貴金屬、煤氣或電力供應、遊戲虛擬物品、演唱會或活動門票等）以獲取利潤之交易；
 - 2.2 法例規定須使用雙重身份驗證的情況下而未有執行者；
 - 2.3 因您關閉相關金融機構已設置之反詐騙功能（例如每日轉賬限額、新收款人設立流程）而導致的損失；
 - 2.4 並非由您本人或您的銀行卡聯名持有人進行之交易；
 - 2.5 交易對象為您認識或與您有任何關係或熟人，包括但不限於：
 - 2.5.1 您或配偶的父母、子女、叔伯、姨舅、堂表親、孫兒女等；
 - 2.5.2 曾與您有密切私人關係，基於友誼、信任並有定期來往者；
 - 2.5.3 與您有業務或專業關係之人士；
 - 2.6 使用現金、支票或相關金融機構授權書進行之交易；
 - 2.7 因應勒索要求或其他非法要求或威脅而進行之付款，包括但不限於資料綁架、威脅刪除、更改、公開或限制您對資料或其他資產的存取權限所進行的交易；
 - 2.8 部分或全部財務損失已由第三方或其他承保者作出賠償；
 - 2.9 涉及彩票、中獎通知、意外遺產或其他類似未經要求之承諾或欺詐性誘因所進行之付款；
 - 2.10 即使裝置已安裝及更新安全系統，惟在交易發生時未有啟用，或該裝置、操作系統、

瀏覽器不受有效安全系統所支援，或未啟用所有必要防護功能者；

2.11 非透過銀行卡進行的交易，尤其是使用非相關金融機構提供之支付工具進行者。

3. 牽涉以下任何類型的財產損失：

3.1 因銀行卡或個人密碼、交易授權碼、驗證碼、其他身份認證資料、合法憑證、數碼簽署或真實持有人證件的未經授權使用所導致的損失，而有關資料於本保險責任生效前已被他人竊取、取得或知悉；

3.2 您的個人資料被其他第三方或公司有意或無意披露，或因資料外洩或網絡攻擊而引致的損失；

3.3 屬於根據任何管轄機關、法院或政府（不論屬地方或地區）所適用之法律、規則或指引下可獲賠償的損失；

3.4 屬於應由相關金融機構承擔賠償責任之損失，且該相關金融機構未曾以書面形式正式免除其賠償責任；

3.5 因您未能及時聯絡有關機構以凍結或停用您的銀行卡，所導致的損失；

3.6 因合法電子程式碼錯誤，或於電子裝置製造、升級或正常維護期間所安裝的程式碼所造成損壞而引致的損失；

3.7 因您於未受安全系統支援的瀏覽器或作業系統上進行網上活動而導致的損失；

3.8 於未有安裝、或已安裝但未處於有效狀態之 Allyz Cyber 應用程式或其他安全系統應用程式的情況下所造成的損失。

上述不保事項亦適用於非個人用途之任何卡、帳戶或交易，例如以公司名義開立之商業帳戶。

適用於第一至第四節的條件

向相關金融機構報告之責任。如您的銀行卡發生任何導致財務損失之事故，您有責任根據相關金融機構所制定的條款及細則，於可行情況下盡早向其作出通知。該相關金融機構負責管理您銀行卡的使用及處理與承保事件及所涉及損失有關之事項。如您未能履行此責任，我們有權拒絕就您的索償作出賠償。

報警之責任。您有責任於事件發生後 24 小時內報警，並須向我們提供您已向警方報案之證明文件，以支持您的索償申請。

補充文件。為處理您的索償申請，您須提交以下文件或採取行動以協助獲得該等文件：

- 有關索償起因之書面通訊副本（僅適用於授權詐騙金錢交易），例如包含惡意連結或指示您進行交易之電郵或短信副本；
- 說明詐騙事件之發生方式及時間、授權詐騙金錢交易或非銀行卡之未經授權詐騙交易之通報文件，或您向相關金融機構提交的爭議表格副本；
- 相關金融機構所提供的詐騙報告，內容應包括：
 - 涉及之授權詐騙金錢交易或非銀行卡之未經授權詐騙交易的資料；
 - 事件根本原因之說明，以及包括相關金融機構及您雙方在內的觀點立場；
 - 您的疏忽程度（如有）；
- 與詐騙事件有關之證據文件，包括但不限於帳戶結單、網頁瀏覽紀錄、電郵或短訊對話內容；
- 相關金融機構證明其已就相關授權詐騙金錢交易或非銀行卡之未經授權詐騙交易向收款機構提出退款申請的文件；
- 收款機構拒絕退款的證明，包括原因及每次申請與回覆的日期；
- 相關金融機構證明其曾聯絡收款人要求退款但未能成功的紀錄，包括每次聯絡與回覆的日期；
- 其他按要求提交之補充文件。

