

Notice via email

Date : 7 December 2020

From : Cathay Pacific Airways Limited

To : Corporate Customers / Trade Partners

Complete care for your complete peace of mind

Cathay Pacific is providing free COVID-19 insurance to all passengers so they can travel knowing they are covered



Dear Valued Travel Partner,

Cathay Pacific, in partnership with AXA General Insurance Hong Kong Limited, is pleased to announce that all passengers travelling with Cathay Pacific, from today, 7 December, will be provided with free COVID-19 insurance coverage.

Travellers will be covered for medical expenses related to a COVID-19 diagnosis, incurred whilst travelling. Coverage is valid for 30 days, from the date of departure, or until return to their home, whichever is earliest.

Our free COVID-19 insurance is automatically applied – all your travellers have to do is book their flights. Offer is valid until 28 February 2021.

Notice via email

This insurance protection includes:

Medical and hospitalization

- We will cover travellers' COVID-19 PCR tests and hospitalisation, if it becomes necessary
- Coverage for medical expenses related to COVID-19 extends to up to US\$200,000

Quarantine costs

- US\$100 per day per passenger for up to 14 days due to COVID-19

Evacuation and repatriation

- Cathay Pacific will ensure that affected travellers, as well as their travel companions and any children they may be travelling with, get home.

24/7 emergency hotline

- Travellers can call AXA's 24/7 Emergency Assistance hotline on +852 2863 5785, or send a WhatsApp message to +852 2863 5784.

Please refer to the full terms and conditions attached in this notice. For more information about the insurance scheme, please visit [our website](#).

Fly confidently with Cathay Care

Cathay Care is our commitment to your travellers' wellbeing. We have put in place a comprehensive list of safeguarding measures that prioritises what matters most to your travellers. Please visit [our page](#) to view the latest video of how we help your travellers fly confidently with us.

We have also summarised everything your travellers need to know about departing from, arriving in and transiting in Hong Kong. Learn more on [our website](#).

Should you have any questions or concerns, please do not hesitate to contact your account manager or travel agent.

Thank you for your continued support. We look forward to welcoming you and your travellers on board soon.

Yours Sincerely,

Commercial Sales Team



Cathay Pacific Airways Travel Cover

Cathay Pacific Airways Travel Cover (the “Master Policy”) is a group contract of insurance underwritten by AXA General Insurance Hong Kong Limited (“AXA”) and issued to Cathay Pacific Airways Limited (“CX”). You are the insured person under the Master Policy for the benefits below, provided that you meet the eligibility requirement. The cover is included with every CX ticket travelling overseas from 7 Dec 2020 to 28 Feb 2021. You must agree to CX to collect and transfer your personal data to AXA for the purposes of underwriting such insurance, insurance administration, general enquiry and claims handling.

Please note that CX is not an insurance agent of AXA, and CX is not your insurance broker.

There is no contract of insurance between you and AXA.

Master Policy Number: Z1420090

Summary of benefits:

| Benefits | Maximum Indemnity per insured person |
|--|--|
| Section 1: Overseas Medical Expenses due to COVID-19 | USD 200,000 per CX customer, per trip |
| Section 2a: Emergency Medical Repatriation due to COVID-19 Repatriation of travel companion and Children | Actual cost Actual cost |
| Section 2b: Repatriation of Mortal Remains due to COVID-19 and Funeral costs | Actual cost USD 1,500 |
| Section 3: Overseas Quarantine Allowance due to COVID-19 | USD 100 per day, up to 14 days |
| Section 4: PCR Test for COVID-19 | Actual cost |

1. You, the Insured Person, must meet all the following requirements before you are automatically eligible for cover under the Master Policy:
 - (a) travel on a Scheduled Flight for Your trip Overseas; and
 - (b) test positive for COVID-19 or are suspected to have Covid-19 at any time whilst You are out of Your Home Country
2. The cover will be provided in the country/region or countries/regions that You visit during Your trip.
3. Period of coverage
 - (a) For any trip, You are covered from the first (1st) day of travel to the thirtieth (30th) consecutive travel day, regardless of the length of Your trip.
 - (b) Your cover ceases at the earliest of the following events:
 - Upon the arrival of the Scheduled International Flight in Your Home Country; or
 - The maximum duration of 30 days whilst Overseas after the commencement of Your trip.
 - you are diagnosed with COVID-19 during the 30-day period (first day and last day inclusive) mentioned in (b) above, then the insurance cover under the Policy will continue to be provided (even beyond the 30-day period) up to the actual duration of the respective benefits provided in this Policy (subject to applicable limits and exclusions) or until your return to your Home Country, whichever is earlier.

