

(指定 HKTIA 聯營公司的客戶包括但不限於 CSL Mobile Limited、Hong Kong Telecommunications (HKT) Limited 及 Now TV Limited 的特選客戶)

常見問題

問題	答案
Q1 如有任何疑問，我該聯絡誰？	有關推廣優惠、登記碼、登記連結或流動應用程式問題，請聯絡1010 / csl / Club Sim / Now TV / 網上行 / HKT家居電話客戶服務。而有關旅遊保險(例如保障範圍)，請致電 Club Care客戶服務熱線。
Q2 我日後可以怎麼找到條款及細則、產品小冊子及保單條款(合稱「保單文件」)以參閱詳情？	有關之保單文件已上載於Club Care指定產品網頁 (https://www.hktia.com.hk/zh/individual/travel/annual-travelcare-insurance)。
Q3 我的全年旅遊保險(此「保障計劃」)有效期會在何時開始？	保障計劃生效期與CSL或其關聯公司指定的已簽訂服務計劃或增值服務計劃的生效日期相同(「指定服務計劃」)。
Q4 享受此全年旅遊保險有年齡限制嗎？	如受保人在相關推廣期開始至2025年11月12日期間簽訂及啟動指定服務計劃，受保人的年齡限制為 18 至 70 歲。 如受保人在2025年11月13日至相關推廣期完結期間簽訂及啟動指定服務計劃，受保人的年齡限制為 18 至 80 歲。
Q5 我可以將登記碼轉讓給其他人登記保障計劃嗎？	不可以，此推廣只適用於合資格HKT Financial Services (IA) Limited (「HKTIA」)或其關聯公司之指定客戶及/或會員，並收到登記保障計劃的Club Care指定登記碼「登記碼」及須符合以下條件(「合資格客戶」)： (i) 於推廣期內簽訂及啟動 HKTIA 之關聯公司的指定服務計劃或增值服務 (「指定服務計劃」)、年齡必須為 18 至 70 歲、持有有效香港特別行政區(「香港」)身份證及現居於香港的個人客戶；或 (ii) 於2025年11月13日至推廣期完結期間簽訂及啟動 HKTIA 之關聯公司的指定服務計劃、年齡必須為 71 至 80 歲、持有有效香港身份證及現居於香港的個人客戶。
Q6 此保障計劃是否有任何不保事項？	有，詳情請參閱條款及細則、產品小冊子及保單條款(合稱「保單文件」)。
Q7 這份「全年旅遊保險」保障計劃有沒有地域限制？	此保障計劃提供全球保障(包括中國大陸)(請參閱保單文件上的條款及細則、詳情及不保事項)然而，你必須居於香港、持有有效香港身份證並符合推廣條款及細則中所有合資格客戶的要求才有資格登記此保單。
Q8 指定服務計劃的合約期滿後，我會否會就保障計劃被收取費用？	指定服務計劃(增值服務或服務計劃)之合約期滿或合約被取消後，此保障計劃亦會隨即終止。
Q9 我如何就此保障計劃提出索償？	作為此保障計劃的受保人，當你提出索償時需提供下列資料： 1. 你(作為受保人)與相關服務供應商的指定服務計劃合約，需列有全名及指定服務生效期； 2. Club Care 在合資格客戶完成登記保障計劃時發送の確認信息(電郵及SMS)；及 3. 你的香港身份證副本。 並按保特保險理賠程序提交其他資料，詳情請瀏覽 https://bolttechinsurance.hk/zh-hk/claims 或於星期一至五，上午9時至晚上6時(公眾假期除外)致電Club Care 82090098查詢。
Q10 推廣期後，如指定服務計劃被提前續約，此保障計劃的有效期會受影響嗎？	除非於指定服務計劃續約時另有訂明，否則此保障計劃的保障不會受影響。

