



1/F, AIA Hong Kong Tower, 734 King's Road, Quarry Bay, Hong Kong
Tel: 3108-1928 Fax: 3118-9034

“Executive Golfer”

PREAMBLE

WHEREAS the Insured, by an application form which shall be the basis of this Policy and is deemed to be incorporated herein, has applied to the AIA COMPANY LIMITED (hereinafter referred to as the “Company”) for the insurance hereinafter contained and has paid or agreed to pay the premium as consideration for such insurance, the Company hereby agrees to provide insurance to the extent of and subject to the terms and conditions contained in or endorsed on this Policy during any Period of Insurance and providing that the liability of the Company shall not exceed the sums insured or other limits expressed in the Policy Schedule. This Policy shall constitute the entire contract between the Company and the Insured, and unless specifically stated to the contrary any word or expression to which specific meaning has been given shall have such specific meaning wherever it may appear.

SECTION I – THIRD PARTY LEGAL LIABILITY

The Company shall indemnify the Insured up to the Limit of Indemnity stated in the Policy Schedule against all sums which the Insured shall become legally liable to pay in respect of:

- a) accidental bodily injury to any person (other than any family member of the Insured or any person engaged in and/or upon the service of the Insured at the time of sustaining such injury), and
- b) accidental physical damage to property (other than property belonging to the Insured or held in trust by or in the custody or control of the Insured), caused by the Insured whilst playing or practicing on any recognized golf course or driving range.

Provided always that

- i) a deductible of HK\$500 is to be applied in respect of each and every claim for third party property damage;
- ii) the liability of the Company for compensation payable in respect of any one accident or series of accidents occurring in connection with or arising out of one event shall not exceed the amount specified in the Policy Schedule as the Limit of Indemnity for Third Party Legal Liability; and
- iii) the aggregate of any indemnity payment(s) made hereunder for Third Party Legal Liability shall not exceed the amount specified in the Policy Schedule as the Limit of Indemnity for Third Party Legal Liability.

The Company shall in addition be responsible for all costs and expenses incurred with its written consent in defending any claim in respect of such injury or damage.

SECTION II – LOSS OF GOLF EQUIPMENT AND PERSONAL EFFECTS

The Company shall indemnify the Insured up to the sum insured stated in the Policy Schedule in respect of:

- a) loss of or damage to golf clubs, bags and trolleys (other than licensed self-propelled caddie cars and golf balls in play), and personal effects (excluding jewellery, trinkets, medals, coins, articles of gold & silver, precious stone, furs, money, securities or stamps, telecommunication equipment or devices, note-book computers, lap-top computers) caused by fire, burglary, robbery or theft whilst on any Golf Premises.
- b) accidental damage of golf clubs occurring during the course of actual play or practice on any recognized golf course or driving range.

The Company may at its option repair, reinstate or replace such broken clubs or pay the amount of the damage in cash.

Provided always that the Company shall not be liable for loss or damage arising from delay or from confiscation or retention by Customs or other officials or due to wear and tear or gradual deterioration or depreciation.

SECTION III – 24 HOUR PERSONAL ACCIDENT TO THE INSURED

If the Insured shall sustain bodily injury caused by accidental violent external and visible means, on any recognized golf clubhouse or, while playing or practicing on any recognized golf course or driving range, the Company shall pay to the Insured or to his legal personal representative the compensation herein specified, up to the sum insured stated in the Policy Schedule, provided such injury shall be solely and independently of any other cause resulting in:

<u>Description</u>	<u>Scale of Compensation</u>
Item 1 - Death	100%
Item 2 - Total and irrecoverable loss of all sight in both eyes	100%
Item 3 - Total loss by physical severance of both hands or both feet, or of one hand and one foot	100%
Item 4 - Total and irrecoverable loss of all sight in one eye rendering the Insured absolutely blind in that eye and beyond remedy	50%
Item 5 - Total loss by physical severance of one hand or one foot	50%
Item 6 - Total Disablement from engaging in or giving attention to the Insured's precedent profession or occupation	HK\$400 / week

For the Insured who is not less than three (3) years of age and below eighteen (18) years of age, the sum insured under this Section shall be limited to 10% of the amount stated in the Policy Schedule.

