



## Claims Submission Guidelines 提交賠償申請指引

Please tick against the below items submitted with this claim form. Please note that no reimbursement of claims shall be made for (1) Claims submitted after 90 days from the date of discharge / treatment, (2) Claims with missing / insufficient information.

請於提交賠償申請表時於下列項目加上✓號。請注意根據以下情況，賠償申請將不獲辦理 – (1)賠償申請表於治療日90天後遞交，(2)所需資料不足。

Document List 文件清單	Reminder on common missing information 通常遺漏的資料
<input type="checkbox"/> Claim form Part I (completed by patient) 申請表第一部分 (由病人填寫)	<input checked="" type="checkbox"/> Membership number 會員編號
<input type="checkbox"/> Claim form Part II (completed by doctor) 申請表第二部分 (由主診醫生填寫)	
<input type="checkbox"/> Full set of original receipts with invoices / statement of account 全套正本收據及發票 / 帳單	
<input type="checkbox"/> Certified true copy of receipts (if original kept by other insurer) and/or claims statement advice 核實副本收據 (如正本收據已交與其他保險公司) 及/或賠償結算通知書	
<input type="checkbox"/> Hospital Authority discharge summary / discharge slip with diagnosis, if any 醫院管理局發出的出院摘要 / 診斷結果出院紙 (如有)	
<input type="checkbox"/> Copies of all lab test/medical reports (for Cancer case, please provide all cancer related investigation reports, e.g. blood test reports, histopathological reports or molecular test reports, etc.) 化驗 / 檢驗報告副本 (對於癌症疾病，請提供所有與癌症相關的化驗報告，例如：血液檢查，組織病理學 或分子檢查報告等)	
<input type="checkbox"/> Pre-authorisation confirmation letter (if any) No. 初步保障審核確認信 (如有) 編號：_____	<input checked="" type="checkbox"/> Patient signature on Claim form Part I 病人於申請表第一部分簽署
	<input checked="" type="checkbox"/> Doctor has filled in Claim form Part II 醫生已填妥的申請表第二部分
	<input checked="" type="checkbox"/> Doctor signature and chop on Claim form Part II 醫生簽署及蓋印於申請表第二部分
Request return of certified true copy of receipt(s). If fully reimbursed claims no certified true copy of receipt(s) will be returned except special condition(s). <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	
Originals will be retained by Bupa and not be returned. 要求退回收據的核實副本。如全額報銷索賠，除特殊情況外，不會退回收據的核實副本。保柏將保留收據正本。	



Send the completed form & supporting documents to

填妥之賠償申請表及相關文件請交回：

Bupa (Asia) Limited - Claims Dept.  
保柏(亞洲)有限公司 - 理賠部收

6/F, Tower 2, The Quayside, 77 Hoi Bun Road,  
Kwun Tong, Kowloon, Hong Kong  
香港九龍觀塘海濱道77號海濱匯第2座6樓

Submit and track your claim status through myBupa  
透過 myBupa 於網上遞交你的索償及查閱賠償進度

Visit 登入 <https://mybupa.bupa.com.hk>

or scan the QR code for free download 或掃描上述QR碼免費下載



Customer Care helpdesk

客戶服務專線：

Bupa Members 保柏會員  
Individual Scheme 個人計劃 (852) 2517 5333  
Group Scheme 團體計劃 (852) 2517 5388  
Bupa Gold 保柏尊貴寶 (852) 2517 5383



Hang Seng Bupa Members 恒生保柏會員

Group Scheme 團體計劃 (852) 2517 5988

Essential/MyBasic VHIS

擊逸/保柏自願醫保 (852) 2517 5588

Excel/Excel Plus/Global Supreme/Global Prestige VHIS

擊尚/擊悅/擊卓/環球優越自願醫保計劃 (852) 2517 5688

**Critical Illness - Cancer / Carcinoma in Situ Questionnaire** (To be completed by attending doctor at the patient's expenses)  
 危疾—癌症 / 原位癌問卷 (由主診醫生填寫, 費用由病人承擔)

Name of Patient 病人姓名 \_\_\_\_\_ HKID Card No. / Passport No. 香港身份證號碼 / 護照號碼: \_\_\_\_\_

