

American Express  
No Worries Guarantee Program  
美國運通「無憂消費主義」購物保障

Terms and Conditions  
For Price Protection Plan  
價格保障計劃條款及細則

Policy Number 保單編號 : NAC0000014

Period of Insurance: From 1 April 2023 to 31 Mar 2024  
(both dates inclusive)

受保期間 : 由 2023 年 4 月 1 日起至 2024 年 3 月 31 日止  
(包括首尾兩日)

CHUBB®

Geographical Limits: Hong Kong SAR  
地域範圍 : 香港特別行政區



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This document is for American Express Card Member reference only.

該文件僅供美國運通會員參考。

AMEX Group Travel Insurance Plan: T&C for Price Protection Plan, Hong Kong SAR. 美國運通「無憂消費主義」購物保障 - 價格保障計劃條款及細則。香港特別行政區 Published 03/2023. 03/2023 編印  
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©2023 安達。保障由一間或多間附屬公司所承保。並非所有保障可於所有司法管轄區提供。Chubb® 及其相關標誌，以及 Chubb. Insured.™ 乃安達的保護註冊商標。

This Terms and Conditions contains important information about Your Covered American Express® Card complimentary insurance and should be read carefully and stored in a safe place.

The following complimentary insurance is underwritten by Chubb Insurance Hong Kong Limited, American Express International, Inc. does not act as an agent or fiduciary for you, and American Express International, Inc. may act on behalf of the insurance provider, as permitted by law.

Please note that the English version of this Policy is the official version. This Policy is provided to you in both English and Chinese languages for ease of reference only. The English version of the Policy will prevail if any dispute arises regarding the interpretation of any part of the Policy.

## Terms and Conditions

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The following complimentary insurance benefits are offered by American Express International Inc. (herein called "Policyholder") (Master Policy issued by Chubb Insurance Hong Kong Limited (herein called "Company") to the American Express Centurion® Card, American Express Platinum Card®, American Express® Gold Card, American Express® Gold Charter Card, American Express® Green Charter Card, American Express® Platinum Credit Card or American Express Explorer® Credit Card including Supplementary Cards for their respective rights and interests. Details of the insurance are described below.

## Part I - Definitions

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### **Card Account:**

Each American Express Card issued by the Policyholder in Hong Kong. Any principal card and supplementary card will be regarded as one Card Account.

If the Insured Persons are holding any American Express Credit Card(s) and any of the charge cards below, those Insured Persons will be counted as holding one American Express Card Account only.

- American Express Centurion® Card
- American Express Platinum Card®
- American Express® Gold Card
- American Express® Gold Charter Card
- American Express® Green Charter Card

### **Hong Kong:**

The territorial limit of Hong Kong Special Administrative Region, The People's Republic of China.

### **Insured Person:**

Any person, who lawfully holds a valid American Express Centurion® Card, American Express Platinum Card®, American Express® Gold Card, American Express® Gold Charter Card, American Express® Green Charter Card, American Express® Platinum Credit Card or American Express Explorer® Credit Card including Supplementary Cards issued by the Policyholder in Hong Kong.

### **Insurable Merchandise:**

Any new, brand named tangible article, which is purchased with the Insured Person's Card Account and not being merchandise excluded under this Policy.

### **Identical Merchandise:**

The identical Insurable Merchandise is an article which is exactly the same as Insurable Merchandise including but not limited to the brand name, make & model, design, colour, size, features, type of warranties, after-sales service, method of payment and purchase incentive.

### **Limit of Indemnity:**

The maximum liability of the Company shall be HK\$2,500 per any item of Insurable Merchandise purchased with any Card Account, not exceeding HK\$15,000 per any one Card Account during the Period of Insurance stated above.

### **Lower Purchase Price:**

The lower full retail price compared with the Original Purchase Price provided such lower full retail price is available in Hong Kong dollars to all ordinary customers for any item of Identical Merchandise by using a payment method identical to that used to obtain the item of Insurable Merchandise.

### **Original Purchase Price:**

The full retail price paid in Hong Kong dollars by all ordinary customers for any item of Insurable Merchandise by using Card Account.

**Period of Insurance:**

Commences from the date of purchase of an Insurable Merchandise until 23:59 hours on the 14th day of such purchase thereafter.

**Policy:**

This document.

**Retail Outlet(s):**

Physically accessible premises where articles are directly sold to the public which have Card Account payment facilities and which are fully licensed, permanent and recognizable establishments within the territories of Hong Kong.

Retail Outlet does not include auctions, discount stores, second hand goods stores, mail order houses, phone order or direct sales outlets.