EXCEPTIONS TO SECTION III

The Company shall not be liable under this Section in respect of bodily injury to the Insured if at the time of the accident causing injury or if at the commencement of any Period of Insurance in which such accident occurs the Insured is more than 65 (sixty-five) years of age.

No compensation shall be payable:

- a) under Items 1 to 5 unless the death or loss takes place within three (3) calendar months after the date of the injury;
- b) under Item 6 in respect of any one injury for more than 52 weeks from the commencement of the disablement;
- c) under Item 6 except with the consent of the Company until the total amount thereof is ascertained and agreed;
- d) the Insured who is not less than three (3) years of age and below eighteen (18) years of age is excluded under Item 6;
- e) in respect of any event consequent upon suicide (whether felonious or not) or attempt thereat, nor in respect of any event happening to the Insured whilst insane or under the influence of intoxicating liquor or drugs. In the event of any claim hereunder the Insured shall prove that the claim arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

The Insured shall not be entitled to compensate for more than one Item in respect of the same injury, and all sums paid under Item 6 shall be deducted from any sum becoming payable under Items 1 to 5 in respect of the same injury, the Company being liable only for the balance. Upon payment of any claim under Items 1 to 5 all further liability of the Company for the claimant under this Section shall cease.

SECTION IV – HOLE-IN-ONE

During any Period of Insurance, if the Insured achieves a hole-in-one at any recognized golf course with a par of 65 or more, the Company shall indemnify the Insured for One Treat of Hospitality expenses in the clubhouse of the Golf Premises within seven (7) days upon such achievement, up to the maximum amount specified in the Policy Schedule as the Limit of Indemnity for Hole-in-One coverage. The Insured shall supply to the Company a properly authenticated certificate issued by the management of Golf Premises where the game was being played and the proof of the hospitality expenses.

SECTION V – No Claim Discount

On a policy anniversary, if no claim has been made for an immediate previous in-force policy period preceding the Period of Insurance as shown below and provided that the Policy has been in full force throughout, the Insured shall enjoy the following discount on the premium in the next renewal year as follows:

Period of Insurance	Premium Discount (non-cumulative)
First renewal year	5%
Second renewal year or subsequent consecutive renewal years	10%

If a claim has been made within 12 months of in-force policy period by any Insured person (including dependants) under this Policy during a Period of Insurance, the No Claim Discount for all Insured persons shall be forfeited for the next renewal year premium.

In the event of any claim relating to an immediate previous in-force policy period is subsequently submitted and accepted, and a No Claim Discount has been given, the Company reserves the right to recover the additional premium due for the policy year for which the No Claim Discount has been given.

The Company reserves the right to adjust or cancel the No Claim Discount.

GENERAL EXCEPTIONS

1. No indemnity is payable for any Professional golfer under this Policy.
2. The Company shall not be liable under this Policy for any injury, loss or damage arising:
 - a) outside the Geographical Area referred to in this Policy;
 - b) directly or indirectly from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
 - c) as regards Section II, in connection with any properties which have been insured under any other policy;
 - d) as regards Section IV, in connection with any indemnities which have been paid or are payable under any other policy;
 - e) from unexplained or mysterious disappearance; or
 - f) from consequential loss or damage of any kind.
3. Any loss or destruction of or damage to any property whatsoever or any legal liability of whatsoever nature caused by or arising from or in consequence of or contributed to by:
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exception combustion shall include any self-sustaining process of nuclear fission.
 - b) nuclear weapons materials.

CONDITIONS

1. The Insured shall take all reasonable steps to safeguard property mentioned in Section II from loss and/ or damage.
2. Procedures to apply in case of loss under this Policy
 - a) Notice of Company
Upon knowledge of loss, the Insured shall give notice thereof as soon as practicable to the Company.
 - b) Report to the management of Golf Premises and Police
In the event of loss due to burglary, robbery, theft or larceny, the Insured shall report to the management of Golf Premises and the local police as soon as possible.
 - c) Proof of Loss
The Insured shall file a Proof of Loss with the Company within thirty days after the discovery of loss, unless such time is extended in writing by the Company. Upon the Company's request, the Insured shall submit (and, so far as is within his or her power, shall cause all other persons interested in the property and household members and employees to submit) to examination by the Company, sign a sworn statement referring to the loss, and produce for the Company's examination all pertinent records at such reasonable times and places as the Company may designate, and shall co-operate with the Company in all matters pertaining to the loss.
3. The Insured or his legal personal representative(s) shall give notice in writing to the Company as soon as possible after the occurrence of any accident, injury, loss and/or damage with full particulars thereof. Every letter, claim, writ, summons or process shall be notified or forwarded to the