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Q11 如我以不同登記號碼登記此保障計劃，我可否享有多重保障？	於推廣期內合資格客戶可用不同登記碼登記多於一個保障計劃。受制於相關保單文件，如合資格客戶就同一意外受保多於一份由由保特保險(香港)有限公司(「保特保險」)簽發的旅行保險單，則保特保險對該意外的賠償最高限額將根據對該意外提供最高賠償金額的保單計算，並以該保單的最高保障金額和每個分項的賠償上限為限。
Q12 這份「全年旅遊保險」保單的保障金額是多少？	詳情請參閱保單文件。
Q13 此保障計劃的最高醫療費用保障金額是多少？	此保障計劃的最高醫療費用保障金額分別是； 全年旅遊保險計劃A: 港幣 1,000,000 全年旅遊保險計劃B: 港幣 500,000
Q14 此保障計劃有沒有包括這幾個保障項目？ • 行李遺失或損毀 • 航班延誤 • 手機遺失	有，此保障計劃的保障範圍包括這幾個保障項目，詳情請參閱保單文件。
Q15 此保障計劃有沒有什麼主要不保項目？	此保障計劃主要不保項目包括但不限於以下內容，詳情請參閱保單文件： 參加下列活動而導致的意外： (i) 受保人乘坐或駕車輛用作賽車、比賽或任何專業運動，當中受保人會或可以賺取收入或酬作為收入來源；或受保人參與任何極限運動及體育活動； (ii) 登山或探險或類似活動引致的損失；(iii) 跋涉高於海拔5,000公尺以上地方； (iv) 在逾 30 米水深進行水肺潛水；(v) 其他危險活動或職業。
Q16 此保障計劃於各保障地區之醫療保障金額會有所不同嗎？	不會。醫療保障金額不會純粹因為意外發生地點而有所不同。
Q17 目的地發生自然災害(如地震)，受保人會享有什麼保障？	如旅行途中發生自然災害(如地震，山火，洪水，颶風或火山爆發)，受保人可根據保障計劃得到因自然災害引致的「旅程延誤保障」及「縮短旅程保障」。如在當地因自然災害引致身體受傷而接受治療，受保人亦享醫療費用保障。 如旅程預定出發日期前 7 日內，目的地發生天然災害而香港政府保安局發佈黑色或紅色外遊警示，以致受保人不能展開該旅程，受保人可根據保障計劃得到因自然災害引致的「旅程取消保障」。 受保單條款及細則約束，詳情及不保事項等請參閱保單文件。
Q18 新的受保人年齡限制(即「18-80」歲)於2025年11月13日生效後，如果我在此生效日期之前獲得保障計劃的登記碼或已完成登記，新的年齡限制是否適用於我？	不適用。受保人年齡限制是根據受保人簽訂及啟動指定服務計劃當時適用的年齡限制而定。
Q19 新的受保人年齡限制(即「18-80」歲)於2025年11月13日生效後，如果我在此生效日期之前獲得保障計劃的登記碼但未完成登記，或我於此生效日期後年滿71-80歲，新的年齡限制是否適用於我？	不適用。受保人年齡限制是根據受保人簽訂及啟動指定服務計劃當時適用的年齡限制而定。
Q20 為什麼此保障計劃的保單條款中沒有顯示受保人的姓名？	您的旅遊保險保障是透過一份由 CSL Mobile Limited 及其關聯公司持有的統保保險(「master policy」)提供。即表示如您符合所參與的推廣中的合資格客戶資格要求，您便受此統保保險保障。雖然您的姓名不會顯示在統保保單或保單條款中，但您的資料已在成功登記後由 Club Care 記錄，並已向保險公司確認。您的保障條款及權益與統保保單文件所載內容完全一致。
Q21 哪些運動項目享有保障？	保障旅遊期間進行的休閒和業餘體育運動，包括冬季運動、蹦極、登山、攀岩、騎馬、水肺潛水及其他水上運動(不超過海拔5,000米或不超過水深30米)。