## Part II - The Cover

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Where an item of Insurable Merchandise is purchased by the Insured Person charged entirely or is by any kind of installment plan charged to his/her American Express Charge Card covered under this Policy at a Retail Outlet within the territory of Hong Kong for an Original Purchase Price and during the Operative Period of Insurance it is found that an item of Identical Merchandise could be purchased at an alternative Retail Outlet within the territory of Hong Kong for a Lower Purchase Price, the Company will refund the price difference to the Insured Person up to the Limit of Indemnity stipulated above.

## Part III - Price Comparison

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Price comparison with liquidated merchandise, bankruptcy sale merchandise, out of business sale merchandise and grey market items will not be accepted.

The Company will duly accept one claim per item of Insurable Merchandise.

Each Retail Outlet may be utilized as a basis for price comparison unless and until the Insured Person is notified otherwise in writing by the Company prior to the submission of any claim by such Insured Person within the Operative Period of Insurance.

## Part IV - Price Limitation

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Refunds are based on the price of the item before warranty or service costs and instalment charges.

## Part V - Exclusions

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1. The Company shall not be liable for any claim arising as a consequence of any item of Insurable Merchandise or Identical Merchandise being:
  - articles which are generally recognized as having a fluctuating value whereby the value of such articles at the time of purchase represent only the then prevailing market price and which will reasonably be expected to fluctuate any time after the purchase and such articles can be traded as a commercial commodity which shall include but not limited to share stock, security, deeds, bonds, gold, diamond, precious metals or stones or any articles made thereof;
  - custom-made or collectible articles;
  - mechanically propelled vehicle or marine craft, including parts and accessories;
  - residential, commercial or industrial premises;
  - livestock, pets, plants or other living creatures;
  - consumable articles, being items which are capable of being finished up in the normal course of being used;
  - services;
  - mobile / cellular phones (including PDA phones), Blackberry;
  - defective second or substandard articles;
  - display items, which is priced lower than the original price;
  - sales goods or discounted items;
  - purchased subject to membership discounts or bulk order discount or within promotion period;
  - business purchases or property to be used for business purposes;
  - illegal property or property sold which is in breach of the laws of Hong Kong;
  - purchased from outlets named by the Consumer Council of Hong Kong for engaging in improper business practices or from outlets at the same location as one previously so named;
  - all purchases made on the internet and/or through online bidding.

2. The Company shall not be liable for any claim:
  - arising out of the imposition of any surcharge;
  - arising out of the deliberate act of the Insured Person or arising from illegal activities;
  - not reported to the Company in writing during the Period of Insurance.
3. The Company shall not be liable to pay for any claims of less than HK\$150 variance from the Original Purchase Price each and every item of Insurable Merchandise.

## Part VI - Claims Procedures

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All claims under this Policy must be notified to the Company in writing by completed claim form during the Operative Period of Insurance and be accompanied by the original copy of:

1. Retail Store receipt;
2. the Card Account proof or relevant monthly statement.

## Part VII - Claims Conditions

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1. The Insured Person shall give such other particulars and evidence and do all such acts and things as the Company shall reasonably require. The Company will discharge its liability under the respective claims upon settlement of the claims with the Insured Person. No benefit will be payable when, on the date of occurrence or the date of claim being reported to the Company, whichever is the later, any amount due on the American Express Card Account of the Insured Person is overdue or the Insured Person is not holding any valid Card Account.
2. When an item of Insurable Merchandise purchased forms part of a pair or set, the Company will pay benefits only based upon an identical pair or set of Identical Merchandise.
3. For any item of Insurable Merchandise which was purchased by instalment, the total Limit of Liability will be prorated based upon the percentage the instalments bear to the full Original Purchase Price.

## Part VIII - Other Insurance

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If coverage is in excess of the Insured Person's other applicable valid and collectible insurance or indemnity, the Company will be liable only for the excess of the amount of the loss over the amount covered under other insurance or indemnity, only if all other insurance or indemnity has been exhausted and subject to the exclusions, terms and limits of liability of the Policy. This coverage will not apply as contribution insurance and this "non-contribution" shall prevail despite any "non-contribution" provision in other insurance or indemnity policies or contracts.

## Part IX - False Claim

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If an Insured Person makes any claim knowing it to be false or fraudulent in any respect, such Insured Person shall no longer be entitled to the benefits of the Policy or to the payment of any claim made under this Policy and neither the premium nor any part thereof shall be refundable.

