

PayPal Travel Cancellation Protection Insurance

Policy Terms and Conditions

CHUBB®

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In consideration of the payment of a premium by the **Policyholder** to **The Company** and subject to the terms and conditions of this **Policy**, **The Company** agrees to provide cover in the manner and to the extent set out in this **Policy**.

Please Read This Policy

If this Policy contains incorrect information, please return it to The Company immediately for correction.

This Policy together with the **Policy Schedule** and any endorsements subsequently issued should be read as if they are one document and form the contract between You and Us. When it expires it may be renewed.

It has been arranged on the basis of the information supplied by You to the Company. It may be that We would decline your claim under this Policy if any statements or any part thereof made to the Company were not entirely truthful and frank.

Please examine this document and the **Policy Schedule**, and if they do not meet your requirements, or if any information is not correctly stated, kindly return the documents at once to the office which issued them and ask for the corrections to be made.

Please do not hesitate to contact the Company if You are in any doubt. Our staff are always happy to assist You on all insurance enquiries.

Part I – Benefits

Section 1 – Pre-Trip Cancellation Expenses

1. Cover

If, during the **Period of Insurance** and prior to commencement and / or during the **Insured Person's Trip**, the **Insured Person** incurred irrecoverable travel and accommodation expenses paid by **PayPal Purchase** as a result of the reasonable and necessary cancellation of the **Trip** due to any of the following covered perils:

- Serious illness or injury of the **Insured Person** or his or her travelling companion. Such illness or injury must be certified by a **Doctor**; or
- Death of a **Family Member** of the **Insured Person**; or
- Theft of **Insured Person's** passport; or
- New employment contract commences or dismissal by the **Insured Person's** employer; or
- Damage to the **Insured Person's** principal residence resulted from any of the **Natural Disaster**; or
- **Insured Person** sustains an accident personally on the way to the airport. A police report or medical report must be provided to support the claim; or
- Unexpected judicial proceeding for divorce or matrimonial separation of the **Insured Person**; or
- Any other cause of force majeure not excluded (see Part III - General Exclusions Applicable To The Whole Policy)

We will reimburse the **Insured Person** the irrecoverable travel and accommodation expenses paid by **PayPal Purchase** up to the maximum **Sum Insured** specified in the **Policy Schedule** subject to the terms and conditions of this **Policy**.

2. Additional Conditions

- (a) The cause of cancellation must be duly substantiated by the **Insured Person** and **We** shall verify, in any event, whether sufficient cause exists for the cancellation of travel which impedes the commencement thereof, as well as the date of commencement of the cause of cancellation.
- (b) This **Policy** issued hereunder is only available for natural persons who hold a valid **PayPal Account**. There are no age limits.
- (c) The **Insured Person** can elect to claim any one (1) of the **Trips** provided that the **Trip** has been purchased through the **PayPal Account** of the **Insured Person** during the **Period of Insurance**. Following the acceptance of a claim under this **Policy**, the **Insured Person's Policy** will terminate from the date of settlement of such accepted claim and before the natural expiration and **The Company** shall have no further liability under this **Policy** upon the acceptance of that claim.
- (d) Subject to Section 2(c) above, the coverage under this **Policy** for an **Insured Person** is valid for the Period of Insurance.
- (e) This **Policy** contains certain contractual terms which relate to insured coverage (or exclusion) linked to the state of health of the **Insured Person** and/or **Family Members** who do not necessarily travel with the **Insured Person** but whose state of health may influence the completion of the **Trip**. In particular, it is established and agreed that coverage is not provided for medical problems that the **Insured Person** or such **Family Members** presented before commencement of the Period of Insurance.

Customer Services Hotline: (852) 3191 6222
24-Hour Home Assistance Service: (852) 3723 3030

Part II – General Definitions

Certain words in the Policy have special meanings. These meanings are given below or defined at the beginning of the appropriate section. Whenever these words are used this is what they mean.

