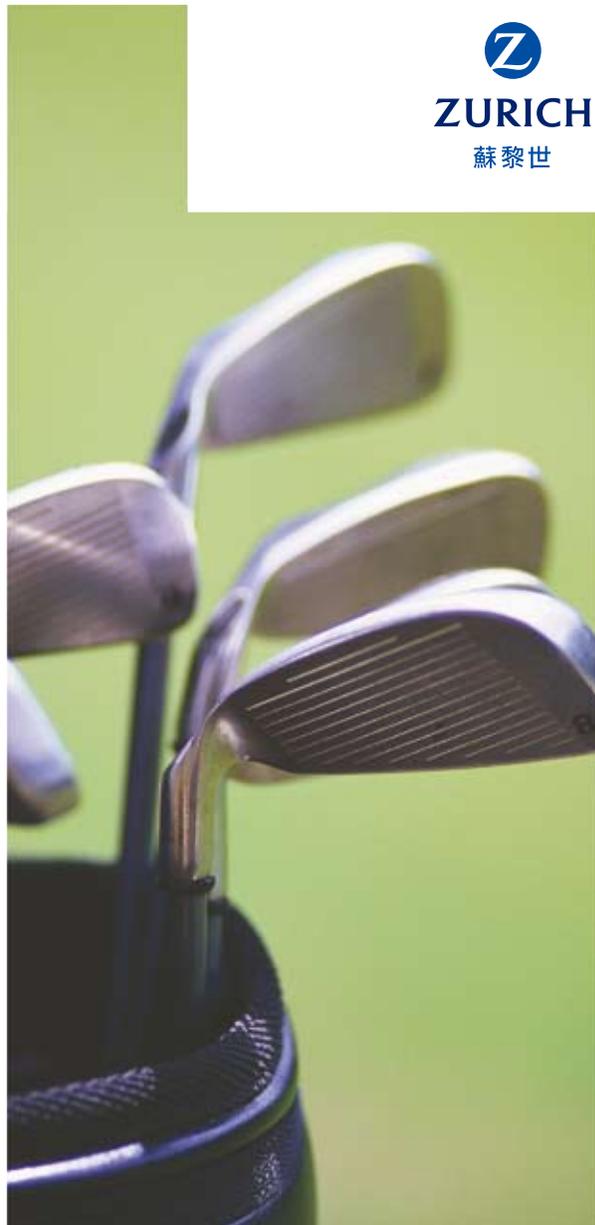


Golfstar
Insurance Plan



錦標
高爾夫球保險計劃





Golfstar Insurance Plan

Worldwide protection lets you grab the chance to win

Designed exclusively for golfers like you, Golfstar Insurance Plan insures you and your golf equipment worldwide. No other similar policy offers so much, it even covers you against your bar tab!

We cover you against public liability

Concentration on the game is the key when playing golf - which is why you may sometimes forget other people or property, such as the clubhouse window, or a spectator who strays into the path of the ball. That's why Golfstar Insurance Plan covers you worldwide against public liability up to HK\$10,000,000 for bodily injury or damage to property caused by playing golf.

We take care of your golf equipment and personal effects

To help you keep your mind fully on your game, Golfstar Insurance Plan covers loss of or damage to your valuable golf equipment and personal belongings while you're at the golf club, up to HK\$30,000 per year. Even globe-trotting golfers can have peace of mind, since your golf equipment is also insured against loss or damage while in transit anywhere in the world.

Hospital cash benefit up to HK\$50,000

Relax! Cover of up to HK\$50,000 per year is included if you are injured whilst playing golf and have to stay in hospital. A cash payment of HK\$750 per day will be made for each day you are hospitalized.

Personal accident protection up to HK\$1,000,000

Accidents can happen, so it's reassuring to know that you are indemnified against death, paralysis, loss of limbs or loss of sight caused while playing golf, up to HK\$1,000,000.

Cash rewards for you to celebrate your hole in one!

Drinks are on us! Now that you can keep your full attention on the ball, we are sure that your game will be better than ever. When you "hole out in one", we will even reimburse your bar expenses up to HK\$3,000 so that the whole club can celebrate together with you. Congratulations!