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常見問題

問題	答案
以下適用於「全年旅遊保險」中的家庭計劃（此「家庭計劃」）	
Q22 家庭計劃會為什麼人提供保障？	<p>家庭計劃為合資格客戶的配偶及受撫養子女提供保障，詳情如下：</p> <ul style="list-style-type: none"> • 配偶： <ul style="list-style-type: none"> - 作為於推廣期完結期間簽訂及啟動指定服務計劃的受保人（定義見下文）配偶，而年齡必須為 18 至 70 歲、持有有效的香港身份證及於香港居住；或 - 作為於 2025 年 11 月 13 日至推廣期完結期間簽訂及啟動指定服務計劃的受保人（定義見下文）的配偶，而年齡必須為 71 至 80 歲、持有有效香港身份證及現居於香港。 • 受撫養子女：作為未婚的受養子女而年齡必須為 6 星期至 17 歲，並於整段受保旅程期間均與其父或母任何一方（需為同一保單下的受保人或受保人配偶）同行、持有有效的香港身份證及現居於香港。
Q23 家庭計劃會保障我的所有子女嗎？	家庭計劃並不限制受撫養子女數目，指年齡介乎 6 星期至 17 歲而於整段旅程期間均與受保人同行的未婚子女便可受保。
Q24 如我的子女獨自外遊，此家庭計劃會保障他/她或他們嗎？	他/她或他們將不會受保障。
Q25 我是此家庭計劃的受保人，我的受撫養子女必須與我同行才有保障嗎？	所有未滿 18 歲的受撫養子女須由一名受同一保單保障的成年人(其父或母)陪同。
Q26 若合資格客戶與受撫養子女於不同地點/航班出發/回程，但目的地相同，會否受保障？	合資格客戶登記成為此保障計劃的受保人後，其本人及配偶的保障不受家庭計劃中的其他成員是否同行而影響；其受撫養子女的保障則必須於全段受保旅程期間由同一保單受保的父或母任何一方陪同下才生效。
Q27 如受保人及受撫養子女同時就事故須要索償，最高保障額是否每人獨立計算？	當合資格客戶為其所享的家庭計劃完成登記後，合資格客戶、其配偶及受撫養子女均被當作此保障計劃的受保人，而每個受保人的最高保障額是獨立計算。賠償金額將根據保單上所列的最高保障金額及保險公司的最終決定。
Q28 為配偶或子女登記保障計劃時需提供什麼文件？出發時是否需要額外登記？	如合資格客戶所享有的是家庭計劃，合資格客戶登記保障時須同時提供配偶及/或受撫養子女的個人資料。
Q29 如子女於旅遊期間生日達至 18 歲，他/她是否有保障？	若受保人的受撫養子女在指定行程出發前仍未滿 18 歲，則他/她仍有資格享有此保障計劃的保障。
Q30 我並沒有子女，家庭計劃會保障我的配偶/直系親屬/同行親友嗎？	家庭計劃只會為受保人的配偶及受撫養子女提供保障。
Q31 當考慮受保人與子女/配偶的法律關係時，是否接受海外政府發出的證明文件？	只要該文件是由該國合法授權的一方簽發，皆可接受。

Complimentary Club Care Annual TravelCare Insurance Promotion

(Selected customers of HKTIA's affiliates including but not limited to CSL Mobile Limited, Hong Kong Telecommunications (HKT) Limited and Now TV Limited)

