

# SUN WORKFLEX INSURANCE

Protect You under  
Flexible Work Arrangement

# 永明工作 安心保

保障在彈性工作  
安排下的您



亞洲保險  
ASIA INSURANCE  
[www.asiainsurance.hk](http://www.asiainsurance.hk)



亞洲保險  
ASIA INSURANCE  
[www.asiainsurance.hk](http://www.asiainsurance.hk)

## SUN WORKFLEX INSURANCE

Working from home or at coworking space is a globally emerging trend found in almost every sector of economy. It changes the working environment whilst your existing employee benefits may not be able to cater for all the changes arising therefrom. **Sun Workflex Insurance** is designed to provide you with various protections to reduce your financial burdens with extra peace of mind if mishap takes place whilst working from home or at coworking space.

### PLAN HIGHLIGHTS

- Provides cover to active employees or freelancers of clerical work, no matter part-time or full-time work.
- Covers accidents that occurred at home or coworking space including serious burns suffered by the Insured Person.
- Covers the counselling or consultation expenses charged by clinical psychologist or psychiatrist to provide mental health support.
- Reimburses the surgery cost incurred due to ergonomic or postural injury.
- Provides wide range of coverages (includes accidental bodily injury, ergonomic injury, mental distress, food poisoning, damage to home office equipment and work interruption) with low premium.

### ELIGIBILITY

The Insured Person must be aged between 18 and 65 and holds a valid HKID card.

### WAITING PERIOD

A 14-day Waiting Period from the effective date of the insurance cover shall be applicable to the benefits of Ergonomic Injury and Mental Health Therapy during which no benefit shall be payable.

### PREMIUM

Annual Premium	
Plan 1	HK\$395
Plan 2	HK\$595

Remarks :

- Minimum premium per policy is HK\$395.
- Premium Levy payable to the Insurance Authority by policyholders has been imposed on relevant policy at the applicable rate and would be collected through insurance companies. For further information, please visit [www.asiainsurance.hk](http://www.asiainsurance.hk) or contact: (852) 3606 9933. All the premiums listed in this leaflet exclude Premium Levy.

## SUMMARY OF BENEFITS

Cover	Plan 1	Plan 2
	Maximum Limits per Year (HK\$)	
Section 1 – Personal Accident		
Covers accidental death or permanent disablement if you sustain bodily injury at Home or Coworking Space.	\$300,000	\$500,000
Section 2 – Accidental Hospitalization Medical Expenses		
Reimburses the actual hospitalization medical expenses incurred in the event that you are confined in a hospital due to bodily injury sustained from accident at Home or Coworking Space.	Freelancer: \$50,000 Non-freelancer: \$30,000	Freelancer: \$80,000 Non-freelancer: \$50,000
<u>Follow-up Outpatient Consultation Expenses Extension</u> Outpatient consultation within 90 days after hospital discharge: <ul style="list-style-type: none"><li>Outpatient consultation performed by a registered medical practitioner;</li><li>Outpatient physiotherapy recommended by a registered medical practitioner with a referral letter and performed by a physiotherapist;</li><li>Chinese bone-setting or acupuncture treatment necessarily and reasonably rendered by Chinese medicine bone-setter or acupuncturist.</li></ul>	\$1,000 (\$200 per visit per day)	\$1,500 (\$250 per visit per day)
Section 3 – Ergonomic Injury		
Reimburses the surgery cost incurred as a result of an ergonomic or postural injury caused by poor workspace design or conditions whilst carrying out the occupational duties at Home or Coworking Space.	\$20,000	\$30,000
Section 4 – Mental Health Therapy		
Covers the counselling or consultation expenses charged by clinical psychologist or psychiatrist if you suffer from mental distress caused or contributed to by working from Home or Coworking Space.	\$3,000 (\$500 per visit per day)	\$5,000 (\$750 per visit per day)

Section 5 – Food Poisoning		
Pays for actual medical expenses incurred if you suffer from food poisoning directly caused by the delivered food for which the food delivery services is provided by a restaurant or food delivery operator.	\$2,000 (\$300 per visit per day)	\$3,000 (\$500 per visit per day)
Section 6 – Home Office Equipment provided by Employer		
Covers the office equipment provided by your employer damaged due to accident or lost due to burglary whilst working from Home.	\$5,000 (Non-freelancer)	\$8,000 (Non-freelancer)
Section 7 – Work Interruption		
Provides cash allowance if the supply of fresh water or electricity of your Home is suspended without prior notice.	\$500 (\$250 each & every 24 full hours)	\$700 (\$350 each & every 24 full hours)

### MAJOR EXCLUSIONS

The following is a highlight of some key exclusions to **Sun Workflex Insurance**. Please refer to policy documents for complete details.