## Part X - General Conditions

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1. Unless previously agreed to in writing by the Company, no claim shall be recoverable hereunder by the Insured Person if any material change shall be made in the condition of the risk as existing at the time of risk acceptance.
2. All differences arising out of the Policy shall be determined by arbitration in accordance with the prevailing Arbitration Ordinance. If the parties fail to agree upon the choice of arbitrators or umpires, then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon the Policy that an arbitration award shall be first obtained.

If the Company shall disclaim liability to the Insured Person for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provision herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
3. The Policy shall be governed by and construed in accordance with the laws of Hong Kong and subject to the exclusive jurisdiction of the courts of Hong Kong.
4. The Insured Person shall not take legal action against the Company until sixty (60) days after a fully completed proof of loss has been filed within the Company.

## Part XI - Compliance With Applicable Economic And Trade Sanctions Laws

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This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

## Part XII - Chubb Personal Information Collection Statement

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**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) 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 paragraph a. 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 insurance 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.

### (c) 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  
39/F, One Taikoo Place  
979 King's Road  
Quarry Bay, Hong Kong  
O (+852) 3191 6800  
F (+852) 2560 3565  
E Privacy.HK@chubb.com

Your request to Your Personal Data 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.

本條款及細則載列有關閣下受保的美國運通卡免費保險的重要資料，請詳閱並妥善保管。

以下免費保險的承保人為安達保險香港有限公司。美國運通國際股份有限公司並非閣下的代理人或受信人，美國運通國際股份有限公司可於法律容許的情況下代表該保險提供者。

請注意「本保單」以英文版本為正式版本。「本保單」同時設有中英文版本，惟僅供閣下作參考用途而已。如因對「本保單」內任何地方的詮釋而引起任何爭議，均以英文版本為準。

## 條款及細則

美國運通國際股份有限公司（下稱「保單持有人」）（主保單由安達保險香港有限公司（下稱「本公司」）承保）就美國運通 Centurion® 卡、美國運通白金卡、美國運通金卡、美國運通 Gold Charter 卡、美國運通 Green Charter 卡、美國運通白金信用卡或美國運通 Explorer® 信用卡（包括附屬卡）各自的權益提供以下免費保險保障。保險詳情如下。

## 第一部分 – 釋義

### 「卡賬戶」：

「保單持有人」在「香港」發行的每張美國運通卡。任何主卡及附屬卡將被視為同一個「卡賬戶」。

若「受保人」持有任何美國運通信用卡或以下所列的任何簽賬卡，該等「受保人」將被視為僅持有一個美國運通「卡賬戶」。

- 美國運通 Centurion® 卡
- 美國運通白金卡
- 美國運通金卡
- 美國運通 Gold Charter 卡
- 美國運通 Green Charter 卡

### 「香港」：

中華人民共和國香港特別行政區境內。

### 「受保人」：

任何合法持有由「保單持有人」在「香港」發行並有效的美國運通 Centurion® 卡、美國運通白金卡、美國運通金卡、美國運通 Gold Charter 卡、美國運通 Green Charter 卡、美國運通白金信用卡或美國運通 Explorer® 信用卡（包括附屬卡）的人士。

### 「可保商品」：

透過「受保人」「卡賬戶」購買、新的及有品牌且不屬於「本保單」不承保商品的任何有關物品。

### 「相同商品」：

相同的「可保商品」是指在包括但不限於品牌名稱、製造商及型號、設計、顏色、尺寸、功能、擔保類型、售後服務、支付方式和購買動機等方面，與「可保商品」完全相同的物品。

### 「賠償限額」：

「本公司」就以任何「卡賬戶」購買的每件「可保商品」的最高責任為 2,500 港元，於「受保期間」期間，每個「卡賬戶」不超過 15,000 港元。

### 「較低購入價」：

若所有普通客戶能夠與獲得「可保商品」的付款方式相同的付款方式購買任何相同商品時，則為與「原購入價」相比較低的全額零售港元價格。

### 「原購入價」：

所有普通客戶使用「卡賬戶」購買任何「可保商品」時以港幣支付的全額零售價格。

### 「受保期間」：

自購買「可保商品」之日起至其後第十四 (14) 日的 23:59 時止。

### 「本保單」：

此文件。

### 「零售店」：

直接向公眾出售物品，設有「卡賬戶」支付設施，並於「香港」境內有正式牌照、永久及受認可的機構的實體場所。

「零售店」不包括拍賣會、折扣店、二手貨店、郵購店、電話訂購或直銷店。



## 第二部分 – 保障範圍

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若「受保人」在「香港」境內的「零售商店」全額或以任何形式的分期付款計劃，使用其（「本保單」保障的）美國運通簽賬卡以「原購入價」購買「可保商品」，而在「受保期間」，發現「相同商品」可在「香港」境內另外的「零售店」以「較低購入價」購買，則「本公司」將在上述「賠償限額」內向「受保人」退還差價。