**A. Clinical History 門診病歷**

- Patient's main symptoms / complaints during the first consultation 病人首次求診時的主要病徵 / 申訴  
 \_\_\_\_\_
- Date of first consultation for these main symptoms / complaints 病人首次就此主要病徵或申訴的首次求診日期  
 \_\_\_\_\_ DD 日 MM 月 YY 年
- Patient suffered from the above symptoms / complaints for \_\_\_\_\_ days / weeks / months / years prior to the first consultation  
 病人於首次求診前上述的主要病徵或申訴已存在 日 / 週 / 月 / 年
- Did any doctor refer the patient to you?  Yes 是  No 否  
 病人是否由其他醫生向您轉介?  
 Name and address of the referring doctor 轉介醫生的姓名和地址 \_\_\_\_\_
- Please give details of the patient's habits in relation to alcohol, drugs and smoking.  
 請說明病人飲酒、用藥及吸煙方面的習慣。  
 \_\_\_\_\_

**B. Hospitalisation History 住院病歷**

- Please provide details of the period of hospitalisation including reasons for number of days as in-patient  
 請提供住院期間詳情, 包括持續留院的日數及其原因  
 \_\_\_\_\_

Admission Date 入院日期 \_\_\_\_\_ Discharge Date 出院日期 \_\_\_\_\_  
 DD 日 MM 月 YY 年 DD 日 MM 月 YY 年

Medical need for in-patient stay 住院的醫療需要:

\_\_\_\_\_

- Please state surgery and/or treatments and investigations performed for this admission, with dates and treating doctor's name (if it's not done by you).  
 請說明病人本次入院後進行的手術及/或治療和檢查, 並隨附日期和主治醫生的姓名 (若並非由您主治)。

Date 日期	Treating doctor 主治醫生	Treatment 治療	Result 結果 / response 效果

**C. Illness Details 疾病詳情**

- When was the diagnosis first made? 請說明首次診斷的日期  
 \_\_\_\_\_ DD 日 MM 月 YY 年
- Please provide full and exact details of the diagnosis, subtype and the site(s) involved and the precise histology and or genetic information of the tumour.  
 請提供完整及準確的診斷詳情、癌症分類及涉及之部位, 以及腫瘤的準確組織檢查及/或遺傳資訊。

\_\_\_\_\_

- Is the diagnosis confirmed with histological examination? 是否經組織檢查後確認診斷結果?  
 Yes. Please provide details and attach copies of all pathological reports 是。請說明詳情並隨附所有病理報告副本  
 No. Please help to specify the reason 否。請說明原因

Date of Test 檢測日期	Type of Test 檢測類型	Result 結果

C. 4. Histological result 組織檢查結果：

(a) Is the histological result carcinoma-in-situ? 組織檢查的結果是否原位癌？	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
(b) Is there uncontrolled growth of malignant cells? 是否有不受控制的惡性腫瘤生長？	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
(c) Is there any clear stromal invasion of malignant cell? 是否有明顯的惡性腫瘤基質入侵？	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
(d) What is the staging of the cancer according to the TNM classification system? (For Chronic Lymphocytic Leukemia, please state the RAI Stage.) 根據TNM分類系統，癌症屬於哪一個階段？(對於慢性淋巴細胞白血病，請說明RAI階段。) Please specify 請說明		
(e) Is there any distant metastasis? If yes, please provide the identified secondary site. 是否發生遠端轉移？如果是，請說明確定的繼發部位。 If yes, please specify 若為是，請說明。	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否

5. Is current claim for a recurrent cancer of patient's condition?  Yes 是  No 否  
 當前索償是否涉及病人病況的復發性癌症？  
 If yes, please help to provide the date on when the cancer/tumour was completely removed/eradicated?  
 如果是，請提供癌症/腫瘤被完全切除/根除的日期。 
 DD 日  MM 月  YY 年

D. Treatment Details 治療詳情

1. If the treatment is chemotherapy/ hormonal therapy/ targeted therapy/ immunotherapy, please help to provide more information.  
 若治療為化療/ 荷爾蒙治療/ 標靶治療/ 免疫治療，請提供更多資訊。  
 Is this the first course/cycle of treatment 此次是否為首次/ 第一階段週期的治療?  Yes 是  No 否  
 If No, please provide the previous regimens, date and response and reason for change.  
 若為否，請說明之前的治療方案、日期、效果以及改變治療方案的理由。

Date 日期	Regimen 治療方案	Response 效果	Reason for change 改變治療方案的理由

2. If this is out of standard guidelines (e.g. NCCN/FDA drug labelling), any special considerations for using this treatment regimen in this patient?  
 i.e. specific genetic markers, rare cancer, less toxicity for patient's condition etc.  
 若方案並不遵循標準指引 (例如NCCN/FDA)，對該病人使用該治療方案時是否有特殊考慮？即特定的遺傳標記、罕見癌症、對病人病況產生毒性較低效果等等？

