

Complimentary “Club Care Annual TravelCare Insurance for DrGo One Wellness Member” Promotion

(For selected benefit members of DrGo One Wellness Programme only)

Terms and Conditions:

1. This complimentary “Club Care Annual TravelCare Insurance for DrGo One Wellness Eligible Benefit Member” promotion (the “**Promotion**”) is arranged and brought to you directly by Club Care. The “Club Care Annual TravelCare Insurance (12-month, Individual Plan A)” (the “**Protection Plan**”) is underwritten and provided by bolttech Insurance (Hong Kong) Company Limited (“**bolttech Insurance**”) 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 (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agency for bolttech Insurance to arrange for the Protection Plan and provide related services.
2. The promotion period starts from 00:00 of 16 June 2025 to 23:59 of 12 November 2026 (HKT) (both dates inclusive) (the “**Promotion Period**”).
3. 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 may offer different plans (each a “**DrGo Plan**”) under the Programme from time to time. 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>).
4. Only eligible members of the Programme who satisfy the following conditions (each an “**Eligible Benefit Member**”) may register for the Protection Plan:
 - (i) An individual purchases or registers DrGo Plan on or before 12 November 2025, 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 purchases or registers DrGo Plan during the period from 13 November 2025 until the end of the Promotional Period, aged between 18 to 80, being a holder of valid Hong Kong Identity Card and residing in Hong Kong(together, the “**Eligibility Criteria**”).
5. Upon successful registration of the relevant DrGo Plan (the “**Designated DrGo Plan**”) by an Eligible Benefit Member, the Eligible Benefit Member will receive an SMS from DrGo within 7 days after his/her Designated DrGo Plan is registered, containing a Club Care registration code (“**Club Care Registration Code**”) and instructions on how to register for the Protection Plan. Each Eligible Benefit Member should use the Club Care Registration Code and complete the registration for the Protection Plan via Club Care’s designated webpage within 14 days from the issuance date of Club Care Registration Code (the “**Registration Period**”) (the “**Registration**”).
6. Eligible Benefit Member shall only become and be considered as an insured person of the Protection Plan (the “**Insured Person**”) after he/she satisfies all of the Eligibility Criteria, successfully completes the Registration and receives an SMS and/or email confirmation from Club Care showing that the Registration for the Protection Plan has been accepted (the “**Confirmation Notice**”). The registration process must be completed in Hong Kong.
7. Each Club Care Registration Code can be used to register for the Protection Plan once only. Each Eligible Benefit Member can register for more than one Protection Plan with different Club Care Registration Codes. Subject to the Policy Documents (as defined below), if the Insured Person is covered by more than one travel insurance policy issued by 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. The Club Care Registration Code is only for the relevant Eligible Benefit Member and is non-transferable.

8. Only one Eligible Benefit Member can register for the Protection Plan with each Club Care Registration Code. Any person who subsequently attempts to make a claim with a Club Care Registration Code that has already been used by another person will not be able to make any claim under the Protection Plan. If the Club Care 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. Club Care Registration Code will not be re-issued under any circumstances. None of HKTIA, eSmartHealth or bolttech Insurance shall be responsible for any accidental or unauthorised disclosure and use of the Club Care Registration Code by any unauthorised persons. None of HKTIA, eSmartHealth or bolttech Insurance will be liable or responsible for providing any compensation to any person in such circumstances.
9. The coverage of the Protection Plan shall commence on the purchase date of the Designated DrGo Plan, provided that the Registration is completed. The coverage period of the Protection Plan is set out in the Confirmation Notice, 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 member under the Programme; or
 - (iii) any event of termination set out in the policy provision of the Protection Plan.
10. Unless otherwise specified, the Promotion, the DrGo Plan and the Club Care 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.
11. Notice of any claim must be given to bolttech Insurance no later than 31 days after the occurrence of any incident giving rise to a claim, and in the instance of a claim on personal liability benefit, such notice must be given in writing as soon as possible and in any event not later than 14 days after the incident giving rise to such a claim.
12. 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 bolttech Insurance 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 bolttech Insurance. 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/ATC_PP_\(2025-2026\).pdf](https://www.hktia.com.hk/doc/pdf/ATC_PP_(2025-2026).pdf) for policy provisions for the terms and conditions, details and exclusions of the Protection Plan.
3. 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 promotional 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.
4. The Promotion is arranged and brought to you directly by Club Care. The Protection Plan is underwritten and provided by bolttech Insurance 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 (Licensed Insurance Agency License No.: FA2474), acts as an appointed licensed insurance agency for bolttech Insurance to distribute and arrange insurance products and services.
5. HKTIA is the policyholder of the Protection Plan. eSmartHealth and all affiliates of such entities (other than HKTIA)

