

免費「Club Care 全年環球旅遊保險 - DrGo One Wellness (\$48 VAS) 方案受惠會員」

(僅適用於 DrGo One Wellness (\$48 VAS) 方案之合資格受惠會員)

條款及細則

1. 此免費「**Club Care 全年環球旅遊保險計劃 - DrGo One Wellness (\$48 VAS) 方案受惠會員**」推廣 (此「**推廣**」) 由 Club Care 直接安排及提供。「Club Care 全年環球旅遊保險計劃 (計劃 A)」(此「**保障計劃**」) 由三井住友海上火災保險 (香港) 有限公司 (「**MSIG**」) 承保及提供，並由 Club Care 代理及安排。Club Care 為 HKT Financial Services (IA) Limited (「**HKTIA**」) 所經營的服務品牌。HKTIA 為香港保險業監管局註冊持牌保險代理機構 (持牌保險代理牌照號碼：FA2474)，並獲 MSIG 委任為其持牌保險代理機構，以安排此保障計劃及提供相關服務。
2. DrGo (「**DrGo**」) 為一個促進指定醫生及其他醫療專業人員向合資格用戶提供醫療及健康護理服務的平台。DrGo 由益體健有限公司 (「**益體健**」) 營運。DrGo One Wellness (「**計劃**」) 為由益體健管理的會籍計劃，並受相關條款及細則約束。益體健會不時於該計劃下提供不同方案，包括但不限於 DrGo One Wellness (\$48 VAS) 方案 (「**DrGo 方案**」)。詳情請參閱 DrGo One Wellness 網頁 (<https://drgo.com.hk/zh/onewellness>) 及「DrGo One Wellness 條款及細則」 (<https://www.drgo.com.hk/terms-and-conditions-chinese/index.html#one-wellness>)
3. 此推廣只適用於符合以下條件的指定 DrGo 客戶 (每個為「**合資格受惠會員**」):
 - 已成功使用專屬登記碼 (「**登記碼**」) 登記成為指定 DrGo 方案之受惠會員；及
 - 年齡介乎 18 至 80 歲，持有有效香港特別行政區 (「**香港**」) 身份證並居住於香港。(合稱「**合資格條件**」)

如合資格受惠會員享有 Club Care 全年環球旅遊保險 (家庭計劃) (「**家庭計劃**」)，在受相關保單文件 (定義見下文) 約束下，其配偶及 / 或子女 (合稱「**合資格家庭成員**」) 亦可享有本保障計劃保障，惟須符合以下條件：

- 持有有效香港身份證；
- 居住於香港；及
- 為合資格受惠會員之配偶，年齡介乎 18 至 80 歲；或

- 為未婚受撫養子女，年齡介乎 6 星期至 17 歲，並於整段受保旅程期間由其父或母其中一方陪同（而該父或母須為同一保單下之受保人或受保人配偶）。

（合稱「**家庭成員合資格條件**」）

4. 合資格受惠會員必須已成功登記指定 **DrGo** 方案並符合所有合資格條件，方會成為並被視為本保障計劃之受保人（「**受保人**」）。儘管有上述規定，如合資格受惠會員享有家庭計劃，則合資格受惠會員及其合資格家庭成員須分別符合合資格條件及家庭成員合資格條件後，方會成為並被視為本保障計劃下之受保人。
5. 每位合資格受惠會員可享有多於一份保障計劃。受相關保單文件約束，如受保人於同一旅程下同時受多於一份由 **MSIG** 承保之綜合旅遊保險保障，則只有提供最高賠償額之保單適用，而相關賠償亦只會按該保單支付。
6. 由 **DrGo** 發出的登記碼將作為索償時所需提交的其中一份證明文件。任何人士如嘗試以已被其他人士使用的登記碼作出保障計劃的索償，將不獲接納。如登記碼因任何原因遺失、外洩、不準確、無法辨識或損毀，**HKTIA** 及益體健不會就客戶任何因此而引致之損失承擔責任。登記碼於任何情況下均不獲補發。**HKTIA**、益體健及 **MSIG** 概不就任何因登記碼意外或未經授權披露及被第三者使用而引致之損失負責，亦毋須就此向任何人士作出補償。
7. 此保障計劃將於已簽訂之指定 **DrGo** 方案生效日期開始提供保障，前提是已符合所有合資格條件（包括已成功登記成為指定 **DrGo** 方案受惠會員）。此保障計劃之保障期或因出現以下情況將提早終止：
 - 受保人之指定 **DrGo** 方案被終止；
 - 受保人不再為該計劃之合資格受惠會員；或
 - 在此保障計劃下之保單條款內所定下的終止事項。
8. 除另有註明外，此保障計劃、指定 **DrGo** 方案及登記碼在任何情況均不可退款、轉售、兌換或換取現金、現金等值物或其他產品，亦不可與任何其他折扣、推廣或優惠同時使用。
9. 如受保人發生或可能發生任何導致此保障計劃索償之事故，受保人必須盡快通知 **MSIG**，且無論如何須於該事故發生後 30 日內提出通知。受保人如知悉任何針對其提出之令狀、傳票或檢控，亦必須通知 **MSIG**，並須即時向 **MSIG** 提交所有與索償相關之函件及文件。
10. 如此條款及細則之中英文版本有任何不一致，概以英文版本為準。

