

# Products Liability Insurance Program for Food & Beverage

## Application Form



### Introduction:

**This Application Form must be completed, dated and signed by an authorised representative of the Company (Proposer)**

### Important Notice:

Please refer to **Attachment 1** concerning your **Duty of Disclose** and the consequences of **Non-Disclosure**.

#### A. Company Details

Name of Applicant:

Applicant's Address:

Date of  
Establishment:

No. of Branches:

Nature of Business:

- ☐ Café ☐ Bar ☐ Chinese Restaurant  
☐ Restaurant ☐ Fast Food ☐ Hotel  
☐ Dessert Shop ☐ Others (Please specify)

Website Address:

Method of Delivery :  
(may choose more  
than one)

- ☐ Deliveroo  
☐ Food Panda  
☐ UberEATS  
☐ By own employees  
☐ Self pick-up by customers  
☐ Others (Please specify)

## B. Insurance Details

1. Limit of Liability:

- ☐ Alt. 1) HK\$3,000,000 any one occurrence and HK\$3,000,000 in aggregate
- ☐ Alt. 2) HK\$5,000,000 any one occurrence and HK\$5,000,000 in aggregate
- ☐ Alt. 3) HK\$10,000,000 any one occurrence and HK\$10,000,000 in aggregate
- ☐ Alt. 4) Others (Please specify) \_\_\_\_\_

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2. Please specify the total Annual Estimated Sales if it is **over HK\$5,000,000**

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3. Premium to be charged is based on Annual Estimated Sales. For Annual Estimated Sales **less than HK\$5,000,000**, Minimum premium is as follows:-

- ☐ Alt. 1) Minimum Premium HK\$4,500.00 for Limit of Liability of HK\$3,000,000
- ☐ Alt. 2) Minimum Premium HK\$6,000.00 for Limit of Liability of HK\$5,000,000
- ☐ Alt. 3) Minimum Premium HK\$7,000.00 for Limit of Liability of HK\$10,000,000

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4. (a) Have there been any reported incidents or claims filed for your Food and Beverage products over the last five years? ☐ Yes ☐ No

(b) If Yes, please provide details:

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5. (a) Has any insurance company cancelled or refused to renew your products liability insurance? ☐ Yes ☐ No

(b) If Yes, please provide details:

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## C. Declarations

- We acknowledge that we have read and understood the Important Notices contained in this Application Form.
- We agree that this application, together with any other information or documents supplied, shall form the basis of any contract of insurance.
- We acknowledge that if this application is accepted, the contract of insurance will be subject to the terms and conditions as set out in the policy wording as issued or as otherwise specifically varied in writing by Chubb Insurance Hong Kong Limited (Chubb).
- We declare after enquiry that the statements, particulars and information contained in this application and in any documents accompanying this application are true and correct in every detail and that no other material facts have been misstated, suppressed or omitted.
- We undertake to inform Chubb of any material alteration to those facts before completion of the contract of insurance/insurance policy period (if applicable).

## D. Personal Information Collection Statement

Chubb Insurance Hong Kong Limited (“**We/Us/Our**”) want to ensure that **Our** Insured Persons (“**You/Your**”) are confident that any personal data collected by **Us** is treated with the appropriate degree of confidentiality and privacy. This Personal Information Collection Statement sets out the purposes for which **We** collect and use personally identifiable information provided by **You** (“**Personal Data**”), the circumstances when **Personal**

**Data** may be disclosed and information regarding your rights to request access to and correction of **Personal Data**.

#### **A. Purposes of Collection of Personal Data**

**We** will collect and use **Personal Data** for the purposes of providing competitive insurance products and services to **You**, including considering **your** application(s) for any new insurance policies and administering policies to be taken out with **Us**, arranging the cover and administering and managing your and our rights and obligations in relation to such cover. **We** also collect the **Personal Data** to be able to develop and identify products and services that may interest **You**, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of **Our** respective products and services. **We** may also use **Your Personal Data** in other ways with your consent.

#### **B. Direct Marketing**

Only with your consent, **We** may also use **Your** contact, demographic, policy and payment details to contact **You** with marketing information regarding our insurance products by mail, email, phone or SMS.

#### **C. Transfer of Personal Data**

**Personal Data** will be kept confidential and **We** will not sell **Your Personal Data** to any third party. **We** limit the disclosure of **Your Personal Data** but, subject to the provisions of any applicable law, **Your Personal Data** may be disclosed to:

- i. third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **We** provide it to our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
- ii. **Our** parent and affiliated companies, or any company within Chubb local and outside Hong Kong;
- iii. the insurance intermediary through which **You** accessed the system;
- iv. provided to others for the purposes of public safety and law enforcement; and
- v. other third parties with your consent.

With regard to the above transfers of **Personal Data**, where applicable, **You** consent to the transfer of **Your Personal Data** outside of Hong Kong.

#### **D. Access and correction of Personal Data**

Under the **Personal Data (Privacy) Ordinance** (“PDPO”), **You** have the right to request access to and correction of **Personal Data** held by **Us** about **You** and **We** will grant **You** access to and correct **Your Personal Data** as requested by **You** unless there is an applicable exemption under the PDPO under which **We** may refuse to do so. **You** may also request **Us** to inform **You** of the type of **Personal Data** held by **Us** about **You**.

Requests for access or correction of **Personal Data** should be addressed in writing to:

Chubb Data Privacy Officer  
39/F, One Taikoo Place,  
979 King’s Road,  
Quarry Bay, Hong Kong  
O +852 3191 6222  
E Privacy.HK@chubb.com

**Your** request to obtain access or correction will be considered within forty (40) days of our receipt of your request. **We** will not charge **You** for lodging a request for access to **Your Personal Data** and if **We** levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

## E. Disclosure Statement

The following disclosure statement is only applicable in situations where an insurance broker is used to purchase/place a policy.

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by Chubb, Chubb will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the applicant further confirms to Chubb that he or she is authorized to do so.

The applicant further understands that the above agreement is necessary for Chubb to proceed with the application.

## F. Signature

Signature with Company Chop:

Name of Company Representative:

Date:

## Attachment 1

### Your Duty of Disclosure:

Before you enter into a contract of general insurance with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

It is important that all information provided in support of your application for insurance is understood by you and is correct, as you will be bound by your answers and by the information provided by you. If you do not understand any part of this notice, you should obtain independent advice.

Your duty of disclosure continues after your application for insurance has been completed up until the contract of insurance is entered into.

### Consequences of Non-Disclosure:

If you fail to comply with your duty of disclosure, Chubb may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, Chubb may also have the option of avoiding the contract from its beginning.

### Change of Risk or Circumstances:

You should advise Chubb as soon as practicable of any change to your normal business as disclosed to Chubb prior to entering into the contract of insurance. This includes every change materially affecting the facts or circumstances existing at the commencement of this insurance, or at any subsequent renewal date.

### Subrogation:

Where you have agreed with another person or company, who would otherwise be liable to compensate you for or contribute towards any loss or damage which is covered by the policy, that you will not seek to recover such

loss or damage or contribution from that person, Chubb will not cover you, to the extent permitted by law, for such loss or damage or contribution.

## About Chubb in Hong Kong SAR

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Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsize commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/hk](http://www.chubb.com/hk).

## Contact Us

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Chubb Insurance Hong Kong Limited  
39/F, One Taikoo Place,  
979 King's Road,  
Quarry Bay, Hong Kong  
O +852 3191 6800  
[www.chubb.com/hk](http://www.chubb.com/hk)