- Pre-existing medical conditions;
- The influence of alcohol or drugs;
- Work involving manual job duty;
- Taking part in any sports in a professional capacity;
- Participating in any illegal or unlawful acts;
- Suicide, attempted suicide or intentional self-injury;
- Abortion, miscarriage, pregnancy or childbirth or any complications arising from these conditions;
- War, invasion, riot or civil commotion, any acts of terrorism, any nuclear reaction or contamination, ionizing rays or radioactivity;
- Communicable Disease including any mutation or variation thereof.

### IMPORTANT NOTES:

This leaflet is only a brief description of products features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions, and exceptions. We reserve the right of final approval and decision.

(If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.)

**SCF Insurance Management Limited (License no.: FA2147) is acting as the agent of this insurance plan, which is underwritten by Asia Insurance Company Limited. If you have any queries, please call SCF Customer Hotline at (852) 3658 8833.**

# 永明工作安心保

在家或在共享空間工作已成了全球性的新趨勢。工作環境也隨之而改變，可是您現有的僱員保障未必能完全應對由此產生的所有變化。有見及此，**永明工作安心保**專為您於家居或共享工作空間工作時提供多種不同保障，在發生不幸事故時減輕您的經濟負擔，讓您倍感安心。

## 計劃特點

- 保障從事文職的在職僱員或自由工作者，不論是兼職還是全職工作。
- 保障在家居或共享工作空間發生的意外包括受保人被嚴重燒傷。
- 提供心理健康支援，支付因患上精神困擾，由臨床心理學家或精神科醫生進行輔導或治療之費用。
- 補償因人體工學或姿勢性受傷所引致的手術費用。
- 以低廉保費提供廣泛的保障（包括意外受傷、人體工學受傷、精神健康治療、食物中毒、由僱主提供的辦公室設備損毀及工作中斷）。

## 申請條件

受保人必須年齡介乎18至65歲，並持有有效香港身份證。

## 等候期

由保障生效日起之首14天為等候期。等候期內任何有關人體工學受傷及精神健康治療保障的費用將不會獲得賠償。

## 保費

每年保費	
計劃 1	395港元
計劃 2	595港元

註：

- 每份保單的最低收費為395港元。
- 保監局將透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽本公司網頁 [www.asiainsurance.hk](http://www.asiainsurance.hk) 或致電 (852) 3606 9933。本小冊子內列出的所有保費並不包括保費徵費。

## 保障範圍

保障	計劃 1	計劃 2
	每年最高賠償限額 (港元)	
第一部份 – 人身意外		
保障在家居或共享工作空間因意外導致死亡或永久傷殘。	300,000 元	500,000 元
第二部份 – 意外住院醫療費用		
補償您因在家居或共享工作空間因意外導致身體受傷所引致的實際住院醫療費用。	自由工作者: 50,000 元 非自由工作者: 30,000 元	自由工作者: 80,000 元 非自由工作者: 50,000 元
覆診費用延伸保障		
出院後90天內的門診治療: • 由註冊醫生提供之門診治療; • 經註冊醫生以轉介信建議並由物理治療師提供之門診物理治療; • 由中醫跌打師或針灸師提供必須及合理的跌打或針灸治療。	1,000 元 (每天每次 200 元)	1,500 元 (每天每次 250 元)
第三部份 – 人體工學受傷		
補償您因在家居或共享工作空間工作期間，因在設計或條件不佳的工作空間執行職務，而導致人體工學或姿勢性受傷所引致的手術費用。	20,000 元	30,000 元
第四部份 – 精神健康治療		
賠償您因在家居或共享工作空間工作而患上精神困擾，由臨床心理學家或精神科醫生進行輔導或治療之費用。	3,000 元 (每天每次 500 元)	5,000 元 (每天每次 750 元)

第五部份 – 食物中毒		
支付您如直接因餐廳或送餐服務經營者提供的送餐服務的食物而導致食物中毒所引致的實際醫療費用。	2,000 元 (每天每次 300 元)	3,000 元 (每天每次 500 元)
第六部份 – 僱主提供的辦公室設備		
賠償當您在家居工作時，由僱主提供的辦公室設備因意外而損毀或因爆竊而遺失。	5,000 元 (非自由工作者)	8,000 元 (非自由工作者)
第七部份 – 工作中斷		
如您家中的食水或電力在沒有預早通知的情況下暫時中斷，將獲得現金津貼。	500 元 (每滿24小時 250 元)	700 元 (每滿24小時 350 元)