安全系統資料。您必須證明在您進行網上活動期間（尤其是在詐騙事件發生時），您的裝置及瀏覽器已安裝、啟用及更新有效的安全系統。該安全系統可為您自行選用的第三方系統，或為 Allyz Cyber 應用程式所內建的系統。如您選擇使用自選安全系統，則您需提供該系統的名稱、版本、購買證明（如非免費），並提供您裝置的操作紀錄或活動歷史，以證明該系統當時為有效並處於運作狀態。

第五節 — 網上購物保障

在本第五節下，如受保物品未有送達、交付出現瑕疵或交付物品與訂購不符，當賣方或速遞公司未能承擔相關送貨或退貨運費時，我們將根據保單承保表所載的保障限額，賠償您相關費用。

當您已向賣方或速遞公司提出索償，並 / 或依照其要求履行索償程序，惟未能與負責的賣方達成和解並產生爭議時，在您已履行本保單所列責任的前提下，我們可按酌情決定，對受保物品進行修理、更換，或根據維修發票賠償維修費用，或以該受保物品的購買價格作出退款賠償，惟賠償金額不超過我們的責任限額。

合資格人士

本第五節的保障對以下對象適用：

- 您本人；及
- 購物必須來自於以下地區設有註冊辦公室或實體店舖的賣方：香港、中國內地、日本、韓國、新加坡、台灣、歐洲經濟區、瑞士、英國、美國、加拿大、澳洲及紐西蘭。

如涉及您家庭成員之合資格索償，您作為受保人須親自提出索償申請。

適用於第五節之不保事項

本保險不對以下物品作出承保：

1. 建築物；
2. 土地；
3. 門票（包括電子門票）；
4. 優惠券；
5. 飛機；
6. 汽車等機動車輛；
7. 船舶；
8. 易腐物品（例如食物）；
9. 植物；
10. 動物；
11. 服務類產品；
12. 版權；
13. 電力；
14. 瓦斯 / 天然氣；
15. 違禁品；
16. 灰色市場商品；
17. 無形或數碼產品（如加密貨幣、NFT 非同質化代幣、下載的數碼資料）；
18. 以訂閱形式或服務方式購買的商品（例如：以月費支付之手機服務計劃）；
19. 涉及拆除、繞過、停用或更改安全裝置之產品；
20. 非為香港市場而設計或銷售之產品；

21. 於同一商品頁面中以整批方式出售之產品或組合商品；
22. 經由點對點平台或拍賣網站購買之商品（例如 Carousell、Facebook Marketplace、eBay 等）；
23. 與無本金保障之資本交易、投機性買賣、賭博或博彩合約相關之交易；
24. 任何遠期或投機性交易、證券、記帳式證券或參與權益；
25. 以「現況出售」並由您承擔原有瑕疵責任的商品；
26. 購買價格低於港幣 500 元的商品；
27. 非全新商品；
28. 非為個人用途而購買的商品；
29. 並非以您的銀行卡付款的商品；或
30. 並非由速遞公司、品牌授權送貨代理或賣方親自送遞之商品。

以下事件不屬於本保單承保範圍：

1. 受保物品在您持有的期間損壞或遺失；
2. 未經我們或賣方事先批准，您擅自對受保物品作出任何改動；
3. 於製造商保養期內可向製造商提出索償的情況；
4. 向並非有效註冊商業機構的賣方購買的任何商品；
5. 因材料或工藝上的缺陷而導致的故障；
6. 因無法使用您的產品而產生的費用及損失（例如：租用替代品）；
7. 從速遞公司、賣方或其他第三方已獲賠償的任何金額；
8. 因賣方、速遞公司或郵政服務之罷工或工會行動而導致的未送達或延遲送達；
9. 以現金、銀行本票或現金券支付的購物或付款；
10. 因受保人未付款而引致的糾紛；
11. 經由未獲香港監管機構或我們認可的銀行、金融機構或網上支付平台所作出的購物或付款；
12. 因賣方破產或結業而引致的索償情況。