Accident means a sudden and identifiable event that happens by chance and could not have been expected by the **Insured Person**. The word **Accidental** and **Accidentally** shall be construed accordingly.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or non-stated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not, committed by a **Terrorist or Freedom Fighter**. **Act of Terrorism** shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

Benefit means the respective benefit, as stated in the **Policy Schedule**, payable by **Us** under this **Policy** in respect of each event covered by this **Policy**.

Country of Residence means the country in which the **Insured Person** is residing at the start of **Period of Insurance**.

Dependent Child(ren) means an **Insured Person's** unmarried dependent child(ren) (including step or legally adopted child(ren)) as long as they are either (a) one (1) years old or above and under eighteen (18) years old; Or (b) under twenty-three (23) years old if they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon the **Insured Person** for maintenance and support.

Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of their license pursuant to the laws of the country in which such practice is maintained.

A **Doctor** cannot be:

- (a) the **Policyholder**; or
- (b) the **Insured Person** ;or
- (c) **Insured Person's** legal **Partner**; or
- (d) **Insured Person's** child; or
- (e) an employee of the **Policyholder**.

Family Member means the **Insured Person's Partner, Dependent Child(ren)**, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law, sister-in-law, niece, or nephew.

Hong Kong means the Hong Kong Special Administrative Region.

Inception Date means the date the **Insured Person's Policy** came into force.

Insured Person/You means the person declared through the **Policy Intermediary** to **Us** in a bordereau report, who made payment for his/her **Trip** through his/her **PayPal Account** and have activated this Policy.

Natural Disasters means extreme weather conditions (including typhoons, hurricanes, cyclones or tornadoes), naturally occurring fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or by consequences of any of the occurrences mentioned above.

Nominated Account means the Hong Kong bank account designated by the **Insured Person** to which claims are to be paid.

Partner means a spouse or life partner with whom an **Insured Person** has been living permanently for at least three (3) months or more at the time of loss leading to a claim.

PayPal Account means an account registered with PayPal Hong Kong.

PayPal Hong Kong means PayPal Hong Kong Limited.

PayPal Purchase means the travel and accommodation expenses of a **Trip** paid for via the **Insured Person's PayPal Account** transacted through the **Policyholder**.

Period of Insurance means an **Insured Person's** valid period of insurance as shown on the **Insured Person's** corresponding current **Policy Schedule**.

Policy means this set of terms and conditions, the current **Policy Schedule**, and any other documents **We** may issue to the **Policyholder** that **We** advise will form part of the **Policy** which together constitutes the entire **Policy** between the parties.

Policyholder means PayPal Hong Kong, who is the master policyholder of this **Policy**.

Policy Intermediary means Aon Hong Kong Limited

Policy Schedule means the relevant schedule issued by **Policy Intermediary** and sent to the relevant **Insured Person** following activation of the **Policy**.

Pre-existing Condition means any condition which:

- (a) the **Insured Person** or his or her travelling companion received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received or ought reasonably to have received within twelve (12) months period prior to the **PayPal Purchase** of that **Trip**;
- (b) medical advice or treatment was recommended by a **Doctor** within twelve (12) months period prior to the **PayPal Purchase** of that **Trip**; or
- (c) the **Insured Person** or his or her travelling companion should reasonably be aware of within twelve (12) months period prior to the **PayPal Purchase** of that **Trip**.

Public Conveyance means any mechanically propelled carrier operated by a company or an individual licensed to carry passengers for hire.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether or not in connection with a **Strike** or lock-out) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Specially Designated List means names of a person, entities, groups, corporations specified on a list who are subject to as trade or economic sanctions or other such similar laws or regulations of the United States of America, United Nations, European Union or United Kingdom.

Strike means organised industrial action or any temporary stoppage of work by the concerted action of the employees of any **Public Conveyance** operator as a result of an industrial or labour dispute.

Sum Insured means the **Benefit** amount payable by **Us** as stated in the **Policy Schedule**.

Terrorist or Freedom Fighter means an individual or organisation, irrespective of ethnic, religious or ideological background or beliefs, which uses violence or the threat of violence to promote their cause or beliefs.