Frequently Asked Question

Question	Answer
Q1 Who should I contact if I have any inquiries?	In relation to the promotion, registration code, registration link and App issue, please contact 1010 / csl / Club Sim / Now TV / NETVIGATOR / HKT Home Phone CS hotline. While for the travel insurance (i.e. protection coverage), please contact Club Care CS hotline.
Q2 How to access the terms and conditions, product brochure and policy provisions (collectively the "Policy Documents") for future reference?	The relevant Policy Documents have been uploaded to the designated Club Care product webpage (https://www.hktia.com.hk/en/individual/travel/annual-travelcare-insurance).
Q3 When will the coverage period of my Annual TravelCare Insurance Plan ("the Protection Plan") commence?	The coverage period of Protection Plan will commence on the effective date of the designated service plan or program, or designated value- added service or program, as designated by HKTIA or its affiliated companies ("Designated Service Plan").
Q4 Any age limit to enjoy this Annual TravelCare Insurance?	If Insured Person subscribes to and activates the Designated Service Plan during the period from the beginning of relevant promotion period to 12 November 2025, the age limit on Insured Person is 18 -70 years of age. If Insured Person subscribes to and activates the Designated Service Plan during the period from 13 November 2025 until the end of the relevant promotion period, the age limit on Insured Person is 18 -80 years of age.
Q5 Can I transfer the registration code to others to register for the Protection Plan?	No, the Promotion is only applicable to selected customers and/ or members of HKT Financial Services (IA) Limited and its affiliated companies who have received a Club Care designated registration code for the Protection Plan ("Registration Code") and satisfy the following conditions ("Eligible Customers"): (i) an individual subscribes to and activates designated service plan or value-added service as designated by HKTIA or its affiliated companies (the "Designated Service Plan") during the Promotion Period, aged between 18 to 70, being a holder of valid Hong Kong Special Administrative Region ("Hong Kong") Identity Card and residing in Hong Kong; OR (ii) an individual subscribes to and activates Designated Service Plan as designated by HKTIA or its affiliated companies during the period from 13 November 2025 until the end of the Promotional Period, aged between 71 to 80, being a holder of valid Hong Kong Identity Card and residing in Hong Kong.
Q6 Are there any exclusions to this Protection Plan?	Yes, please refer to the terms and conditions, product brochure and policy provisions (collectively the "Policy Documents") for details.
Q7 Is there any region limitation of this Protection Plan?	This Protection Plan provides worldwide cover (include Mainland China) (Terms and Conditions, details and exclusions apply, please refer to the Policy Documents). To register under the Protection Plan, however, you must reside in Hong Kong, be a holder of valid Hong Kong identity card and meet all eligibility criteria requirements for Eligible Customers listed on the Promotion Terms and Conditions in order to be eligible.
Q8 Will I be charged for the Protection Plan after Designated Service Plan expires?	The Protection Plan will be terminated automatically after contract period ends or upon cancellation of the Designated Service Plan (VAS/ Service Plan).
Q9 How do I make a claim on this Protection Plan?	As an insured person of this Protection Plan, you have to provide the following information when you make a claim: 1. Contract between you, as the insured person, and the relevant service provider for the Designated Service Plan that shows full name and the effective date of Designated Service Plan; 2. The Confirmation Notice (email and SMS) sent by Club Care upon Eligible Customer's completion of the registration for the Protection Plan; AND 3. Your HKID card And other required information as outlined in bolttech Insurance's claim procedure. Please visit https://bolttechinsurance.hk/en/claims for claim procedure or contact Club Care on 8209 0098 during Monday - Friday(Except Public Holidays) 9:00 am - 6:00 pm for any enquiries.

Complimentary Club Care Annual TravelCare Insurance Promotion

(Selected customers of HKTIA's affiliates including but not limited to CSL Mobile Limited, Hong Kong Telecommunications (HKT) Limited and Now TV Limited)