3. Please help to outline up-coming treatment plan (e.g. type, frequency and duration of treatment, etc.).  
 請概述後續治療計劃 (例如治療的類型、頻率和持續時間等)

4. What is the prognosis of the patient and the intention of the current treatment (curative/palliative)?  
 預期病人後來病況如何以及當前治療的意圖是什麼 (治療性/ 緩和性)？

**Part II - To be Completed by Surgeon / Attending Physician 第二部分 - 由主診醫生填寫**

**D. 5.** Please provide the date and details of last active treatment for patient.  
請提供病人最後一次積極治療的日期及詳情。

Date 日期         
DD 日 MM 月 YY 年

Treatment 治療

**E. Others 其他**

1. Has the patient ever been treated for the same/related conditions or for any serious disorders? If yes, please state the dates and names of the hospital(s) and/or doctor(s) attended.  
病人是否曾就相同/相關病況或更嚴重的疾病接受治療？如有，請說明日期以及醫院及/或主診醫生的姓名。

2. If there is any further information which in your opinion will assist us in assessing this claim, please furnish below.  
如您認為有任何進一步的資訊可幫助我們評估此索償，請在下面提供。

**Treating doctor's particulars 主診醫生資料**

I hereby certify that I have personally examined the patient and attended to his/her illness or injury, and that the information about his/her current condition as stated above is true to the best of my knowledge and belief.

本人謹此證明，本人已親自對病人進行檢查並主診其疾病或傷病，以及據本人所知所信，以上所述有關病人的當前病況的資訊均為屬實。

Name of Doctor 醫生姓名	Telephone No. 聯絡電話	Email Address 電郵地址	Address 地址

**Signature and Chop of treating doctor 主診醫生簽署及蓋章**

X

Date 日期：         
DD 日 MM 月 YY 年

**Authorised Signature and Chop of Hospital 醫院授權簽署及蓋章**

X

Date 日期：         
DD 日 MM 月 YY 年

**Bupa (Asia) Limited**  
**Privacy Notice relating to the Personal Data (Privacy) Ordinance (the "Ordinance")**

**1. Introduction**

- 1.1. Bupa (Asia) Limited ("Company", "we" or "us") is committed to protecting your privacy and security of your personal information. This Notice is provided to you in connection with your dealings and provision of data or information to the Company. This Notice is prepared in accordance with the Ordinance and also operates as the Personal Information Collection Statement which we will provide, or make available, to you on or before the collection of your personal information by the Company.
- 1.2. This Notice is intended to ensure that you can make informed decisions about providing your personal information to Company in accordance with this Notice. Please be aware that this Notice replaces any notice or statement of similar nature that may have been provided to you previously. When you click on "I Agree" or select any options with similar content, or log in, confirm, agree to, use or accept this Notice we provide via registration procedure or any other way, you consent to your personal information being collected, stored, used, processed, transferred, disclosed or shared in accordance with this Notice.
- 1.3. For the purposes of this Notice, "Group Company" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, and any one of them. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated (collectively, the "Group").
- 1.4. If you provide us with the personal information about other individuals, you must tell those individuals that you have provided us with their details and let them know where they can find a copy of this Notice.

**2. Personal Information We Collect**

- 2.1. From time to time, it is necessary for you, or other members/ insured persons covered under your policy (each a "Member"), to supply the Company with certain personal information (including where relevant, credit information and claims history) relating to you, or the Member, when you apply for insurance or financial products and services from the Company, or when you apply to make changes to your policy, or when you renew a policy.
- 2.2. During the course of your relationship with the Company, further personal information relating to you, or the Member, may also be collected in the ordinary course of our business, for example, when you lodge insurance claims with the Company in relation to yourself or the Member.
- 2.3. **Failure to supply personal information requested by the Company may result in the Company being unable to process your application, request for information or services, enquiries and/or provide services or products to you, or the Member.**
- 2.4. The personal information we collect and/or hold from time to time may include your personal identification information, contact information, transaction records, financial background, medical and health records, biometric data and your location and activities when you access or browse our website(s) or use our mobile application(s) or portal(s) (including any diagnostic or health-monitoring tools thereon and the Bluetooth and/or wearable device that are used to collect data for the purposes of such tools).
- 2.5. We will always try to collect your personal information from you through the course of your relationship with us and in a range of ways. However, there may be instances where we will need to collect your personal information from third parties or sources in certain circumstances, such as a family member or someone else acting on your behalf, your employers, medical personnel, business/asset acquisition transactions of the Company, business partners, or public databases.
- 2.6. If you are under the age of 18, you should obtain consent from your parent or guardian before you provide the Company with your personal information.
- 2.7. Storage of personal information may be in various forms including, physical (paper) form, digital customer systems or applications, data management software or systems in the usual course of business practices, depending on your engagement with the Company.

