CLUB | CARE

免費Club Care全年旅遊保險推廣優惠

(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、兌換碼或流動應用程式問題，請聯絡1O1O / 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日期間簽訂及啓動指定服務計劃，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啓動指定服務計劃，受保人的年齡限制為 18 至 80 歲。
Q5	我可以將兌換碼轉讓給其他人享有保障計劃嗎？	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，並收到保障計劃的Club Care指定兌換碼(「兌換碼」)及須符合以下條件(「合資格客戶」)： (i) 於推廣期開始至 2025年11月12日23:59 期間簽訂及啟動 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、現居於香港及符合Club Care相關條款及細則以及其他適用條款及細則中列明的所有資格要求；或(ii) 於2025年11月13日00:00起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18至80歲、持有有效香港身份證、現居於 香港及符合 Club Care相關條款及細則以及其他適用條款及細則中列明的所有資格要求。
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。
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的確認信息(電郵及SMS)；或指定服務應用程式的截圖，其中應包含兌換碼、兌換碼有效日期、合資格客戶名稱等資訊及 3. 你的香港身份證副本。 並按保險理賠程序提交其他資料。
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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常見問題

	問題	答案
Q11	如我有超過一個此保障計劃的兌換碼，我可否享有多重保障？	於推廣期內合資格客戶可用不同兌換碼享有多於一個保障計劃。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：每名受保人的每段旅程為港幣1,000,000元 全年旅遊保險計劃 B：每名受保人的每段旅程為港幣500,000元 *若受保人年齡為 70 歲以上，無論選擇 計劃 A 或 計劃 B，其 醫療費用保障 的最高賠償額均為每次旅程每位受保人港幣 300,000 元。
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啓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啓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。
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)。

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?	家庭計劃為合資格客戶的配偶及受撫養子女提供保障， • 配偶須符合既定的年齡、持有有效的香港身份證並符合身分及居住地要求。 • 而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、並符合身分及居住地要求。
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，只要他們符合相關資格及條件便可受保。
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	在無須登記的情況下，配偶或子女如何享有保障計劃之保障？是否需提供什麼文件？	如合資格客戶所享有的是家庭計劃，於索償時，合資格客戶需確認配偶及 / 或受撫養子女符合保單文件上的資格要求，並向保險公司提供相關證明文件。
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	如我未婚或沒有子女，家庭計劃會保障我的直系親屬或同行親友嗎？	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。
Q32	我是否需要登記或兌換此保障計劃？	不需要。您毋須另行登記或兌領此保險計劃。於成功訂購及啟動指定服務計劃後，合資格客戶符合所有資格要求，並獲發兌換碼後，會成為並被視作此保障計劃的受保人。
Q33	我簽訂及啟動指定服務計劃時，收到登記碼及登記連結，現在是否還需要登記？	不需要。即使您收到登記碼及登記連結，亦無需作任何額外登記。於成功訂購及啟動指定服務計劃後，合資格客戶符合所有資格要求，並獲發兌換碼後，會成為並被視作此保障計劃的受保人。
Q34	我簽訂及啟動指定服務計劃後已按要求完成登記保障計劃，現在會否影響我的保障？	不會。即使您已完成保險計劃登記，亦不會影響您現時的保障。您的保險保障仍會根據成功訂購及啟動指定服務計劃的記錄維持有效。