Frequently Asked Question

Question	Answer
Q10 After Promotion Period, will the Protection Plan be terminated or affected if the contract of Designated Service Plan is renewed before contract expiry date?	Unless otherwise specified during the renewal process of Designated Service Plan, the coverage of the Protection Plan will remain unchanged.
Q11 Am I entitled to multiple coverage if I register for more than one Protection Plan with different Registration Codes?	During the promotion period, each Eligible Customer can register for more than one Protection Plan(s) with different Registration Codes. Subject to the relevant policy documents, if the Eligible Customer is covered by more than one travel insurance policy issued by bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance") for the same accident, the maximum amount bolttech insurance will pay for that accident will be based on the policy which provides the highest amount of benefit for that accident, subject to that policy's maximum limits and sub-limits for each section as applicable.
Q12 What is the amount of benefits under the Policy?	Please refer to the Policy Documents for details.
Q13 What is the maximum benefit amount of medical expenses under the Protection Plan?	The maximum benefit amount of medical expenses under the Protection Plan are as follows. Annual TravelCare Insurance Plan A: HK\$1,000,000 Annual TravelCare Insurance Plan B: HK\$500,000
Q14 Does the coverage of this Protection Plan cover these items? • Baggage loss or damage • Travel delay • Loss of mobile phone	Yes. The coverage of this Protection Plan includes these items. For details, please refer to Policy Documents.
Q15 What are the major exclusion of this Protection Plan?	The major exclusions of this Protection Plan includes but not limited to the followings. For details, please refer to policy document. Accidents whilst engaging in: (i) Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income; or participation in any of Extreme Sports and Sporting Activities; (ii) Mountaineering, or undertaking Expeditions or similar activities; (iii) Trekking at an altitude of over 5,000 meters above sea-level; (iv) diving to a depth greater than 30 meters below sea-level; (v) other hazardous pursuits or occupations.
Q16 Will the medical expenses benefit amount vary in different countries?	No. The medical expenses benefits amount will not vary solely owing to the location of the incident is different.
Q17 In the event of a natural disaster (e.g. earthquake) at the destination, what kind of protection will be covered?	In the event of a Natural Disaster (e.g. earthquake, wildfire, flood, hurricane or volcanic eruption) during the insured journey, the Insured Person will receive Travel Delay Benefit and Curtailment of Trip Benefit due to the Natural Disaster under the Protection Plan. If the Insured Person is treated for bodily injury arising from a Natural Disaster in the destination, the Insured Person will also be covered for medical expenses. If a Natural Disaster occurs at the destination within 7 days before the scheduled departure date of the insured journey and the Security Bureau of the Hong Kong Government issues a black or red outbound travel alert and the Insured Person is unable to start the trip, the Insured Person will receive "Cancellation Charges Benefit" due to Natural Disasters under the Protection Plan. Subject to the terms and conditions of the policy, please refer to the policy documents for details and exclusions.
Q18 After the new age limit for Insured Person (i.e., 18-80 years) takes effect on 13 November 2025, if I received a registration code or completed registration before this effective date, will the new age limit apply to me?	No. The age limit for Insured Person is determined based on the age limit applicable at the time the Insured Person subscribes to and activates the Designated Service Plan.

Complimentary Club Care Annual TravelCare Insurance Promotion

(Selected customers of HKTIA's affiliates including but not limited to CSL Mobile Limited, Hong Kong Telecommunications (HKT) Limited and Now TV Limited)

