

## 免費「Club Care 全年旅遊保險計劃 - DrGo One Wellness 合資格受惠會員」

### 常見問題

- 1) **我的 Club Care 全年旅遊保險（此「保障計劃」）有效期在何時開始及終止？**

此保障計劃於DrGo One Wellness 方案的購買日開始提供保障，或因出現以下情況而終止：

  - (i) 受保人終止指定DrGo方案；或
  - (ii) 當受保人不再是 DrGo計劃會員；或
  - (iii) 在此保障計劃下之保單條款內所定下的終止事項。

保障計劃的實際保障期以受保人是否為有效的 DrGo One Wellness 受惠會員為準。受惠會員的 DrGo One Wellness 方案一旦到期或因任何原因被終止，所享之保障計劃有效期亦會同時終止。
- 2) **此保障計劃有年齡限制嗎？**

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 18-70 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 18-80 歲。  
如DrGo One Wellness受惠會員年齡為 6星期 - 17歲，請致電 +852 2380-2323（每日早上8時至凌晨零時）或電郵 drgo@hkt.com與 DrGo 客戶服務聯絡。
- 3) **我可以將保障計劃登記碼轉讓給其他人登記嗎？**

不可以。  
此保障計劃只適用於DrGo One Wellness 受惠會員，並須符合以下條件：

  - (i) DrGo One Wellness 方案生效日期為2025年 11 月 12 日或之前，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；或
  - (ii) DrGo One Wellness 方案生效日期於2025年 11 月 13 日至推廣期完結期間，年齡必須為 18至 80歲、持有有效香港身份證及現居於香港
- 4) **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DrGo One Wellness 方案生效當時適用的年齡限制而定。
- 5) **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DrGo One Wellness 方案生效當時適用的年齡限制而定。
- 6) **此保障計劃是否有任何不保事項？**

有，詳情請參閱[Club Care 網頁](#)內之推廣條款及細則、產品小冊子及保單條款（合稱「保單文件」）。
- 7) **此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](#)中所有合資格受惠會員的要求才有資格登記此保單。
- 8) **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：

- (i) 你（作為受保人）的DrGo One Wellness 方案詳情，需列有你的全名及方案生效日期（登入DrGo One Wellness > 我的DrGo One Wellness 個人資料>計劃詳情>我的方案）；
- (ii) Club Care 在合資格受惠會員完成登記保障計劃時發送の確認信息（電郵及SMS）；及
- (iii) 你的香港身份證副本。

並按保特保險（香港）有限公司（「保特保險」）理賠程序提交其他相關資料，詳情請瀏覽 <https://bolttchinsurance.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8209 0098 向Club Care查詢。

**9) 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？**

於推廣期內合資格受惠會員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，如合資格受惠會員就同一意外受保多於一份由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。

**10) 此保障計劃的保障金額是多少？**

詳情請參閱保單文件。

**11) 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為HK\$1,000,000（計劃A）。

**12) 此保障計劃有沒有包括這幾個保障項目嗎？**

- 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。

**13) 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金作為收入來源；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。

**14) 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不同的意外發生地點而有所不同。

## Complimentary “Club Care Annual TravelCare Insurance for DrGo One Wellness Benefit Member” Frequently Asked Question

- 1) When will the coverage period of my Club Care Annual TravelCare Insurance Plan (“the Protection Plan”) commence and end?**

The coverage of the Protection Plan shall commence on the purchase date of the DrGo One Wellness Plan, subject to early termination upon the earliest occurrence of the following events:

  - (i) the insured person’s DrGo One Wellness Plan has been terminated;
  - (ii) when the insured person ceases to be a member under the DrGo programme; or
  - (iii) any event of termination set out in the policy provision of the Protection Plan.

The actual coverage period of Protection Plan is subject to the insured person being a valid benefit member of DrGo One Wellness. If the insured person's DrGo One Wellness Plan expires or is terminated for any reason, the coverage period under the Protection Plan will immediately cease.
  
- 2) Any age limit to enjoy this Protection Plan?**

If Insured Person subscribes to and activates the Designated Service Plan during the period from the beginning of relevant promotional 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 promotional period, the age limit on Insured Person is 18 - 80 years of age.

For DrGo One Wellness benefit member aged below 18, please contact DrGo CS at +852 2380-2323 between 8:00a.m. and midnight daily or email at [drgo@hkt.com](mailto:drgo@hkt.com)
  
- 3) Can I transfer the registration code of the Protection Plan to others?**

No.

The Protection Plan is only applicable to benefit member of DrGo One Wellness and satisfy the following conditions:

  - (i) DrGo One Wellness plan effective on or before November 12, 2025, an individual 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) DrGo One Wellness plan effective during the period from 13 November 2025 until the end of the Promotional Period, an individual aged between 18 to 80, being a holder of valid Hong Kong Identity Card and residing in Hong Kong
  
- 4) 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 purchases or activates DrGo One Wellness plan.
  
- 5) 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 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 purchases or activates DrGo One Wellness plan.
  
- 6) Are there any exclusions to this Protection Plan?**

Yes, please refer to the [Club Care website’s](#) promotion terms and conditions, product brochure and policy provisions (collectively the “Policy Documents”) for details.
  
- 7) 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 Benefit Members listed on the [Promotion Terms and Conditions](#) in order to be eligible.
  
- 8) 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:

- (i) Your (as the insured person) DrGo One Wellness Plan details that shows your full name and the plan effective date [i.e. Login to DrGo One Wellness > My DrGo One Wellness Profile > Programme Membership > My Plan(s)];
- (ii) The Confirmation Notice (email and SMS) sent by Club Care upon Eligible Benefit Member's completion of the registration for the Protection Plan; AND
- (iii) Your HKID card

And other required information as outlined in Bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance") claim procedure. Please visit <https://bolttechinsurance.hk/en/claims> for claim procedure or contact Club Care at 8209 0098 during Monday - Friday (Except Public Holidays) 9:00 am - 6:00 pm for any enquiries.

- 9) **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 Benefit Member can register for more than one Protection Plan(s) with different Registration Codes. Subject to the relevant policy documents, if the Eligible Benefit Member is covered by more than one travel insurance policy issued by bolttech 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.
- 10) **What is the amount of benefits under the Policy?**  
Please refer to the Policy Documents for details.
- 11) **What is the maximum benefit amount of medical expenses under the Policy?**  
The maximum benefit amount of medical expenses under the Policy is HK\$1,000,000 (Plan A).
- 12) **Does the coverage of this policy cover these items?**
- Baggage Loss or damage
  - Travel Delay
  - Loss of mobile phone
- Yes. The coverage of this policy includes these items. For details, please refer to Policy Documents.
- 13) **What are the major exclusion of this policy?**  
The major exclusions of this policy 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) (v) other hazardous pursuits or occupations.
- 14) **Will the medical expenses benefit amount vary in different country?**  
No. The medical expenses benefits amount will not vary solely owing to the location of the incident is different.