Please refer to the Policy Terms and Conditions below for description of the group insurance contract.

If you have any queries and need repatriation assistance, please contact our 24-Hour Service Hotline at:

Telephone No.: (852) 2863 5785 (English, Cantonese, Putonghua)

WhatsApp chat, message: (852) 2863 5784 (English, Chinese)

POLICY TERMS AND CONDITIONS

Cathay Pacific Airways Travel Cover

(Applicable for international trips commencing between 7 Dec 2020 and 28 Feb 2021)

This document provides a description of the group insurance (issued under Master Policy No: **Z1420090**) held by **Cathay Pacific** (“**CX**”) for Your benefit as eligible customers of **Cathay Pacific** (“**CX Customers**”). This Policy is underwritten and issued by **AXA GENERAL INSURANCE HONG KONG LIMITED** (“**AXA HK**”) to CX. This document is appendix to and subject to the group insurance contract entered into between CX and AXA HK.

In consideration of the payment of the premium by Cathay Pacific, AXA HK agrees to provide coverage under the Policy whilst the Policy is in force and in accordance with the terms of this Policy.

The benefits under this group insurance are provided at no additional cost to CX Customers who can make claims directly to AXA HK (or via **Inter Partner Assistance Hong Kong** (“**IPA**”) for emergency cases that should include evacuation and repatriation) as persons insured under this Policy within the relevant terms, conditions, exclusions and claims procedures as stated herein.

PART 1: SUMMARY OF BENEFITS

| | Benefits | Maximum Limit Payable |
|------------|---|------------------------------------|
| Section 1 | Overseas Medical Expenses due to COVID-19 | USD \$ 200,000* |
| Section 2a | Emergency Medical Repatriation due to COVID-19 Repatriation of travel companion and Children | Actual cost Actual cost |
| Section 2b | Repatriation of Mortal Remains due to COVID-19 Funeral costs | Actual cost USD 1,500 |
| Section 3 | Overseas Quarantine Allowance due to COVID-19 | USD \$ 100* per day, up to 14 Days |
| Section 4 | PCR Test for COVID-19 | Actual cost |

* Per CX Customer, per trip

PART 2: SCOPE OF COVERAGE

1. Eligibility of Cover

You will automatically be eligible for cover under this group insurance policy when You:

- travel on a Scheduled Flight for Your trip Overseas; and
- test positive for COVID-19 or are suspected to have COVID-19 at any time whilst You are out of Your Home Country

2. Geographical Coverage

The cover will be provided in the country/region or countries/regions that You visit during Your trip.

3. Period of Coverage

- For any trip, You are covered from the first (1st) day of travel to the thirtieth (30th) consecutive travel day, regardless of the length of Your trip.
- Your cover ceases at the earliest of the following events:
 - Upon the arrival of the Scheduled International Flight in Your Home Country; or
 - The maximum duration of 30 days whilst Overseas after the commencement of Your trip.

- If you are diagnosed with COVID-19 during the 30-day period (first day and last day inclusive) mentioned in (b) above, then the insurance cover under the Policy will continue to be provided (even beyond the 30-day period) up to the actual duration of the respective benefits provided in this Policy (subject to applicable limits and exclusions) or until your return to your Home Country, whichever is earlier.