Company immediately upon receipt. Notice shall also be given in writing to the Company as soon as possible. The Insured or his legal personal representative(s) shall notify the Company immediately of any knowledge of any impending prosecution or inquest in connection with any accident for which they may be liable under this Policy

4. In the event of a claim arising under Section III of this Policy the Company shall be allowed at its own expense upon reasonable notice to the Insured to have a medical examination of the Insured from time to time or in the case of death upon reasonable notice to the Insured's personal representative(s) to have a post mortem examination of the body.
5. If at the time any claim arises under this Policy there is any other existing insurance covering the same loss, damage or liability the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage compensation costs or expense.
6. No admission or promise to offer payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company. The Company shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise, and shall have full discretion in the conduct of any proceedings or in the settlement of any claim. The Insured shall give all such information and assistance as the Company may require. In connection with any one claim or number of claims arising out of any one cause for indemnity against Third Party Legal Liability under this Policy, the Company may at any time pay to the Insured the Limit of Liability after deduction of any sum or sums already paid as compensation, or any lesser amount for which such claim or claims may be settled and, upon such payment being made, the Company shall relinquish the conduct and control of, and be under no further liability in respect of, legal proceedings in connection with such claim or claims (except payment of costs and expenses of litigation recoverable or incurred in respect of matters prior to the date of such payment).
7. All differences arising out of this Policy shall be determined by arbitration in accordance with the Arbitration Ordinance as amended from time to time. If the parties fail to agree upon the choice of arbitrator, then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
8. The due observance and fulfillment of the terms, provisions, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured, and the truth of the statements and answers in the application for this Policy, shall be the conditions precedent to any liability of the Company to make any payment under this Policy.
9. **Salvage**
The Company may pay for the loss in money or for the cost of repair or replacement of the property and may settle any claim for loss of property either with the Insured or the owner thereof. Any property so paid for or which is replaced shall become the property of the Company. The Insured or the Company, as the case may be, upon recovery of any such property, shall give notice thereof as soon as practicable to the other and the Insured shall be entitled to the property upon reimbursing the Company for the amount so paid or the cost of replacement. Application of the insurance to property of more than one person shall not operate to increase the limit of the Company's liability for any one occurrence.
10. **Burden of Proof**
In any action, suit or other proceedings where the Company alleges that by reason of the provisions of any exclusions which may be applicable, any loss, destruction or damage is not covered by this Policy, the burden of proving that such loss, destruction or damage is covered shall be upon the Insured.
11. **Jurisdiction Clause**
The indemnity provided by this Policy shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong, nor to orders obtained in the said court for the enforcement of judgments made outside of Hong Kong, whether by way of reciprocal agreement or otherwise.
12. **Geographical Area**
 - a) Hong Kong and/or Macau;
 - b) Anywhere in the world in respect of a Temporary visit by the Insured, except North Korea, Vietnam, Laos, Cambodia.
13. **Definitions :**
 - a) **"Company"** refers to AIA Company Limited.
 - b) **"Golf Premises"** shall mean a golf course, driving range or golf clubhouse operated by a recognized professional club or organization and which provides golfing activities in its ordinary course of business.
 - c) **"Insured"** means:
 - i) the person shown as the Insured in the Policy Schedule
 - ii) (for family plan) the Insured's spouse named in the Policy Schedule
 - iii) (for family plan) any unmarried child of the named Insured in the Policy Schedule dependent upon the named Insured for maintenance and support who, while this Policy is in force, is not less than three (3) years of age and below eighteen (18) years of age. An unmarried child shall include any legally adopted child or any stepchild of the named Insured in the Policy Schedule.
 - d) **"Limit of Indemnity"** means the maximum indemnity payable during the Period of Insurance, and is shown under "Schedule of Coverage and Premium" in the Policy Schedule.
 - e) **"One Treat of Hospitality"** means one treat of meal with one bill in a restaurant.
 - f) **"Period of Insurance"** means the period specified in the Policy Schedule.
 - g) **"Policy"** consists of:
 - i) this policy (including policy schedules);
 - ii) the application for this policy, including the application form and any subsequent amendments, declarations and statements duly made by the Insured; and
 - iii) the endorsement(s) to this Policy (if any).
 - h) **"Professional"** shall refer to one's own occupation, business or employment in the relevant context.
 - i) **"Temporary"** shall mean the period not exceeding 60 (sixty) consecutive days.
 - j) **"Total Disablement"** means permanent physical disability suffered by the Insured arising from accidental bodily injury.