第五節適用條件

本第五節的保障須遵守以下條件：

1. 就每一項索償，我們最少會要求您提供與該索償相關之受保物品的購買證明。我們收到有關資料後，將會審核您的索償申請；如確認索償有效，我們將提供相關的行政程序資訊。
2. 如您欲獲得賠償，須證明：

- 2.1 您已於法定索償時限內，透過電郵、書面或傳真方式聯絡賣方 / 速遞公司，以行使您的法定、合約及 / 或保用權利；
 - 2.2 賣方 / 速遞公司未能在其公佈的投訴處理時限內履行賠償責任（如無公布，則以您提出索償起計 60 日內為準）；
 - 2.3 賣方 / 速遞公司未有就其依法應承擔的購買價格或運費向您作出賠償或退款；
 - 2.4 若屬交付瑕疵或交付物品與訂購不符，您須證明該受保物品確實出現損壞、不完整，或與訂單所列描述不相符。
3. 若賣方拒絕接收退貨，我們可能會要求您按指示將該受保物品寄予我們（費用由我們承擔）。
4. 在您履行上述責任後，我們將審核您的索償申請。如確認有效，將根據保單承保表中所載的責任限額為您提供賠償。
5. 如您於我們作出賠償後，從第三方收回任何金額，您須將相等金額之款項償還予我們（以實際已支付金額為上限）。
6. 若我們根據本第 5 節作出賠償，我們即自動取得您對任何第三方或機構的追償權利，而您須簽署並提交所有必要的文件，並配合辦理相關手續。您不得於損失發生後作出任何可能損害我們追償權益的行為。

第六節 – Allyz Cyber 網絡安全保障服務

我們將會為您免費提供 Allyz Cyber 應用程式的授權使用權。該應用程式可為您提供防護功能，包括病毒、惡意軟件、釣魚詐騙或短信詐騙等，並能在您登入金融機構或支付網站時識別不安全的連線。此外，此應用程式亦提供安全瀏覽服務、裝置防護、身份監控及私隱虛擬專用網絡等多項安全功能。

為維持本保單的有效性，您必須在您的個人電子裝置（包括流動電話）上安裝 Allyz Cyber 應用程式或其他有效的安全系統服務，以確保對您的裝置、網上活動及個人資料提供足夠的保護。若未有安裝相關保安措施，則可能會影響本保單的有效性。

然而，Allyz Cyber 應用程式無法保證：

- 對所有電腦病毒、網絡威脅或詐騙行為提供全面及絕對保護；
- 能完全偵測到安全漏洞；

- 偵測到互聯網上的任何資料外洩事件；
- 成功刪除或阻截任何發現到的資料外洩事件。

第七節 – 一般不保事項

本保單在任何保障範圍下均不承保因以下情況直接或間接引致或與之有關的任何損失或法律責任：

7.1 在受保期以外發生的事件（即不在保單承保表所列之保險起始日及結束日之內者）；

7.2 涉及並非由您持有，或非以您的名義由相關金融機構發出的扣帳卡、信用卡或任何網上支付帳戶所造成的損失。尤其是，由相關銀行卡共同持有人持有的另一張銀行卡，而該卡非由來自相同金融機構所發出，或非以您名義發出的個人扣帳卡、信用卡及網上支付帳戶所造成的相關損失；