PART 3: DESCRIPTION OF BENEFITS

SECTION 1 – OVERSEAS MEDICAL EXPENSES DUE TO COVID-19

If, whilst You are Overseas, You are:

- Diagnosed with COVID-19 and seek medical treatment; or
- Display symptoms of COVID-19 and need to have a PCR test; or
- You have been in contact with someone diagnosed with COVID-19 and need to have a PCR test

We will:

- Reimburse the Medical Expenses incurred up to the specified limit under this Section; and
- With the prior authorisation of IPA, we will arrange and pay for the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to move You to a suitable hospital nearby if it is medically necessary. Any decision regarding the nature, the appropriateness of moving You, including the way in which the repatriation will be organized, will be exclusively and jointly made by both the attending Doctor and IPA

What is not Covered under this Section

In addition to the General Exclusions, We will not pay for any claims in respect of:

- Any treatment or care costs not relating to COVID-19;
- Any treatment or care where there is state funded treatment in the destination country/region;
- Physiotherapy costs;
- Any cost of treatment of a therapeutic nature or for rehabilitation.

SECTION 2a – EMERGENCY MEDICAL REPATRIATION DUE TO COVID-19

If, whilst You are Overseas, You are diagnosed with COVID-19 and IPA certifies that Your medical condition allows You to be repatriated back to Your Home Country, IPA will arrange and pay for Your transfer under medical supervision, including costs of transportation and medical supplies necessarily incurred for the repatriation, provided that:

- The necessary approval for the repatriation has been given by the local governmental authority and medical facilities (taking into account any potential travel restrictions and exceptional regulatory restrictions in force); and
- Any decision regarding the nature, the appropriateness of Your repatriation, including the way in which the repatriation will be organized, will be exclusively and jointly made by both the attending Doctor and IPA.

The Medical Expenses incurred under Section 1 ceases on the day when Your repatriation arranged by IPA begins and thereafter, no more Medical Expenses will be paid under this Section.

IPA will arrange and pay for the repatriation trip for a Travel Companion who is with You at the trip location to enable that person to accompany You, and/or enable the Children who were travelling with You to return home if no adult member of Your family is present at the trip location with them.

SECTION 2b – REPATRIATION OF MORTAL REMAINS DUE TO COVID-19 & Funeral costs

If, whilst You are Overseas, death occurs as a result of COVID-19, We will arrange and pay up to the limit specified in the Summary of Benefits for:

- the cost of transporting Your mortal remains back to Your Home Country; or
- the cost of transporting Your mortal remains to an alternative destination outside Your Home Country (at the request of Your personal representative); or
- the cost of local burial in the country/region that You were visiting.

Our maximum liability for (b) or (c) under this Section is the equivalent of the cost of transporting Your mortal remains to Your Home Country.

We will also cover the associated reasonable costs of a basic casket, embalment, cremation and funeral expenses up to the Maximum Limit Payable (USD 1,500).

What You must do under Section 2a and 2b

- 1 You (or Your personal representative) must contact IPA to make arrangements for the services provided:
 - (a) The medical assistance services are available at this 24 hours Travel Assistance Hotline:
 - (852) 28635785
 - (852) 28635784 (WhatsApp chat)
 - (b) Please have the following information ready when You call IPA:
 - The address and telephone number that IPA can reach You or Your personal representative at;
 - The nature of the help You require and a brief description of the situation;
 - (c) You will be assigned a Case Number and will be asked to share a copy of the following documents:
 - Cathay Pacific flight ticket and/or boarding pass
 - Passport (including your Visa page if applicable)
 - COVID-19 positive test result dated on or after the first day of travel and received outside of Your Home Country.
- 2 If, due to reasons beyond Your control, You or Your personal representative are unable to notify IPA to make the necessary arrangements, and We are satisfied that the arrangements were medically necessary in view of Your medical condition at that time, We will reimburse the expenses incurred for the services that IPA would have provided under the same circumstances.
- 3 If Your original Cathay Pacific flight ticket is not valid for such repatriation, You must surrender any unused portion of Your travel ticket to Us.

What is not covered under Section 2a and 2b

In addition to the General Exclusions, We will not pay for any claims in respect of:

- (a) expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the costs of the trip;
- (b) expenses for a service not approved and arranged by IPA or its authorized representative (except as described in point 2 above);
- (c) expenses incurred without the prior approval of IPA/AXA
- (d) treatment performed or ordered by a person who is not a Doctor or nurse; and
- (e) expenses incurred if treatment can be reasonably delayed until the return to Your Home Country.

