

ALLIANZ PERSONAL CYBER INSURANCE POLICY CLAIM PROCEDURE

安聯個人網絡安全保險索償程序



1.

Claim Submission

提交索償



2.

Claim Assessment

索償評估



3.

Claim Result

索償結果

Submit your claim within 60 days from the date of occurrence / loss.

於事故發生/損失起計 60 天內提交索償申請。

Your claim will be assessed in a timely manner to ensure smooth claim experience.

我們將盡快處理閣下提交的索償申請。

Claim result will be provided soonest we received all the required document(s).

審批的結果將於文件齊備後盡快通知閣下。

Important Notes 重要事項

- For loss due to stolen card, theft, burglary or robbery or malicious damage, report to the Police at the earliest possible time and within 24 hours 因信用卡失竊、盜竊、爆竊或搶劫或所導致的損失，需立即於 24 小時內報警。
- For stolen card - immediately report to the bank, card company, financial institution at the time of discovery 信用卡被盜 - 請立即通知銀行、發卡公司、財務機構
- For claim related to online shopping protection - immediately report to the Seller and Delivery Agent for the defective delivery and non-compliant delivery, and within 2 days from date of the original delivery for no delivery case. 網上購物索償 - 如物品交付出現瑕疵或交付物品與訂購不符，請立即通知賣方及送貨公司。如物品未有送達，請在預定交付日期後的兩天內立即通知賣方及送貨公司。
- For defective/ non-compliant delivery – if the Seller does not accept the return of the Insured Object, please do not dispose such items before receiving our prior approval. You may have to provide such items to us upon our request. 如賣方不接納退回損壞或發送錯誤的物品，在未經我們允許前，請不要棄置任何與索償相關的物品。我們可能要求閣下提交相關的物品。
- For any document(s) to substantiate your claim, you have to bear the charges on your own expense 有關索償證明文件之費用須由申索人支付。
- Depending on the nature of your claim, we may require you to provide additional document(s)/ information 我們將根據索償情況要求閣下提供其他索償證明文件。
- Except for this Claim Form and the Authorisation Letter, do not send us with any other original documents unless we specifically request for inspection. Please note the original documents you send to us may not be returned 如我們需查閱正本文件，我們會通知閣下。除了索償表格、授權書及我們書面要求的文件，請勿郵寄其他資料正本給我們，我們未必能退回正本文件給閣下
- Please retain a copy of all your documents submitted to us for your own reference 請於提交索償文件前保留一套參考副本。

Submission Method 提交方式

By Post 郵寄至:

Allianz Global Corporate & Specialty SE Hong Kong Branch
Suites 403-11, 4/F,
12 Taikoo Wan Road,
Taikoo Shing, Hong Kong

安聯環球企業及專項保險香港分公司
香港太古城太古灣道 12 號 4 樓
403-11 室

By Email 電郵至:

claimshk@allianz.com
General assistance and enquiries

一般協助及查詢

Allianz Customer Services
Hotline
安聯客戶服務熱線
+852 8100 2402

Claims supporting document(s) 索償證明文件

Authorized Fraudulent Transaction 經授權的欺詐性金錢交易/

Unauthorized Transaction without Consent 未經授權的欺詐性金錢交易

- Completed and duly signed Claim Form 已填妥之索償表格
- Police report/ statement (including police reference and station name) 警方報告/案件陳述 (包括警方報告參考編號和警局名稱)
- Incident report / Communication to the Bank and/or the Card Issuer and/or Financial Institution 通知銀行、發卡公司、財務機構的事件報告/通訊記錄
- Proof on use of a valid security system (e.g. proof of purchase/installation, status of security system, password management and others) on the computer / mobile device, operating system and browser 在電腦/手機設備、操作系統和瀏覽器上已使用有效安全系統的證明 (例如，購買/安裝證明、安全系統狀態、密碼管理及其他等)
- Proof of use of double authentication and anti- fraud measures, if applicable 使用雙重驗證和反詐騙措施的證明 (如適用)
- Credit card statement and/or bank statement showing the relevant financial transaction and refund record 顯示相關交易及退款的信用卡月結單 及 /或銀行月結單
- Letter / Investigation Report from the Bank and/or the Card Issuer(s) and/or Financial Institution with confirmation of the unauthorized / fraudulent amounts liable and the amount of refund, if any. 銀行及/或發卡機構及/或金融機構的信件/調查報告，確認未授權/詐騙金額的責任及退款金額 (如有)
- Other relevant supporting documents regarding the proof of cause and the loss (e.g. authorization record maintained with the Bank, email history including but not limited to the Phishing email, Smishing SMS and other record via back up service, browsing history, mobile application download record)

