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CORONAVIRUS COVERAGE

INSURANCE POLICY

Please read this insurance carefully and ensure that it meets your requirements.

If you find anything missing or have any queries, please do not hesitate to contact your insurance adviser or our COMPANY.

The Coronavirus Coverage Policy is an insurance contract between Assicurazioni Generali S.p.A. (hereinafter referred to as “the COMPANY”) and the INSURED named in the Schedule. The contract is evidenced by this document and is hereinafter referred to as this Policy.

The Proposal, this Policy, the Schedule and any Endorsement or Memorandum hereon will be considered as one document and any word or expression to which a specific meaning has been attached in any of them will bear such meaning throughout. In this Policy, unless the context otherwise requires, the singular includes the plural and vice versa, and a reference to one gender includes a reference to the other genders.

Policy Form Code : MBC / 202005



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The COMPANY will, subject to the terms, the exclusions and the conditions of this Policy (hereinafter referred to as “the Terms of this Policy”), indemnify the INSURED named in the Schedule in respect of the events (as specified herein) occurring during the Period of Insurance.

This Policy is only available to Hong Kong residents holding Hong Kong Identity Card and aged 18 or above.

What is Covered

If the Insured person is diagnosed COVID-19, as defined by the World Health Organisation (“WHO”), during the Period of Insurance, Assicurazioni Generali S.p.A. Hong Kong Branch (“the Company”) will pay a cash benefit of HKD5,000 to the Insured. Once paid, the policy will terminate.

The diagnosis of COVID-19 must be made by a Registered Medical Practitioner and must be confirmed with proven objective evidence on the infection. Clinical diagnosis alone does not meet this standard. We shall not pay any benefit if the Insured’s COVID-19 diagnosis or the signs and symptoms thereof appear, or the Insured is compulsorily quarantined by the Hong Kong Government, before the Period of Insurance starts.

Registered Medical Practitioner means person duly qualified and registered as such to practise medicine, surgery or any branch of medicine in Hong Kong under Medical Registration Ordinance (Cap.161) holding a valid and current practicing certificate pursuant to section 20A thereunder; but excluding the Insured, Policyholder of this policy, their business partners or employer / employee or immediate family members, unless as approved by the Company.

What is not covered (Exclusions)

We shall not pay any benefit if the Insured’s COVID-19 diagnosis or the signs and symptoms thereof appear or the Insured is compulsorily quarantined by the Hong Kong Government before the Period of Insurance starts.

Conditions for making a claim

To file a claim with us, you have to provide the following:

- Objective evidence to confirm the diagnosis of COVID-19 by a Registered Medical Practitioner.
- Any other documents/information/self declaration in support of the claim, to the satisfaction of the Company.

Claims form will be made available to you upon request. All claims need to be reported to us within 3 months from the date of diagnosis.

Other Conditions

- 1) This Policy may be cancelled by the Company at any time provided seven (7) days’ advance notice is given to the Insured in writing via email or other means at the Insured’s last known contact information.
- 2) The terms and conditions of this Policy shall be construed and governed in accordance with the laws of the Hong Kong Special Administrative Region.
- 3) Each of the parties to this Policy agrees that the courts of Hong Kong shall have exclusive jurisdiction to hear and decide any action or proceedings, and/or to settle any disputes, which may arise out of or in connection with this Policy or its formation or validity and, for these purposes, each party submits to the jurisdiction of the courts of Hong Kong.
- 4) Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any terms of this Policy.
- 5) Sanction Clause: The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade, economic or financial sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any other locally applicable jurisdictions.



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6) War And Terrorism Exclusion Clause (applicable to all Sections) Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

(a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

(b) any act of terrorism. For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This clause also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.