## 主要不承保事項

下列為**永明工作安心保**不承保事項的部份概略，請參閱保單內所列明的詳細內容：

- 投保前已存在之傷疾；
- 受酒精或藥物的影響；
- 涉及體力勞動的工作；
- 以專業性質參與任何體育運動；
- 參與任何違法或非法行為；
- 自殺、企圖自殺、蓄意的自我傷害；
- 墮胎、流產、懷孕、分娩及所有與此相關的併發症；
- 戰爭、侵略、暴動或內亂、任何恐怖活動、任何核反應或污染、電離射線或放射性；
- 傳染病包括其任何突變或變異。

## 重要事項：

本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的詳細內容、條款和細則及不承保範圍，請參閱正式保單。如有任何差異，均以保單內的條款細則為準，本公司保留最終批准和決定權。

(本小冊子的中文內容力求符合英文原意，若有任何爭議，概以英文版本為準。)

**此保險計劃由錦豐保險管理有限公司 (牌照號碼: FA2147)**

**代理，亞洲保險有限公司為承保公司。如有任何查詢，**

**歡迎致電錦豐客戶服務熱線 (852) 3658 8833。**

SUN WORKFLEX INSURANCE
PROPOSAL FORM 永明工作安心投保書

Please complete the form in BLOCK CAPITALS and tick [x] the appropriate boxes.
請以英文正楷填寫, 並在適當的空格內填上 [x] 號。

Asia Insurance logo and contact information: 7/F & 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong. Tel: (852) 3606 9933 | Fax: (852) 2810 0218 | Email: mailbox@afh.hk asiainsurance.hk

Details of Proposer/Insured Person 申請人/受保人資料
Name of Proposer 申請人姓名, Date of Birth 出生日期, HKID Card No. 香港身份證號碼, Correspondence Address 通訊地址, Mobile No. 手提電話號碼, Email Address 電郵地址

1 Proposer must be the Insured Person of Policy. 申請人必須同時為保單的受保人。
2 Insured Person must be aged between 18 and 65. 受保人必須年齡介乎 18 至 65 歲。
3 Insured Person must hold a valid HKID card. 受保人必須持有有效香港身份證。

Insurance Particulars 投保細則
Proposed Effective Date 建議保險生效日期, Plan Selected 所選計劃, Address of Home or Coworking Space 家居或共享工作空間地址, Occupation of Insured Person 受保人職業

Please answer the following questions 請回答以下問題
1. Do you now hold a Personal Accident Insurance Policy with Asia Insurance?
2. Do you suffer from any physical or mental disability, mental distress or chronic illness...
3. Have you ever been declined, refused to renew, cancelled, and/or required special terms...
4. Did you suffer in the past 3 years any loss for any of the risks proposed to be covered by this insurance?
If the answer to any of the above questions is "Yes", please supply details.

Declaration 聲明
I apply to Asia Insurance Company Limited ("the Company") for insurance on terms as set out in the Company's Sun Workflex Insurance Policy...
1. The particulars and statements I supply in this Proposal Form are true, correct and complete...
2. I am in good health and free from any physical/mental defect, illness or recurring illness...
3. I confirm having read and understood all terms & conditions and the Company's Personal Information Collection Statement...
4. I understand and agree that \_\_\_\_\_ is a licensed insurance agent who will introduce business to the Company whilst SCF Insurance Management Limited ("SCF"), also a licensed insurance agent, will be responsible for providing relevant insurance administrative services...
Signature of Proposer 申請人簽署
Date 日期:
Important Notes to Proposer 申請人注意事項
1. This insurance is applicable in Hong Kong only.
2. The change of Policy effective date is not allowed once the Policy is issued.
3. Waiting Period (i.e. 14 days from the policy effective date) is applicable to the benefits of Ergonomic Injury and Mental Health Therapy.
4. Any other facts known to you which are likely to affect acceptance or assessment of this insurance cover must be disclosed.
5. Incomplete Proposal Form will delay your application.
6. This insurance will not be effective unless the Proposal has been officially accepted by the Company.
7. The Proposer understands, acknowledges and agrees that as a result of the purchasing and taking up this policy issued by the Company, the Company will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.

Where the Proposer is a body corporate, the authorised person who signs on behalf of the Proposer further confirms to the Company that he or she is authorised to do so. The Proposer further understands that the above agreement is necessary for the Company to proceed with the application.

