



PICS 2021May

Hospital Cash Benefit Claim Form 住院現金保障索償表

Part I – to be completed by the insured or claimant 第一部分 – 由受保人或索償人填寫

CLAIMS DOCUMENT CHECKLIST 索償文件清單

	Part I is fully completed & signed by the Policyholder/Claimant/Life Insur	red 索償表第一部分經由保單持有人/索償人/受保人填寫並簽署			
	Part II is fully completed & signed by the Attending Physician/Surgeon with chop (if admitted into a hospital under the Hospital Authority, please				
	submit the Discharge Summary/Discharge Slip) 索償表第二部分經由主診要副本/出院紙副本)	醫生/外科醫生填寫,簽署並蓋印(若入住醫管局轄下之醫院,請提供出院摘			
	Copy of receipt(s) of the medical expenses (including but not limited to deposit receipt) 醫療費用收據副本(包括但不限於按金收據)				
	Copy of Histopathology, Laboratory Test Report, Endoscopic, Ultrasonogram, X-Ray, CT Scan, MRI, Diagnostic Written Report(s) and Operat theatre summary (if applicable) 病理學、化驗報告、內窺鏡、超聲波、X-光、電腦掃描、磁力共震、手術室摘要及診斷之書面報告副本(如適用)Copy of Policyholder & Insured's Identity Card 保單持有人及受保人之身份證明文件副本				
	Copy of Bank Account Proof (applicable for Policyholder's sole or joint name bank account other than Policyholder's premium deduction account) 銀行戶口證明文件副本(適用於保單持有人之個人或聯名非保費轉賬戶口)				
Арі	Applicable for Child Protection: 適用於兒童保障:				
	Copy of Identity Card of Insured's Child 受保人子女之身份證副本				
	Copy of Relationship Proof between Insured's Child & Insured 受保人子女與受保人之間關係證明文件副本				
	Copy of Newborn Hospital Discharge Record or Medical Report and Child Birth Health Record of Insured's Child 受保人子女之初生嬰兒出院記錄或醫療紀錄及健康記錄				
Policy No. 保單號碼:					
1.	I.D. Card/Passport No. 身份證/護照號碼	2. Age 年齡			
3.	Correspondence Address 通訊地址				
4.	Telephone No. 聯絡電話 (Please provide telephone no. with its country/region. 請提供聯絡電話及其所屬國家/地區。)				
	□ Macau SAR 澳門特別行政區 (853)	Telephone no. 聯絡電話			
	□ Mainland China 中國內地(86)				
	□ Other Country/Region 其他國家/地區				
5.	Reason for Claim 賠償原因				
	Diagnosis/Details of Accident 所患之病症/意外詳情				
	Date when symptoms first appeared/accident happened 病發/意外發生日期				
6.	Did the Insured/Insured Child have any prior treatment for this or related conditions? 受保人/受保人子女是否曾經因同一病况而接受治療? No 否				
	Date(s) 日期:				
	Doctor's name 醫生姓名:				
	Address 地址:				
7.	Are you making any other insurance claim as a result of this hospitalisation/surgery? 有關此次住院/手術,閣下有否申請其他保險賠償?				
	No 沒有 🗌 Yes 有 📗 Name of insurance company 保險公司名稱:_	Policy no. 保單號碼:			

Payment Instruction 付款指示

- ayment matruction 自然自己			
	By Bank Account (in MOP) 經銀行戶口(以澳門幣)		
	l Transfer to the policyholder's premium deduction account (not applicable if the bank account is held by someone other than the policyholder's sole or joint name) 轉賬至保單持有人之保費轉帳戶口(不適用於非保單持有人之個人或聯名銀行戶口)		
	l Bank Name and Branch 銀行及分行之名稱		
	Bank No. 銀行編號 Branch No. 分行編號 Account No. 賬戶號碼		
	Account Holder Name 戶口持有人姓名:		
Notes 註:			
Please also submit adequate proof showing the full name and the bank account number of Policyholder's sole or joint name bank account (such as copy of bank book, ATM card, bank statement, etc.) to the company. If we do not receive the copy of the required document(s), the payment will be made by cheque payable to the Policyholder and mailed to the Policyholder's correspondence address. 請同時提交印保單持有人之個人或聯名戶口全名及銀行戶口號碼之充足證明(如銀行存摺或自動櫃員機卡或月結單副本等)。若您沒有提供上述所需文件,款項將以支票形式寄予保單持有人之通訊地址。			
	By Cheque (in MOP) 以支票形式(以澳門幣) (Mail to the Policyholder's correspondence address 寄往保單持有人之通訊地址)		
For your attention 請注意:			