免責聲明

1. 此保障計劃由 MSIG 承保及提供，並受相關保單條款、產品小冊子及相關條款及細則（合稱「**保單文件**」）約束。上述資料僅供參考之用，並不構成保障計劃完整條款及細則。如此條款及細則與保單文件之內容有任何不一致，概以保單文件為準。
2. 此條款及細則並非保單或保險合約。有關保障計劃之所有資料均由 MSIG 提供，而上述保障計劃資料均須受保單文件約束。有關保障計劃之完整條款及細則、保障詳情及不保事項，請參閱保單條款：
https://www.hktia.com.hk/doc/pdf/AGT_PP_ZH_2026_OW.pdf。
3. 此條款及細則所列之保障計劃資料僅為保險保障條款概要，並不包括相關保險產品之完整條款及細則。本條款及細則並不構成任何保險產品之投保邀請。有關保障計劃之完整條款及細則、保障詳情、主要風險披露及不保事項，請參閱相關保單文件，或瀏覽 Club Care 官方網站 <https://www.hktia.com.hk/> 或致電客戶服務熱線 2888 2228 查詢。
4. 任何優惠或宣傳材料應與相關保單文件同時參閱。投保前，請確定你已明白保障計劃的特點，並符合你的需要。客戶不應單憑任何推廣優惠或宣傳材料而投保相關保險產品，而上述資料不包括相關保險計劃的完整條款及細則。有關保障計劃的完整條款及細則、詳細資料、主要風險及不保項目，請細閱其保單文件。
5. 此推廣由 Club Care 安排及直接為你提供。此保障計劃由 MSIG 承保及提供，並由 Club Care 代理及安排。Club Care 為 HKTIA 經營之服務品牌。HKTIA 為香港保險業監管局註冊持牌保險代理機構（持牌保險代理牌照號碼：FA2474），並獲 MSIG 委任作為持牌保險代理機構，以代理及安排保險產品及服務。
6. 益體健為此保障計劃之保單持有人。益體健及其所有關聯公司（HKTIA 除外）並不是保險公司、保險代理、保險經紀或中介，並沒有安排任何保險合約或進行其他受規管活動（定義見《保險業條例》）。益體健及其公司的所有關聯公司（HKTIA 除外）並非此保障計劃及任何保險相關產品或服務之供應商、代理商或提供者，不代表 Club Care/HKTIA 或保特保險，亦不作任何保證或聲明且不會承擔由其引起或與其相關之任何責任。有關保障計劃 或此推廣之查詢，請致電 Club Care 客戶服務熱線 2888 2228。
7. 此保障計劃之任何理賠申請及就此可能產生之任何爭議，MSIG 保留最終決定權。有關該保單計劃條款的任何爭議，將由受保人與 MSIG 直接議決。HKTIA 之角色只限於代理及安排 MSIG 某些保險

產品 (包括此保障計劃)，而 HKTIA 對提供保險計劃有關的任何事項概不承擔任何責任。此保障計劃為 MSIG 之產品和責任，而非 HKTIA。

8. HKTIA / Club Care、益體健及 MSIG 保留隨時修改、暫停或終止此推廣及修訂相關條款及細則之權利，而毋須事先通知。HKTIA / Club Care、益體健及 MSIG 所作之一切決定均為最終及具約束力。

Complimentary “Club Care Annual GlobalTravel Insurance for One Wellness (\$48 VAS) Plan”