14. **Cancellation Provision**
This Policy may be cancelled at any time at the request of the Insured in writing to the Company and the premium shall be adjusted on the basis of the Insured paying to the Company, or the Company retaining, as the case may be, the customary short term premium or minimum then due up to the date of cancellation. The date of cancellation shall be the date the Company actually receives the said request in writing. The Company is also entitled to cancel this Policy upon giving to the Insured thirty days notice in writing at his last known address and the premium shall be adjusted on the basis of the Insured paying to the Company, or the Company retaining, as the case may be, the pro-rata premium then due up to the date of cancellation and subject to a minimum retaining premium HK\$400. The date of cancellation shall be the date stipulated in the said notice in writing.
15. **Renewability**
This Policy may be renewed with the consent of the Company from term to term by payment of premium in advance at the Company's premium rate in force at the time of renewals. However, the Company may reserve its right to decline the renewal, amend premium rates, benefits, terms and conditions of the Policy at the end of any Period of Insurance.
16. **Misrepresentation and Fraud**
Any Policy issued hereunder shall be void if the Insured conceals or misrepresents any material fact or circumstance concerning this Policy or its subject matter; or in case of any fraud or false swearing by the Insured regarding any matter relating to this Policy or its subject matter, whether such be done before or after a loss has occurred.
17. **Personal Data (Privacy) Ordinance**
As a condition precedent to liability of this Company, the Insured has agreed that any personal information collected or held by the Company (whether contained in the application of this Policy or otherwise obtained) is provided and may be held, used and disclosed by the Company to individuals / organizations associated with the Company or any selected third party (within or outside of Hong Kong) for the purposes of processing this Policy and providing subsequent services for this and other financial products and services, direct marketing, and data matching, and to communicate with the Insured for such purposes. The Company may be unable to provide services to this Policy if the Insured fail to provide any information requested.
18. **Sanctioned Countries Exclusion**
It is understood and agreed that the Company shall not be liable to make any payments for liability under any coverage sections of this Policy, or make any payments under any extension thereof, for any loss or claim arising in, or where the Insured or any beneficiary under the Policy is a citizen or instrumentality of the government of, any country(ies) against which any laws and/or regulations governing this Policy and/or the Company, its parent company or its ultimate controlling entity have established an embargo or other form of economic sanction, which have the effect of prohibiting the Company to provide insurance coverage, transacting business with or otherwise offering economic benefits to the Insured or any other beneficiary under the Policy.
- It is further understood and agreed that no benefits or payments will be made to any beneficiary(ies) who is/are declared unable to receive economic benefits under the laws and/or regulations governing this Policy and/or the Company, its parent company or its ultimate controlling entity.
19. **Governing Law**
This Policy is subject to the laws of Hong Kong Special Administrative Region of the People's Republic of China.

AIA PERSONAL INFORMATION COLLECTION STATEMENT

Among the most important assets of the AIA group of companies is the trust and confidence placed to properly handle information. Customers expect the following AIA group of companies to maintain their information accurately, protected against manipulation and errors, secure from theft and free from unwarranted disclosure.

This statement provides you with notice as to why your personal data is collected, how it is intended to be used, to whom your personal data may be provided to and how to access, review and amend your personal data.

Each of the AIA group of companies which is the issuer of your insurance policy or the service provider of your Retirement Schemes (as defined below), being either of AIA Company Limited, AIA International Limited (acting through its Hong Kong branch), AIA International Limited (acting through its Macau branch), AIA Everest Life Company Limited, or AIA Company (Trustee) Limited (hereinafter also referred to as “we”, “us” or “our”), as the case may be, recognizes its responsibilities in relation to the collection, holding, processing or use of personal data. The provision of your personal data is voluntary: you may choose not to provide us with the requested data, but failure to do so may inhibit our ability to do business with you.