- 1. If the benefit payments are settled in currencies other than the policy currency(ies), the benefit payments would be subject to change according to the prevailing exchange rate of policy currency(ies) to payment currency(ies) to be determined by the Company from time to time. The fluctuation in exchange rates may have impact on the amount of payments. By choosing the payment currency(ies) other than local currency, you are subject to exchange rate risks. Exchange rate fluctuates from time to time. You may suffer a loss of your benefit values as a result of the exchange rate fluctuations. 如利益支付款項的貨幣不是保單貨幣,該款項可能會受本公司不時釐定當時保單貨幣對支付貨幣的匯率而改變。匯率之波動會對利益支付款項構成影響。選擇非本地貨幣結算支付款項,您須承受匯率風險。匯率會不時波動,您可能因匯率之波動而損失部分的利益價值。
- 2. If the receiving bank account is a non-HSBC bank account, bank charges may incur which will be deducted from the amount payable by the said receiving bank and/or HSBC, if applicable. If you provide a bank account in currency different from the payment currency, the amount payable is subject to exchange rates difference. The Company will not be liable for any charges or loss due to payment settled via non-HSBC bank, currency exchange or rejection of transaction by the receiving bank as a result of incorrect bank account details. 如收款戶口非滙豐銀行之戶口,該銀行及/或滙豐銀行可於款項中收取服務費用,如適用。如您提供與利益支付款項的貨幣不同貨幣的戶口,請留意匯率的兑換差價。本公司將不會承擔任何因不同銀行或貨幣而導致被收取之費用或損失或因銀行戶口資料不乎而被拒絕轉賬之責任。
- 3. Unless otherwise specified, claim payment will be made according to the current payment instruction (if any) registered with the Company. 如無明確指示, 賠償會按本公司的現有記錄轉賬(如有)。

HOW WE COLLECT AND STORE YOUR DATA

We collect your data

- when you interact with us, apply for and use our products and services
- visit our websites (please see the "Privacy and Security" section of www.hsbc.com.mo and refer to "Use of cookies policy" for details of how we use cookies)
- from other people and companies, including other HSBC group companies

We may store your data locally or overseas, including in the cloud. We apply our global data standards and policies wherever your data is stored.

We're responsible for keeping your data safe in compliance with the Macau Special Administrative Region ('Macau') Macau law.

WHAT WE USE YOUR DATA FOR

We use your data

- to send you direct marketing if you've consented to it
- to consider applications for, offer, provide and manage products and services

For example: (i) insurance, annuities, pensions and health and wellness products and services; (ii) educational materials; (iii) products and services relating to campaigns and promotions which you have signed up to

- to design and improve our products, services and marketing
- to help us and other HSBC group companies comply with laws, regulations and requirements, including our internal policies, in or outside Macau
- to detect, investigate and prevent financial crimes
- for the other purposes set out in section B

WHO WE SHARE YOUR DATA WITH

We share your data with

- other HSBC group companies
- third parties who help us to provide services to you or who act for us
- third parties who you consent to us sharing your data with
- local or overseas law enforcement agencies, industry bodies, regulators or authorities
- the other third parties set out in section C

We may share your data locally or overseas.

You can access your data

You can request access to the data we store about you. We may charge a fee for this

You can also ask us to

- correct or update your data
- explain our data policies and practices

You control your marketing preferences

You control whether you receive marketing from us.

You can change this at any time by contacting us.

You can contact us

The Data Protection Officer HSBC Life (International) Limited, Macau Branch, 1/F Edf. Comercial Si Toi, 619 Avenida da Praia Grande, Macau

Α

Collect and store

We may collect

- biometric, medical and health/ lifestyle data such as your heart rate, BMI and steps count
- your geographic data and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, aggregators and other sources available to us
- data from policyholders or members of our insurance policies of which you benefit from or are insured by

If you don't give us data then we may be unable to provide products or services.

