

高爾夫球保險



GOLF CARE INSURANCE



ING General Insurance Company Limited

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Company Profile

ING Group is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, investments, life insurance and retirement services in more than 40 countries. With its substantial worldwide experience and nearly 125,000 employees, ING Group provides a full range of integrated financial services to more than 85 million customers globally and has total assets of EUR 1,332 billion*.

Its business operations in Hong Kong include:

General Insurance Established in 1989, ING General provides quality services and offers most types of non-life insurance products to individuals and businesses in the local market. The company's extensive scope of insurance products which includes property, employees' compensation, motor vehicles, medical, personal accident, travel and marine, etc., - is tailored to meet the needs of individuals and business alike.

Life Insurance Since its establishment in 1984, ING Life has always been committed to offering customers a comprehensive range of quality insurance products and services.

Pension Trust ING Pension Trust is committed to contributing its expertise to provide quality pension trust services to corporate customers.

Financial Planning Established in 2002, ING Financial Planning is committed to setting the standard as a market leader in Independent Financial Advice, and attracting the best financial advisors in the industry to deliver quality financial planning advice to clients. The customer-centric focus of INGFP ensures that clients receive the best solution from advisors, based on a broad suite of products from many companies.

* Source: ING Group Annual Report 2008

公司簡介

ING集團乃全球首批提供綜合性金融服務機構之一，由荷蘭最大的保險公司與荷蘭最大的銀行之一合併組成，其根源可追溯至1845年荷蘭保險公司之成立。集團於逾40個國家提供服務，活躍於銀行、投資、壽險及退休服務。透過其豐富的環球經驗及近125,000名員工，ING為全球超過8,500萬名顧客提供綜合金融服務；其資產總值達13,320億歐元*。

其在港經營多元化業務，當中包括：

一般保險 成立於1984年，致力為本港之企業及個人客戶提供多元化的保險產品和優質服務。所提供的保險產品包羅萬有，包括財產險、僱員賠償險、汽車險、醫療險、個人意外、旅遊及水險等等，充份照顧企業及個人客戶不同之需要

人壽保險 自1984年成立至今，致力為客戶提供全面及優質的保險產品及服務

退休金信託 致力以其豐富經驗及專才為機構客戶提供優質的退休金計劃信託服務

財務策劃 成立於2002年，致力確立作為獨立理財意見市場領導者的標準，以及吸納行業中最優秀的財務專才，為客戶提供具質素的財務策劃意見。其「以客為本」的服務理念，確保客戶從多家機構所提供之一系列理財產品中，獲得最佳的理財方案。

*資料來源：ING集團2008年報

GolferCare is a comprehensive insurance package specially designed for golf player like you. It protects you against accidental death or injury, loss of golfing equipment / personal effects, as well as your personal liability that maybe incurred, whilst playing golf anywhere in the world.

Product Special Features :

- Worldwide Coverage
- Tournament Curtailment Benefit
- Packaged Premium for Couple
- No Excess

Coverage

Benefits	Max. Limits
Personal Liability <ul style="list-style-type: none"> • covers legal liability to third parties for bodily injury and damage to property whilst playing or practicing golf at any recognised golf course or driving range. 	HK\$3,000,000 (per event)
Personal Accident <ul style="list-style-type: none"> • covers accidental death, loss of limb(s) or eye(s) whilst playing or practicing golf at any recognised golf course or driving range. 	HK\$500,000 (in total)
Golfing Equipment <ul style="list-style-type: none"> • covers accident loss of or damage to golfing equipment (golf clubs, bags, balls, caddie cars and umbrellas) whilst playing at or in transit to or from any recognised golf course or driving range. • Maximum amount up to : HK\$15,000 per event & HK\$2,000 per article 	HK\$30,000 (per year)
Personal Effects <ul style="list-style-type: none"> • covers loss of or damage to personal effects caused by fire and theft at any recognised golf course or driving range. • Maximum amount up to : HK\$5,000 per event & HK\$1,000 per article 	HK\$10,000 (per year)
Hole-in-One <ul style="list-style-type: none"> • reimburses expenses incurred in a golf club for celebration of achieving a Hole-in-One whilst playing at any recognised golf club. 	HK\$3,000 (per event)