Comprehensive protection extends to your family members

To keep it in the family, the cover also extends, at no extra cost, to any of your immediate family members who are living with you. Coverage is available for those aged up to 70.

Make up your mind now to perform at your best

The premium is just HK\$800 per year to bring your insurance portfolio up to par. Apply today to tee off with Golfstar Insurance Plan.

Benefits table

Coverage	Maximum benefits (HK\$)
Public liability	10,000,000/ year
Golf equipment & personal effects	30,000/ year (3,000/ article)
Hospital cash	50,000/ year (750/ day)
Personal accident	1,000,000*
Hole in one	3,000/ event

*Benefits for children below 16 are limited to \$100,000 under personal accident benefit.

7-Day claims processing guaranteed

Zurich Insurance will settle your claims within 7 working days, once we have received all the required documents. Simply follow this simple claims procedure:

- Inform Zurich Insurance after the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form along with all necessary documents to Zurich Insurance.

Note:

Benefits for children below 16 are limited to \$100,000 under personal accident benefit.

Major exclusions of this policy:

Accidents caused by war, diseases, physical injury and pre-existing conditions incurred before the period of insurance; injury or illness caused by childbirth, alcoholism or abuse of drugs; or any agreement by the insured to pay any sum by way of indemnity without the consent of the insurance company.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 500 company². The Group achieved business operating profit of over HK\$40 billion in 2008³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2009

² In terms of revenue, source: Fortune Global 500, July 2008

³ Zurich Annual Report 2008

⁴ As of 29th June 2009

Zurich Insurance Company Limited
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24-27/F, One Island East,
18 Westlands Road, Island East, Hong Kong
Telephone: (852) 2968 2288
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<http://www.zurich.com.hk>

601/002/09/2009





「錦標」高爾夫球保險計劃

全球保障，掌握致勝之道

「錦標」高爾夫球保險計劃專為愛好高爾夫球運動的人士而設，保障範圍最廣，保額確勝一籌。就連祝捷費用亦能設想周到，使您擊球時心無旁騖，發揮最佳潛能。

公眾責任，為您一力承擔

全情投入乃高爾夫球的致勝關鍵，但一些難以估計的意外卻隨時可能發生，例如無意傷及球道上的觀眾或打爛球會的玻璃窗等。所以，「錦標」高爾夫球保險計劃特別顧及在運動過程中引致的第三者受傷及財物損毀，保障額高達港幣10,000,000元。

球具財物，時刻照顧周到

為了令您打球的時候更加專心一致，「錦標」高爾夫球保險計劃同時為您貴重的高爾夫球用具及隨身私人物品提供萬全保障，每年的保障額高達港幣30,000元，不論在高爾夫球會或世界其他地方都可獲得保障，喜歡周遊列國的高爾夫球愛好者以後就可安枕無憂了。

意外住院現金保障高達港幣50,000元

若於進行高爾夫球運動期間，因意外導致任何身體損傷，入住醫院，可獲得每日港幣750元的住院現金津貼，每年總額高達港幣50,000元，助您妥善治療，早日康復。

個人意外保障高達港幣1,000,000元

即使是萬中無一的意外事故，例如於打球期間因意外導致死亡、癱瘓、傷殘或失明等，「錦標」高爾夫球保險計劃都可給予周全保障，保障額高達港幣1,000,000元。

一棒入洞，為您祝捷慶功

享有周全保障，您便可將全副精神放在打球上，球技盡情發揮。一旦創下一棒入洞的佳績，「錦標」高爾夫球保險計劃即會撥出港幣3,000元現金獎，讓您與親友暢聚慶功。不論您在世界任何地方取得佳績，我們都樂意為您慶賀。

周全保障，家人同時享有

如此妥善周全的保障，當然要與家人共同分享。「錦標」高爾夫球保險計劃可為與您同住的直屬家庭成員免費提供保障，受保者年齡最高可達70歲，照顧全面。

當機立斷，發揮最佳表現

每年只需港幣800元，即可獲得妥善周全的「錦標」高爾夫球保險計劃，打球倍感輕鬆，表現更見揮灑自如。請即把握投保良機，揮出決定性的一棒！

保障範圍一覽表

保障範圍	最高保障額 (港幣/元)
公眾責任	每年10,000,000
球具財物	每年30,000 (每件最高賠償3,000)
住院現金	每年50,000 (每天750)
個人意外	1,000,000*
一棒入洞	每次3,000