SECTION 3 – OVERSEAS QUARANTINE ALLOWANCE DUE TO COVID-19

If, whilst You are Overseas, You are issued a Quarantine Order due to COVID-19, We will pay, up to the Maximum Limit Payable for each full day of quarantine provided that the period of quarantine is within the Period of Coverage.

For the avoidance of doubt, every day of quarantine shall be counted towards the total number of days of quarantine, regardless of whether or not they are consecutive.

What is not Covered under this Section

In addition to the General Exclusions, We will not pay for any claims in respect of:

- (a) Any claim not resulting from COVID-19;
- (b) Your refusal to comply with the requirements as set out in the Quarantine Order;

- (c) Compulsory quarantine for some days by the local government or authority of a country/region that applies to a person arriving in that country/region based on where the person is travelling to, from or through

SECTION 4 – PCR TEST

If, whilst Overseas, You fail an official body temperature check and/or PCR test for COVID-19 which prevents You returning to Your Home Country We will pay for You to have up to 2 PCR tests for COVID-19 so that You can return to Your Home Country.

What is not Covered under this Section

- (a) The cost of a PCR test in your Home Country
- (b) Any PCR test which is routine, expected or which You knew, or should have known, you would need before You started Your trip
- (c) Any more than 2 PCR tests

PART 4: DEFINITIONS

In this Policy, unless otherwise defined or the context otherwise requires, the following capitalized term shall have the meaning defined below.

| TERM | MEANING |
|---------------------------------------|---|
| Children | Any person below the age of 18 years old unless, under the law applicable to the child, majority is attained earlier. |
| COVID-19/Covid-19 | An infectious disease named by the World Health Organisation as “COVID-19” and caused by severe acute respiratory syndrome SARS-COV-2 but excludes any mutation or variation thereof or any related strain. |
| Doctor | A registered practitioner qualified by a medical degree in western medicine who is licensed and practicing within the scope of their license according to the laws of the country in which such practice is maintained and shall not include You or Your relatives. |
| Home Country / Region | Any country/region to which You are granted rights of citizenship or permanent residence by the respective governmental authority and/or the country/region where You are assessed for tax purposes. |
| Hospital | An establishment duly constituted and licensed as a medical institution for the treatment of sick and injured persons as patients, and that: (a) Provides facilities for diagnosis, treatment and surgery; and (b) Provides 24 hours nursing services by registered graduate nurses and is supervised by full-time staff of Doctors at all times; and Is not primarily a clinic, a mental institution, a place for custodial care or facility for alcohol or drug addiction, a spa, or hydro clinic or a nursing or convalescent home or a home for the aged or such similar establishments. |
| Inter Partner Assistance (IPA) | The authorized assistance company appointed by Us to provide You with emergency medical services as specified in this Policy. |
| Medical Expenses | Costs that You are responsible for that are necessarily and reasonably incurred for the medical treatment of COVID-19 including necessary PCR tests ordered by a Doctor to establish if You have COVID-19. The treatment shall not exceed the usual level of charges for similar treatment or medical supplies in the location where the expenses are incurred had this insurance not existed. |
| Overseas | The countries/regions outside your Home Country and, (1) for residents of Hong Kong SAR: Overseas including and not limited to People’s Republic of China, Macau SAR and Taiwan area or region.; (2) for residents of People’s Republic of China: Overseas including and not limited to Hong Kong SAR, Macau SAR and Taiwan area or region; (3) for residents of Taiwan area or region: Overseas including and not limited to People’s |

| | |
|-------------------------|--|
| | Republic of China, Macau SAR and Hong Kong SAR; (4) for residents of Macau SAR: Overseas including and not limited to People's Republic of China, Taiwan area or region and Hong Kong SAR |
| Quarantine Order | A legal order for compulsory isolation that is issued by the local government authority to an individual as a result of being identified as a carrier of COVID-19 or being in close contact with confirmed cases of COVID-19. Written confirmation must be obtained from the government authority on the nature and period of the Quarantine to substantiate Your claim. For the avoidance of doubt, (a) the general travel advisory by the local government or authority of the country to self-isolate for some days, or (b) the compulsory quarantine by the local government or authority of the country to quarantine for some days, that applies generally or broadly to some or all of a population, vessel or geographical areas, or that applies based on where the person is travelling to, from or through is not deemed a Quarantine Order under this Policy. |
| Scheduled Flight | Cathay Pacific Airways flight and/or Cathay Pacific Airways affiliated flight, which corresponds to the flight details on the booking itinerary or boarding pass as issued by "CX" and is ticketed on CX documents |
| Travel Companion | The person who commits or arranges the travel booking or reservation together with the Insured Person and accompanies the Insured Person for the whole Journey and who is also insured by Us in respect of the same Journey. The person must not be the tour guide. |
| We/Our/Us | AXA GENERAL INSURANCE HONG KONG LIMITED |
| You/Your | The person who is named on a Scheduled Flight itinerary and covered under this policy as an CX Customer. |