(For eligible benefit members of One Wellness (\$48 VAS) Plan only)

Terms and Conditions:

1. This complimentary “Club Care Annual GlobalTravel Insurance for One Wellness (\$48 VAS) Plan” promotion (“**Promotion**”) is arranged and brought to you directly by Club Care. The “Club Care Annual GlobalTravel Insurance (Individual Plan A) (the “**Protection Plan**”) is underwritten and provided by MSIG Insurance (Hong Kong) Limited (“**MSIG**”) and is distributed and arranged by Club Care. Club Care is a service brand operated by HKT Financial Services (IA) Limited (“**HKTIA**”). HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong (Licence No.: FA2474), acts as an appointed licensed insurance agency for MSIG to arrange for the Protection Plan and provide related services.
2. DrGo (“**DrGo**”) is a platform which facilitates the provision of medical and healthcare services to eligible users by designated doctors and other healthcare professionals. DrGo is operated by eSmartHealth Limited (“**eSmartHealth**”). DrGo One Wellness (the “**Programme**”) is a membership programme managed by eSmartHealth and is subject to the relevant terms and conditions. eSmartHealth offer different plans under the Programme from time to time, including without limitation the DrGo One Wellness (\$48 VAS) Plan (“**DrGo Plan**”). For details, please visit <https://drgo.com.hk/en/onewellness> and the “DrGo One Wellness Terms and Conditions” (available at <https://www.drgo.com.hk/terms-and-conditions/index.html#one-wellness>).
3. The Promotion is only applicable to selected customers of DrGo who satisfy the following conditions (each an “**Eligible Benefit Member**”):
 - Successfully registered as a benefit member of the DrGo Plan using the unique DrGo registration code (the “**Registration Code**”); and
 - aged between 18 to 80, being a holder of valid Hong Kong Special Administrative Region (“**Hong Kong**”) Identity Card and residing in Hong Kong.

(together, “**Eligibility Criteria**”)

If the Eligible Benefit Member is entitled to Club Care Annual GlobalTravel Insurance (Family Plan) (“**Family Plan**”), subject to the terms and conditions of the relevant Policy Documents (as defined below), his/her spouse and/or children (“**Eligible Family Member**”) would enjoy the coverage of Protection Plan, provided that they are also Eligible Benefit Members and satisfy the following conditions:

- being a holder of valid Hong Kong Identity Card;
- residing in Hong Kong; and
- being the spouse, aged between 18 to 80 of the Eligible Benefit Member; OR
- being the unmarried dependent child(ren) who is / are aged between 6 weeks to 17 years old, travelling with either parent (who is also the Insured Person (as defined below) or spouse of the Insured Person under the same insurance policy) during the entire insured journey.

(together, the “**Eligibility Criteria of Family Member**”)

4. Eligible Benefit Member shall only become and be considered as an insured person of the Protection Plan (the "**Insured Person**") upon successful registration of Designated DrGo Plan, and he/she satisfies all of the Eligibility Criteria. Notwithstanding the above, if the Eligible Benefit Member is entitled to a Family Plan, Eligible Benefit Member and Eligible Family Member of Family Plan shall only become and be considered as the Insured Persons under the Protection Plan after they satisfy the Eligibility Criteria and Eligibility Criteria of Family Member respectively.
5. Each Eligible Benefit Member can be eligible for more than one Protection Plan. Subject to the Policy Documents (as defined below), if the Insured Person is covered under more than one comprehensive travel insurance policies underwritten by MSIG for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable. Subject to the Policy Documents, Registration Code issued by DrGo shall be used as one of the supporting documents for claim. Any person who subsequently attempts to make a claim with a Registration Code that has already been used by another person will not be able to make any claim under the Protection Plan.
6. If the Registration Code is lost, leaked, inaccurate, unidentifiable or damaged by any reason, HKTIA and eSmartHealth will not be liable in any way if the customer shall suffer any loss as result. Registration Code will not be re-issued under any circumstances. None of HKTIA, eSmartHealth or MSIG shall be responsible for any accidental or unauthorised disclosure and use of the Registration Code by any unauthorised persons. None of HKTIA, eSmartHealth or MSIG will be liable or responsible for providing any compensation to any person in such circumstances.
7. The coverage of the Protection Plan shall commence on the effective date of the subscribed Designated DrGo Plan, provided that all of the Eligibility Criteria (including being the registered benefit member of Designated DrGo Plan) is satisfied. The coverage period of the Protection Plan is subject to early termination upon the earliest occurrence of the following events
 - (i) the Insured Person's Designated DrGo Plan has been terminated;
 - (ii) when the Insured Person ceases to be a Eligible Benefit Member under the Programme; or
 - (iii) any event of termination set out in the policy provision of the Protection Plan.
8. Unless otherwise specified, the Protection Plan, the Designated DrGo Plan and the Registration Code cannot be refunded, resold, redeemed or exchanged for cash, cash equivalents or other products under any circumstances, nor used in conjunction with any other discount, promotion or offers.
9. Notice of any claim by the Insured Person must be given to MSIG of any event giving rise or likely to give rise to a claim under this Protection Plan as soon as possible and in any case within 30 days of the happening of such an event. Insured Person must also tell MSIG if he/she knows of any writ, summons or prosecution against him/her-self and immediately send MSIG every letter or document which relates to a claim.
10. In case of any discrepancies between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Disclaimer:

1. The Protection Plan is underwritten and provided by MSIG and is subject to respective policy provisions, product brochure, and the related terms and conditions (the “**Policy Documents**”). The abovementioned information is for reference only and does not contain the full terms and conditions of the Protection Plan. In the event of any inconsistencies between these Terms and Conditions and the Policy Documents, the Policy Documents will prevail.
2. These Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Protection Plan is provided by MSIG. Any information in respect of the Protection Plan given herein is subject to the Policy Documents. Please refer to https://www.hktia.com.hk/doc/pdf/AGT_PP_EN_2026_OW.pdf for policy provisions for the terms and conditions, details and exclusions of the Protection Plan.
3. The information on the Protection Plan in these terms and conditions gives only an outline of the terms and conditions of the insurance cover and does not contain the full terms and conditions of the relevant insurance product. These terms and conditions are not an offer for subscription of any insurance product. For full terms and conditions, details and risk disclosures and exclusions of the Protection Plan, please refer to relevant Policy Documents; visit Club Care official website <https://www.hktia.com.hk/> or call Customer Service Hotline at 2888 2228 for more details.
4. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Before application, please confirm you understand the Protection Plan's features and that it fits your need(s). Customers should not apply for the relevant insurance product(s) solely on the basis of any offer(s) or material(s) which do not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures and exclusions of the Protection Plan, please refer to relevant Policy Documents.
5. The Promotion is arranged and brought to you directly by Club Care. The Protection Plan is underwritten and provided by MSIG and is distributed and arranged by Club Care. Club Care is a service brand operated by HKTIA. HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong (License No.: FA2474), acts as an appointed licensed insurance agency for MSIG to distribute and arrange insurance products and services.
6. eSmartHealth is the policyholder of the Protection Plan. eSmartHealth and all affiliates of such entities (other than HKTIA) are not an insurance company, agency, broker or intermediary and are not arranging for any contract of insurance or carrying on any regulated activities (as defined under the Insurance Ordinance) in connection with the Protection Plan, any insurance related products or services. eSmartHealth and all affiliates of such entities (other than HKTIA) are not the supplier, distributor or provider of the Protection Plan, any insurance related products or services, do not represent Club Care / HKTIA or MSIG, make no representations and warranties and accept no liability for any matters arising from, or in relation to, the same. For any enquires in relation to the Protection Plan and the Promotion, please contact Customer Service Hotline of Club Care at 2888 2228 directly.
7. MSIG reserves the right to make the final decision in approving any claim applications for the

Protection Plan, and any disputes that may arise from such applications. Any disputes over the terms of this insurance plan shall be resolved directly between the insured person and MSIG. HKTIA's role is limited to distributing and arranging certain insurance policies of MSIG (including the Protection Plan) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance plan. The Protection Plan is product and obligation of MSIG and not of HKTIA.

8. HKTIA/ Club Care, eSmartHealth and MSIG reserve(s) the right to amend, suspend or terminate the Protection Plan and amend the relevant terms and conditions at their sole discretion at any time without prior notice. All decisions made by HKTIA / Club Care, eSmartHealth and MSIG shall be final and binding.