7.3 與非由香港發出的扣帳卡、信用卡或網上支付帳戶有關的任何損失；

7.4 由您的家庭成員、家庭傭工或僱員使用您的銀行卡所引致的任何交易所造成的損失；

7.5 因您未有盡合理努力以妥善保障和防範風險而構成重大疏忽，所引致的索償或損失；

7.6 如任何法律或法規禁止我們向您或您的家庭成員提供任何保障，則不會提供任何其他形式的賠償；

7.7 因任何政府機關命令而引致的損失或損害；

7.8 因您從事違法行為或違反任何政府禁令或規定所導致的損失；

7.9 因您從事欺詐、不誠實、犯罪、惡意、故意行為、錯誤或遺漏，或故意明知違反任何適用法律所產生的任何索償；

7.10 因您從事商業活動（包括但不限於電子商務、網誌經營以獲取報酬或利益）、職業活動或政治活動所引致的任何索償；

7.11 任何因從事旨在獲取非法利益或財務收益而引致的索償，而該等利益或收益在法律上並非您有權獲取的；

7.12 任何利潤損失、利息損失、間接損失或後果性損害；

7.13 因外部事件造成之損害，包括但不限於風暴、火災、水災、閃電、爆炸、自然力量、核能、地面下陷、昆蟲侵擾、電磁脈衝（不論為人為或天然產生）、滲漏、污染或污染物滲透、電離輻射或來自任何核燃料或其燃燒後產生的核廢料之放射性、毒性、爆炸性或其他危險性質，或任何爆炸性核機械或其部分所引起的放射性污染，以及飛機或任何以音速或超音速飛行物體所產生的壓力波所造成之損害；

7.14 由流行病或大流行病期間出現的傳染風險情況所引致的後果；

- 7.15 因戰爭、入侵、革命、國有化、充公、徵收、剝奪、徵用或任何形式的恐怖主義行為所直接或間接引致的損失或損害，無論是否與其他原因同時或相繼發生構成損失之成因。就此不保事項所指的恐怖主義行為，包括任何個人或團體（不論是否單獨行動、代表、或與任何組織或政府有關）為政治、宗教、意識形態或類似目的而使用或威脅使用生物、化學或核武力，意圖影響任何政府和/或令公眾或部分公眾產生恐懼，或任何被視為恐怖主義之行為；
- 7.16 因資訊科技系統過時、未有適當維護或未更新必要修補程式所導致的任何損失或損害；
- 7.17 因第三方網站或數據庫出現資料外洩事件而直接或間接導致的損失或損害(無論有否導致個人資料被公開)；
- 7.18 因第三方 / 外部服務供應商所提供的服務出現錯誤或瑕疵而最終導致的任何損失或損害，且該等服務與本條款及細則所述的受保事件及保障範圍並無直接關聯。

第八節 — 一般條款

8.1 與其他金融機構之溝通。我們不會代表您與任何信貸評級機構、信用卡網絡及 / 或金融機構直接進行溝通或聯繫。

8.2 保單生效日期。本保單的保險期載於您的保單承保表中，並構成本保險合約之一部分。除非您或我們提前取消保單，否則本保險合約將於保單承保表所載之屆滿日自動終止。

8.3 保單續保。在現有保單到期前一個月，您將會透過我們紀錄中的電郵地址收到續保邀請。該邀請將載明續保條款、任何更改內容及續保流程說明。您有責任確保我們所持有之電郵地址紀錄為最新，並應於收到續保邀請後盡快查閱相關內容。如您未能於保單屆滿日前完成續保流程，則可能導致保障中斷。我們保留修訂續保條款的權利，並將於續保邀請中載明任何變更。

8.4 取消保單權利。本保險屬於不可由您單方面取消的保單。一經生效，您即同意維持保障直至保單承保表所載之保險期屆滿為止。

8.5 我方終止權。若出現以下情況，我們保留立即終止您的保單或更改保險條款之權利：

- 您於投保時提供虛假、不完整或誤導性資料；
- 您於提出索償時故意作出虛假陳述或隱瞞重要事實；
- 您涉及任何欺詐行為或有意圖從事欺詐行為。

在上述情況下，我們不會退還任何已繳保費。如我們決定終止您的保單，將以書面向您作出通知。

8.6 國際制裁。任何（再）保險公司均不得被視為有提供任何保障或利益，亦無須對本保單項下之任何索賠承擔賠償責任，倘若提供此類保障或利益或支付此類索賠，會使該（再）保險公司遭受相關貿易或經濟制裁法律或法規下之任何制裁、禁令或限制。