Trip means a trip outside **Hong Kong** for not more than ninety(90) consecutive days undertaken by an **Insured Person** travelling from, whilst outside of, or returning to **the Country of Residence** and paid through the **Insured Person's PayPal Account**.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

WE / THE COMPANY / US/ CHUBB/ OUR means Chubb Insurance Hong Kong Limited.

Part III – General Exclusions Applicable To The Whole Policy

These General Exclusions apply to the whole of this **Policy** unless otherwise stated. This **Policy** does not cover:

1. Any cause that cannot be reasonably demonstrated by presenting documents that certify the reason for the cancellation of the **Trip**.
2. Any amounts for which the **Insured Person** could recover or be compensated from any other source(s), except airfare taxes.
3. Claims due to the cancellation of **Trips** not paid for through the **PayPal Account** of the **Insured Person**.
4. Acts intentionally perpetrated by the **Insured Person**, namely:
 - (a) the failure by the **Insured Person** to present (for whatever reason) those documents that are essential for them to travel (passports, tickets, visas, vaccination certificates), save the non-granting of visas due to unjustified reasons, provided that the **Insured Person** has taken all necessary steps within the reasonable timeframes and reasonable manner established for the granting of the visas;
 - (b) wrongful misconduct, self-injury or suicide;
 - (c) those caused by acts of reckless imprudence, serious negligence or which arise from acts of crime; and
 - (d) any **Accident** that is produced while the **Insured Person** is under the influence of alcoholic beverages, drugs, narcotics, psychotropic drugs, stimulants or any other substances that are analogous thereto. To determine whether such influence existed, regardless of the type of **Accident** in question, that which is established under the applicable laws for driving motor vehicles and pedestrian safety that are in force at the time the incident occurs shall be abided by.
5. Mental or nervous disorders, insanity, psychiatric condition or any behavioural disorder.
6. An **Insured Person's** failure to mitigate the loss or the claim under this policy.
7. Prohibition or regulation by any government, or detention or destruction by customs or any other authority.
8. Any condition resulting from pregnancy, abortion, childbirth, miscarriage, infertility and other complications arising therefrom, cosmetic surgery or venereal disease.
9. Events, namely:
 - (a) **Wars** (whether they are declared or not), **Riots**, uprisings, **Acts of Terrorism**, effects of radioactivity, mass demonstrations, closing of borders and the conscious disobedience of official prohibitions;
 - (b) quarantine (except for the quarantine of the **Insured Person** on the orders of a treating **Doctor**);
 - (c) epidemics or pollution at the country of destination;
 - (d) cancellation of events such as sports, cultural, social and leisure events, etc., with the understanding that such cancellation does not impede the **Trip** from being carried out;

- (e) removal of the means of transport (be it temporary or not) due to the recommendation of the relevant manufacturer or the civil or port authority;
- (f) events that arise as a consequence of **Strikes**;
- (g) events that arise as a consequence of the breakdown or a failure in the means of transport (other than damages caused to roads or train tracks due to avalanches, snow or flooding) and which were previously known at the time the **Policy**, travel and accommodation bookings for the **Trip** or similar were contracted;
- (h) lack of sufficient participants or reservations for the **Trip** to be carried out, or overbooking;
- (i) those related to voluntary or compulsory declaration of insolvency, disappearance of or breach of contract by any of the contracted service providers of the **Insured Person**; and.
- (j) Except theft of **Insured Person's** passport, the mere loss of documents, luggage or personal objects are excluded from this coverage.

10. Employment/financial situation:

- (a) change in the economic and financial circumstances of the **Insured Person** except for the following cases:
 - i. unemployment where the employee is employed by others, has had an open-ended contract for more than two (2) consecutive years and who was not aware that he /she was going to become unemployed when the **PayPal Purchase** was made.
 - ii. starting to work in a new company with an employment contract provided that such hiring occurs after the **Policy** has been contracted, and that the **Insured Person** was unaware of this when the **PayPal Purchase** was made.
 - iii. extension of an employment contract that was notified after the **PayPal Purchase**.
 - iv. compulsory relocation of the **Insured Person** away from **Hong Kong**, for work-related reasons, to a distance greater than three hundred (300) kilometres away from **Hong Kong** and for a period of more than three (3) consecutive months.

