附錄 5

公司要員保險 – 核保要求

1. 核保要求

強制要求:

- 財政問卷 (商業保險部分)
- 公司調查
- 財務需要分析表格(公司客戶適用)

備注:

i. 所有投保申請書及文件需經由授權簽署人根據董事會決議/授權書“For and on behalf of”簽署。請參閱以下範本(選擇其一):
   - 使用“For and on behalf of[公司名稱]”蓋章(一般為方形蓋章)
   - 以書寫方式寫上“For and on behalf of[公司名稱]/[申請人]”

ii. 請參閱財政核保要求之商業壽險部分。
*** 商業壽險之最高總投保額將與個人壽險分開計算。*

2. 「美國外國帳戶稅務合規法案」要求

- 僅適用於申請人、受讓人(絕對轉讓下)及受益人 (包括個人及機構客戶)。
- 除非公司已收到 W-9 表格或 W-8BEN-Entity 表格，否則根據「美國外國帳戶稅務合規法案」，所有公司名義作為申請人之保單都需填寫「機構身份確認聲明書」。
- 營業員必須持有 FATCA 牌照 (牌照代碼 84).

3. 共同匯報標準要求

- 必須提交由申請人填寫的「自我證明表格 – 實體 (香港適用) 」
- 自我證明實體必須填寫的項目:
  - 第 1 部第 1-5 題;;
  - 第 2 部 (只可選擇一項);
  - 第 3 部 (只適用於被動非財務實體);
  - 第 4 部

如果在第 2 部聲明為被動非財務實體，公司在第 3 部至少填寫一名控權人的姓名。
每名控權人須分別填寫一份「自我證明表格－控權人（香港適用）」。

4. 《打擊洗錢指引》 要求

有關文件要求，請參閱附錄 1

根據通告 A180344 (2018 年 3 月 20 日)， 保單申請人/持有人為公司/合夥人在投保新生意時，(i) 所有持有 25%以上股份的股東； 或(ii)所有持有 25%以上投票權的合夥人，才需呈交實益擁有人的有關打擊洗錢指引財務文件。此放寬從原有指引的 10% 或以上，增加至 25%以上的股份或投票權。

5. 董事會決議樣本（英文版）

Board Resolution

[company name]

(a company incorporated under the laws of the [*])

Minutes of a Meeting of the Board of Directors of [company name] (the "**Company**") held at _____ on the _____ day of _____20XX
_____

Present:

Xx (with Name and signature)

xx (with Name and signature)

*[**Note: (1) quorum requirements in the Articles of Association of the Company to be checked; and (2) the directors who are present at the meeting should put their signatures adjacent to their names.]***

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1. With the approval of the meeting, _____ presided as Chairman.

2. The Chairman noted that, due notice of the meeting having been given to all the Directors and a quorum being present, the meeting could proceed.

3. The Chairman reported that the Company intended to enter into an insurance contract with AIA International Limited ("**AIA**") with <Title of the insured> <Name of insured> as the Insured. A copy of the relevant insurance proposal was tabled at the meeting.

4. Discussion then took place on the terms of the tabled document.

5. **IT WAS RESOLVED** that:

   (a) the Company to provide this insurance coverage to the Insured with Product name _____ and the total premium amount as _____ (the "Policy") according to its contractual obligation with the Insured;

   (b) any of the authorized signatories (specimen signatures of the authorized signatories are set out in the Schedule hereto) be authorized on behalf of the Company to (i) sign the application for the Policy and such other documents relating to the application; (ii) do such other things as the authorized Directors may consider necessary and proper in connection therewith; and (iii) operate the Policy; and

6. There being no further business, the Chairman declared the meeting closed.

_____

Chairman

The Schedule

Name		Position	Specimen Signature
[	]	[Director]	_____
[	]	[Director]	_____