Golf Tournament Curtailment

- reimburses irrecoverable prepaid cost and unused portion of a journey for Golf Tournament outside Hong Kong as a result of death, serious injury/sickness of the Insured Person or his/her immediate family members.
- HK\$5,000
(per event)

**Annual Premium: HK\$550(individual)
HK\$750(spouse included)**

Notes:

- Age limit : 18 - 65
- Not applicable to residents outside Hong Kong
- Not applicable to professional golfer
- Subject to Hong Kong Jurisdiction Clause
- Loss of golfing equipment and personal effects must be reported to the local police within 24 hours and a police report is obtained
- Minimum policy premium: HK\$500

Major Exclusions

The following is only a summary of the major exclusions. Please refer to the policy for details.

1. War & any act of terrorism
2. Normal wear & tear under Golfing Equipment Section
3. Loss or damage caused by theft from any unattended vehicle under Golfing Equipment Section
4. Loss of or damage to watches, jewellery, gold, silver, binoculars, furs, cameras, mobile/portable phone, cash, cheque, card, credit card under Personal Effects Section
5. Any item separately insured in any other policy

This brochure gives only an outline of the terms of the insurance cover and any information given herein is subject to the precise terms in our Policy, a specimen copy of which will be furnished to you on request.

Important Notes

You are required to disclose all material facts which you know ING General Insurance Company Limited as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of the completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether.

高爾夫球保險是誠意為喜歡打高爾夫球的您而設。讓您在世界任何地方享受高爾夫球活動時，可獲得全面保障。承保範圍包括個人意外、高爾夫球用品、私人財物損失及個人法律責任等保障。

產品特點：

- 全球保障
- 縮短高球賽事行程保障
- 夫婦一同投保，享有額外優惠
- 不設自負額（墊底費）

承保範圍

保障項目	最高賠償金額
個人法律責任 <ul style="list-style-type: none"> • 保障在任何認可之高爾夫球場內或球道練習打高爾夫球時，因疏忽而導致第三者身體受傷或財物受損之法律責任。 	HK\$3,000,000 (每次事故)
個人意外 <ul style="list-style-type: none"> • 保障在任何認可之高爾夫球場內或球道練習打高爾夫球時，因意外而導致死亡、身體一肢或兩肢殘廢或失明。 	HK\$500,000 (總額)
高爾夫球用品 <ul style="list-style-type: none"> • 保障在任何認可之高爾夫球場內、球道練習時或在往返途中，因意外而導致高爾夫球用品遺失或損毀。 • 高爾夫球用品包括：球杆、球袋、高爾夫球、高爾夫球所用之手推車及雨傘。 • 每次最高賠償金額：HK\$15,000 每件最高賠償金額：HK\$2,000 	HK\$30,000 (全年)
私人財物 <ul style="list-style-type: none"> • 保障在任何認可之高爾夫球場內或球道練習時，因火災、盜竊而導致的財物損失 • 每次最高賠償金額：HK\$5,000 每件最高賠償金額：HK\$1,000 	HK\$10,000 (全年)
一桿入洞 <ul style="list-style-type: none"> • 在任何認可之高爾夫球場內，若成功一桿入洞，被保人可獲現金獎賞以作場內慶祝消費之用。 	HK\$3,000 (每次)

提早結束高爾夫球賽事

- 若被保人或直系家庭成員因死亡、嚴重受傷或疾病，以致被保人未能完成在香港以外舉行之高爾夫球賽事，已繳付而不能索回的旅費可獲賠償。

HK\$5,000
(每次事故)

全年保費： HK\$550.00 (個人)
HK\$750.00 (包括配偶)

注意事項

- 年齡限制：18至65歲
- 不適用於非香港居民
- 不承保專業高爾夫球手
- 訴訟必須由香港法庭處理
- 高爾夫球用品及私人財物之遺失，需於24小時內向當地警方報局及領取報案書
- 本保單最低收費為HK\$500

主要不保事項

以下為不保事項之概略，詳細內容請參閱保單。

1. 戰爭及任何恐怖主義活動
2. 自然損耗
3. 高爾夫球用品放置於無人看管之車輛內而導致之損失
4. 私人財物：手錶、珠寶、金銀器、望遠鏡、皮草、相機、手提/無線電話、現金、支票、卡、信用卡等
5. 任何項目已受其它保險保障