其他關於索償原因和損失的證明（例如：銀行保存的授權記錄、電子郵件歷史，包括但不限於網絡釣魚電子郵件、短信詐騙及其他透過短備份服務、瀏覽歷史、移動應用下載記錄）

- Letter of authorisation (Appendix – Cyber Insurance) 授權書 (附件-網絡保險)

Unauthorized Transaction from Stolen Card 未經授權的銀行卡交易

- Completed and duly signed Claim Form 已填妥之索償表格
- Police report/ statement (including police reference and station name)
警方報告/案件陳述 (包括警方報告參考編號和警局名稱)
- Incident report / Communication to the Bank and/or the Card Issuer and/or Financial Institution 通知銀行、發卡公司、財務機構的事件報告/通訊記錄
- Relevant credit card statement and/or bank statement showing the financial transaction (e.g. purchase and refund record) 顯示相關交易及退款的信用卡月結單 及 /或銀行月結單
- Letter / Investigation Report from the Bank and/or the Card Issuer(s) and/or Financial Institution with confirmation of the fraudulent amounts liable and the amount of refund, if any.
銀行及/或發卡機構及/或金融機構的信件/調查報告，確認未授權/欺詐金額的責任及退款金額（如有）
- Other relevant supporting documents regarding the proof of cause & the loss 其他關於索償原因和損失的證明
- Letter of authorisation (Appendix – Allianz Personal Cyber Insurance) 授權書 (附件-安聯個人網絡安全保險)

Other Administrative Expenses 其他行政費用

- Completed and duly signed Claim Form 已填妥之索償表格
- Receipt of the administrative expenses associate with the financial loss 與損失相關的行政費用
- Other relevant supporting documents regarding the proof of cause & the loss 其他關於索償原因和損失的證明

Online Shopping Protection 網上購物保障

- Completed and duly signed Claim Form 已填妥之索償表格
- Order Form/ Sales contract and Purchase receipt showing details of the purchased goods and full payment record (via the Insured banks accounts &/or the Eligible Credit Card with card holder's name printed on) 購買物品的訂單/銷售合約和購買收據，需顯示所購買物品的詳細資料和完整付款記錄（透過銀行及/或印有持卡人姓名的合資格信用卡）
- Evidence (e.g. emails, text messages, screenshot) recording the identity of the Seller, Shipment tracking number and details, contact details of designated transportation company / courier used for delivery of goods 賣方身份證明，運輸追蹤號碼及詳情，指定交付貨物的運輸公司/快遞的聯繫方式，例如：電子郵件、短信、截圖）等記錄。
- Communication informing the seller of non-delivery/incomplete delivery/ damage and the attempts to recover the loss (e.g. immediate report, request for reclamation, demand letter and related reply)
通知賣方物品未有送達、交付出現瑕疵或交付物品與訂購不符 或商品損壞及與賣方要求追討等溝通記錄報告（例如，立即通知、追討信及相關回覆）
- Reply for non – refundable or non – replacement from the Seller / Courier 賣方/快遞公司對不可退款或不可替換的回覆
- Regarding theft's case, Police report & statement 關於盜竊事件，警方報告及陳述
- Photo showing the damage of the purchased goods 證明物件損毀程度之相片
- Other relevant supporting documents regarding the proof of cause & the loss (e.g. shipment costs and the refund amount) 其他關於索償原因和損失的證明（例如，運費及退款金額）

ALLIANZ PERSONAL CYBER INSURANCE CLAIM FORM 安聯個人網絡安全保險索償表格

* All questions must be answered truthfully and accurately. If not applicable, please write "n/a"
所有問題必須如實並準確地回答。如果不適用者，請寫上“n/a”