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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 or the Promotion. 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 or the Promotion, do not represent Club Care / HKTIA or bolttech Insurance, 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 8209 0098 directly.

6. bolttech Insurance 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 and the Promotion. Any disputes over the terms of this insurance plan shall be resolved directly between the insured person and bolttech Insurance. HKTIA's role is limited to distributing and arranging certain insurance policies of bolttech Insurance (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 bolttech Insurance and not of HKTIA.
7. HKTIA/ Club Care, eSmartHealth and bolttech Insurance reserve(s) the right to amend, suspend or terminate the Promotion 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 bolttech Insurance shall be final and binding.

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

(僅適用於DrGo One Wellness計劃指定受惠會員)

條款及細則:

1. 此免費 Club Care 「全年旅遊保險計劃- DrGo One Wellness 會員」推廣(此「**推廣**」)由 Club Care 直接為你安排及提供。「Club Care 全年旅遊保險計劃(12個月·個人計劃A)」(此「**保障計劃**」)由保特保險(香港)有限公司(「**保特保險**」)承保及提供,並由 Club Care 代理及安排。Club Care 為 HKT Financial Services (IA) Limited (「**HKTIA**」)所經營的一個服務品牌。HKTIA 為香港特別行政區保險業監管局下的持牌保險代理機構(持牌保險代理牌照號碼:FA2474),亦獲保特保險之委任為持牌保險代理機構,HKTIA 作為保險中介人安排此保障計劃及提供相關服務。
2. 推廣期由 2025 年 6 月 16 日 00:00 至 2026 年 11 月 12 日 23:59 止(以香港時間為準)(包括首尾兩天)(「**推廣期**」)。
3. DrGo (「**DrGo**」)是一個平台,由指定醫生及其他醫療專業人員的合資格用戶提供醫療及健康護理服務。DrGo 由益體健有限公司(「**益體健**」)營運。DrGo One Wellness (「**計劃**」)是一個由 益體健管理的會籍計劃,並受相關條款及細則約束。益體健會在計劃下不時提供不同的 DrGo 方案(每個為「**DrGo 方案**」)。詳情請瀏覽 <https://drgo.com.hk/zh/onewellness> 及「**DrGo One Wellness 條款及細則**」(請見 <https://www.drgo.com.hk/terms-and-conditions-chinese/index.html>)。
4. 計劃的合資格會員只有符合以下條件(每個為「**合資格受惠會員**」)方可登記保障計劃:
 - (i) 於 2025 年 11 月 12 日或之前購買或登記 DrGo 方案、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) 於 2025 年 11 月 13 日至推廣期完結期間購買或登記DrGo 方案、年齡必須為 18 至 80 歲、持有有效香港身份證及現居於香港(合稱「**合資格條件**」)。
5. 合資格受惠會員成功登記相關 DrGo 方案(「**指定 DrGo 方案**」)後,將於 7 個工作天內收到DrGo發出包含 Club Care 登記碼(「**Club Care登記碼**」)及登記指引的短訊。每位合資格受惠會員須於Club Care登記碼發出日起計 14 天內(「**登記期**」)用Club Care登記碼透過 Club Care 指定網頁完成保障計劃登記(「**登記**」)。
6. 合資格受惠會員須符合所有合資格條件、完成登記並收到 Club Care 發出的確認短訊及/或電郵(「**確認信息**」)後,方會正式成為保障計劃的受保人(「**受保人**」)。登記程序必須於香港完成。
7. 每個Club Care登記碼僅可使用一次。每位合資格受惠會員可使用不同Club Care登記碼登記多於一份保障計劃。受制於保單文件,如受保人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。Club Care登記碼僅限相關合資格受惠會員使用,不可轉讓。