申請人明白、確知及同意，亞洲保險會就申請人購買及接受其簽發的保單，於保單有效期內（包括續保期）向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向亞洲保險確認他/她已獲該法人團體授權。申請人亦明白亞洲保險必須取得申請人以上的同意，才可以處理其保險申請。

8. This leaflet is not a policy of insurance. Please refer to the policy document for full details of terms, conditions and exceptions. 此小冊子並非保單，詳情請參閱保單之條款細則及不承保範圍。

## ASIA INSURANCE COMPANY LIMITED – PERSONAL INFORMATION COLLECTION STATEMENT ("PICS")

1. Your personal information and particulars may be required by Asia Insurance Company Limited (the "Company") in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
3. "Your Personal Data" will also include personal data relating to your beneficiaries, dependents, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you confirm that you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
5. The Company may use the personal data the Company collect about you for the following purposes:
  - (a) processing and assessing of applications or requests for any insurance products and daily operation of the related services;
  - (b) administering your insurance policy and providing services in relation to your insurance policy;
  - (c) investigating, analyzing, processing and paying claims made under your insurance policy;
  - (d) exercising any right under the insurance policy including right of subrogation, if applicable;
  - (e) detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
  - (f) developing insurance and other financial services and products;
  - (g) developing and maintaining credit and risk related models;
  - (h) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
  - (i) for statistical or actuarial research undertaken by the Company or any member of the Group;
  - (j) complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order;
  - (k) contacting you for any of the above purposes;
  - (l) other ancillary purposes which are directly related to the above purposes.
6. Your Personal Data may be transferred or disclosed to the following parties in Hong Kong or overseas for the purposes set out in the above paragraph:
  - (a) any insurance adjusters, agents and brokers, employers, healthcare professionals, hospitals, advisors, contractors or third party service providers who provide administrative, telecommunications, computer,

payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;

- (b) organisations that consolidate claims and underwriting information for the insurance industry;
  - (c) fraud prevention organisations;
  - (d) other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information;
  - (e) any association, federation or similar organisation of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
  - (f) any members of the Federation by the Federation for any of the above or related purposes;
  - (g) regulators;
  - (h) lawyers;
  - (i) accountants, financial advisors, auditors;
  - (j) other members of the Group;
  - (k) any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business;
- The Company undertakes to keep the information confidential and solely for the purposes set out in the above paragraph.
7. If you do not agree to the use of Your Personal Data for above purposes, it would not be possible for the Company to process your policy and/or claim application and render the services.
  8. You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company and the Company has the right to charge you a reasonable fee for processing your data access request. Requests for such access or correction can be made in writing to the Personal Data Protection Officer, Asia Insurance Company Limited, 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong SAR.
  9. In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
  10. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

## 亞洲保險有限公司 – 收集個人資料聲明

1. 亞洲保險有限公司（「本公司」）可能會要求閣下就本公司提供的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受益人、受養人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，代表閣下確認閣下乃是該等人士之父母或監護人或閣下確認已取得該等人士同意提供其之個人資料予本公司作本聲明之用途。
4. 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
5. 本公司將所收集閣下的個人資料，可能用作下列的用途：
  - (a) 處理及評估任何保險產品之申請或要求，及有關服務之日常運作；
  - (b) 管理閣下的保單及為閣下的保單提供相關服務；
  - (c) 閣下保單索償的調查、分析、處理及賠償；

- (d) 行使有關保險單賦予的任何權利包括代位權，如適用；
  - (e) 偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的；
  - (f) 發展保險及其他金融服務及產品；
  - (g) 發展及維持本公司信貸及風險之相關模型；
  - (h) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及/或身份核証；
  - (i) 作本公司或本集團的任何成員的統計或精算研究；
  - (j) 遵守及符合任何法例及條例規定的要求、行業手則、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求；
  - (k) 為上述任何用途與閣下聯絡；
  - (l) 與上述用途直接有關之其他附帶的目的。
6. 閣下的個人資料可能會轉移或披露予下列各方在香港或海外單位作前段所述的用途：
    - (a) 任何保險理算人、代理和經紀、僱主、醫護專業人士、醫院、顧問、諮詢人、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、數據處理或儲存或有關服務的第三者服務供應人或任何其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應人，以達到任何上述或有關的用途；
    - (b) 整合保險業申索和承保資料的組織；
    - (c) 防欺詐組織；
    - (d) 其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；警察；和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）；
    - (e) 現存或不時成立的任何保險公司協會或聯會或類同組織（聯會），以達到任何上述或有關的用途，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
    - (f) 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的用途；
    - (g) 監管機構；
    - (h) 執業律師；
    - (i) 會計師、財務顧問、認可核數師；
    - (j) 本集團的其他成員；
    - (k) 任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人；本公司承諾將資料保密並純粹用作上述的用途。
  7. 如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下之保單及/或索償申請及為閣下提供服務。
  8. 閣下有權查明本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料，及本公司有權就處理閣下的查閱資料要求而收取合理費用。有關查閱或更正的要求，可致函香港上環干諾道西一百一十八號八樓亞洲保險有限公司的個人資料保護主任提出。
  9. 中英文版本如有差異，將以英文版本為準。
  10. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，任何更改將於發出通知時起生效。



亞洲保險  
ASIA INSURANCE  
www.asiainsurance.hk