11. Any claim arising from:

- (a) **Pre-existing condition**, congenital or heredity condition or chronic illness of any of the **Insured Person** or his or her travelling companion.
- (b) the refusal by the **Insured Person** to consult a **Doctor** when **We** deem such consultation necessary.
- (c) a lack of the necessary vaccinations or they are contraindicated, if it is impossible to follow certain recommended preventive medical treatments at certain destinations.
- (d) pregnancy, abortion, childbirth, miscarriage, infertility and other complications arising therefrom, cosmetic surgery or venereal disease.
- (e) treatments related to alcoholism, drug or narcotics consumption, unless such substances have been prescribed by a **Doctor** and are consumed as indicated.

If **We** allege that by reason of these General Exclusions, any loss, damage, cost or expense is not covered by this **Policy** the burden of proving the contrary shall be upon You.

Part IV – General Conditions

1. VALIDITY OF POLICY

(a) This **Policy** is only valid for leisure travel or business travel (limited to administrative, clerical and non-manual works only) and shall not apply to persons undertaking expeditions, treks or similar journeys. (b) The **Insured Person** must be fit to travel and must not be aware of any condition which, before and/ or during the **PayPal Purchase**, exist or might have reasonably been anticipated as likely to result in cancellation of the **Trip**. (c) This **Policy** must be activated prior to the commencement of the **Trip**.

2. MEDIATION

Any dispute or difference arising out of, or in connection with, this **Policy** must first be referred to mediation at the **Hong Kong International Arbitration Centre (HKIAC)** and in accordance with the HKIAC's mediation rules. If the mediation is abandoned by the mediator or otherwise ends without the dispute or difference being resolved, the dispute or difference must be referred to, and resolved by, arbitration at the HKIAC and in accordance with the HKIAC's domestic arbitration rules. If the dispute or difference arising out of, or in connection with, this **Policy** requires medical knowledge (including, but not limited to, questions relating to the **Sum Insured** for any medical service or an operation not listed in the **Policy Schedule**) the mediator or arbitrator may, in **The Company's** reasonable discretion, be a registered medical practitioner or a consultant specialist, surgeon, or **Doctor**. If **The Company** refuses to pay any claim under this **Policy** and a dispute or difference arising from that refusal is not referred to mediation and, if necessary, arbitration, within twelve (12) months from the date of refusal, any claim against **The Company** arising from that dispute or difference will be barred.

3. APPLICABLE LAW

This **Policy** shall be governed by and interpreted in accordance with laws of the **Hong Kong**.

4. LEGAL ACTION

No legal action shall be brought to recover claims in connection with this **Policy** until sixty (60) days after **The Company** has been given written proof of loss. No such action shall be brought after three (3) years from the date of loss.

5. BREACH OF CONDITIONS

If the **Insured Person** is in breach of any of the conditions or provisions of the **Policy** (including a claims condition), **The Company** may decline to pay a claim, to the extent permitted by law.

6. CHANGES TO THIS POLICY

If **We** wish to change the terms of this **Policy**, **We** will advise **You** in writing at your last known contact and the change(s) will take effect 7 days after the date of the advice.

7. CLAIMS CONDITIONS

When a claim occurs or is likely to occur, **You** must advise **Us** as soon as possible and within 30 days from the date of occurrence or date of discovery pursuant to Part V of this **Policy**.

Loss or damage claims

You must:

- (i) at your expense provide **Us** with all certified information and evidence as **We** may request.
- (ii) where applicable, notify the Police immediately of any items missing or loss by deception, theft, malicious acts, riot or civil commotion.

8. CLAIMS INVESTIGATION

In the event of a claim, **The Company** may make any investigation it deems necessary and the **Insured Person** shall co-operate fully with such investigation. Failure by the **Insured Person** to co-operate with **The Company's** investigation may result in denial of the claim.

9. CLERICAL ERROR

Clerical errors by **The Company** shall not invalidate the **Policy** which would otherwise be valid, nor continue the **Policy** which would otherwise not be valid.