1. CLAIMANT DETAILS 申索人資料

Name of Claimant 申索人姓名		Occupation of Claimant 申索人職業	
Policy No. 保單號碼		Contact No. 聯絡電話	
Email 電郵		Security / Antivirus software installed on the affected Device 已在受影響設備上安裝的網絡安全/防毒軟體	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有
Residential address 地址		Brand of Security /Antivirus software 網絡安全/防毒軟體品牌	<input type="checkbox"/> Allyz <input type="checkbox"/> Norton <input type="checkbox"/> Other Please specify 請註明
Insured address 住宅地址		Brand & Model of the affected Device 受影響設備的品牌和型號	

2. CLAIM TYPE 索償項目

Please mark "✓" to the applicable claim type 請於適當位置填上「✓」號	<input type="checkbox"/> Authorized Fraudulent Transaction 經授權的欺詐性金錢交易	<input type="checkbox"/> Other Administrative Expenses 其他行政費用
	<input type="checkbox"/> Unauthorized Transaction without Consent / from Bank Card 未經授權的欺詐性金錢交易/銀行卡未授權交易	<input type="checkbox"/> Online Shopping Protection 網上購物保障

3. CLAIM INFORMATION 索償事項

Date of incident (DD/MM/YYYY) Time (HH:MM) 事件日期(日/月/年) 時間(時:分)	
Details of the Claim 申請索償詳情	
Details of monetary transaction 交易詳情	

Any parties who may be causing the loss / damage? 誰人有可能引致是次損失/損毀	
Who did authorize the fraudulent transaction (you or anyone else) 誰人授權進行了可疑或欺詐性的交易	
Have you ever shared your passwords or other confidential information publicly or with lack of care 閣下是否曾經公開或不慎分享過您的密碼或其他機密信息	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有
Is the recipient a person you know or someone you are in any relationship or acquaintanceship with 收款人(收件人)是您認識的人或是與閣下熟識/有任何關係	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 Name of recipient
Is the loss related to stolen card 損失與被盜卡有關	<input type="checkbox"/> No 不是 <input type="checkbox"/> Yes 是 請於下列註明並請填妥授權書 (附件-安聯個人網絡安全保險) please specify below and complete the Letter of Authorisation- Allianz Personal Cyber Insurance
Is the loss related to Authorised Transaction 損失與已授權的交易有關	<input type="checkbox"/> No 不是 <input type="checkbox"/> Yes 是 請於下列註明並請填妥授權書 (附件-安聯個人網絡安全保險) please specify below and complete the Letter of Authorisation- Allianz Personal Cyber Insurance
Is the loss related to Unauthorised Transaction 損失與未授權的交易有關	<input type="checkbox"/> No 不是 <input type="checkbox"/> Yes 是 請於下列註明並請填妥授權書 (附件-安聯個人網絡安全保險) please specify below and complete the Letter of Authorisation- Allianz Personal Cyber Insurance
Have you informed the Police or other authorities 閣下有否向警署 / 有關機構備案	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 Name of Police Station/ related Authorities 警署 / 有關機構名稱: Police Report No./ Reference No. 警署檔案編號 / 參考編號
Have you informed the Financial Institution (e.g. Bank / Credit Card Company) 閣下有否向金融機構(例如: 銀行/發卡機構)備案	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 Name of Financial Institution 機構名稱: Reference No. 參考編號
Have the Financial Institution (e.g. Bank / Credit Card Company) refused to refund your loss 金融機構(例如: 銀行/發卡機構) 是否拒絕賠償閣下的損失	<input type="checkbox"/> No 不是 <input type="checkbox"/> Yes 是
Have you informed the Telecom Provider? 閣下有否向電信供應商備案?	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 Name of Telecom Provider 機構名稱:



	Reference No. 參考編號
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4. ONLINE SHOPPING PROTECTION 網上購物保障