This notice is given to you by the relevant AIA group of companies listed above which obtains your personal data for issuing an insurance policy to you or for the provision of services with respect to the Retirement Schemes to you.

Why we collect your personal data and how it may be used?

Personal data is collected for the following purposes:

- processing, administering, implementing and effecting the requests or transactions contemplated in this document or any other documents you may submit to us from time to time;
- designing new or enhancing existing products and services provided by us;
- to communicate with you including to send you administrative communications about any account you may have with us or about future changes to this Personal Information Collection (“PIC”) statement;
- for statistical or actuarial research undertaken by us, the financial services industry or our respective regulators;
- for our data matching, internal business and administrative purposes;
- to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by law or agreed to with government or regulatory authorities;
- other purposes directly relating to any of the above.

For our policy on using your personal data for promotional or marketing purposes, please see the section entitled “**Use of Personal Data for Direct Marketing Purposes**”.

Who may be provided with your personal data?

Personal data will be kept confidential but may, where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the personal data was collected, provide such personal data to the following parties (for our policy on sharing of your personal data for promotional and marketing purposes, please see the section entitled “Use of Personal Data for Direct Marketing Purposes”):

- any person authorized to act as an agent of any of the above listed AIA group of companies for the distribution of products and services offered by the relevant that AIA group of companies which provides services to you;
- any agent, contractor or third party service provider (within or outside the above listed AIA group of companies) who provides administration, data processing, telecommunications, computer, payment, debt collection or securities clearing, technology outsourcing, call center services, mailing and printing services in connection with the operation of the relevant AIA group of member company’s business and provision of our services to you;
- AIA Group Limited, including its subsidiaries and affiliates;
- any of the above listed AIA group of companies for conducting promotional and marketing activities to you;

- agents, contractors or third party service providers (within or outside the above listed AIA group of companies) including companies to help deliver our services, such as reinsurance companies, investment management companies, claims investigation companies, industry associations or federations;
- other companies who help gather your information or communicate with you, such as research companies and ratings agencies, in order to enhance the services we provide to you; and
- government or regulatory bodies or any person to whom any of the above listed AIA group of companies is required to make disclosure: (a) under a legal and/or regulatory obligation in that jurisdiction applicable to the relevant AIA group of companies; or (b) which the relevant AIA group of companies has agreed to make disclosures.

In relation to any personal data collected by us whilst providing any services in respect of our mandatory provident fund schemes (“MPF”) and occupational retirement schemes (“ORSO”) (collectively the “Retirement Schemes”), such personal data would only be transferred to the above parties for the purpose of providing any mandatory provident fund related services.

From time to time, we may purchase a business or sell one or more of our businesses (or portions thereof) and your personal data may be transferred or disclosed as a part of the purchase or sale or a proposed purchase or sale. In the event that we purchase a business, the personal data received with that business would be treated in accordance with this PIC statement, if it is practicable and permissible to do so. In the event that we sell a business, we will include provisions in the selling contract requiring the purchaser to treat your personal data in the same manner required by this PIC statement.

Your personal data may be provided to any of the above parties who may be located in Hong Kong and Macau or outside of Hong Kong and Macau.

Access Rights to Personal Data

You have the right to:

- verify whether the relevant AIA group of companies holds any personal data about you and to access any such data;
- require the relevant AIA group of companies to correct any personal data relating to you which is inaccurate; and
- ascertain the relevant AIA group of companies' policies and practices in relation to personal data.

Requests for access, correction or other queries relating to your personal data should be addressed to:

Where the personal data user of the relevant AIA group of companies is **AIA International Limited, acting through its Hong Kong branch:**

The Data Protection Officer
AIA International Limited,
12/F, AIA Tower, 183 Electric Road,
North Point
Hong Kong
Email: AIAHK.Compliance@aia.com

Where the personal data user of the relevant AIA group of companies is **AIA Company Limited:**

The Data Protection Officer
c/o AIA International Limited (as administrator)
12/F, AIA Tower, 183 Electric Road, North Point,
Hong Kong
Email: AIAHK.Compliance@aia.com

Where the personal data user of the relevant AIA group of companies is **AIA Everest Life Company Limited**:

The Data Protection Officer
AIA Everest Life Company Limited,
12/F, AIA Tower, 183 Electric Road, North Point,
Hong Kong
Email: AIAHK.Compliance@aia.com

Where the personal data user of the relevant AIA group of companies is **AIA Company (Trustee) Limited**:

The Data Protection Officer
c/o AIA International Limited (as administrator)
12/F, AIA Tower, 183 Electric Road,
North Point, Hong Kong
E-mail: AIAHK.Compliance@aia.com

Where the personal data user of the relevant AIA group of companies is **AIA International Limited, acting through its Macau branch**:

The Data Protection Officer,
AIA International Limited,
1903, AIA Tower,
Nos. 251 A - 301,
Avenida Comercial de Macau,
Macau.
Tel: (+853) 8988 1822

The AIA group of companies has the right to charge costs which are directly related to and necessary for the processing of any personal data access request.

Use of Personal Data for Direct Marketing purposes

As well as the purposes set out above, the above listed AIA group of companies intends to use your name and contact details for promotional or marketing purposes including sending you promotional materials and conducting direct marketing in relation to the following products, services, advice and subjects: insurance; annuities; MPF/ORSO; wealth management; investment; banking; financial services; credit cards; medical/health treatment; educational; recruitment; training; reward/loyalty/privilege programmes; charitable/non-profitable causes; ("Classes of Marketing Subjects") However, in relation to any personal data collected by the relevant AIA group of companies whilst providing any Retirement Schemes, such personal data would only be used for promoting or marketing any MPF and / or ORSO products or services (as the case may be).

For the purposes of direct marketing, the relevant AIA group of companies which collected your personal data may provide your personal information (with the exception of any personal data collected by the relevant AIA group of companies whilst providing any Retirement Schemes related services) to providers (whether within or outside of AIA group of companies) of any of the Classes of Marketing Subjects described above and call centre, marketing or research services so that they can send you promotional materials and conduct direct marketing in relation to the products and services they offer (these materials may be sent to you by postal mail, email or other means). We may provide your personal data to providers (whether within or outside of AIA group of companies) of any of the Classes of Marketing Subjects for gain.

Before using or providing your personal data for the purposes and to the transferees set out above, we 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. In case you withdraw your consent, the above listed AIA group of companies will cease using your personal data for direct marketing purpose.

The types of personal data that we intend to use and provide for direct marketing purposes as described above are your name and contact details.

You may in future withdraw your consent to the use and provision to a third party by the relevant AIA group of companies of your personal data for direct marketing purposes and thereafter AIA group of companies shall cease to use such data for direct marketing purposes.

If you wish to withdraw your consent, please inform us by writing to the address in the section on "Access Rights to Personal Data" or sending us an email. Any such request should clearly state details of the personal data in respect of which the request is being made.

Amendments to this PIC Statement

The above listed AIA group of companies reserves the right, at any time and without notice, to add to, change, update or modify this PIC statement and the Privacy Addendum for Mainland China, simply by notifying you of such change, update or modification. If we decide to change our personal data policy, those changes will be notified to you either on our website or in writing so that you are always aware of what information we collect, how we use the information and under what circumstances the information is disclosed. Any such change, update or modification will be effective immediately upon posting.

Additional Information

Should you have any questions on any part of this PIC statement or would like additional information regarding the above listed AIA group of companies' data privacy practices, please do not hesitate to contact us.

SAMPLE

AIA PRIVACY ADDENDUM FOR MAINLAND CHINA

This section only applies to you if you are located in mainland China.

AIA Group of companies, the issuer of your insurance policy or the service provider of your retirement scheme, being either of AIA Company Limited, AIA International Limited, acting through its Hong Kong branch or Macau branch, AIA Everest Life Company Limited, AIA Company (Trustee) Limited (hereinafter also referred to as “we”, “us” or “our”), as the case may be, is the controller and processor of your personal data and you may reach us via aiahk.compliance@aia.com. This Privacy Addendum forms part and parcel of the AIA Personal Information Collection Statement and specific to individual customers (including individual directors and employees of a corporate customer) who are located in mainland China and receiving our products and/or services from Hong Kong/Macau. As required by the laws of mainland China, we may need to seek your consent on how we use your personal data and, in relation to certain personal data which is considered sensitive based on the laws in mainland China, we may need your separate consent. Your personal data will be collected, accessed, processed, used, stored, and/or transferred outside of, mainland China. If you do not consent to this Privacy Addendum, we may not be able to provide you with the product(s) you are purchasing from us and offer you with the services associated with the product(s) and this would also include our inability to provide products or services to a corporate customer which is your employer if you (as an employee) do not consent to this Privacy Addendum.