8. 每一個Club Care登記碼僅供一個合資格受惠會員登記此保障計劃。任何人都不能以已被他人使用過的Club Care登記碼進行此保障計劃的索償。如Club Care登記碼因任何原因遺失、泄露、不準確、無法識別或損毀，HKTIA 恕不會就所引致的損失向客人承擔賠償。Club Care登記碼任何情況下皆不會補發。HKTIA、益體健或保特保險恕不為任何因意外或未經授權情況下泄露或被他人使用Club Care登記碼引致的損失負責。HKTIA、益體健或保特保險恕不會就該損失向任何人承擔賠償。
9. 此保障計劃會於指定 DrGo 方案的購買日開始提供保障，前提是完成登記，確認信息會列出保障期，或因出現以下情況將提早終止：
 - (i) 受保人終止指定DrGo方案；
 - (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。
10. 除特別注明外，此推廣、DrGo方案及Club Care登記碼不可與任何其他折扣、推廣或優惠同時使用，且任何情況下不可退款、轉售、兌換或換取成現金、現金等價物或其他產品。
11. 索償須於引致索償的任何事故發生後 31 日內通知保特保險，如為人身責任保障部分下的索償，則必須在可行情況下盡快且無論如何不遲於引致該索償的事故發生後 14 日內以書面方式發出有關通知予保特保險。
12. 若條款及細則的中英文版本存有任何差異，一概以英文版本為準。

免責條款：

1. 此保障計劃由保特保險承保及提供，並受相關保單條款、產品小冊子及相關條款及細則（「保單文件」）所約束。以上資料只供參考，並不包含保障計劃全部條款和細則。如果此條款和細則與保單文件有任何不一致之處，以保單文件為準。
2. 條款及細則不是保單或保險合約。有關保障計劃的所有資訊均由保特保險提供。上文所列之保障計劃資料受保單文件約束。有關保障計劃的條款及細則、詳情及不保事項，請參閱保單條款 [https://www.hktia.com.hk/doc/pdf/ATC_PP_\(2025-2026\).pdf](https://www.hktia.com.hk/doc/pdf/ATC_PP_(2025-2026).pdf)。
3. 任何優惠或宣傳材料應與相關保單文件同時參閱。投保前，請確定您已明白保障計劃的特點，並符合您的需要。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。
4. 此推廣由 Club Care 直接為你安排及提供。此保障計劃由保特保險承保及提供，並由 Club Care 代理及安排。Club Care 為HKTIA所經營的一個服務品牌。HKTIA 為香港特別行政區保險業監管局下的持牌保險代理機構（持牌保險代理牌照號碼：FA2474），亦獲保特保險之委任為持牌保險代理機構，HKTIA 作為保險中介人安排保險產品及提供相關服務。
5. HKTIA是此保障計劃的保單持有人。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

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聯公司 (HKTIA除外) 並非此保障計劃、此推廣下的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。有關保障計劃或推廣之查詢，請致電Club Care客戶服務熱線8209 0098。

6. 此保障計劃之任何理賠申請、此推廣及此保障計劃可能產生之任何爭議，保特保險保留最終決定權。有關該保險計劃條款之任何爭議，將由受保人與保特保險直接議決。HKTIA 之角色只限於代理及安排保特保險某些保險產品 (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。此保障計劃為保特保險之產品和責任，而非 HKTIA。
7. HKTIA/ Club Care、益體健及保特保險保留隨時修改、暫停或終止此推廣活動及修訂有關條款及細則的權利而毋須事先通知。HKTIA/ Club Care、HKTIA 之聯營公司及保特保險保留最終決定權及具約束力。