10. EXCLUSION OF RIGHTS UNDER CONTRACTS (RIGHTS OF THIRD PARTIES) ORDINANCE

Any person or entity who is not a party to this **Policy** shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

11. FRAUD

If any claim under this **Policy** shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a **Benefit** under this **Policy**, We shall have no liability in respect of such claim and **We** shall be entitled to terminate this **Policy** with immediate effect.

12. JURISDICTION CLAUSE

The indemnity provided by this **Policy** shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Hong Kong nor to orders obtained in the said Court for the enforcement of judgements made outside Hong Kong whether by way of reciprocal agreement or otherwise.

13. MISREPRESENTATION

This Policy shall be voidable in the event of any misrepresentation, misdescription, non-disclosure or concealment of any circumstances by **You** which is material to or connected with **Your**:

- (i) risk experience and claim history; or
- (ii) insurance record, including previous refusals to grant insurance coverage.

14. OTHER INSURANCE

To the extent permitted by law, when other insurance applies to a covered loss, **We** will pay only in excess of the other insurance, limited to the indemnity being provided under this **Policy**, unless that other insurance was specifically written as an excess over the indemnity provided in this **Policy**.

Should **You** make a claim under **Your Policy**, **You** must advise Chubb of any other insurance which may cover the loss.

15. SANCTION LIMITATION AND EXTENSION CLAUSE

Your **Policy** will not apply to any event arising directly or indirectly out of any loss or expenses with respect to Cuba or a specially designated person, entity, group or company on the **Specially Designated List** or which if reimbursed or paid by **Us** would result in **Us** being in breach of trade or economic sanctions or other such similar laws or regulations.

16. SUBROGATION

If **Chubb** makes a payment under this **Policy**, Chubb is subrogated to all **Your** rights of contribution, indemnity or recovery. **You** must not surrender any right to or settle any claim for contribution, indemnity or recovery without **Chubb's** prior written consent. **You** must do all things and execute all documents to enable **Chubb** to sue in **Your** name for such contribution, indemnity or recovery.

Where **You** have agreed with another person or company (who would otherwise be liable to compensate **You** for any loss or damage which is covered by a contract of insurance with such other person or company) that **You** will not seek to recover such loss or damage from that person, **Chubb** will not cover **You**, to the extent permitted by law, for such loss or damage.

17. CURRENCY

The **Sum Insured**, benefits and limit of liability stated in the **Policy Schedule** and this **Policy** are expressed in Hong Kong dollars. Notwithstanding the first sentence of this **Policy**, losses and/or benefits will be adjusted and paid in Hong Kong dollars or at The Company's option in the currency of the local country. When currency conversion is necessary when applying terms and conditions of the **Policy**, the rates of exchange to be adopted shall be those prevailing at the date of loss as per the exchange rate at the median level quoted on www.oanda.com.

18. ENTIRE CONTRACT, CHANGES

This **Policy** shall constitute the entire contract of insurance. No change to the terms and conditions of this **Policy** shall be valid unless approved in writing by **Us**. No broker or agent has the authority to amend or to waive any of the terms and conditions of this **Policy**.

19. INTEREST

No payments under this **Policy** shall carry interest.

20. PURPOSE OF THIS POLICY

The purpose of this Policy, is to provide financial protection for the **Insured Person's Trip(s)**. This **Policy** issued by **Us** forms a contract of insurance between **Us** and those specified in the **Policy Schedule**. This **Policy** is only valid for an **Insured Person** when he/she has a valid **Policy Schedule** from the **Policy Intermediary** showing that such **Insured Person** is covered by this **Policy**.

The **Policyholder** and/or the **Insured Person** should read this **Policy** in full to understand what is and is not covered.

Part V – How To Make A Claim

The Insured Person should submit a claim within thirty (30) days of the event taking place to Chubb Claim Centre (www.chubbclaims.com.hk/travelprotection). You can simply scan the below QR code to access the Chubb Claim Centre on your smartphone or tablet.



Alternatively, you can complete a claim form and submit together with the travel documents and the following documents as appropriate to Chubb Insurance Hong Kong Limited within thirty (30) days of the event taking place. Please call 3191 6222 for further assistance.