Please mark “√” to the applicable claim type 請於適當位置填上「√」號

Date of incident (DD/MM/YYYY) Time (HH:MM) 事件日期 (日/月/年) 時間 (時:分)		Seller's Identity & Country registered 賣家名稱 註冊國家	
Cause of Claim 索償原因	<input type="checkbox"/> Not delivered 未有送達	<input type="checkbox"/> Damaged 物品損毀	<input type="checkbox"/> Defective / Non – Compliant delivery 瑕疵或交付物品與訂購不符
Product Type 物品類型	<input type="checkbox"/> Brand new item 全新物品	<input type="checkbox"/> Second – hand &/or Display item 二手物品	<input type="checkbox"/> Refurbished &/or display item 翻新物品/展示品
Product description & specification 物品描述和規格			
Use of the Product 物品用途	<input type="checkbox"/> Personal 個人用途 <input type="checkbox"/> Commercial use 商業用途 <input type="checkbox"/> Other 其他用途	Manufacturer / Dealer warranty 製造商/經銷商保修期	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 _____ DD/MM/YY (日/月/年)
Date of Purchase 購買日期 (日/月/年)		Purchase mode 購買方式	<input type="checkbox"/> Online 線上購買 <input type="checkbox"/> Physical shop 實體店 <input type="checkbox"/> Other 其他
Original date of delivery (DD/MM/YYYY) 原訂交付日期 (日/月/年)		Payment method 付款方式	<input type="checkbox"/> Bank card / credit card 銀行卡/ 信用卡 <input type="checkbox"/> FPS / Alipay 轉數快/支付寶 <input type="checkbox"/> Other 其他
Date of Damage (DD/MM/YYYY) 損毀日期 (日/月/年)		Purchase price (HKD) 購買價格(港幣)	
Please declare 請作出聲明	<p>I certified that I have attempted to resolve the case with the Seller directly and have the email trail / supporting documents to prove. 本人已嘗試直接與賣家解決此案件，並擁有電子郵件記錄/證明文件。</p> <p><input type="checkbox"/> Yes 是 <input type="checkbox"/> No 不是</p> <p>I certified that I have given the Seller sufficient time to deal with the resolution of my case as stipulated by e – commerce platform I bought from. 本人證明本人已按照網上購物平台的規定，給予賣家充足的時間來處理本人的案件。</p> <p><input type="checkbox"/> Yes 是 <input type="checkbox"/> No 不是</p>		

Date of notification to Seller / Courier (DD/MM/YYYY) 通知賣方/快遞公司日期 (日/月/年)		Refund Amount (HKD) 退款金額(港幣)	
Date of follow up with Seller / Courier (DD/MM/YYYY) 跟進賣方/快遞公司日期 (日/月/年)		Claim Amount (HKD) 索償金額(港幣)	
Cause of damage 損毀原因			
Do you purchase the property for your personal use? 該財物是否購買為申索人個人使用?			
Yes 是	No, please specify name, relationship, address and phone no. of the owner below 不是, 請註明物主姓名、關係、地址及聯絡電話		
	Name: 物主姓名		
	Relationship: 關係		
	Address: 地址		
	Phone no. : 聯絡電話		
	Email: 電子郵件		

5. OTHER INFORMATION 其他資料

Any other insurance policy covering the claimed items? 上述項目是否受保於其他保險合約?			
<input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes, please specify below 如有, 請註明於下列列表		
	Name of Insurer 保險公司名稱	Policy No. 保單號碼	Have you submitted Claim 有否向其他保險索償
			<input type="checkbox"/> Yes 有 Claim Amount (HKD) 請註明索償金額(港幣) <input type="checkbox"/> No 沒有

6. SETTLEMENT METHOD 賠款方式

For the claim payment (if applicable) direct credit to Policy Holder's bank account, Please complete all of the following:
請填寫以下所需資料以便本公司將賠償款項(如適用)直接存入保單持有人之戶口:

Name of account holder :
賬戶持有人姓名 :

Bank Name :
銀行名稱 :

Swift Code :
銀行代碼 :

Bank account No. :
銀行賬戶號碼 : - -

Bank code Branch code Account No
銀行編號 分行編號 賬戶號碼

Please provide account proof (e.g. bank statement/ bank book copy showing the name of account holder and account number)
請提供賬戶資料證明 (如: 附有賬戶持有人姓名及賬戶號碼之銀行賬單/ 銀行存摺之影印本)



7. DECLARATION AND AUTHORISATION 聲明及授權

1. I/ We declare and agree to the best of my/ our knowledge and belief that the above information and particulars are accurate, true and complete.