**3. Purposes of Collection**

- 3.1. Your personal information collected may be used, stored, processed, transferred, disclosed or shared by the Company for the following purposes from time to time:
  - (a). processing, assessing and determining any applications for insurance products and services;
  - (b). offering and providing products and services to you, or the Member, and processing requests made by you, or the Member, from time to time, including but not limited to requests for addition, alteration, deletion, maintenance, management and operation of insurance benefits or insured Members;
  - (c). registering you, or the Member, as a user or a member of services or information provided or to be provided by us on the website(s), mobile application(s) or portal(s) managed and/or operated by us;
  - (d). coordinating your care, or the Members', within Group Companies to achieve better health management outcomes;
  - (e). any purposes in connection with any claims made by or against or otherwise involving you, or the Member, in respect of any products and/or services provided by the Company including, without limitation, making, defending, analysing, investigating, detecting and preventing fraud (whether or not relating to the policy issued in respect of any application or claim) processing, assessing, determining, settling or responding to such claims;
  - (f). performing any functions and activities related to the products and/or services provided by the Company including, without limitation, audit, reporting, market research, general servicing, maintenance of online and other services, identity verification, data matching, research, data analytics, statistical analysis, and reinsurance arrangements;
  - (g). providing you with personalised health information and information about our services or products, and personalised website, mobile application or portal interface;
  - (h). providing you with appropriate health, insurance administration, wellness or other related services (including, without limitation, e-ticketing, appointment booking and clinic / medical professional search and service and product redemption functions on the website(s), mobile application(s) or portal(s) managed and/or operated by us) or products;
  - (i). communicating with you regarding the administration, features and renewal of the insurance policy that you subscribe to;
  - (j). operating, maintaining, evaluating, improving, troubleshooting problems, and understanding your preference(s) with our website(s), mobile application(s) or portal(s);
  - (k). provision and design of products and services of the Company;
  - (l). exercising the Company's rights in connection with provision of any products and services to you, or the Member, from time to time, for example, to determine any amount of indebtedness from you, and collecting and recovering owing from you or any person who has provided any security or undertaking for your liabilities;
  - (m). communication with you or the Member (or with you on behalf of the Member) in relation to any of the purposes set out in this Notice;
  - (n). with your consent, marketing services, products and other subjects by us, any member and/or brand of the Group Companies (such as Horizon Health and Care Limited and/or Quality HealthCare Group, our affiliates) and/or other third parties (please see further details in paragraph 5 below);
  - (o). managing our relationship with you, our business and organisations who work with us in relation to providing our products or services to you, or the Member (including, with limitation, futures changes to this Notice);
  - (p). enabling an actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation;
  - (q). making disclosure to satisfy the requirements of any laws, rules and regulations, codes of practice, guidance notes or guidelines binding on the Company; and
  - (r). fulfilling any other purposes directly related to (a) to (q) above.

**4. Transfer of Personal Information**

- 4.1. Personal information collected or held by the Company relating to you, or the Member, will be kept confidential but the Company may transfer such personal information inside or outside the Hong Kong Special Administrative Region of the People's Republic of China, for the purposes specified in paragraph 3 to the following classes of transferees:
  - (a). any member and/or brand of the Group Companies;
  - (b). any insurance adjusters, agents and brokers;
  - (c). any re-insurance companies authorised by the Company;
  - (d). employers (for members of corporate policy only);
  - (e). healthcare professionals and hospitals;
  - (f). any third parties engaged in connection with a member of the Group Company's business who provides medical, health, insurance, wellness or other related services or products;
  - (g). any agent, contractor or third party service providers who provide administrative, telecommunications, computer, payment, data processing, storage of analytics, printing, research, advertising, distribution or other services to the Company in connection with the operation of business, (including without limitation insurers; banks; lawyers; accountants; claims investigators; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph); organisations that consolidate claims and underwriting information for the insurance industry; the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; debt collection agencies; data processing companies; research agencies and professional advisors);
  - (h). with your consent, third parties (within or outside the Group Companies) in relation to direct marketing (please see further details in paragraph 5 below);
  - (i). third party reward, loyalty, co-branding and privileges programme providers and co-branding partners of a member of the Group Companies;
  - (j). financial institutions engaged by the Company or you for billing and payment purposes;
  - (k). any actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company's rights or business; and
  - (l). any person to whom the Company is under an obligation to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines binding on the Company including, without limitation, any applicable regulators, governmental bodies, industry recognised bodies, credit reference agencies, the Courts, and where otherwise required by law.
- 4.2. We will only disclose personal information limited to that which is necessary to the above parties for the relevant purposes, who may process (including, without limitation, by recording, organising, structuring, storing, adapting, altering, retrieving, using, aligning, combining or erasing) your personal information for the relevant purposes set out in paragraph 3 above.
- 4.3. In the event that we complete the acquisition of a new business or brand, we shall communicate with you through the communication channels you provided to us, and any personal information shall be treated in accordance with this Notice if it is practicable and permissible to do so.

