

## Complimentary “Club Care Annual TravelCare Insurance” for Eligible SME Customers of HKT Promotion

### Terms and Conditions

1. The complimentary “Club Care Annual TravelCare Insurance for Eligible SME Customers of HKT” promotion (the “**Promotion**”) is arranged and brought to you directly by Club Care. The “Club Care Annual TravelCare Insurance (Individual Plan A)” and The “Club Care Annual TravelCare Insurance (Individual Plan B)”, each a “**Protection Plan**”) are underwritten and provided by bolttech Insurance (Hong Kong) Company Limited (“**bolttech Insurance**”) and are 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 is valid from 15 July 2025 to 31 March 2026, both dates inclusive (“**Promotion Period**”).
3. The Promotion is only applicable to eligible small and medium-sized enterprise (“**SME**”) Customers (“**Eligible SME Customer**”) who satisfy all the conditions required to become an Eligible SME Customer as set out in the “HKT X Club Care - Complimentary Club Care Annual TravelCare Insurance (Applicable to Eligible SME Customers) Terms and Conditions” (available on <https://www.hkt-sme.com/en/tnc-clubcare-travel-insurance/>) including, without limitation, successfully subscribing, renewing and/or upgrading to the plan or value-added service for SMEs designated by Hong Kong Telecommunications (HKT) Limited (“**HKT**”) (“**Designated Service Plan**”)\* and any other terms and conditions as specified by HKT.

\*The Designated Service Plans are offered by HKT and are subject to the relevant terms and conditions set out in the application form for the respective Designated Service Plan.

4. Each Eligible SME Customer can appoint only one of its staff members (“**Appointed Staff**”) to enjoy a complimentary Protection Plan under this Promotion provided that:
  - (a) the Appointed Staff must be:
    - (i) an individual aged between 18 to 70, being a staff member of the Eligible SME Customer that subscribes to and activates Designated Service Plan during the Promotion Period, being a holder of valid Hong Kong Special Administrative Region (“**Hong Kong**”) Identity Card and residing in Hong Kong; OR
    - (ii) an individual aged between 71 to 80, being a staff member of the Eligible SME Customer that subscribes to and activates Designated Service Plan during the period from 13 November 2025 until the end of the Promotional Period, being a holder of valid Hong Kong Identity Card and residing in Hong Kong
  - (b) the Eligible SME Customer must follow the instructions specified by Club Care in the Redemption Letter (as defined below) and complete the appointment (the “**Appointment**”) of the Appointed Staff for the Protection Plan within 14 calendar days from the issuance date of Redemption Letter (as defined below); and
  - (c) the Appointed Staff completes the Registration (as defined below) within the Registration Period (as defined below).
5. Upon activation of the Designated Service Plan, an Eligible SME Customer will receive a redemption letter (“**Redemption Letter**”) and appointment form (“**Appointment Form**”) from HKT within 14 working days after the service commencement date or effective date (as the case maybe) of the Designated Service Plan(s). The Eligible SME Customer shall appoint an Appointed Staff to enjoy the relevant Protection Plan (depending on the type of Designated Service Plan to which the Eligible SME Customer has subscribed, renewed or upgraded to, as specified in the relevant terms and conditions) by completing and submitting the Appointment Form to HKTIA by email to [sme.hktia@pccw.com](mailto:sme.hktia@pccw.com) within 14 calendar days from the issuance date of the Redemption Letter (the “**Issuance Date**”). The Eligible SME Customer must pass a

copy of the Appointment Form, the Redemption Letter containing the code (“**Registration Code**”) of Protection Plan registration and registration instructions to the Appointed Staff.