We may also generate data about you

- by combining information that we and other HSBC group companies have collected about you
- based on the analysis of your interactions with us and information which we have collected about you
- through the use of cookies and similar technology when you access our website or apps.

B Use

We use your data to

- handle and take care of claims
- help us to comply with requirements or requests that we or the HSBC group have or receive such as legal or regulatory in or outside Macau. Sometimes we may have to comply and other times we may choose to voluntarily comply
- conduct identity, medical or credit checks
- create and maintain the credit and risk related models of the HSBC group (such as underwriting models, health and wellness models and models/algorithms for data analytics and artificial intelligence)
- manage our business, including exercising our legal rights
- determine, pay or collect money owed to you or to us
- provide personalised advertising to you on third party websites (this may involve us aggregating your data with data of others)
- other uses relating to the above or to which you have consented

If you provide data about others

If you provide data to us about another person, you should tell that person how we will collect, use and share their data as explained here. This is because we assume that they have given us, through you, the necessary consent for us to collect, use and share their data as explained.

C Share

We share your data with

- local or overseas bodies or authorities such as legal, regulatory, law enforcement, government and tax and any partnerships between law enforcement and the financial sector
- any person who is a party to a transaction (or a potential transaction) buying interest or assuming risk in an insurance policy, such as reinsurers
- payment recipients, beneficiaries or any person who act for our customer or you, or anyone whose data is provided for receiving benefits under an insurance policy or otherwise
- hospitals, clinics, medical practitioners, laboratories, technicians, loss adjustors, risk intelligence providers, legal advisers or private investigators who act for us
- any third party who we may transfer our business, policies or assets to so it can evaluate our business and use your data after any transfer
- partners and providers of reward, co-branding or loyalty programmes, charities or non-profit organisations
- social media advertising partners (who can check if you have or use our products and services and send our adverts to you and advertise to people who have a similar profile to you)

We may share your anonymised data with other parties not listed above. If we do this you won't be identifiable from this data.

D

Direct Marketing

This is when we use your data to send you details about financial, insurance, pensions, annuities or related products, services and offers (such as health and wellness) and promotional campaigns provided or hosted by us or our co-branding, rewards or loyalty programme partners, charities or other third party financial institutions and service providers.

We may use data such as your demographics, the products and services that you're interested in, transaction behaviour, portfolio information, location data, social media data, analytics, health and wellness data and information from third parties when we market to you.

We don't give your data to others for them to market their products and services to you. If we ever wanted to do this, we'd get your separate consent.

This document will apply for as long as we store your data. If we use your data for a new purpose, we'll get your consent.

By signing below, I/we acknowledge and expressly agree that HSBC may collect, process, use and disclose all personal data (including any sensitive data) about me/us that HSBC currently or subsequently hold for the purposes as set out in this form. I/we also acknowledge and expressly agree that the personal data (including any sensitive data) about me/us may be shared to third parties as set out in this form, as well as be transferred to outside of Macau.

1 2

我們如何收集及儲存您的資料

我們收集您資料的途徑包括

- 您與我們互動,向我們申請及使用 我們的產品和服務
- 您瀏覽我們網站(有關我們如何使用「cookies」的詳情,請參閱我們網站www.hsbc.com.mo進入「私隱與保安」閱覽「Use of cookies政策」)
- 其他人士及公司(包括其他滙豐 集團旗下公司)

我們可能將您的資料儲存於本地或 海外,包括雲端。無論您的資料儲存於 何處,均受我們的環球資料標準及 政策約束。

我們有責任根據澳門特別行政區(「澳門」)法律保護您的資料安全。

我們如何使用您的資料

我們將您的資料用於

- 經您同意後向您發送直接促銷資料
- 考慮申請、為您推薦、提供及管理 產品與服務

例如:(i)保險、年金、退休金、健康與保健產品及服務;(ii)教育材料;(iii)關於您已報名參與之活動及推廣的產品與服務

- 設計及改進我們的產品、服務及 市場推廣活動
- 幫助我們及其他滙豐集團旗下公司 遵守澳門或其以外的國家或地區的 法律、法規和要求,包括我們的 內部政策
- 偵測、調查及預防金融罪案
- B部分所列的其他目的

