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Last Updated: May 2, 2016

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安全港聲明 Safe Harbor Statement— 本網站不時載有定義符合 1995 年美國私人證券訴訟改革法 (The Private Securities Litigation Reform Act of 1995 (U.S.)) 之前瞻性聲明 (forward-looking statement)。該法就「安全港」及「前瞻性聲明」有所定義。任何集團母公司 Chubb Limited 或安達保險成員公司或其各自經營部門作出或以其名義作出的任何書面或口頭聲明反映有關未來事件及財務表現的現有意見。這些前瞻性聲明涉及不確定因素及潛在風險而可能導致實際結果與任何前瞻性聲明所載者有重大差異。

請參酌 Chubb Limited 提交美國證券交易委員會之報告，包括最新表格 10-K、表格 10-Q，及表格 8-K，以瞭解該法所規定之不確定因素及潛在風險之更多資訊

所有權及限制

著作權— 除非文義另有所指，本網站所載的所有內容及軟體之著作權均為安達保險或第三方內容供應商所有，受到美國、台灣及國際著作權法律所保護。編製(意指收集、整理及集合)的所有內容及軟體亦是安達保險之專屬權利，受到美國、台灣及國際著作權法保護。

您可以下載本網站資訊並列印出文件副本供個人使用，惟您須保持完整，不得刪除、掩飾或更改資訊所載的任何著作權或其他智慧財產權通知 (包括商標及專利)。除非另有明確規定外，您不得修改、更改、複製、分發(不論是否獲賠償)、傳輸、顯示、執行、轉載、重用、刊發、出版、許可、框架(framing)、下載、儲存供日後使用，創造衍生作品、轉讓或出售從本網站獲得的任何資訊或內容(全部或部分)，包括以任何方式獲得的任何文字、圖片、音頻及視頻，而未經我們或任何適用第三方供應商發出書面同意。不得由您或您授權的任何人士使用內容，包括圖片，除非獲我們特別允許。任何未經授權的使用文字或圖像可能違反著作權法、商標法、隱私權及宣傳法律及適用的法例及法規。我們或其僱員、

董事、高級職員或關係企業均並無作出保證或聲明您使用本網站顯示的內容、服務、軟體或其他資料將不會損害第三方的權利。

商標及服務標章— 某些商標，包括「CHUBB」、「ESIS」及「WestChester」，均為集團母公司 Chubb Limited 或其他安達保險成員公司的服務標章。本網站(www.acegroup) 的網域名稱、安達的標誌、所有首頁、自定圖形、按鈕圖標均為我們的服務標章、商標、標誌及／或商業外觀。在網站內的所有其他商標、服務標章、商業外觀、產品名稱、公司名稱或標誌，無論註冊與否，均為我們之財產。除遵守所有適用的法律外，您同意未經我們事前書面同意，您將不會使用從本網站獲得的任何此類商標、服務標章、商業外觀或其他標誌。

通過本網站提交資訊的所有權— 除了任何您提交(須按照隱私政策)的個人資訊符合個人資料保護法定義之「個人資料」資訊，以及在以下內部網域所述之情形外，您通過本網站傳送任何其他資訊，不論是否直接輸入、提交、電子郵件或其他方式，包括數據、問題、意見或建議，將被視為非機密及非專有，並屬於我們的財產。這些資訊可用於任何目的，包括但不限於轉載、招攬、揭露、傳播、出版、廣播及刊發。我們可任意使用您通過本網站或以其他任何方式發出任何通訊予我們所載的任何意見、概念、知識或技術，不論作任何用途，包括但不限於使用這些資訊開發及營銷產品。根據本使用條款，就您通過本網站或以其他方式傳輸給安達保險的任何資訊(除個人資料)，您放棄所有您可能擁有的權利。然而本條款不會修正我們與合作保經代所簽合約內關於客戶資料擁有權之約定。

安達保險內部網域— 安達保險可能會利用內部網域讓合作保經代可以傳送資訊給我們，以便對於合作保經代或其客戶提供報價。合作保經代提供資訊時，應盡到善良管理人之注意義務以確保該資訊為真實且正確。我們可能所傳送之資訊提供報價、估價或理算。我們亦可決定根據該資訊內容來核發保單或提供相關服務。我們利用該資訊所提供之所有服務，包括但不限於報價、估價、要保書或保單，均為我們的財產。

專有軟體— 通過本網站取得的任何軟體均是我們或其供應商的財產，並受美國、台灣之專利法及著作權法及國際條約保護。您不得使用該軟體而用途是有別於導航及利用通過本網站提供擬定用途的功能。您同意不複製、分發、公開展示、更改、修改、反譯、分解、逆向工程或以其他方式試圖找出軟體的源代碼。此外，當您使用服務及內容時，您同意只在通過本網站提供的並為此而設的介面(而非循其他方式)上使用有關服務及內容。

本網站所提供的軟體由我們擁有或經授權使用，並可能包含須美國、台灣及其他國家及管轄領域內出口管制法律及法規嚴格控制的技術。您不得複製、轉讓或出口這些軟體而違反適用的出口法律及法規。我們並無授權從本網站下載或出口任何軟體或技術數據予受出口管制法律及法規禁止的任何管轄領域。