PART 5: GENERAL CONDITIONS

The conditions listed here apply to the whole Policy. Your insurance cover under this Policy is valid only if You follow these conditions.

1. Reasonable Care

You must act prudently and take all reasonable precautions to prevent any injury or illness as if You are not insured. At the time of Your trip, You must be medically fit to travel and not be aware of any circumstances which could lead to a claim under the Policy, otherwise Your claim will be rejected.

2. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.

This Policy shall be voidable if You hide, withhold or give any false, incorrect or misleading information relating to whether You are aware that You may be infected with COVID-19 prior to Your trip.

3. Known Circumstances or Events

This insurance cover is only valid if You purchase Your trip before You become aware of any possible situations that may lead to any claim on this Policy.

4. Compensation from Other Sources

If You receive compensation for any of the benefits from any other source, such as other insurance policies or the service provider for the same loss that You are insured with Us, We will only pay in excess of the compensation You receive from others, up to the specified limit. This applies to all Sections of this Policy except for Section 3 (Overseas Quarantine Allowance due to COVID-19).

5. Aggregate Limit of the Cover

Our maximum liability to pay all Cathay Pacific Airways Customers arising out of any one incident of COVID-19 infection shall be limited to USD 23,512,200 per event. In the event that the claims from all insured persons arising

out of one single incident of COVID-19 infection exceeds USD 23,512,200 in the aggregate, We will pay each Cathay Pacific Airways Customer a share of USD 23,512, 200 according to the proportion each claim bears to the aggregate claim from all Cathay Pacific Airways Customers involved in the single incident.

6. Right of Recovery

In the event any payment is made by Us or IPA for a medical claim for which You are not covered for under this Policy, We or IPA reserves the right to recover from You for the full sum which We or IPA is liable to the Hospital to which You were admitted.

7. Governing Law

This Policy shall be governed by and interpreted in accordance with the Laws of the Special Administrative Region of Hong Kong.

8. Sanction Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

9. Illegality Clause

If providing any cover or benefit under this Policy would expose Us to any prohibition, or restriction under the laws or regulations of the Special Administrative Region of Hong Kong, this Policy and its benefits shall be considered void, as if cover was never granted.

PART 6: GENERAL EXCLUSIONS

The exclusions listed here apply to the whole Policy. We will not pay any benefits under this Policy if the claim is caused directly or indirectly by any of these exclusions.

1. Behavioural Exclusions

- (a) Any illegal or wilful act whether sane or insane;
- (b) Suicide or intentional self-injury;
- (c) Under the influence of alcohol or drugs which are not prescribed by Your Doctor;
- (d) Any form of mental or nervous disorder, including insanity.

2. Medical Exclusions

- (a) Any cost of treatment or medical care that cannot be attributed to COVID-19;
- (b) Costs of Your COVID-19 tests which are mandatory before travelling or upon arrival at a destination;
- (c) Travelling against the advice of a Doctor or for the purpose of seeking medical treatment;
- (d) Any medical treatment which, in the opinion of the attending Doctor could have been reasonable delayed until return to Your Home Country;
- (e) Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip. For more information on recommended vaccines, inoculations or medications You can visit <https://www.who.int/travel-advice/vaccines>;
- (f) For scientifically unrecognised examination or treatment methods and medicinal products.