**5. Use of Personal Information in Direct Marketing**

- 5.1. Only with your consent (which includes an indication of no objection), the Company, any member and/or brand of the Group Companies and/or the third parties stated under paragraphs 3.1 (n) and 5.2 (b) to (e) may use your personal information collected from time to time to provide you with marketing communications (including by email, SMS, mobile application, social media, instant messenger or other means that become available from time to time) relating to the following products and services:
  - (a). insurance, medical, dental, healthcare, wellness, personal development, beauty, sporting activities and membership, lifestyle, entertainment, financial, and related services and products;
  - (b). rewards, benefits, discounts, member activities, loyalty or privileges programmes and related services and products;
  - (c). services and products offered by the Company's co-branding partners; and
  - (d). donations and contributions for charitable and/or non-profit making purposes.
- 5.2. The above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
  - (a). any member and/or brand of the Group Companies;
  - (b). third party service providers;
  - (c). third party reward, loyalty, co-branding or privileges programme providers;
  - (d). co-branding partners of a member of the Group Companies; and
  - (e). charitable or non-profit making organisations.

- 5.3. We may not use your personal information for direct marketing purposes unless we have received your consent. For the avoidance of doubt, the latest instruction (for example, consent or indication of no objection, or request for opt-out) received from you shall override any previous instruction given to the Company in this regard in relation to all of your personal information collected or held by the Company from time to time.
- 5.4. If you choose to personalise your services where such options are available, we will use personal information that we collect so that we can offer you those personalised services or communications. If you do not wish to accept those personalised services or communications, you can unsubscribe from those services at any time and we will cease to offer such services to you.
- 5.5. For the avoidance of doubt, whether or not you consent to receive marketing communications of the type described in this paragraph 5, the Company may still communicate with you regarding the administration, features and renewal of your insurance policy.

**6. Security and Retention**

- 6.1. The Company retains your personal information for as long as necessary for the purposes set out in this Notice, or otherwise agreed between you and us, unless otherwise required or permitted under applicable law.
- 6.2. Where the Company no longer requires your personal information for the purposes under this Notice, or otherwise required under law, we will take appropriate steps to securely delete or destroy your personal information.
- 6.3. We will take reasonable steps to securely store your personal information. This includes implementing a range of digital and physical security measures. In addition, we will restrict access to your personal information to those properly authorised to have access.
- 6.4. When you use our sites, we and third-party companies collect information by using cookies and other technologies such as pixel tags (for simplicity we refer to all such technologies as "cookies"). The updated version of the Cookies Policy is available for download from our website: [www.bupa.com.hk](http://www.bupa.com.hk) and is available upon request.
- 6.5. Our websites, mobile applications or portals may provide the links to other external websites over which we do not have control. You are advised to refer to the privacy policies of these websites for more information.

**7. Data Access and Correction**

- 7.1. Under and in accordance with the terms of the Ordinance, you have the following rights to:
- (a) check whether the Company holds personal information relating to you or the Member and to access such personal information;
  - (b) require the Company to correct any personal information relating to you or the Member which is inaccurate;
  - (c) ascertain our policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company;
  - (d) request the Company to cease using your personal information for direct marketing purposes; and
  - (e) change your preference in respect of our use of your personal information.
- 7.2. Requests can be made in writing to the Company's Data Protection Officer at the following address:  
Data Privacy Officer/ Customer Service Manager  
6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong  
Or, by email:  
[customercare@bupa.com.hk](mailto:customercare@bupa.com.hk)
8. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any personal information access or correction request.
9. For any enquiries about this Notice, please do not hesitate to contact our Customer Care helpdesk at 2517 5333.
10. Nothing in this Notice shall limit the rights of customers under the Ordinance.
11. In case of discrepancies between the English and Chinese versions of this Notice, the English version shall prevail. This Notice maybe amended by the Company from time to time.