我們與誰披露您的資料

我們與下列人士披露您的資料

- 其他滙豐集團旗下公司
- 幫助我們向您提供服務或代表我們 行事的第三方
- ●您同意我們與之披露您資料的第三方
- 本地或海外執法機構、行業組織、 監管機構或權力機關
- C部分所列的其他第三方

我們可能在本地或海外披露您的資料。

您可查閱自己的資料

您可要求查閱我們所儲存有關您的 資料。我們可能就此向您收取費用。

您可要求我們

- 改正或更新您的資料
- 説明我們的資料政策及慣例

您可控制自己的市場推廣偏好

您可控制您會否從我們收取市場推廣 資料。

您可隨時聯絡我們對此作出更改。

您可聯絡我們

資料保護主任

滙豐人壽保險(國際)有限公司 澳門分公司 澳門南灣大馬路619號 時代商業中心1字樓

Α

收集及儲存

我們或會

- 收集生物辨識、醫療及健康/生活 模式資料,例如您的心跳率、身高 體重指數及步數統計
- 基於您的流動或其他電子裝置收集 您的地域及位置資料
- 從代表您的人士或您透過我們服務 與之往來的人士收集資料
- 從公開渠道、資料整合機構及其他 我們接觸得到的渠道收集資料
- 從您受益或受保於我們的保險下的 保單持有人或保單成員收集資料

若您不向我們提供資料,我們可能 無法提供產品或服務。

我們亦可能透過以下途徑衍生有關 您的資料

- 整合我們及其他滙豐集團旗下公司 收集的有關您的資料
- 分析您與我們的互動及我們已收集 得來有關您的資料
- 於您瀏覽我們網站或應用程式時 使用 cookies 或類似技術

В 使用

我們將您的資料用於

- 處理及安排索償
- 幫助我們遵守包括澳門或其以外的 地區或國家的法律或監管機構對 我們或滙豐集團現有或所收到的相關 監管規定或要求。這些監管規定或 要求可能是我們必須遵從或選擇 自願遵從的
- 進行身份審查、身體檢查或信用 審杳
- 設立及維持滙豐集團的信貸及風險 相關準則(例如承保準則、健康及 保健準則,以及用於資料分析及 人工智能的準則/算法)
- 管理我們業務,包括行使我們的 法律權利
- 釐定、支付或收取欠您或欠我們的 款項
- 於第三方網站上為您提供個人化 廣告(這可能涉及我們將您與他人的 資料進行整合)
- 與上述用途相關或經您同意的其他 用途

若您提供他人的資料

若您向我們提供有關其他人士的 資料,您應按此所述,告知該人士我們 將如何收集、使用和披露其資料。 我們將假設該人士已經透過您,同意 我們如上所述收集、使用和披露其 資料。

C

披露

我們與下列人士披露您的資料

- 本地或海外的法律、監管、執法、 政府和税務等機構或權力機關,以 及執法機構與金融業界之間的任何 合作夥伴
- 交易(或潛在交易)下收購保單權益 或承擔保單風險的一方,例如再承
- 收款人、受益人或任何為我們的 客戶或您行事的人;或任何為收取 保單賠償或為其他目的而資料被提
- 代表或為我們提供服務的醫院、 診所、醫生、化驗所、技術員、理賠 員、風險情報提供機構、法律顧問 或私家偵探
- 我們可能轉讓業務、保單或資產的 任何第三方,以便其評估我們的 業務及在轉讓後使用您的資料
- 獎賞、合作品牌或忠誠計劃的合作 夥伴及供應商,以及慈善或非牟利 機構
- 社交媒體廣告合作夥伴(可查看 您是否擁有或使用我們的產品及 服務,並向您及與您個人資料相似的 人士發送我們的廣告)

我們可能與上文並未列出的其他人士 披露您的匿名資料。在此情況下, 有關資料將無法識別出您的身分。

D

直接促銷

指我們使用您的資料向您發送由我們 或我們的合作品牌、獎賞或忠誠計劃 合作夥伴、慈善機構或其他第三方 金融機構及服務供應商所提供或舉辦的 金融、保險、退休金、年金或相關 產品、服務和優惠詳情(例如健康與 保健)及推廣活動的詳細資料。

向您進行市場推廣時,我們或會使用 您的資料,例如人口統計資料、您感 興趣的產品及服務、交易行為、投 資組合資料、 位置資料、 社交媒體 資料、分析、健康及保健資料和來自 第三方的資料。

