

Important Note to Policyholder:

The Insurance Authority (IA) will take over the regulatory role from the three Self-Regulatory Organizations (SROs)⁽¹⁾ and be responsible for all aspects of the regulation of insurance intermediaries in Hong Kong on 23rd September, 2019 including granting licenses, conducting inspections and investigations, and imposing disciplinary sanctions where applicable.

Key changes

Below are some of the key requirements under the new regulatory regime, which will apply to new and existing policy contract.

- 1) Under the new regulatory regime, a person who carries on or holds out to carry on a **regulated activity** in the course of business or employment, or for reward, must be a licensed insurance intermediary or otherwise exempted.

“Regulated activity” includes:

- ◆ Negotiating or arranging a contract of insurance.
- ◆ Inviting or inducing, or attempting to invite or induce, a person to enter into a contract of insurance.
- ◆ Inviting or inducing, or attempting to invite or induce, a person to make a **material decision**.
- ◆ Giving regulated advice.

A “**material decision**” refers to a decision made, and “regulated advice” refers to an opinion given, in relation to any of the following matters:

- ◆ the making of an application or proposal for a contract of insurance.
- ◆ the issuance, continuance or renewal of a contract of insurance.
- ◆ the cancellation, termination, surrender or assignment of a contract of insurance.
- ◆ the exercise of a right under a contract of insurance.
- ◆ the change in any term or condition of a contract of insurance.
- ◆ the making or settlement of an insurance claim.

- 2) Under the new regulatory regime, all regulated activities must be handled by licensed persons, who can be an insurance broker or insurance agent authorized by the Company. The regulated person also include employee directly engaged by the Company in providing advice and customer service to you. It is recommended that the policyholder should verify whether the relevant person he/she contracted is licensed as insurance intermediary before the conducting the regulated activities. The relevant registration information is available in IA’s official website.
- 3) If the insurance arrangements are dealt directly with the Company and not through insurance intermediaries and/or even through insurance intermediaries, in some specific circumstances (for example, when you are unable to contact the relevant insurance intermediary repeatedly after a period of time), you can contact us directly. If the inquiry is conducted by telephone, in order to ensure the quality of the service, the content of the telephone conversation will be properly recorded.
- 4) In the event of any unresolved dispute or dissatisfaction in the conduct of the regulated activities as mentioned above. To protect your interests, you may lodge a claim to the responsible officer of relevant insurance intermediary. In case the insurance intermediary is an insurance agent appointed by the Company, you can lodge a complaint to the attention of Head of Marketing Department. If the complaint involves an employee employed by the Company, you can file a formal complaint directly with the Complaints Officer of the Company. You can call us within the office hours (09:00-18:00) at 2591 2938 or email to us opinion@cbic.hk. or send the letter of complaint to us by post to 18/F., Fairmont House, 8 Cotton Tree Drive, Central, Hong Kong.
Under any circumstance, you have the right to lodge a complaint with Insurance Authority for the incident. The relevant complaint procedure can be addressed in IA’s official website.
https://www.ia.org.hk/en/aboutus/lodge_a_complaint.html

Notes:

- (1) The three SROs are the Insurance Agents Registration Board established under the Hong Kong Federation of Insurers, the Hong Kong Confederation of Insurance Brokers and the Professional Insurance Brokers Association.

China BOCOM Insurance Co., Ltd.

Date: 23rd September, 2019

予保單持有人重要提示

保險業監管局 (保監局) 將 2019 年 9 月 23 日起接管三個自律規管機構 (「自律規管機構」)⁽¹⁾ 的監管職責，並負責監管香港保險中介人，當中包括發牌，進行檢查和調查，並對違規持牌保險中介人實施紀律制裁。

主要分別：

以下是新監管制度下的一些關鍵要求，這些要求將適用於新的和現有的保單合同。

1) 於新制度下任何人在其業務、受僱工作的過程中或為報酬而進行或顯示自己進行受規管活動，必須是持牌保險中介人或已經獲得豁免。

“受規管活動”包括：

- 洽談或安排保險合約
- 邀請或誘使任何人訂立保險合約，或企圖邀請或誘使任何人訂立保險合約
- 邀請或誘使任何人作出關鍵決定，或企圖邀請或誘使任何人作出關鍵決定
- 提供受規管意見

“關鍵決定”是指就以下任何事項作出的決定，而“受規管意見”是指就以下任何事項發表的意見：

- 就保險合約提出申請或作出建議
- 保險合約的發出、延續或續期
- 取消、終止、退回或轉讓保險合約
- 行使保險合約下的權利
- 更改保險合約的任何條款或條件
- 提出或了結保險申索

在新的監管制度下，所有涉及受規管活動必須經由持牌人士辦理包括保險中介人即是保險經紀人或獲本公司授權之保險代理人。在新制度下受規管人士同時亦包括本公司直接聘用為閣下提供意見及客戶服務相關之僱員。建議保單持有人在進行有關規管活動前核實有關人士是否已獲保監局發牌為持牌保險中介人，有關之登記資料可以於保監局之網頁上查察。

<https://iir.ia.org.hk>

此外若閣下之保險安排是直接與本公司交易而不是通過保險中介人辦理的及/或即使是通過保險中介人辦理的但在一些特定情況下 (例如：無法聯繫有關保險中介人) 需要直接聯絡本公司員工，有關查詢若是通過電話進行，為確保服務質素，有關電話的談話內容將以語音檔案保存。

此外，在進行有關受規管活動時若出現任何尚未能解決之爭議或閣下之權益受損而當中涉及上述受規管活動，為保障閣下之利益，閣下可以向相關保險中介人之負責人提出正式投訴。若保險中介人為本公司授權之保險代理人，可直接向本公司業務發展保主管提出投訴。若投訴之對象涉及本公司聘用之員工，閣下可以直接向本公司之投訴主任提出正式投訴。閣下可於辦公時間內(09:00-18:00)致電本公司 2591 2938 或電郵至 opinion@cbic.hk 或郵寄信件至香港中環紅棉路 8 號東昌大廈 18 樓。

在任何情況下閣下有權就事件向保監局提出投訴，有關之投訴程序可參照保監局網頁之說明。

https://www.ia.org.hk/tc/aboutus/lodge_a_complaint.html

注釋：

(1) 三個保險中介人自律規管機構 (「自律規管機構」)，它們分別是香港保險業聯會所成立的保險代理登記委員會、香港保險顧問聯會和香港專業保險經紀協會。

中國交銀保險有限公司

日期: 2019 年 9 月 23 日