保柏（亞洲）有限公司有關個人資料（私隱）條例（「條例」）之私隱通知

1. 簡介
  - 1.1. 保柏（亞洲）有限公司（「本公司」或「我們」）致力保障您的個人資料的私隱及安全。本私隱通知是就您與我們進行交易及提供資料或資訊而向您提供的。本私隱通知按照條例所編製及作為收集個人資料聲明，我們將在收集您的個人資料時或之前向您提供或可供查閱。
  - 1.2. 本私隱通知旨在確保您能夠根據本私隱通知，就向我們提供您的個人資料時作出知情的決定。請注意，本私隱通知將取代之前可能已提供給您的任何類似性質的私隱通知或私隱通知。當您點擊「同意」或選擇任何類似內容的選項，或登錄、確認、同意、使用或接受我們通過登記程序或其他任何方式提供的本私隱通知時，即表示您同意您的個人資料根據本私隱通知收集、存儲、使用、處理、傳輸、披露或分享。
  - 1.3. 就本私隱通知而言，「集團公司」是指本公司及其母公司、分行、子公司、代表處及關聯公司，無論其位於何處，以及其中的任何一家。關聯公司包括母公司的分行、子公司、代表處及關聯公司，無論其位於何處（統稱為「本集團」）。
  - 1.4. 如果您向我們提供其他人的個人資料，您必須通知並告知他們本私隱通知。
2. 我們收集的個人資料
  - 2.1. 在您或受保於您保單的其他會員/受保人（每位「會員」）向本公司申請保險或金融產品及服務，或當您更改保單或續保時，必須不時向本公司提供您或會員的個人資料（包括信用資料和以往申索紀錄，如適用）。
  - 2.2. 本公司亦可能會在日常業務運作的過程中向您或會員收集更多個人資料，例如當您為您或代會員向本公司提出保險索償時。
  - 2.3. 如您未能提供本公司所要求的個人資料，本公司可能無法處理您的申請及/或向您或會員提供保險產品、服務或其他相關服務。
  - 2.4. 我們不時收集及/或持有的個人資料可能包括您的個人身份證明資料、聯絡資料、交易記錄、財務背景、醫療及健康記錄、生物辨識資料及您在訪問或瀏覽我們的網站或使用我們的流動應用程式或門戶平台時的行為及活動（包括其上的任何診斷或健康監測工具及此類工具用於收集數據的藍牙及/或可穿戴設備）。
  - 2.5. 在您與我們的互動關係過程中，我們可通過多種方式從您那裡收集您的個人資料。但是，在某些情況下，我們可能需要從第三方或來源收集您的個人資料，例如代表您的家庭成員或其他人、您的僱主、醫務人員、本公司的業務/資產收購交易、業務合作夥伴或公共數據庫。
  - 2.6. 如您未滿18歲，您向本公司提供您的個人資料前，應徵得您父母或監護人的同意。
  - 2.7. 根據您與我們的互動關係，個人資料的存儲可以採用不同形式，包括實體（紙張）形式、數碼化客戶系統或應用程式、日常業務實踐過程中的數據管理軟件或系統等。
3. 收集個人資料之目的
  - 3.1. 本公司將就以下目的不時使用、儲存、處理、轉移、公開或分享您的個人資料：
    - (a). 處理、評估、決定任何保險產品及服務之申請；
    - (b). 為您或會員提供保險產品及服務及處理您或會員不時提出的要求，包括但不限於要求增加、更改、刪除、維持及管理保障項目或受保會員；
    - (c). 登記您成為由我們管理及/或營運之網站、流動應用程式或門戶平台的用戶或其所提供或將提供的資訊或服務的會員；
    - (d). 在本集團公司旗下協調您或會員的護理，實現更好的健康管理結果；
    - (e). 任何有關您或會員對本公司所提供之保險產品及服務提出之索償，包括但不限於賠償、辯護、分析、調查、偵測及防止欺詐行為（無論是否與就此申請而簽發之保單及相關的任何申請或索償）、處理、評估、決定、解決或回應該等索償；
    - (f). 執行與本公司提供的服務或產品有關的任何功能及活動，包括但不限於審計、匯報、市場研究、一般服務、在線及其他服務的維護、身份核實、資料核對、研究、數據分析、統計分析及再保險之安排；
    - (g). 向您提供個人化的健康資訊及有關我們的產品或服務的資訊，及個人化的網站、流動應用程式或門戶平台介紹；
    - (h). 向您提供適合的健康、保險管理、保健或其他相關服務（包括但不限於電子票務、預約及診所/醫療專業人員搜索，以及我們管理及/或營運之網站、流動應用程式或門戶平台上的服務及產品兌換功能）或產品；