禁止使用— 嚴禁任何使用或擬使用本網站如進行該行為會：(i)涉及任何非法、未經授權、欺詐或惡意的目的，或(ii)可能損壞、超過負荷或損害任何伺服器或連接到任何伺服器的網路或令其失效，或(iii)干擾任何其他方使用及享受本網站，或(iv)取得未經授權而通過駭客、密碼挖掘或任何其他方式連接至任何其他帳戶、電腦系統或連接到任何伺服器或系統的網路，或(v)連接至我們不擬用戶瀏覽的系統、數據或資訊，或(vi)嘗試通過我們不擬提供的方式獲取任何資料或資訊，或(vii)擬作商業目的以外的任何使用。

此外，您一旦連線使用本網站，您即同意您將不會：

- a) 上載或發送任何消息、資訊、數據、文字、軟體或圖像，或其他內容(「資料」)而屬非法、有害、威脅、辱罵、騷擾、侵權、誹謗、粗俗、情色、中傷、誹謗或以其他方式可予反對，或可能侵犯他人的隱私權或宣傳權；
- b) 建立虛假身份以誤導他人或冒充任何人士或實體，包括但不限於任何安達保險業務人員，或冒用聲明或誤傳為您與某人士或實體的關係；
- c) 上載或傳送根據任何法律或按照合同或信託關係(如保密協議)您沒有權利複製、展示或傳播的任何資料；
- d) 上載檔案載有病毒、木馬程式、破壞程式、定時炸彈、刪除蠅、機器人、損壞的文件，或任何其他類似軟體或程式而可能損害他人電腦或其他財產的運作；
- e) 刪除您上載到任何通訊功能的任何作者權、法律通知或專有名稱或標籤；

- f) 以不利影響其他用戶獲得本網站資源的方式使用本網站的通訊功能（如「過度呼喚」(excessive shouting)、使用全部大寫(use of all caps)，或大量不斷重複張貼文本）；
- g) 上載或傳送任何未經請求的廣告、宣傳資料、「垃圾郵件」、「濫發」、「連鎖信」、「傳銷」或任何其他形式的邀約、商業或其他用途；
- h) 違反任何適用的當地或國際的法律；
- i) 上載或傳送侵犯任何一方的任何專利、商標、服務標章、商業秘密、著作權或其他專有權利的任何資料；
- j) 刪除或修改任何其他人士或實體張貼的任何資料；
- k) 操縱或以其他方式展示本網站而根據上述標題為「有限授權及瀏覽網站」指引使用框架(framing)、鏡像(mirroring)、網站或類似的導航技術或直接連接到網站的任何部分(而非主頁)；或
- l) 註冊、訂閱、嘗試註冊、嘗試訂閱、退訂，或嘗試退訂產品或服務任何一方，倘您沒有明確授權由該方如此行事；或
- m) 收取或以其他方式收集有關他人的資訊，包括電郵地址。

我們有權採取其認為適當的一切合法的行動以回應實際或涉嫌違反上述規定之事宜，包括但不限於暫停或終止用戶瀏覽及／或帳戶。我們可與執法機關及／或第三方合作調查任何懷疑或被指控的刑事罪行或民事過失。除非隱私權政策明確限制者外，我們有權在任何時候透露我們認為有必要的任何資訊，以符合任何適用法律、法規、法律程序或政府要求，或編輯、拒絕張貼或刪除任何資訊或資訊(全部或部分)，均由我們全權決定。

安全及控制

帳號、密碼及安全—倘若您選擇在本網站上開立帳號，提供您以密碼方式存取網站內容，您必須根據我們所提供最新完且正確的資訊完成申請書註冊，並選擇適當之用戶名稱及密碼。您對於密碼及帳戶之保密，以及帳戶之使用狀況有完全之責任。您同意(a)：當您發現有任何未經授權使用帳戶或其他帳戶安全問題，將立即通知我們，以及(b)使用完畢及登出帳號。我們對於其他人使用您的密碼或帳戶所導致之結果不負擔任何責任，無論您是否知悉該使用。然而，您應負責賠償其他人用您的帳號或密碼造成我們或其他第三人之損失。此外，無論帳號擁有人是否同意，您都不得使用他人之帳號。

有權監督—我們在正常情況下並無積極監察本網站的一般使用情況，亦沒有對網站任何第三方的內容、電子郵件傳輸、新聞組，或產生或從網站取得其他資料使用編輯控制權。然而，我們有權在任何其認為適當的時間監督使用情況，並在我們全權決定下清除本網站可能屬於非法、造成我們負擔賠償責任、違反本使用條款，或在我們全權決定下不符合我們的網站的目之任何資料。

