



redefining / standards

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# Declaration

I/We HEREBY CONFIRM that I/We have been duly authorized by each of the persons covered under this application including guardian of the child(ren) mentioned in this application (together, the “Insured Persons” and each an “Insured Person”) to apply for SmartHome Optimum and to make the following declarations for and on his/her/their behalf. I/We also hereby declare that each of the Insured Persons has agreed to the information under this application including under these declarations, and that it is a condition precedent to obtain coverage for each such person that such Insured Person has agreed to all such information including the following declarations, Terms of Use, Policy terms, conditions and exclusions, Privacy Policy Statement and Personal Information Collection Statement.

I/We, and on behalf of each of the Insured Person(s), hereby apply for SmartHome Optimum, deemed and accepted to constitute separate insurance in respect of each such Insured Person, and declare that the statements and particulars given in this application are to the best of the knowledge and belief of each of the Insured Person(s), true and complete, and that this application will form the basis of the contract of the Insured Person(s) with AXA General Insurance Hong Kong Limited (“the Company”).

I/We HEREBY DECLARE AND AGREE on behalf of myself/ourselves and the Insured Persons (hereinafter referred to as “Relevant Persons”, “We”, “Our” or “Us”) (for the avoidance of doubt, the expressions “Relevant Persons”, “We”, “Our” or “Us” include myself/ourselves and the Insured Persons) that:

1. I/We have read and understood the product features and terms and conditions of the policy applied for.
2. I/We shall disclose to the Company any change and/or material facts of all Relevant Person(s) that occur after filling in this online proposal form but before the policy is issued.
3. The policy shall become effective only following the full payment of premium stated in the policy schedule and all applicable requirements being met.
4. The Company is not bound by and is not required to rely on any statement which I/We may have made to any person if not input here.
6. No insurer has ever cancelled, declined, refused to renew or imposed special terms or conditions on any policy held by myself/ourselves.
7. I/We have not withheld any material information.
8. I/We do not have any address or residence in Japan.
9. If the Insured Person is neither my spouse nor Child(ren), the Company has the right to pay any benefits/indemnities under the policy directly to the Insured Person, or if he/she unfortunately dies, to his/her estate.

Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2523 3061.