    - (i). 就您的保險產品計劃的管理、保障及續保事項與您溝通；
    - (j). 就我們的網站、流動應用程式或門戶平台進行營運、維護、評估、改善、問題排解，以及瞭解您的偏好；
    - (k). 提供及設計本公司的產品及服務；
    - (l). 行使本公司向您或會員提供保險和服務時有關的權利，例如釐定您拖欠的任何款項的金額，及向您或任何已為您的債務提供任何擔保或承諾的人士，追收和收回拖欠的任何款項；
    - (m). 就本私隱通知中所述的任何用途與您或會員（或與代表會員的您）聯絡；
    - (n). 在您同意的情况下促銷我們、任何集團公司成員及/或旗下品牌（例如我們的關聯公司 - Horizon Health & Care Limited 及/或卓健集團）及/或第三方的服務、產品及其他主題（詳情請參閱下文第5段）；
    - (o). 管理我們與您、我們的業務及與我們合作向您或會員提供產品或服務的組織之關係（包括但不限於通知本私隱通知的未來變更）；
    - (p). 允許本公司全部或部份的權益或業務的實際或建議承讓人、受讓人、參與人或次參與人，就涉及的轉讓、出讓、參與或次參與的交易進行評估；
    - (q). 為遵守任何法律之要求，或根據監管或其他機關所發出對本公司具有約束力或要求其遵守的規則、規例、實務守則、須知或指引，而作出披露；及
    - (r). 達到與上述 (a) 至 (q) 直接有關的其他目的。
4. 個人資料的轉移
  - 4.1. 本公司所收集或持有與您或會員有關的個人資料將會保密，但本公司可在中華人民共和國香港特別行政區境內或境外，為上文第3段規定的目的，將這些個人資料轉移予下列類別的承轉人：
    - (a). 本公司的集團公司成員及旗下品牌；
    - (b). 任何由本公司授權的保險理算人、代理及經紀；
    - (c). 任何由本公司授權的再保險公司；
    - (d). 僱主（只適用於團體保單之會員）；
    - (e). 醫護專業人員及醫院；
    - (f). 任何就集團公司的業務被聘用提供醫療、健康、保險、保健或其他相關服務或產品的第三方；
    - (g). 任何代理人、承包商或其他就本公司之業務運作，向本公司提供行政、電訊、電腦、付款、資料處理、數據儲存及分析、印刷、廣告、研究、分銷或其他服務的第三方服務供應商（包括但不限於保險公司、銀行、理財顧問、律師、會計師、理賠調查員、防欺詐、組織、其他保險公司（無論是直接地，或是通過過防欺詐組織或本段中指名的其他人士）、為保險業界整合申索及承保資料之組織、警察、供保險業界用作分析及核對所提供的資料與既有資料的資料庫及登記冊（及其運營者）、收數公司、資料處理公司、研究服務機構及專業顧問）；
    - (h). 在您的同意下，任何參與直接促銷的第三方（無論在集團公司內或外）（詳情請參閱下文第5段）；
    - (i). 獎賞、會員忠誠、品牌合作或優惠計劃之第三方供應商；及集團公司成員；
    - (j). 本公司或您為處理帳單及付款之目的而聘用的金融機構；
    - (k). 任何本公司全部或重要部分權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；及
    - (l). 為遵守任何對本公司有約束力的法律、規則、規例、實務守則、指引資料或指引而有義務向其作出披露的任何人士，包括但不限於任何適用的監管機構、政府部門、受認證的行業組織、法院或其他法律規定的機構。
  - 4.2. 我們只會向上述各方披露僅限為該相關目的必需的個人資料，他們可按上文第3段所述的相關目的處理（包括但不限於記錄、組織、構建、儲存、調整、修改、檢索、使用、達到一致、合併或刪除）您的個人資料。
  - 4.3. 假若我們完成收購新公司或品牌的業務，我們會透過您提供給我們的通訊渠道向您溝通，而任何我們在得到您同意下獲取的個人資料將會在可行或許可的情況下根據本私隱通知被處理。
5. 在直接促銷中使用個人資料