8.7 地理保障範圍。除非在各別條款中另有規定，本保險保障全球有效。

8.8 完整合約。本保單的完整合約由保單承保表、保單條款及任何批註（如有）組成。您在申請保險時所作的聲明，除非已載列於本合約中，否則對本保單不具法律效力，惟虛假陳述除外。任何代理人均無權修改本保單內容或豁免任何條文。所有改動皆必須經由我們核准，並正式批註於本保單上，方屬有效。

8.9 分攤責任（重複保障）。如另有其他保單涵蓋相同的損失，我們僅會按比例承擔賠償責任，並不會支付超出我們應負比例的金額。

8.10 索償權利。當我們處理索償時，當牽涉您以外的人士時，並不代表該等人士在本保單下擁有任何索償權利。本保單的原意為：所有索償應由您代表該等人士提出，而您所收取的賠償金額，於任何情況下均將視為本公司對該項保障責任之最終且完全清償。

8.11 索償時的合作義務。作為本公司承擔責任的前提條件，您應完全配合我們，並於有需要時簽署必要文件，以授權我們獲取相關資料，並遵從我們所提供的進一步指示。我們可能提供有關事件的特定指引或應採取的步驟，以確保索償得到妥善的處理。您有責任遵從這些指示，以協助索償程序順利進行及符合本保單的條款及細則。

8.12 索償通知。您須於知悉可能引致索償的損失、損毀或事故後，盡快於六十（60）個連續日曆日內，以書面通知本公司。

8.12.1 如在六十（60）日期限後才提交通知（或任何有關文件或證明），則該索償將不可撤銷地被視為已被放棄，除非您能提交書面證明，並令本公司全權滿意地證實：(i) 該索償無法在期限內提交通知；及 (ii) 您已在可行情況下盡早提交通知。舉證責任完全由您來承擔。

8.12.2 就任何損失，您須根據所屬相關金融機構的條款及細則報案，並連同所需資料及索償表格提交予我們。如您未履行此責任，該索償將作廢，除非您可提交獨立文件證明無法即時報案，並證明已於可行情況下盡早報案。

8.13 索償賠付。所有索償金將直接支付予您。您一旦就本保單項下接收任何款項，即被視為本公司對該項賠償的責任已被全數履行並得到全面解除。如您身故，則本保單下應支付予您的所有款項將加之到閣下的遺產當中。

- 8.14 超額賠償退還。**如您因索償而收取的款項在扣除本公司已支付的賠償金後，超出您的實際財務損失，您須將該超出部分退還本公司。
- 8.15 欺詐性索償。**如發現任何索償屬虛假或您或任何代表人使用欺詐手段以獲取本保單之任何利益，則該等索償項下的所有保障利益將喪失及被沒收。
- 8.16 權益喪失。**如損失或損害乃是由您的蓄意行為或由與您串謀造成的；或如索償被拒後，未於十二（12）個月內提出訴訟；或（根據本保單第 9.16 條進行仲裁時）未於仲裁人或裁決人作出裁決後十二（12）個月內提出訴訟，則本保單下的所有保障利益將喪失及被沒收。
- 8.17 第三方權利。**本保單之條款並不旨在根據《合約（第三者權利）條例》（第 623 章）或其他方式賦予任何非本保單之訂約雙方（即「閣下」及「我們」）任何可強制執行之利益。茲確認並同意，僅有本保單資料表上所載之「閣下」及「我們」方有權協議修改、取消或終止本保單，而無須通知或獲取任何其他人士之同意。
- 8.18 仲裁。**如就任何損失或損毀的金額產生爭議，該爭議須從所有其他事項中獨立分開處理，並提交予由爭議雙方以書面形式一致委任的仲裁員以進行裁決。如雙方未能就委任單一仲裁員達成一致，則須提交合共兩名不具利害關係之人士作為仲裁員，當中各自須於接獲對方書面要求後的兩個曆月內，各自以書面委任一名該類人士作為仲裁員。
- 8.18.1** 若任何一方未於兩個月內指派仲裁員，另一方可獨自指派仲裁員。若兩名仲裁員未能達成一致，該爭議應提交予由該兩名仲裁員在參與仲裁前以書面委任之裁判進行裁決。該裁判須與仲裁員一同審理並主持其會議。
- 8.18.2** 任何一方當事人之死亡，並不代表撤銷或影響仲裁員或裁判之權力或職權；如有仲裁員或裁判去世，應由原本負責委任該等人士之當事人或仲裁員（視情況而定）另行委任替代人選。仲裁或裁決之一切費用，應由作出該裁決之仲裁員或裁判酌情決定。
- 8.18.3** 本保單明確訂明，若對損失或損毀金額存有爭議，必須先獲得上述仲裁員或裁判就有關金額所作之裁決，否則不得提出訴訟或追討行動，此為提出訴訟的先決條件。
- 8.19 法律訴訟。**在按照本保單條款提交書面損失證明後的六十（60）日內（即限期前），不得就本保單提起任何普通訴訟或衡平法訴訟，以追討本保單下的賠償。任何此類訴訟須於自求提交書面損失證明之日起三（3）年限期內提出，否則不得提出。
- 8.20 法定限制。**倘若本保單就申報索償或提交損失證明所設之任何時限少於香港法律所允許的最短時限，則該時限將自動延長至符合香港法律規定的最短期限。
- 8.21 遵守保單條款。**如閣下未能遵守本保單中的任何條款，所有相關索償將被視為無效。
- 8.22 保單詮釋。**本保單受香港法律管轄，雙方同意接受香港法院擁有專屬的司法管轄權。