## 第三部分 – 價格比較

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與清算商品、破產銷售商品、停業銷售商品及灰色市場商品價格的比較將不獲接納。

「本公司」將正式接納就每件「可保商品」提出的一次索償。

每間「零售店」均可被視為價格比較的基礎，除非「受保人」於「受保期間」內提交任何索賠申請之前，「本公司」經已向該「受保人」作出書面通知。

## 第四部分 – 價格限制

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退款的依據是未計保用或服務費用及分期付款費用的商品價格。

## 第五部分 – 不保事項

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1. 「本公司」對因以下任何「可保商品」或「相同商品」引致的任何索償概不負責：

- 被視為價值波動不穩的物品，這些物品在購買時的價值僅代表當時的市場價格，並且有理由預計在購買後的任何時候都會出現價值波動，這些物品可以作為商業商品進行交易，包括但不限於股票、證券、契約、債券、黃金、鑽石、貴金屬或寶石或任何由其製成的物品；
- 訂制或供收藏的物品；
- 機械推進的車輛或船舶，包括零件和配件；
- 住宅、商業或工業場所；
- 牲畜、寵物、植物或其他生物；
- 消耗品，即會在正常使用過程中被用完的物品；
- 服務；
- 流動／手提電話（包括 PDA 電話）、黑莓；
- 有缺陷的第二件或不合格的物品；
- 價格低於原價的展示品；
- 銷售商品或折扣物品；
- 享有會員折扣或批量訂購折扣或在促銷期內購買的物品；
- 商業採購或用於商業目的的資產；
- 非法資產或違反「香港」法律而出售的財產；
- 於被香港消費者委員會點名的從事不正當商業行為的「零售店」購買，或在與先前曾被點名的「零售店」處於同一地點的「零售店」購買的物品；
- 所有在互聯網及／或透過網上競價購買的物品。

2. 「本公司」對因以下任何索償概不負責：

- 對因收取任何附加費而引致的任何索償概不負責；
- 對由「受保人」的故意行為或非法活動而引致的任何索償概不負責；
- 對在「受保期間」內未向「本公司」作出書面報告的任何索償概不負責。

3. 對於任何就每件「可保商品」與「原購入價」差額少於 150 港元的索償，「本公司」概不負責。

## 第六部分 – 索償程序

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如需根據「本保單」提出索償，須在「受保期間」內透過填妥的索償表格以書面形式通知「本公司」，並附上以下正本：

1. 「零售店」的收據正本；
2. 「卡賬戶」憑證或相關月結單。

## 第七部分 – 索償條件

1. 「受保人」應提供「本公司」合理要求的其他詳情及證據，並作出「本公司」合理要求的所有行為和事宜。「本公司」將在與「受保人」結清有關索償後，解除其於各項索償下之責任。若在事發當日或向「本公司」報告索償之日（以較遲者為準），「受保人」的美國運通「卡賬戶」上的任何應付款項已經逾期，或「受保人」並無持有任何有效之「卡賬戶」，則不會支付任何保障。
2. 若購買的「可保商品」為一對或一套商品的一部分時，「本公司」僅會根據相同的一對或一套相同商品支付保障。
3. 對任何分期付款購買的「可保商品」，總責任限額將根據分期付款佔全額「原購入價」的百分比按比例分配。

## 第八部分 – 其他保險

若保障範圍超過「受保人」其他適用、有效及可收回的保險或賠償，「本公司」僅承擔超出其他保險或賠償承保的損失金額的部分，但前提是所有其他保險或賠償均已用盡，並受「本保單」的不保事項、條款及責任限額的規限。本保障不適用於作為分攤保險，儘管其他保險或賠償政策或合約中設有任何「非分攤」條款，應一概以本「非分攤」條款為準。

## 第九部分 – 虛假索償

若「受保人」在任何方面明知是虛假或欺詐的情況下提出任何索償，則該「受保人」將無權獲得「本保單」的保障或獲得「本保單」項下任何索償的付款，而保費或其任何部分均不會予以退還。

