CLUB | CARE

Complimentary "Club Care Annual TravelCare Insurance" Promotion
For selected customers and/ or members of HKTIA and its affiliated companies only

Terms and Conditions:

1. The complimentary "Club Care Annual TravelCare Insurance" promotion (the "**Promotion**") is arranged and brought to you directly by Club Care. The "Club Care Annual TravelCare Insurance" (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 ("**IA**") (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 15:00 of 18 November 2024 to 23:59 of 12 November 2026 (HKT) (both dates inclusive) ("**Promotion Period**").

3. The Promotion is only applicable to selected customers and/ or members of HKTIA and its affiliated companies who have received a Club Care designated registration code or redemption code for the Protection Plan (collectively "**Redemption Code**") and satisfy the following conditions ("**Eligible Customers**"):

   (i) an individual subscribes to and activates designated service plan or program or designated value-added service or program* 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

   (together, the "**Eligibility Criteria**").

   If the Eligible Customer is entitled to Club Care Annual TravelCare Insurance (Family Plan A) ("**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 by satisfying the following conditions:

   (i) being a holder of valid Hong Kong Identity Card;
   (ii) residing in Hong Kong; and
   (iii) 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
   (iv) 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; or
   (v) 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**")

   *Terms and conditions apply on the relevant Designated Service Plan. Please refer to the relevant terms and conditions of HKTIA's affiliated companies on the relevant service.

4. After the Designated Service Plan is activated, Eligible Customers will be issued a confirmation SMS from respective service provider of Designated Service Plan within the period specified in the relevant terms and conditions of such service provider and he/she can log in the designated App of Service Provider to obtain the Redemption Code of the relevant Protection Plan during the commitment period of Designated

Service Plan.

5. Eligible Customer 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, and has been issued with a Redemption Code. Notwithstanding the above, if Eligible Customer is entitled to Family Plan, Eligible Customer and Eligible Family Member of Family Plan shall only become and be considered as the Insured Persons of the Protection Plan after they satisfy the Eligibility Criteria and Eligibility Criteria of Family Member respectively and Eligible Customer has been issued with a Redemption Code.

6. Each Eligible Customer can be eligible for more than one Protection Plan with different Redemption Codes. Subject to the Policy Documents, 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 Redemption Code is only for the relevant Eligible Customer and is non-transferable.

7. Only one Eligible Customer can use each Redemption Code. Any person who subsequently attempts to make a claim with a Redemption Code that has already been used by another person will not be able to make any claim under the Protection Plan. If the Redemption Code is lost, leaked, inaccurate, unidentifiable or damaged by any reason, HKTIA will not be liable in any way if the customer shall suffer any loss as result. Redemption Code will not be re-issued under any circumstances. None of HKTIA, HKTIA' s affiliated companies or bolttech Insurance shall be responsible for any accidental or unauthorised disclosure and use of the Redemption Code by any unauthorised persons. None of HKTIA, HKTIA's affiliated companies or bolttech Insurance will be liable or responsible for providing any compensation to any person in such circumstances.

8. The coverage of the Protection Plan shall commence on the effective date of the subscribed Designated Service Plan, provided that all of the Eligibility Criteria is satisfied. The coverage period of the Protection Plan is as set out in the promotion details of the relevant Designated Service Plan (provided that all relevant terms and conditions are satisfied) and subject to early termination upon the earliest occurrence of the following events:
   (i) the Eligible Customer terminates the Designated Service Plan;
   (ii) when the Eligible Customer ceases to be a customer of HKTIA's affiliated companies; or
   (iii) any event of termination set out in the policy provision of the Protection Plan.

9. Unless otherwise specified, the Promotion and the Redemption 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.

10. 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.

11. In case of any discrepancies between the Chinese and English versions of these Promotion Terms and Conditions, the English version shall prevail.

Disclaimer:

1. These Promotion 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. The Protection Plan is subject to related terms and conditions, respective policy provisions (https://www.hktia.com.hk/doc/pdf/ATC_PP_(2025-2026).pdf) and the product brochure (the "**Policy Documents**"). The abovementioned information is for reference only and does not contain the full terms and conditions. In the event of any inconsistencies between these Terms and Conditions and the Policy Documents, the Policy Documents will prevail.

2. The information of 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. 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).

3. 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 HKT Financial Services (IA) Limited ("**HKTIA**"). HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong ("**IA**") (Licensed Insurance Agency License No.: FA2474), acts as an appointed licensed insurance agency for bolttech Insurance to distribute and arrange insurance products and services.

4. CSL Mobile Limited ("**CSL**") and its affiliates (including but not limited to Hong Kong Telecommunications (HKT) Limited and Now TV Limited) are the policyholders of the Protection Plan. CSL 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 or the Promotion. CSL 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 2888 2228 directly.

5. bolttech Insurance reserves the right to make the final decision in approving any claim applications for the Protection Plan and the Promotion 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.