3. Travel Exclusions

- (a) Travelling in, to or through Crimea and Sebastopol (also known as Sevastopol), Cuba, Iran, North Korea, Syria, Venezuela, Yemen and Zimbabwe.
- (b) Your travel to a country, specific area or event when government or regulatory authority in a country to/from which You are travelling has advised against non-essential or all travel, unless such government or authority has provided exceptional permission for such travel. If travelling against advice, only COVID-19 claims will be covered. This exclusion does not apply if You have already started Your trip before the issuance of such travel advisory.
- (c) Except as expressly covered under Sections 1 to 3, this insurance does not cover any epidemic or pandemic as declared by the local authority at Your planned destination or the World Health Organisation (WHO).
- (d) Cruises are excluded from this specific insurance coverage. By cruises, We mean travels on a cruise ship or cruise liner which lasts the period of time outlined in Your holiday package to visit multiple destinations.

4. Circumstantial Exclusions

We cannot be held responsible for non-performance or delays or difficulties in performing the agreed services caused by:

- (a) War, disaster, invasion, embargo, epidemic or pandemic declared by the World Health Organization (other than COVID-19), act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- (b) Action taken by any government authority including confiscation, seizure, destruction and restriction.
- (c) Any nuclear reaction or contamination, ionising rays or radioactivity, or any case of *force majeure*.

PART 7: CLAIMS PROCEDURES

1. Claims Submission

You can file any claim by telephone or email:

- Tel no.: (852) 2523 3061
- Email: travel.claims@axa.com.hk

2. 30-Day Claims Notification

Any claim must be submitted within 30 days of the occurrence or loss. We can deny Your claim if it is submitted after the 30 days notification period. If unfortunately, that happens, but You can reasonably prove to Us that You were unable to notify Us earlier due to reasons beyond Your control, We will consider to assess Your claim.

3. Fraudulent Claims

You must ensure that Your claims that are submitted to Us are true and made in good faith. In cases where a claim made is proven to be dishonest or exaggerated, We will reject the claim and refer the matter to the relevant authorities.

4. Supporting Documents

When submitting a claim, You must provide all supporting documents (such as medical and hospital bills, medical reports, flight boarding passes,) at Your expense. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value. We will only be obliged to pay claims if We are satisfied with all the supporting documents which You have submitted to Us.

5. Payment of claims

We will pay all benefits to You or, in the event of Your death, to Your estate. Upon paying Your claim, We are released from Our obligations and liabilities under this Policy.

6. Life or death situation

If there is a risk of death, You (or any other person representing You) must call on the medical emergency services in place where You are located before contacting Us or IPA.

PERSONAL INFORMATION COLLECTION STATEMENT

AXA General Insurance Hong Kong Limited (referred to hereinafter as the “**Company**”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“**PDPO**”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect your personal data (including credit information and claims history) which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“**Purposes**”), including:

1. offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group (“**our affiliates**”) or our business partners (see “**Use and provision of personal data in direct marketing**” below), and administering, maintaining, managing and operating such products/services;
2. processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
3. providing subsequent services to you, including but not limited to administering the policies issued;
4. any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
5. detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
6. evaluating your financial needs;
7. designing products/services for customers;
8. conducting market research for statistical or other purposes;
9. matching any data held which relates to you from time to time for any of the purposes listed herein;
10. making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
11. conducting identity and/or credit checks and/or debt collection;
12. complying with the laws of any applicable jurisdiction;
13. carrying out other services in connection with the operation of the Company’s business; and
14. other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

1. any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
2. any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
3. any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
4. credit reference agencies or, in the event of default, debt collection agencies;
5. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;

6. any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and.
7. the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and 5 of the Purposes specified above: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, 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 data provided against existing data.

For our policy on using your personal data for marketing purposes, please see the section below “**Use and provision of personal data in direct marketing**”.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing: The Company intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
2. conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
 - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
3. the above products and services may be provided by the Company and/or:
 - a) any of our affiliates;
 - b) third party financial institutions;
 - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in (2) above;
 - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
4. in addition to marketing the above products and services, the Company also intends to provide the data described in (1) above to all or any of the persons described in (3) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on “**Access and correction of personal data**”. The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer
 AXA General Insurance Hong Kong Limited
 5/F AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong

A reasonable fee may be charged to offset the Company’s administrative and actual costs incurred in complying with your data access requests.