* For English submission only.

Pre-Trip Cancellation

- All original bills, receipts and coupons;
- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Doctor**;
- Police report, where relevant
- Death certificate/Coroner's report, where relevant
- Employment contract or dismissal letter from the employer, where relevant
- Court document, order or summons for divorce or matrimonial separation, where relevant
- Photos of the damaged items showing the extent of the damage, where relevant

These are some of the required documents for claims. The Company reserves the right to request the Insured Person to provide any other information or documents which are not specified above, if necessary.

Part VII – Personal Information Collection Statement

The Company (“**We/Us**”) want to ensure that Our **Insured Persons** (“**You**”) are confident that any personal data collected by **Us** is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which **We** collect and use personally identifiable information provided by **You** (“**Personal Data**”), the circumstances when **Personal Data** may be disclosed and information regarding **Your** rights to request access to and correction of **Personal Data**.

(a) Purposes of Collection of Personal Data

We will collect and use **Personal Data** for the purposes of providing competitive insurance products and services to **You**, including considering **Your** application(s) for any new insurance policies and administering policies to be taken out with **Us**, arranging the cover and administering and managing **Your** and **Our** rights and obligations in relation to such cover. **We** also collect the **Personal Data** to be able to develop and identify products and services that may interest **You**, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of **Our** respective products and services. **We** may also use your **Personal Data** in other ways with your consent.

(b) Direct marketing

Only with **Your** consent, **We** may also use **Your** contact, demographic, policy and payment details to contact **You** with marketing information regarding **Our** insurance products by mail, email, phone or SMS. Tick the box below if **You** do not consent to receive such marketing information from **Us**.

(c) Transfer of Personal Data

Personal Data will be kept confidential and **We** will not sell **Your Personal Data** to any third party. **We** limit the disclosure of **Your Personal Data** but, subject to the provisions of any applicable law, **Your Personal Data** may be disclosed to:

- (i) third parties who assist **Us** to achieve the purposes set out in paragraphs (a) and (b) above. For example, **We** provide it to **Our** relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, **Doctors** and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside **Hong Kong**);
- (ii) Our parent and affiliated companies, or any company within **Chubb**, local and outside Hong Kong;
- (iii) the **Policy Intermediary** through which **You** accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) other third parties with **Your** consent.

With regard to the above transfers of **Personal Data**, where applicable, **You** consent to the transfer of **Your Personal Data** outside of **Hong Kong**.

(d) Access and correction of Personal Data

Under the **Personal Data** (Privacy) Ordinance (“**PDPO**”), **You** have the right to request access to and correction of **Personal Data** held by **Us** about **You** and **We** will grant **You** access to and correct **Your Personal Data** as requested by **You** unless there is an applicable exemption under the **PDPO** under which **We** may refuse to do so. **You** may also request **Us** to inform **You** of the type of **Personal Data** held by **Us** about **You**.

Requests for access or correction of **Personal Data** should be addressed in writing to:

Chubb Data Privacy Officer
25th Floor, Shui On Centre
No. 6-8 Harbour Road
Wanchai, Hong Kong
O +852 3191 6222
F +852 2519 3233
E Privacy.HK@chubb.com

Your request to obtain access or correction will be considered within forty (40) days of **Our** receipt of **Your** request. **We** will not charge **You** for lodging a request for access to **Your Personal Data** and if **We** levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

About Chubb in Hong Kong

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include Property, Casualty, Marine, as well as Accident & Health programs for large corporates, midsized commercial and small business customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

Contact Us

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Company No. 0557477

關於安達香港

安達為全球最大的上市財產及責任保險公司，經營一般保險及人壽保險業務，立足香港超過 90 年。安達香港的一般保險業務 (安達保險香港有限公司) 為大型及中小企業客戶設計及提供特定的保險產品，包括財產險、責任險、海上險和意外及醫療保險服務。多年來，安達憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽
www.chubb.com/hk。

聯絡我們

安達保險香港有限公司
香港灣仔港灣道 6-8 號
瑞安中心 25 樓
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公司編號 0557477

Chubb. Insured.SM

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