## 第十部分 – 一般條款

1. 除非「本公司」事先書面同意，若承受風險時存在的風險狀況出現任何重大變化，「受保人」不得就「本保單」提出索償。
2. 若因「本保單」而引致任何分歧，均應根據現行《仲裁條例》透過仲裁解決。若雙方未能就仲裁員或公斷人的選定達成一致，則應將選擇權交予香港國際仲裁中心當時的主席。明確規定，首先獲得仲裁裁決是對「保單」提起訴訟或起訴的權利的先決條件。  
若「本公司」拒絕對「本保單」的索償作出賠償，而該項索償並未於拒絕賠償日期起計十二 (12) 個月內根據上文所述提交仲裁，則該項索償就各方面而言將被視作放棄，且日後不能再根據「本保單」提出索償。
3. 「本保單」受「香港」法律管轄並按其解釋，並須遵從「香港」法院的專有司法裁判權。
4. 「受保人」在向「本公司」提交完整的損失證明後六十 (60) 天內，不得對「本公司」採取法律行動。

## 第十一部分 – 遵守適用的經濟和貿易制裁條例

當經貿制裁規定或其他法規禁止「本公司」提供保險（包括但不限於支付賠償金）時，本保險將不適用。「本保單」中的所有其他條款及細則維持不變。

安達保險香港有限公司是一間美國公司 - Chubb Limited 的子公司 / 分公司，Chubb Limited 是紐約證券交易所上市公司，因此除了歐盟、聯合國和「香港」的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家 / 地區例如古巴提供保障。

## 第十二部分 – 安達保險個人資料收集聲明

安達保險香港有限公司（「我們」）為確保保單持有人對我們在收集個人資料方面的信心，我們於處理任何已收集的個人資料均會採取適當的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述我們收集及使用由閣下提供以識別閣下個人的資料（「個人資料」）的目的、個人資料可能被公開的情況及閣下有權要求查閱及更改個人資料的詳情。

### (a) 收集個人資料的目的

我們收集及使用閣下個人資料的目的，是為了向閣下提供具優勢的保險產品及服務，包括用作考慮閣下投保任何新的保險產品，及管理由我們提供的保單，安排保障，及執行和管理閣下及我們在該等保障下的權利及責任。同時，我們亦會收集及使用閣下個人資料以設計及發展、建立及管理與其他機構就行政及使用我們相應的產品及服務的聯盟及其他計劃。在閣下的同意下我們亦可能使用閣下的個人資料作其他用途。

### (b) 個人資料的轉讓

個人資料將予以保密，而我們亦絕對不會將閣下的個人資料售賣給第三者。我們會對公開閣下個人資料作出限定；但在任何適用的法例條文下，閣下的個人資料可能：

- (i) 會被透露予我們相信必須達成以上第一段所述目的之第三者。例如：我們把閣下的個人資料提供予我們相關的員工及承辦商、代理及其他涉及以上目的之人士，如處理數據的人士、專業人士、損失評估人員及索償調查員、醫生及其他醫療服務提供者、緊急支援服務提供者、保險局或信貸局、政府機構、分保人及分保經紀（當中可能包括在香港以外的第三方）；
- (ii) 會給我們的母公司及附屬聯營公司或安達在本地及海外的相關公司使用；
- (iii) 會提供予保險中介人，閣下可以透過指定系統查閱有關資料；
- (iv) 會給予有關人士以維持公眾安全及法紀；及

(v) 會在閣下同意下提供予其他第三者。

就以上個人資料的轉移，如有適用的地方，則代表閣下亦同意轉移該資料到香港以外的地方。

### (c) 查閱及更改個人資料

根據《個人資料(私隱)條例》，閣下有權要求查閱及更改曾給予我們的資料，另除非在個人資料(私隱)條例下有適用的豁免條款賦予我們可拒絕遵從，否則我們必須按閣下的要求，給閣下查閱及更改本身的個人資料。閣下亦可向我們要求提供持有閣下個人資料的類別。

翻查或更改個人資料的要求，必須透過書面提出及郵寄致：

安達個人資料私隱主任

香港鰂魚涌英皇道 979 號

太古坊一座 39 樓

電話 (+852) 3191 6800

傳真 (+852) 2560 3565

電郵 Privacy.HK@Chubb.com

在我們收到閣下查閱或更改個人資料的要求後，會在四十 (40) 天內予以回覆該項要求，我們一般將不會收取任何費用；但即使我們在提供資料時需徵收費用，該費用亦不會過高。至於更改資料的要求，則不會收取任何費用。

## About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurance company. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering market leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/hk](http://www.chubb.com/hk).

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## 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，透過收購其前身公司，已立足香港特別行政區超過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、以及個人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、金融險和個人保險服務。多年來，安達保險憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質理賠服務，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](http://www.chubb.com/hk)。

## 聯絡我們

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美國運通「無憂消費主義」購物保障 - 價格保障計劃條款及細則。香港特別行政區 Published 03/2023. 03/2023 編印  
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