6. The Appointed Staff should follow the instructions on the Redemption Letter to complete the registration (“**Registration**”) for the relevant Protection Plan on Club Care’s dedicated registration webpage (“**Club Care website**”) within 14 calendar days from the Issuance Date (the “**Registration Period**”). Appointed Staff shall become and be considered as an insured person of the Protection Plan (“**Insured Person**”) after he/she successfully completes the Registration within the Registration Period and receives a SMS and/or email confirmation (“**Confirmation Notice**”) from Club Care showing that the Registration has been accepted. The registration process must be completed in Hong Kong.
7. Each Registration Code can be used to register for a Protection Plan only once. Each Appointed Staff can register for more than one Protection Plan with different Registration Codes. Subject to the relevant Policy Documents (as defined below), if the Appointed Staff is covered by more than one travel insurance policy issued by bolttech insurance for the same accident, the maximum amount the bolttech insurance will pay for that accident will be based on the Policy which provides the highest amount of benefit for that incident, subject to that Protection Plan’s maximum limits and sub-limits for each section of the benefit as applicable. Insured Person shall refer to the Appointment Form for the documents required for making a claim to bolttech Insurance.
8. The Registration Code is strictly for personal use only by the relevant Appointed Staff and is non-transferable.
9. Only one Appointed Staff can register for one Protection Plan with each Registration Code. Any person who subsequently attempts to make a claim with a Registration Code that has already been used by another person will not be able to make any claim under the Protection Plan. If the Registration 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. Registration Code will not be re-issued under any circumstances. None of HKTIA, HKT or bolttech Insurance shall be responsible for any accidental or unauthorised disclosure and use of the Registration Code by any unauthorised persons. None of HKTIA, HKT or bolttech Insurance will be liable or responsible for providing any compensation to any person in such circumstances.
10. The coverage of the Protection Plan shall commence on the effective date of the relevant Designated Service Plan subscribed, renewed or upgraded (as the case maybe), provided that the Registration is completed and accepted, and the completed Appointment Form is submitted to HKTIA within the prescribed time. The coverage period of Protection Plan is set out in the Confirmation Notice, subject to early termination upon the earliest occurrence of the following events:
  - (i) the Eligible SME Customer terminates the Designated Service Plan;
  - (ii) when the Eligible SME Customer ceases to be a customer of HKT;
  - (iii) when the Appointed Staff ceases to be a staff member of Eligible SME Customer;
  - (iv) any event of termination set out in the policy provision of the Protection Plan.
11. Unless otherwise specified, the Promotion and the 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.
12. Notice of any claim must be given to bolttech Insurance no later than 31 calendar 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 calendar days after the incident giving rise to such a claim.
13. 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 Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Protection Plans is provided by bolttech Insurance. Any information in respect of the Protection Plans given herein is subject to the respective policy provisions, the product brochure, and the related terms and conditions (“**Policy Documents**”) in respect 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. The information of the Protection Plans 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 Plans, please refer to relevant Policy Documents visit Club Care official website or call Customer Service Hotline of Club Care at 8209 0098 for more details.
3. HKT is a policyholder of the Protection Plans. HKT and all affiliated companies of such entity (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 Plans, the Promotion, any insurance related products or services, or otherwise. HKT and all affiliated companies of such entity (other than HKTIA) are not the supplier, distributor or provider of the Protection Plans, 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 enquiries in relation to any Protection Plan and this Promotion, please contact Customer Service Hotline of Club Care at 8209 0098 directly.
4. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Before application, an Appointed Staff should confirm that he/she understands the Protection Plan’s features and that it fits his/her need(s). Each Appointed Staff 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 Plans, please refer to relevant Policy Documents.
5. bolttech Insurance reserves the right to make the final right of approval and decision of all matters relating to the Protection Plans and takes full responsibility for all related coverage and claims matters. Any disputes over the terms of the Protection Plans 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 Plans) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance products. The Protection Plans are products and obligations of bolttech Insurance and not of HKTIA.
6. HKTIA / Club Care, HKT 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, HKT and bolttech Insurance shall be final and binding.

## HKT 合資格中小企客戶享免費「Club Care 全年旅遊保險計劃」推廣

### 條款及細則

1. 「HKT 合資格中小企客戶享免費『Club Care 全年旅遊保險計劃』」推廣（此「推廣」）由 Club Care 安排並直接提供。「Club Care 全年旅遊保險（個人計劃 A）」及「Club Care 全年旅遊保險（個人計劃 B）」（每個為「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」）營運的服務品牌。HKTIA 為香港保險業監管局（「IA」）註冊持牌保險代理（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. 此推廣有效期由 2025 年 7 月 15 日至 2026 年 3 月 31 日（包括首尾兩日）（「推廣期」）。
3. 此推廣僅適用於合資格的中小企客戶（「合資格中小企客戶」），其需符合「HKT X Club Care - 免費 Club Care 全年旅遊保險計劃（適用於合資格中小企客戶）」條款及細則（載於 <https://www.hkt-sme.com/tnc-clubcare-travel-insurance/>）中所列的所有條件，包括但不限於成功申請、續約及 / 或升級至 Hong Kong Telecommunications (HKT) Limited（「HKT」）指定的中小企
4. 計劃或增值服務（「指定服務計劃」），以及 HKT 所訂明的其他條款及細則。  
  
\*指定服務計劃由 HKT 提供，並受各指定服務計劃申請表所列明的相關條款及細則約束。
4. 每位合資格中小企客戶只可委任一位員工（「獲委任員工」）享用此推廣下的每個免費保障計劃，獲委任員工的條件如下：
  - (a) 獲委任員工必須：
    - (i) 於推廣期內簽訂及啟動的指定服務計劃、年齡介乎 18 至 70 歲的個人、持有有效香港特別行政區（「香港」）身份證並現居住於香港的合資格中小企客戶的員工；或
    - (ii) 於 2025 年 11 月 13 日至推廣期完結期間簽訂及啟動的指定服務計劃、年齡介乎 71 至 80 歲的個人、持有有效香港身份證及現居於香港的合資格中小企客戶的員工
  - (b) 合資格中小企客戶須依照 Club Care 於換領信（定義見下文）中所列明指示，於換領信（定義見下文）發出日期起計 14 個日曆日內完成獲委任員工的委任（「委任」）；及
  - (c) 獲委任員工須於登記期（定義見下文）內完成登記（「登記」）。