- 8.23 **轉讓**。任何關於本保單的權益轉讓，除非原件或其副本已提交至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）香港分公司之總辦事處（地址：香港太古城太古灣道 12 號 4 樓 403-411 室），並經本公司同意並於保單上批註，否則不具約束力。本公司對於該轉讓之有效性不承擔任何責任。本公司之章程、公司組織文件或細則之任何條文，不得用作為拒絕任何索償之抗辯理由。
- 8.24 **文書錯誤**。本公司之文書錯誤不得令有效的保險失效，亦不得使原本無效的保險繼續有效。
- 8.25 **以英文版本為準**。本中文保單之條款及細則為英文版本之翻譯本，並僅供閣下參考。如兩個版本的條款詮釋存在差異，概以英文版本為準。
- 8.26 **保密責任**。您有責任妥善保管並不得公開、儲存或分享密碼、存取碼及其他類似機密資訊（包括但不限於個人識別碼、交易授權碼、卡號、驗證碼、其他身份識別或驗證資料、數碼簽章，或可識別真實持有人的證券或身份證明文件等），亦不得以疏忽方式處理該等資訊。
- 8.27 **遵守相關金融機構之條款與細則**。您有責任遵守向您發行及管理您銀行卡之相關金融機構所訂立的所有適用條款與細則。
- 8.28 **有效的安全系統**。您有責任確保於所有進行網上活動及支付交易之裝置上安裝並啟用最新版本的有效安全系統應用程式，並開啟所有相關安全功能。該系統應至少具備以下防護功能：
- 防止病毒及惡意軟件入侵；
 - 防禦釣魚及短信詐騙網站（惡意網站連結）；
 - 在登入金融機構或支付網站時防止出現不安全連線情況。

第九節 – 持續披露義務

您必須在申請本保單及在整個受保期內，盡早向本公司提供完整且準確的相關資料，包括所有您已知或合理預期應知的重要事實。相關資訊對本公司評估合適的保障範圍及保費十分重要。若您未有披露有關資料，可能會影響索償金額，甚至索償被拒。

第十節 – 個人資料收集及使用聲明

我們將根據本公司不時通知保單持有人及您的收集個人資料聲明使用所有已收集及持有的個人資料，您亦可透過此網址查閱有關收集個人資料聲明：
<https://www.personal.allianz.com.hk/tc/footer/pics>

您會，及會促使保單內其他受保人士，授權我們根據我們於不時適用之收集個人資料聲明所詳列的強制性用途，使用及轉發（至香港境內或境外）包括屬敏感性如香港法例第 486 章《個人資料（私隱）條例》中所定義之個人資料。

如保單持有人或您向我們提供任何第三者資料，保單持有人及您必須保證於提供此等個人資料予我們前已獲得有關資料當事人之正式同意，使我們可以評估、處理、簽發及執行管理本保單，包括但並不限於進行任何對有關資料當事人進行審慎調查、合規及製裁查核。