Under the applicable data protection laws in mainland China, we will process your personal data based on your consent, unless your personal data are:

- necessary to conclude or perform a contract in which you are a party;
- necessary for us to comply with legal obligations;
- necessary to respond to public health emergencies;
- necessary to protect individuals’ life, health, and property safety;
- reasonably processed in news reporting and public opinion oversight for public interests; and
- publicly available, because of your voluntary disclosure or a legal requirement, and reasonably processed.

Certain personal data that we collect about you is sensitive personal data as defined in the applicable data protection laws in mainland China (“Sensitive Personal Data”), which is personal data that may materially impact your rights and interests, if breached or unlawfully used, including but not limited to financial accounts, national identification number, health-related information, or any personal data of minors under the age of fourteen. We collect the Sensitive Personal Data only for specific purposes, such as assessing your application for the issuance of an insurance policy to you, investigation on any claims applications submitted to us, your application for retirement scheme related account opening and the administration of the retirement scheme.

We will retain your personal data for the period necessary to fulfill the purposes outlined in the AIA Personal Information Collection Statement and this Privacy Addendum. The criteria used to determine our retention periods may include one or more of the following: as long as we have an ongoing relationship with you; as required by a legal obligation to which we are subject; and as advisable in light of our legal position (such as in regard of the applicable statute of limitation, litigation, audits or regulatory investigation).

We may also provide your personal data with our agents, brokers, insurers, third party service providers, medical institutions such as hospitals, medical clinics and laboratory testing facilities, parent companies, subsidiaries and affiliated companies, auditors, legal advisors, corporate customers (including their member companies) who maintain group insurance policy with us and, under which policy, you and your dependants receive insurance products or services from us, financial advisors, reinsurers, regulators, banks, payment settlement agents, third party payment service providers and claims investigation organizations (each, a “recipient”, collectively, “recipients”) for the purpose of the administration of your insurance policies, your retirement scheme accounts administered by us and the provision of products and services to you. A list of personal data recipients is available <https://www.aia.com.hk/en/privacy-statement-main.html>.

The recipient(s) of your personal data may collect and process your personal data and return to us for the purpose of the administration of your insurance policies. The types of personal data that we provide to the recipients include without limitation personally-identifiable information, your medical information, your past health records/information, your financial information. We may deliver your personal data through electronic means or other mode of dispatch to the recipients. In compliance with the applicable rules and regulations of mainland China, we implement maximum security in controlling, processing and transferring of your personal data and Sensitive Personal Data. We also adopt our own security policies to safeguard your personal data and Sensitive Personal Data.

In addition to the access rights set forth in AIA Personal Information Collection Statement, you have the right to obtain a copy of your personal data held by us and the right to request us to delete such personal data under any of the following circumstances:

- where the purposes of processing your personal data have been achieved or have failed to be achieved, or the personal data is no longer necessary for achieving the purposes;
- where we have ceased to provide the products or services, or the retention period has expired;
- where you have withdrawn your consent; and
- where we have violated the applicable data protection laws and regulations.

To the extent inconsistent with the provisions of this Privacy Addendum, including but not limited to definitions (e.g., sensitive personal information), China's Cybersecurity Law, Personal Information Protection Law, Data Security Law, their implementing measures and other Chinese laws and regulations in relation to cybersecurity and data protection will prevail.

We have the right to update this Privacy Addendum from time to time and we will notify you of our updates to this Privacy Addendum by posting it on our website or application platforms (as the case may be). You may withdraw your consent to our use of your personal data by contacting us through the contact details set out in this Privacy Addendum. If you withdraw your consent to our processing of your personal data, we may not be able to provide the relevant products and/or services to you.

I have read and understood this Privacy Addendum and agree that the AIA Group of companies can process my personal data and Sensitive Personal Data as set out in this Privacy Addendum.

SAMPLE