6. HKTIA / Club Care, its affiliated companies 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, its affiliated companies and bolttech Insurance shall be final and binding.

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免費「 Club Care 全年旅遊保險計劃 」推廣

(僅適用於HKTIA 及其關聯公司之指定客戶及/或會員)

條款及細則:

1. 此免費 Club Care「 全年旅遊保險計劃」推廣（此「**推廣**」）由 Club Care 直接爲你安排及提供。「Club Care 全年旅遊保險計劃」（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 (「**IA**」) 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 2024 年 11 月 18 日 15:00 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. 此推廣只適用於合資格 HKTIA 或其關聯公司之指定客戶及/或會員，並收到 Club Care 保障計劃的指定登記碼或兌換碼（合稱「**兌換碼**」）及須符合以下條件 (「**合資格客戶**」)：

   (i) 於推廣期内簽訂及啟動 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

   (合稱「**合資格條件**」)。

   如合資格客戶可獲享的保障計劃是「Club Care 全年旅遊保險計劃（家庭計劃A）」（「**家庭計劃**」），在相關保單文件（定義見下文）約束下，其配偶及/或子女 (「**合資格家庭成員**」) 符合下列條件會享有保障計劃的保障：

   (i) 持有有效香港身份證；

   (ii) 現居於香港；及

   (iii) 作爲於推廣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；或

   (iv) 作爲於 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；或

   (v) 作爲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（定義見下文）或受保人配偶）同行

(合稱「**家庭成員合資格條件**」)。

*相關指定服務計劃受條款及細則約束，請參閱HKTIA 之關聯公司的相關服務條款及細則。

4. 指定服務計劃啟動後，相關指定服務計劃之服務供應商將會在其相關條款及細則內指明的期間內向合資格客戶發出確認短訊，合資格客戶可於指定服務計劃的承諾期內登入服務供應商的指定手機應用程式取得相關保障計劃的兌換碼。

5. 合資格客戶只會在符合所有合資格條件及獲發兌換碼後成為並被視作此保障計劃的受保人（此「**受保人**」）。儘管有上述情況， 如合資格客戶的免費保障計劃是家庭計劃，合資格客戶及合資格家庭成員在符合相應的合資格條件及家庭成員合資格條件，合資格客戶獲發兌換碼後，會被視作保障計劃的受保人。

6. 每名合資格客戶可以不同兌換碼符合資格有多於一個保障計劃。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爲限。兌換碼僅限相關合資格客戶使用，不可轉讓。

7. 每一個兌換碼僅供一人使用。任何人都不能以已被他人使用過的兌換碼進行此保障計劃的索償。如兌換碼因任何原因遺失、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。兌換碼任何情況下皆不會補發。HKTIA、HKTIA 之關聯公司或保特保險恕不為任何因意外或未經授權情況下 泄露或被他人使用兌換碼引致的損失負責。HKTIA、HKTIA 之關聯公司或保特保險恕不會就該損失向任何人承擔賠償。

8. 當符合所有合資格條件，此保障計劃會於所申請的指定服務計劃生效日開始提供保障，保障計劃的保障期將會在相關指定服務計劃的推廣詳情中列明（前題是符合所有相關條款及細則），或因出現以下情況將提早終止：

   (i) 合資格客戶終止指定服務計劃；

   (ii) 當合資格客戶不再是 HKTIA 之關聯公司之客戶；或

   (iii) 在此保障計劃下之保單條款內所定下的終止事項。

9. 除特別注明外，此推廣及兌換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。

10. 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。

11. 若推廣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。

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免責條款：

1. 此推廣活動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。此保障計劃受相關條款及細則、保單條款 (https://www.hktia.com.hk/doc/pdf/ATC_PP_(2025-2026).pdf)及產品小冊子（「**保單文件**」） 所約束。以上資料只供參考，並不包含全部條款和細則。如果此條款和細則與保單文件有任何不一致之處，一概以保單文件為準。

2. 此條款及細則中，保障計劃的資料僅爲保險計劃條款及細則的大綱，並不包含相關保險產品的全部條款及細則。此條款及細則並非任何保險產品的要約。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。詳情請瀏覽 Club Care 官方網站 https://www.hktia.com.hk/zh 或致電客戶服務熱線 2888 2228。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。

3. 此推廣由 Club Care 直接爲你安排及提供。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 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（「**IA**」） 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。

4. CSL Mobile Limited（「**CSL**」）及其關聯公司（包括但不限於 Hong Kong Telecommunications (HKT) Limited 及 Now TV Limited）是此保障計劃的保單持有人。CSL 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》）。CSL 及其公司的所有關聯公司（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 2888 2228。

5. 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的任何爭議，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 。

6. HKTIA/ Club Care、 HKTIA 之關聯公司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 之關聯公司及保特保險保留最終決定權及具約束力。