*16歲以下小童可獲港幣100,000元個人意外保障。

七天特快賠償承諾

若所需文件齊備，蘇黎世保險可在七個工作天內辦妥賠償事宜。而申報賠償只需以下簡單步驟：

- 事發後盡快以電話、傳真或郵遞通知蘇黎世保險有關情況。
- 填妥賠償申請表格連同一切所需文件寄回蘇黎世保險。

注意事項：
16歲以下小童可獲港幣100,000元個人意外保障。

主要不承保事項：
因戰爭引發的意外、在受保前已有之疾病或損傷、因分娩、酗酒或濫用藥物導致的傷病或受保人未經本公司同意而已經同意支付任何款項以作之賠償。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，蘇黎世保險有限公司保留最終批核權。

關於蘇黎世

蘇黎世保險集團(香港)是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團¹及財富雜誌《Fortune》全球500大企業²。2008年業務經營盈利超過400億港元³。集團的財務實力建基於穩健及專注的業務發展策略，財務實力更獲標準普爾給予“AA-”評級⁴。蘇黎世保險集團(香港)致力為個人及各大公司團體客戶提供全面一般保險方案。

¹ 以銷售額、盈利、資產及市值聯合計算。資料來源：2009年4月福布斯雜誌《Forbes》全球2000大企業排行榜

² 以收益計算。資料來源：2008年7月財富雜誌全球500大企業排行榜

³ 2008年度蘇黎世年報

⁴ 截至2009年6月29日

蘇黎世保險有限公司
(於瑞士註冊成立之公司)
香港島東華蘭路18號港島東中心24-27樓
電話：(852) 2968 2288
傳真：(852) 2968 0639
<http://www.zurich.com.hk>



「錦標」高爾夫球保險計劃投保表格

查詢電話 Enquiry no.: (852) 2903 9391 傳真 Fax : (852) 2968 0639

請以英文正楷大寫填報 Please complete in BLOCK LETTERS.

請✓適用方格及*刪去不適用者

Please tick the appropriate box and * delete whichever is inappropriate.

投保人資料 Proposer information

先生/太太/女士* 姓 名 別名
Mr./Mrs./Ms.* Surname First name Other name

出生日期 日 月 年 香港身份證/護照號碼*
Date of birth D M Y HKID card/ passport no.*

通訊地址 室/單位* 樓 座 大廈
Correspondence address Flat/ Rm.* Floor Block Building

屋苑名稱/街名及門牌/地段*
Estate name/ no. & street name/ lot no.*

地區 香港/九龍/新界*
District HK/ KLN/ NT*

日間聯絡電話 手提電話號碼
Day time tel. no. Mobile phone no.

晚間聯絡電話 電郵地址
Night time tel. no. E-mail address

所屬高爾夫球會名稱
Name of golf club

會員號碼
Membership no.

保障生效日期 日 月 年
Effective date of insurance D M Y

同住直屬家庭成员資料

Immediate family members who reside with you

姓 Surname	名 First name	別名 Other name	與投保人關係 Relationship with proposer	出生日期(日/月/年) Date of birth (dd/mm/yy)	香港身份證/護照號碼* HKID card/ passport no.*
1.					
2.					
3.					
4.					

一般資料 General information

您曾否於過去12個月內就個人財物保險索償?

Have you made any claims under personal property insurance in the last 12 months?

是 Yes 否 No

如✓「是」者，請詳細說明於下。If "Yes", please give details below.

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Golfstar Insurance Plan Enrolment Form

保費支付辦法 Premium payment

以下列方法繳付 Paid by:

現金 Cash 支票 Cheque[†] 信用卡 Credit card^{††}

[†] (劃線支票抬頭請寫「蘇黎世保險有限公司」。Crossed cheque payable to "Zurich Insurance Company Limited".)

^{††} (請填寫信用卡付款指示 Please fill in credit card details and sign below.)