  - 5.1. 只有在您的同意下(包括不反對的表示)，本公司、任何集團公司成員、旗下品牌及/或第3.1 (n) 項及第5.2 (b) 至 (e) 項所述的第三方可使用不時向您收集的個人資料，為您提供與下列服務或產品有關的促銷信息（包括通過電郵、短訊、流動應用程式通知、社交媒體、即時通訊工具、或其他隨時可用的聯絡方法）：
    - (a). 保險、醫療、牙科、康復、健康、個人發展、美容、體育運動及會員服務、生活時尚、娛樂、金融及相關服務及產品；
    - (b). 獎賞、權益、折扣、會員活動、會員忠誠或優惠計劃及其相關的服務及產品；
    - (c). 本公司的品牌合作夥伴提供的服務及產品；及
    - (d). 為慈善及/或非牟利用途的捐款及捐贈。
  - 5.2. 上述服務、產品及主題可能由本公司及/或下列人士提供或（在捐款及捐贈的情況下）徵集：
    - (a). 任何集團公司成員及/或旗下品牌；
    - (b). 第三方服務供應商；
    - (c). 獎賞、會員忠誠、品牌合作或優惠計劃之第三方供應商；
    - (d). 集團公司成員的品牌合作夥伴；及
    - (e). 慈善或非牟利機構。
  - 5.3. 除非我們已取得您的同意，否則本公司不可以使用您的個人資料作直接促銷用途。為免疑問，就本公司不時收集或持有的所有您的個人資料，本公司將會以從您收到的最新指示（例如同意或表示不反對的指示，或提出反對要求）為準。
  - 5.4. 如果您有提供服務個人化的選項時，而您選擇將您的服務個人化，我們將使用向您收集的個人資料為您提供該些個人化的服務或通訊。如果您不希望接受這些個人化的服務或通訊，您可以隨時取消訂閱這些服務，我們將停止向您提供這些服務。
  - 5.5. 為避免有疑慮，不論您是否同意接收以上第五段所述的市場推廣資訊類別，本公司仍然可能就您保單相關的行政、保障及續保事宜與您聯絡。
6. 個人資料的安全及保留
  - 6.1. 除非相關法律另有要求或批准，本公司會保留您的個人資料至達到本私隱通知所列所需的目的為止，或根據您與我們的另行協定保留您的個人資料。
  - 6.2. 如果本公司不再需要您的個人資料以用於本私隱通知規定的目的，或法律規定的其他目的，我們將採取適當的步驟，安全地刪除或銷毀您的個人資料。
  - 6.3. 本公司會採取合理措施安全存儲您的個人資料。這包括實施一系列安全措施。此外，我們將會對您的個人資料的訪問權限，限制為獲得適當授權的人員。
  - 6.4. 當您瀏覽我們的網站時，我們和我們合作的第三方公司通過使用 cookies 和其他技術（如像素標籤 - pixel tag）收集信息（為簡單起見，我們將所有此類技術稱為“cookies”）。Cookies 政策的更新版本可從我們的網站 [www.bupa.com.hk](http://www.bupa.com.hk) 下載，並應要求提供。
  - 6.5. 我們的網站、流動應用程式或門戶平台可能載有第三方網站的連結，我們對該等其他網站並無控制權。我們建議細閱該等網站的私隱聲明。
7. 查閱及更改個人資料
  - 7.1. 根據有關條例中的條款，您有權：
    - (a). 查詢本公司是否持有與您或會員相關的個人資料，並查閱該等資料；
    - (b). 要求本公司更正任何有關您或會員的不準確的個人資料；
    - (c). 查明本公司對於個人資料的政策及處理方法及獲告知本公司持有的個人資料類別；
    - (d). 要求本公司停止將您的個人資料作直接市場推廣用途；及
    - (e). 更改您對我們使用您的個人資料的偏好。
  - 7.2. 如您需行使上述權利，請以書面形式將您的要求：
 

郵寄：香港九龍觀塘海濱道77號海濱匯第2座6樓  
保柏（亞洲）有限公司  
保障資料主任/客戶服務經理  
或電郵：  
[customer@bupa.com.hk](mailto:customer@bupa.com.hk)
8. 根據有關條例之條款，本公司有權就處理您的查閱或更改的資料要求收取合理費用。
9. 如閣下對本聲明有任何查詢，請隨時致電本公司的客戶服務專線2517 5333。
10. 本私隱通知不會限制您在條例下所享有的權利。
11. 如本私隱通知的英文版本與中文版本存有差異時，將以英文版本為準。本私隱通知會被本公司不時修訂。