本人 / 我們就此作出聲明，以上所述事項均根據本人 / 我們所知及所信的情況下提供，並且為真實正確及完整。

2. I/ We hereby authorise any party, including but not limited to police, insurance company, or other persons and/ or government institution that possesses any records or knowledge of me/ us, to furnish any and all my/ our information or copies of records to Allianz Global Corporate & Specialty SE Hong Kong Branch ("Allianz") or its authorised representative as Allianz may request. This authorisation shall bind my/ our successors and remain valid notwithstanding death or incapacity. A photostat copy of this authorisation shall be as effective and valid as the original.

本人 / 我們授權任何一方，包括但不限於警方、保險公司 或有關人士及 / 或政府機構，凡知道或持有任何有關本人 / 我們之記錄，須按安聯環球企業及專項保險香港分公司(「安聯保險」)或其授權之代表的要求提供該資料或紀錄副本。本授權對相關人士之繼承人及受讓人具有約束力；即使相關人士死亡或無行為能力時，本授權仍具效力。本授權書之影印本的法律效力等同正本。

3. I/ We hereby confirm I/ we have been advised to read carefully the Personal Information Collection Statement as accompanied with this form (the "PICS") and acknowledge and confirm that I have read and understood the PICS. Based on the foregoing, I/ we hereby give my/ our acknowledgment and agree to the use and transfer of my/ our personal data by Allianz in accordance with the PICS.

本人 / 我們謹此確認本人 / 我們已被通知須詳細閱讀隨本表格附上之個人資料收集聲明(「該聲明」)，並確認本人 / 我們已閱讀並明白該聲明。根據以上所述，本人 / 我們特此確認並同意安聯保險根據該聲明使用及轉移本人 / 我們的個人資料。

Signature of Claimant
申索人簽署

:

Signature of
Policyholder

:

保單持有人簽署

HKID No.
香港身份證號碼

:

HKID No.

:

香港身份證號碼

Date
日期

:

Date
日期

:

8. PERSONAL INFORMATION COLLECTION STATEMENT 個人資料收集聲明

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 to you by scanning this QR code.



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 (Cap 486), 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

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，您亦可透過此掃描二維碼查閱有關收集個人資料聲明：



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。



Appendix - Letter of Authorisation – Allianz Personal Cyber Insurance

附件- 授權書- 安聯個人網絡安全保險

Your reference no. :	
貴署的參考編號	
Our claim no. :	
我方的索償編號	

Dear Sirs and Madams 敬啟者,

Date of incident :	
事發日期	
Location of incident :	
事發地點	
Description of incident :	
事故描述	
I / We _____ holder of HKID No. / Passport No.	
本人/我們 _____ 香港身份証號碼/護照號碼為	
hereby authorize Allianz Global Corporate & Specialty SE (“Allianz”) and its affiliates to obtain my financial transaction information, credit card statement, bank statement, claim information and/or any record relating to the captioned incident from any parties, including but not limited to police, government authorities, insurance companies, banks, financial institution, Hong Kong Monetary Authority, telecom provider etc. who is/are in possession of the above information (“the information”). I also agree to disclose such information to Allianz or any of its appointed solicitors, loss adjusters, investigators or experts to perform the necessary investigation. A copy of this letter shall be as effective and valid as the original of it.	
現授權 Allianz Global Corporate & Specialty SE (“Allianz”) 及其聯營公司向任何人士包括但不限於警務處、政府部門、保險公司、銀行、財務機構、香港金融管理局等相關機構、電信供應商，索取有關本人的財務記錄資料、信用卡財務記錄、銀行財務記錄、保險索償及/或任何相關資料 (“資料”)。本人亦同意向 Allianz 及其委任律師、公証行、調查員或專家披露該等資料以作出所需之調查。本授權書之副本與正本具有同等效力。	
_____	_____
Full Name of Informant	
報案人全名	
_____	_____
Signature Date (DD/MM/YYYY)	Signature of Informant
簽署日期 (日/月/年)	報案人簽署