5. 合資格中小企客戶於啟動指定服務計劃後，將於指定服務計劃服務生效日期或啟動日起計 14 個工作天內收到由 HKT 發出的換領信（「換領信」）及委任表格（「委任表格」）。合資格中小企客戶須根據其申請、續約或升級的指定服務計劃類型（詳見相關條款及細則），於換領信發出日期起計 14 日曆日內（「登記期」），填妥並經電郵至 [sme.hktia@pccw.com](mailto:sme.hktia@pccw.com) 遞交委任表格至 HKTIA，以委任獲委任員工享用相關保障計劃。合資格中小企客戶須將委任表格副本、載有保障計劃登記碼（「登記碼」）及登記指示的換領信交予獲委任員工。
6. 獲委任員工須依照換領信上的指示，於 Club Care 指定登記網頁（「Club Care 網站」）完成相關保障計劃的登記（「登記」），並須於登記期內完成。獲委任員工成功於登記期內完成登記並收到由 Club Care 發出的短訊及 / 或電郵確認訊息（「確認訊息」）確認其接受登記後，方可成為並被視為保障計劃的受保人（「受保人」）。登記程序必須於香港境內完成。
7. 每個登記碼只可用於登記一個保障計劃一次。每位獲委任員工可使用不同登記碼登記多個保障計劃。根據相關保單文件（定義見下文），如獲委任員工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。受保人須參閱委任表格以了解向保特保險提出索償所需的文件。
8. 登記碼僅供相關獲委任員工個人使用，不可轉讓。
9. 每一個登記碼僅供一位獲委任員工登記此保障計劃。任何人都不能以已被他人使用過的登記碼進行此保障計劃的索償。如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。登記碼任何情況下皆不會補發。HKTIA、HKT 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登記碼引致的損失負責。HKTIA、HKT 或保特保險恕不會就該損失向任何人承擔賠償。
10. 保障計劃的保障期將於相關所申請、續約或升級(視情況而定) 的指定服務計劃的生效日起開始，前提是登記已完成並於指定時間內提交已填妥的委任表格予 HKTIA。確認信息會列出保障期，或因出現以下情況將提早終止：
  - (i) 合資格中小企客戶終止指定服務計劃；
  - (ii) 合資格中小企客戶不再為 HKT 的客戶；
  - (iii) 獲委任員工不再為合資格中小企客戶的員工；或
  - (iv) 在此保障計劃下之保單條款內所定下的終止事項。
11. 除特別注明外，此推廣及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。

12. 索償須於引致索償的任何事故發生後 31 日曆日內通知保特保險，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 日曆日內以書面方式發出有關通知予保特保險。
13. 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。

## 免責條款：

1. 本條款及細則並非保險單或保險合約。所有有關保障計劃的資訊均由保特保險提供。任何有關保障計劃的資訊均受相關保單條款、產品小冊子及相關條款與細則（「保單文件」）所約束。如本條款及細則與保單文件有任何不一致之處，概以保單文件為準。
2. 此條款及細則中，保障計劃的資料僅為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，請細閱其保單文件或瀏覽 Club Care 官方網站，或致電 Club Care 客戶服務熱線 8209 0098 查詢詳情。
3. HKT 為保障計劃的保單持有人。HKT 及其所有關聯公司（HKTIA 除外）並非保險公司、保險代理、保險經紀或保險中介，並沒有就保障計劃、此推廣及任何保險相關產品或服務有關之事宜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》）。HKT 及其所有關聯公司（HKTIA 除外）並非保障計劃、任何保險相關產品或服務或此推廣的供應商、代理商或提供者，不代表 Club Care/HKTIA 或保特保險，亦不前述事宜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，請直接聯絡 Club Care 客戶服務熱線 8209 0098。
4. 任何推廣優惠或宣傳資料均須與相關保單文件一併閱讀。獲委任員工在申請前應確認其了解保障計劃的特點，並確定該計劃符合其需要。獲委任員工不應僅根據任何不包含完整條款及細則的推廣優惠或宣傳資料申請相關保險產品。如欲了解保障計劃的完整條款、詳情、風險披露及不保事項，請參閱相關保單文件。
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、HKT 及保特保險保留隨時修改、暫停或終止此推廣及修訂有關條款及細則的權利而毋須事先通知。HKTIA/ Club Care、HKT 及保特保險保留最終決定權及具約束力。