Frequently Asked Question

Question	Answer
Q19 After the new age limit for Insured Persons (i.e., 18–80 years) takes effect on 13 November 2025, if I received a registration code but have not completed registration before this effective date, or if I reach the age of 71–80 after this date, will the new age limit apply to me?	No. The age limit for Insured Person is determined based on the age limit applicable at the time the Insured Person subscribes to and activates the Designated Service Plan.
Q20 Why isn't the Insured Person's name shown in the Policy Provisions of this Protection Plan?	Your travel insurance coverage is provided under a master policy (“統保保險”) issued to CSL Mobile Limited and its affiliated companies . This means if you are the Eligible Customer who meets the criteria requirements of the Promotion you participated in, you are covered as Insured Person of this master policy. While your individual name does not appear on the master policy/ Policy Provisions, your details have been recorded by the Club Care upon successful Registration and confirmed to the insurer. Your coverage terms and benefits are the same as stated in the policy documents of the master policy.
Q21 Which sports activities are covered?	Cover for leisure and amateur sports activities (with altitude limit not over 5,000 meters above sea-level or depth not greater than 30 meters below sea-level) during the journey including winter sports, bungee jumping, hiking, rock climbing, horse riding, scuba diving and other water sports etc.
Applicable to Family Plan under Annual TravelCare Insurance (the“Family Plan”)	
Q22 Who will be covered by Family Plan?	Family Plan provides coverage to the spouse and dependent child(ren) of Eligible Customer. Details are as follows: <ul style="list-style-type: none"> • Spouse: <ul style="list-style-type: none"> - being the spouse, aged between 18 to 70 of the Insured Person (as defined below) who subscribes to and activates Designated Service Plan* as designated by HKTIA or its affiliated companies during the Promotion Period; or - being the spouse, aged between 71 to 80, of the Insured Person (as defined below) who subscribes to and activates Designated Service Plan* as designated by HKTIA or its affiliated companies during the period from 13 November 2025 until the end of the Promotional Period • Dependent child(ren): <ul style="list-style-type: none"> - be unmarried dependent child(ren) 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, a holder of a valid Hong Kong identity card and residing in Hong Kong.
Q23 Will the Family Plan cover all of my children?	There's no limit on the number of dependent children. Children will be covered as long as they are dependent & unmarried children who is/are 6 weeks to 17 years of age travelling with the insured person during the entire journey.
Q24 Will the children be covered by the Family Plan if they travel on his/her/ their own?	The children will NOT be covered by the Family Plan.
Q25 I'm the insured person of the Family Plan, do my dependent children must be travelled with me for the coverage?	All dependent children under the age of 18 years must be accompanied by an adult (father or mother of the children) who is also insured under the same Protection Plan.
Q26 If the Eligible Customer and his/her dependent children depart/return on different locations/flights but have the same destination, will they be covered?	After an Eligible Customer registered as an insured person of this Protection Plan, the coverage of the insured person or his/her spouse will not be affected by other family member's departure flights or destination. However, the coverage of his or her children will only take effect if the children are accompanied by either insured parent during the entire insured journey and be insured under the same Protection Plan.

Complimentary Club Care Annual TravelCare Insurance Promotion

(Selected customers of HKTIA's affiliates including but not limited to CSL Mobile Limited, Hong Kong Telecommunications (HKT) Limited and Now TV Limited)

Frequently Asked Question

Question	Answer
<p>Q27 If an accident occurs to the insured person and dependent children at the same time and they need to claim compensation, will the maximum amount of protection be calculated independently for each person?</p>	<p>When an Eligible Customer completes the registration of the Family Plan he or she entitled, the Eligible Customer, his or her spouse and dependent children are all deemed to be the insured persons of this protection plan, and the maximum protection amount for each insured person is calculated independently. The amount of compensation depends on the maximum limits as stated in the Policy Provisions and final decision of the insurance company.</p>
<p>Q28 What documents are required to register spouse or children for Protection Plan? Is additional registration required upon departure?</p>	<p>If the Eligible Customer entitles a Family Plan, he/she has to provide the personal information of spouse and dependent child(ren) when register for Protection Plan.</p>
<p>Q29 If the child's birthday turns 18 during the trip, is he/she covered?</p>	<p>If the insured person's dependent child still under the age of 18 years before departure of the designated trip, he/she is still eligible to cover under the Protection Plan.</p>
<p>Q30 I have no children. Will Family Plan cover my spouse/immediate family members/ accompanying relatives and friends?</p>	<p>Family Plan only provides protection for the insured person's spouse and dependent children.</p>
<p>Q31 When considering the legal relationship between the insured person and his/her child(ren)/ spouse, will the documents from overseas governments being accepted?</p>	<p>It is acceptable as long as the document is issued by the legally authorized party of the country,</p>