

DECLARATION

I (the Insured), on behalf of each of myself and the joint insured (if any), hereby declare as follows:

1. I (Insured)/We (Insured and joint insured) declare that the statements and particulars given in this application are to the best of my/our knowledge and belief, true and complete and that this application will form the basis of my/our contract with AXA General Insurance Hong Kong Limited ("AXA").
2. I/We further declare that:
 - (i) I/We am/are, or shall be, by the Policy Effective Date, the legal owner(s), occupier(s) or the tenant(s) of this home. My/Our home is/are built of bricks, stone and concrete and roofed with concrete. The floor area stated in this application has included saleable area, terrace, forecourt, backyard and/or roof of the Home.
 - (ii) In the past 3 years, I/We have never had any of my/our home, personal belongings or domestic helper insurance policy cancelled, declined, refused to renew or had special terms and conditions imposed upon a policy, or had accidental loss of or damage to home property, or had reported home insurance claims exceeding HKD 50,000.
 - (iii) My/Our home is in a permanent residential building which is already constructed and less than 51 years of age, or will be constructed by the Policy Effective Date.
 - (iv) I/We do not have any in-force ResidenceSurance or HomeSurance Policy with AXA for this home.
 - (v) I/We do not have any address or residence in Japan.
3. (Applicable to application via HSBC staff in branch) I/We have read and understood the Factsheet & FAQs of the policy applied for.

(Applicable to application via HSBC website) I/We have read and agreed with the Terms of Use, Declaration, Factsheet & FAQs, Policy Wording, Privacy Policy Statement and Personal Information Collection Statement.
4. I/We agree AXA will use my/our personal details such as corresponding address, email address or mobile number to send me/us policy-related information and documents by mail or merely by electronic means (such as by email or SMS) at AXA's discretion.
5. I/We understand my/our personal details will not be updated in HSBC's record.
6. I/We consent to The Hongkong and Shanghai Banking Corporation Limited ("HSBC"), as an insurance agent of AXA, using and transferring to AXA any information relating to myself/ourselves collected by HSBC from time to time in the course of or in connection with performing its obligations and duties as insurance agent for the purposes as set out in AXA's Personal Information Collection Statement and other directly related purposes.
7. (Applicable to application via HSBC staff in branch) I/We understand that the remuneration for HSBC sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.
8. I hereby declare that I understand that AXA may deduct any outstanding amount applicable to the policy from sum received by AXA under the policy/Policy according to the applicable statutory and/or regulatory requirement(s), including but not limited to levy[^] collected by the Insurance Authority.
9. I/We acknowledge and confirm that I/we have read and understood the Personal Information Collection Statement ("PICS"). I/We confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by AXA (whether contained in this application or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by AXA in accordance with the PICS.
(Applicable to opt in customers only) I/We agree with the use and provision of my/our personal data for



direct marketing purposes as set out above in the Personal Information Collection Statement (see “Use and provision of personal data in direct marketing”) and wish to receive any promotional and direct marketing materials.

10. (Applicable to application via HSBC website) I/We hereby authorize AXA to charge my/our designated HSBC Credit Card Account for the premium and levy[^] of this policy as well as the premium and levy[^] upon all subsequent policy renewals. The aforementioned HSBC Credit Card Account means the account between me/us as the cardholder and the credit card company in respect of HSBC credit card (including renewed, replaced and substituted cards) issued or to be issued under VISA and/or MasterCard and the same shall for the time being bear the name and number which I/We will designate in this application.

[^]Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2867 8678.