超連結到第三方網站—本網站可能載有超連結連接到由我們以外的各方擁有及經營的其他網站或網頁。這些超連結僅供參考，提供方便及易於使用。我們提供連接至這些網站或網頁，並不構成我們對這些網站或網頁、其我們或其提供方的認可、授權、贊助或附屬。我們並不控制這些網站，並未核實其內容、不會承擔其內容或準確性的責任，除非我們特別說明，否則不會認可這些網站或網頁。如果本網站提供超連結至並非由我們或分支機構在其與我們處於僱傭關係或為我們提供服務期間擁有、經營或維護的其他網站或網頁，則您承認並同意 (i) 我們就內容、超連結或與本網站連結的第三方網站或網頁的準確性、及時性、繼續可瀏覽性或存在性不會負責，(ii) 我們就載於或從網站取得的內容、產品、服務或其他資料概不會負責及不承擔責任。我們就從第三方網站取得的任何資訊、產品、廣告、內容、服務或軟體或因您連結到這些網站而採取任何行動不承擔責任。任何這類網站可能載有具體的使用條款及隱私權政策，您應該細閱。我們沒有義務在本網站維持任何連結，且可以在任何時候全權決定以任何理由消除連結。可下載軟體網站連結僅為方便而提供，我們就與下載軟體有關的任何困難或後果均不會負責及不承擔責任。使用任何下載軟體均受到隨附或與軟體一併提供的許可協議條款(如有)的規限。我們或其關係企業就使用或依賴載於或透過任何網站取得的這類內容、產品、服務或其他資料所產生或聲稱產生的任何損害或損失毋須直接或間接負責或承擔賠償責任。

安達保險對於第三方內容並無編輯控制：並無保證其準確性—倘本網站包括的任何內容是由第三方內容供應商提供，安達保險對其內容並無編輯控制或會承擔責任。因此，任何意見、聲明、服務或第三方供應商在本網站上表達或提供的其他資訊均屬第三方所有。我們並不代表或認可而且不能保證任何意見、聲明或任何第三方提供的其他資訊的準確性、可靠性、及時性、甚至持續可瀏覽性或存在，或表示或保證您使用本網站顯示的內容或引用內容或服務，將不會侵犯安達的成員公司並不擁有或附屬的第三方之權利。

電子通訊—當您使用本網站或寄送電子郵件給我們您，您係以電子文件方式與我們聯繫。您同意我們以電子文件方式與您聯繫。我們將會用電子郵件或在本網站刊載通知答覆您。您同意我們用電子文件方式提供給您的合約、通知或其他通訊方式，可以符合法令規定應以書面為之者。

更新內容—我們得隨時更新或修正商品、服務內容或軟體之全部或一部，毋須事前通知。我們對於您或其他第三人無法繼續修正前之商品、服務內容或軟體，不負任何責任。**隱私權政策**—我們的隱私權政策聲明安達保險蒐集、使用及保護非公開之個人資訊，將有助於您了解我們如何保障及處理我們獲得的客戶資訊。我們敬請您閱讀我們的隱私權政策聲明。

一般約定

免責聲明—本網站所載的資訊均由我們編製，旨在方便用戶，其目的不是構成用戶可能依賴的意見或建議。我們已合理盡力蒐集、準備及提供高質素的資訊及資料，但並無保證或擔保本網站或任何我們維護的其他網站所載資訊之準確性、完整性或充分性。

以上聲明不代表用戶或保經代不能接受安達保險之報價。然而未經確認之報價、估價或理算，得根據所適用之法律，於接受前隨時撤回。

本網站所載之資訊及說明並不代表產品或服務之條款除外條款及條件之完整描述，僅提供為一般參考之用。請參考實際保單或有關產品或服務合約之全部條款、除外條款及條件。倘若您向安達保險或第三方購買安達保險的產品，應適用該交易的條款及條件，與您使用網站並無影響。

本網站為您提供規劃及教育工具，包括計算機。這些工具及計算機可以讓您模擬「假設」情景，其結果是僅供參考，按確定的資訊及假設釐定，沒有任何保證所顯示結果的準確性或將要實現。此外，這些工具及計算機不屬於任何您可能已支付費用的規劃報告之一部分，即使工具及計算機包括由報告產生或載有的資訊。

您使用本網站之風險由您個人承擔。本網站提供的所有內容及軟體是以「現狀」或「現有」基準提供。在適用法律許可的範圍內，我們明確地免除任何保證及條件，不論這些保證及條件是明示或默示，包括但不限於有關可銷售性或對某特定用途的適用性之擔保。我們不保證對於內容及軟體是否準確、及時、不間斷、不含病毒或其他將破壞您電腦系統、或任何這類問題會得到更正。

責任限制—您明白並同意，在適用法律許可的範圍內，我們將不會負擔任何直接、間接、偶然、附帶或懲罰性損失，包括但不限於失去產品、用途、或其他無形的損失，即使我們已獲知會有關這些損害的可能性，因您使用或無法使用本網站、產品及服務、內容或軟體而產生或與其有關之事項。您明白並同意您使用本網站的前提為，對於您使用本網站導致的任何損失或損害，您放棄任何權利直接控告我們或其關係企業或參加集體訴訟。

某些法規可能禁止責任限制、隱含擔保或除外某些責任，倘若您適用該等法規，則上述米則聲明或除外條款可能不適用於您。

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最後更新日期：2016年5月2日