我們不會向他人提供您的資料,以供 其向您推廣產品及服務。如有此意, 我們會另行徵求您的同意。

本文件於我們儲存您的資料期間 適用。若我們將您的資料用於 新用途,則會徵求您的同意。

本人(等)在下方簽署即知悉及明確 同意滙豐可按本表格內列出的用途 收集、處理、使用及披露於現時或其後 持有本人(等)的全部個人資料(包括 敏感資料)。本人(等)亦知悉及明確 同意本人(等)的個人資料(包括敏感 資料)可能按本表格所列分享予第三方, 以及被轉移到澳門以外的地區。

Declaration and authorisation 聲明及授權

I hereby certify that the answers and statement given above are true and complete to the best of my knowledge and that I have withheld no material fact. 本人在此聲明以上所提供的資料均屬正確無訛且並無缺漏。

I expressly consent any physician, hospital, clinic, insurance company or other individual organisation or government office that has any records (including but not limited to health records, but to be considered as relevant for this claim) and/or information of myself/my child (the name of my child), to disclose to HSBC Life (International) Limited or its representative any information relevant to this claim (including but not limited to sensitive data).

本人明確同意任何知道本人/本人的子女健康情況之任何記錄(包括但不限於健康記錄,但僅限於與本索賠有重要性的資料)及/或資料之醫生、醫院、診所、保險公司或其他私人、政府機構向滙豐人壽保險(國際)有限公司或其代表提供本人/本人的子女有關且對本索賠有重要性的資料(包括但不限於敏感資料)。此授權書於本人死亡或喪失能力後依然生效。本授權書之影印本亦屬有效。

By signing below, I/we expressly agree that the Company may use and disclose all personal data about me/us that the Company currently or subsequently hold for the purposes as set out in the Personal Information Collection Statement which accompanies this form.

本人(等)在下方簽署即明確同意貴公司可按本表格隨附的關於個人資料(私隱)條例的通知內列出的用途使用及披露貴公司現時或其後持有有關本人(等)的全部個人資料。

Signature of Insured 受保人簽署	Signature of policyholder 保單持有人簽署
Name 姓名:	Name 姓名:
ID Card/Passport No. 身份證/護照號碼	ID Card/Passport No. 身份證/護照號碼
Date 日期	Date 日期

Part II – to be completed by the attending physician/surgeon at the claimant's own expenses 第二部分 – 由主診醫生填寫,所需費用由索償人自行承擔

(1) Name of patient 病人姓名:	
ID card / Passport no. 身份證/護照號碼:	Age 年齡:
(2) Hospitalisation 住院	
Name of hospital 醫院名稱:	
Date of admission 入院日期:	Date of discharge 出院日期:
(3) Surgical procedure 手術	
Date of operation 手術日期:	Name of the procedure 手術名稱:
Nature 性質:	
(4) Chief complaints from the patient relating to th	is hospitalisation/surgery 此次住院/手術的主要病因:
/// Diagrams of any distant AME.	
(5) Diagnosis of condition 診斷:	
	s, investigation procedures, results, and/or any complications and follow-up plan.)
出院撮要:(治療及以後治療計劃,包括診查辦法	、給朱、什發症及政進計劃)
(7) Date of the accident or on which the symptom	first appeared 自次出現病徵日期或意外發生日期
(8) Date of first consultation for this condition or re	
(a) Dute of first constitution for this condition of fe	MICO INICOS PARCE IN AND IN AN
(9) To the best of your knowledge, has the patient	ever had the same or similar conditions or symptoms relating thereto?
據閣下所知,病人以前曾否患有同類病況?	
No 沒有 ☐ Yes 有 ☐ Please state dates	and describe
請説明日期及當時情	i況 ————————————————————————————————————
(10) Is the patient referred to you by another doctor 病人是否經其他醫生轉介?	?
No 否 Yes 是 Name and address	of the referral doctor
轉介醫生的姓名和地	2址
Name of attending physician/specialist (with qualific	cations) Address
主診/專科醫生姓名(資歷)	tu址
	Telephone 雷
	電話
Signature and name chop of attending physician/sp 主診/專科醫生簽名及蓋章	ecialist Date 日期