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Personal Information Collection Statement

- a) From time to time, it is necessary for you to supply Generali Life (Hong Kong) Limited / Assicurazioni Generali S.p.A. Hong Kong Branch (where applicable) (the “COMPANY”) with data about yourself(ves), policyholder(s), life insured(s), beneficiary(ies), claimant(s), and/or other relevant individuals (the “Personal Data”) in connection with the provision of insurance and/or related products and services to you, the processing of claims under insurance policies issued and/or arranged by the COMPANY, and/or the processing of any or all other requests, enquiries and complaints from you.
- b) Provision of the **Personal Data** to the COMPANY by you is voluntary. However, failure to supply the **Personal Data** may result in the COMPANY being unable to provide insurance and/or related products and services to you, process claims under insurance policies issued and/or arranged by the COMPANY, and/or process any or all other requests, enquiries, or complaints from you.
- c) The purposes for which the **Personal Data** may be used are as follows:
- i) processing your insurance application, arranging and executing insurance contract, and managing your account with the COMPANY
 - ii) customer services and other related activities;
 - iii) conducting data matching procedures;
 - iv) designing insurance and/or related products and services for customers’ use;
 - v) marketing insurance and/or other related products and services of the COMPANY and/or its parent company and group companies (hereinafter referred to as the “Group Entities”);
 - vi) direct marketing of insurance and/or other related products and services subject to your prior prescribed consent (if any), and you can exercise the right of opt-out by notifying the COMPANY at any time;
 - vii) statistical or actuarial research of the COMPANY, its Group Entities, insurance industry associations or federations, governments and/or regulatory entities;
 - viii) complying with the requirements under any laws, rules, regulations, codes, guidelines, court orders, compliance policies and procedures, and any other relevant requirements which the COMPANY and/or its Group Entities are expected to comply with, including, without limitation, performing due diligence on customers and making disclosures of the relevant information; and
 - ix) fulfilling any other purposes directly relating to (i) to (viii) above.
- d) The **Personal Data** held by the COMPANY shall be kept confidential, but the COMPANY may provide the **Personal Data** to the following parties (whether within or outside the Hong Kong Special Administrative Region) for the purposes set out in paragraph (c) above, without prior notification to you and/or any other relevant individuals to whom the **Personal Data** is related:
- i) intermediaries, claims service providers, coinsurers, reinsurers, banks and credit-card companies, health and medical organizations, business partners, and/or any other relevant parties, as appropriate, who provide administrative, telecommunication, computer, payment, marketing, investigation, advisory and/or other services to the COMPANY in connection with the operation of its business;
 - ii) relevant insurance industry associations or federations, and/or members of such industry associations or federations;
 - iii) overseas locations, as appropriate, of the COMPANY and/or its Group Entities;
 - iv) persons to whom the COMPANY and/or its Group Entities are under an obligation to make disclosure under the requirements as mentioned in (c) (viii);
 - v) any court, government or regulatory entity (including, without limitation, tax authority, insurance authority, etc.) under any laws binding on the COMPANY and/or its Group Entities;
 - vi) lawful successors or assigns of the COMPANY; and
 - vii) persons who owe a duty of confidentiality to the COMPANY and/or its Group Entities.
- e) The COMPANY may verify any or all of the **Personal Data** by using information collected and released or transferred by relevant insurance industry associations or federations, and/or members of such industry associations or federations.
- f) In accordance with the Personal Data (Privacy) Ordinance:
- i) any individual has the right to:
 - A) check whether the COMPANY holds data about him/ her and, if so, obtain a copy of such data;
 - B) require the COMPANY to correct any data relating to him/ her that is inaccurate; and
 - C) ascertain the COMPANY’s policies and practices in relation to data and to be informed of the kind of data held by the COMPANY; and
 - ii) the COMPANY has the right to charge a reasonable fee for the processing of any data access request.
- g) The person to whom requests for access to data and/or correction of data and/or for information regarding policies and practices and kinds of data held are to be addressed as follows:

Personal Data Protection Officer,
Generali Life (Hong Kong) Limited / Assicurazioni Generali S.p.A. Hong Kong Branch (where applicable)
21/F, Cityplaza One, 1111 King’s Road, Taikoo Shing, Hong Kong.