CLUB | CARE

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?**	For promotion, redemption code and App issues, contact 1010 / csl / Club Sim / Now TV / NETVIGATOR / HKT Home Phone CS hotline. For travel insurance coverage questions, contact the 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 redemption code to someone else?**	No. The promotion is only for eligible customers or members of HKT Financial Services (IA) Limited and its affiliated companies who have received a designated Club Care redemption code ("Redemption Code") and meet the stated eligibility requirements as follows ("Eligible Customer"): (i) subscribe and activate Designated Service Plan during the period from the beginning of Promotion Period to 23:59 on 12 November 2025, be aged between 18 to 70, a holder of a valid Hong Kong identity card, residing in Hong Kong and satisfying all of the eligibility criteria set out in relevant terms and conditions of Club Care and any other applicable terms and conditions; OR (ii) subscribe and activate Designated Service Plan during the period from 00:00 on 13 November 2025 until the end of the Promotion Period, be aged between 18 to 80, a holder of a valid Hong Kong identity card, residing in Hong Kong and satisfying all of the eligibility criteria set out in relevant terms and conditions of Club Care or any other applicable terms and conditions.
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?**	The plan provides worldwide cover, including Mainland China, subject to the policy documents. Eligible customer / members must reside in Hong Kong, hold a valid Hong Kong identity card, and meet all eligibility requirements.
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?**	To make a claim, provide: 1. The contract for your designated service plan showing your full name and the effective date; and 2. The confirmation notice from Club Care sent by email and SMS after registration or screenshots of designated service's mobile app displaying the redemption code, its validity period and the name of eligible customer; and 3. A copy of your Hong Kong identity card; and Follow the insurer's claims procedure for additional required documents.

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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	**Can I have multiple coverages with more than one redemption code?**	Yes. During the promotion period, an eligible customer may enjoy more than one protection plan with different redemption codes. If multiple policies cover the same accident, the insurer pays based on the policy with the highest benefit amount, subject to its limits and sub-limits.
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?**	Plan A: HK$1,000,000 per journey per insured person Plan B: HK$500,000 per journey per insured person * for Insured Person aged over 70 years old, the applicable maximum limit under medical expenses benefit on both Plan A and Plan B will be HK$300,000 per journey per insured person.
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.

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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?**	Coverage is provided under a master policy issued to CSL Mobile Limited and its affiliated companies. Eligible customers are covered under that 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?**	The Family Plan covers the eligible customer's spouse and dependent children. • Spouses must meet the stated age, identity card, and residency conditions. • Dependent children must be unmarried, aged 6 weeks to 17 years, travel with a parent throughout the insured journey, and meet the identity and residency conditions.
Q23	**Will the Family Plan cover all of my children?**	Yes. There is no limit on the number of dependent children, as long as they meet the eligibility conditions.
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.

Frequently Asked Question

	Question	Answer
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?**	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.
Q28	**Without registration, how can my spouse and children enjoy the Protection Plan? Do I need to submit any supporting documents?**	If the eligible customer holds a family plan, at the time of claim, the eligible customer must (1) confirm that the spouse and/or dependent children meet the eligibility requirements stated in the policy documents, and (2) provide the relevant supporting documents to the insurance company.
Q29	**If the child's birthday turns 18 during the trip, is he/she covered?**	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.
Q30	**I have no children. Will Family Plan cover my spouse/immediate family members/ accompanying relatives and friends?**	Family Plan only provides protection for the insured person's spouse and dependent children.
Q31	**If am unmarried or have no children. Will Family Plan cover my immediate family members, or friends?**	It is acceptable as long as the document is issued by the legally authorized party of the country,
Q32	**Do I need to register or redeem this insurance plan?**	No. You are not required to register for or redeem this insurance plan separately. Upon successful subscription to and activation of the designated service plan, eligible customers who meet all applicable eligibility requirements and have been issued a redemption code will become, and be deemed to be, insured persons under this protection plan.
Q33	**When I subscribed and activated the designated service plan, I received a registration code and a registration link. Do I still need to register?**	No. Even if you have received a registration code and a registration link, no further registration is required. Upon successful subscription to and activation of the designated service plan, eligible customers who meet all applicable eligibility requirements and have been issued a redemption code will become, and be deemed to be, insured persons under this protection plan.
Q34	**After I subscribed and activated the designated service plan, I have already completed the registration of the insurance plan as required. Will this affect my coverage now?**	No. Completing the registration for the insurance plan will not affect your current coverage. Your insurance coverage will remain valid based on the successful subscription to and activation of the designated service plan.