本小冊子乃保障條款之摘要，僅提供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

重要事項

申請人必須提供所有可能影響ING General Insurance Company Limited 接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料(包括此投保書副本)作記錄，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

GOLFERCARE PROPOSAL FORM 高爾夫球保險投保書

Please complete in **BLOCK LETTERS**. 請以英文正楷填寫

Proposer Information 投保人資料

Name of Proposer 投保人姓名	Contact no. 聯絡電話
Occupation/Profession 職業	
Correspondence Address 通訊地址	
Period of Insurance Required 要求保單生效日期	
From 由 ____ / ____ / ____ To 至 ____ / ____ / ____ DD日 MM月 YY年 DD日 MM月 YY年	

The Person(s) to be Insured 被保人資料

Name 姓名	Proposer 投保人	
Relationship 關係	Self 本人	Spouse 配偶
Date of Birth 出生日期	DD日/MM月/YY年	DD日/MM月/YY年
HKID no. 身份證號碼		

Insurance History 投保記錄

Has any Insurer ever rejected your/your spouse's application for golfer insurance or refused to renew or imposed special terms or cancelled such insurance policies? Yes No
 投保人及其配偶曾否在投保高爾夫球保險時被拒絕投保或拒絕續保或附加特別條款或取消保單?

If "YES", please give details:
如答'是'，請詳列如下：

PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

The information you provide to ING General Insurance Company Limited ("ING") is collected to enable ING to carry on insurance business and may be used for the purpose of

- any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service;
 - any claim or investigation or analysis of such claim;
 - exercising any right of subrogation; and
- may be transferred to:
- any related company 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;
 - any association, federation or similar organization 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; and
 - any members of the Federation by the Federation for any of the above or related purposes.
- Moreover, ING is hereby authorised to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.
- You have the right to obtain access to and to request correction of any personal information concerning yourself held by ING. Requests for such access can be made to the Corporate Data Protection Officer at 1/F, ING Tower, 308 Des Voeux Road Central, Hong Kong.

閣下提供的資料，為ING General Insurance Company Limited ("ING")提供保險業務所需，並可能使用於下列目的：

- 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；
 - 任何索償、或該等索償的調查或分析；
 - 行使任何代位權；及
- 可能轉移予：
- 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；
 - 現存或不時成立之任何保險公司的協會或聯會或類同組織（「聯會」），以達到任何上述或有關目的，或以使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；及
 - 或透過聯會轉移予任何聯會的會員，以達到任何上述或有關目的。
- 此外，在此授權ING由聯會從保險業內收集的資料中查閱及/或核對閣下任何資料。
- 閣下有權查閱及要求更正由ING持有有關閣下的個人資料，如有此項要求，可向ING之資料保護主任提出，地址為香港中環德輔道中308號安泰金融中心1樓。

DECLARATION 聲明

I hereby declare that the particulars and statements given above are, to the best of my knowledge and belief, true and complete. I agree that this proposal shall be the basis of the contract between me and ING.

本人聲明上列資料乃本人所知一切事實填報，本人同意此投保書及聲明將構成本人與ING之間的合約根據。

Signature of Proposer 投保人簽署

Date 日期

Name of Agent / Broker 代理人/經紀

Account Code 賬戶號碼

* The company has no liability until this proposal has been formally accepted.
* 本投保書在未獲得正式接納前，本公司不會負上任何保單責任。

Payment Method 付款方法

Cheque should be crossed and made payable to 劃線支票抬頭請寫

"ING General Insurance Company Limited"

Cheque 支票 VISA MasterCard

Credit Card No. 信用卡號碼

□	□	□	□	□	□	□	□	□	□
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Cardholder's Name 持卡人姓名

Card Expiry Date 信用卡有效期至

□	□	□	□	□	□
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M月

Y年

I hereby authorise ING General Insurance Company Limited to charge my above credit card account for the premium of this insurance.

本人茲授權ING General Insurance Company Limited從本人上述之信用卡賬戶支取此保險所應繳之保費。

Cardholder's Signature 持卡人簽署

Date 日期