本人授權蘇黎世保險有限公司從本人下述之信用卡賬戶支取「錦標」高爾夫球保險計劃之首年及其後每年之保費，直至本人有進一步書面通知取消。

I hereby authorize Zurich Insurance Company Limited to charge my credit card account below for the Golfstar Insurance Plan initial annual premium and subsequent annual payments until further written notice from me.

持卡人姓名
Cardholder's name

持卡人香港身份證號碼 與投保人關係
Cardholder's HKID card no. Relationship with proposer

信用卡號碼 信用卡有效期至
Credit card no. Credit card expiry date
 月 年
M Y



持卡人簽名 日期
Cardholder's signature Date

聲明 Declaration

1. 本人/吾等現投保蘇黎世「錦標」高爾夫球保險計劃(「此計劃」)。謹此聲明本投保表格所列全部資料乃就本人/吾等所知及所信據實填報，並經本人/吾等核實正確無誤。本人聲明本人已獲得配偶授予全權，簽署此項投保申請，並提供任何個人資料作詳核此項申請之用。本人/吾等同意本投保表格及聲明將構成本人/吾等與蘇黎世保險有限公司(「貴公司」)之間的合約依據。

2. 本人/吾等明白本人/吾等如對此計劃保單條款不盡滿意，可於收到保單後14天內退回保單，所繳之保費將獲原銀奉還。

3. 本人/吾等明白所有條件及細則概以此計劃保單為準。

4. 本人/吾等明白此計劃將每年自動續保，除非本人/吾等有進一步書面通知。

5. 本人/吾等明白如本人/吾等取消此計劃保單並在該段保單生效期內無索償紀錄，貴公司將扣除最低保費額後按比例發還餘下的保費予本人/吾等。如有索償紀錄，則已付之保費將不予發還。

6. 本人/吾等明白一切由貴公司所收集或持有的個人資料，不論以任何方式獲取，均可供貴公司使用或向在香港境內或境外的任何人或機構轉作以下用途：
(i)詳核此項申請，(ii)辦理直接付款授權書或信用卡付款，(iii)提供貴公司及關連機構的推廣資料，(iv)處理保險的索償或有關之分析。

7. 本人/吾等明白本人/吾等可向貴公司之個人資料私隱主任要求查閱及/或更改由貴公司持有有關本人/吾等的任何個人資料，地址為香港島東華廟路18號港島東中心24-27樓。

1. I/We hereby enrol Zurich Golfstar Insurance Plan ("this Plan") and declare that to the best of my/our knowledge and belief the information given on this enrolment form is true and complete in every respect and all information disclosed have been verified by me/us as true and correct. I declare that I have full and complete authority from my spouse to sign the application and disclose any personal information being requested to assess the insurance application. I/We agree that this enrolment form and declaration will form the basis of the contract between me/us and Zurich Insurance Company Limited ("the Company").

2. I/We understand that if I/We am/are not completely satisfied with the policy of this Plan, I/We can return it within 14 days after receipt and any premium charged during this period will be refunded in full.

3. I/We understand that I/We shall refer to the policy of this Plan for details of the insurance coverage, exclusion clauses and terms and conditions.

4. I/We understand that this Plan will automatically be renewed until further written notice from me/us.

5. I/We understand that if I/We cancel the policy of this Plan, the Company will refund to me/us the premium for the unexpired period on a pro-rata basis, subject to the minimum charge and provided no claim has been made during the current policy period. Otherwise, the paid premium will not be refunded.

6. I/We understand that all the personal information collected or held by the Company, howsoever obtained, may be used by or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (i) to assess and service this application, (ii) to process the direct debit authorization or credit card payment, (iii) to provide marketing material of the Company or its associated companies and (iv) to conduct insurance claims or analysis.

7. I/We understand that I/We may contact the Company's Personal Data Privacy Officer at 24-27/E, One Island East, 18 Westlands Road, Island East, Hong Kong for any request to access to and/or correct my/our personal information held by the Company.

此保險申請須待貴公司審核，接納投保費及繳足保費後才能生效。

This insurance application will not be in force until it has been accepted by the Company and the premium has been paid.

投保人簽署 日期
Signature of proposer Date

特許保險代理/經紀
Authorized agent/ broker

