

Club Care Selected Sales Channel – Complimentary Club Care Annual TravelCare Insurance Terms and Conditions

1. The promotion period is from 00:00 of 31 October 2024 to 23:59 of 30 September 2025 (HKT) (both dates inclusive) (“**Promotion Period**”). Under this Promotion, Eligible Customers who meet the Eligible Criteria under Clause 2 can register for a complimentary 12-month annual travel insurance as specified in Clause 4 below (the “**Travel Insurance Policy**”).
2. The Promotion is only applicable to customers who have fulfilled the following conditions within the Promotion Period (“**Eligible Customers**”) and have received a Club Care designated registration code (“**Registration Code**”) to register for the Travel Insurance Policy:
 - i. successfully applied for designated insurance plan(s) underwritten and provided by FWD Life Insurance Company (Bermuda) Limited (“**FWD Life**”) with a designated minimum premium amount (as specified in Clause 4 below) (“**Eligible Policy(ies)**”) via Club Care Wealth Management Team during the Promotion Period. The Eligible Policy must be approved and issued by FWD Life, so that the customer is the policyholder or insured person;
 - ii. the Eligible Policy must be approved, issued and remains in force and the cooling-off period must have expired at the date of registration of the Travel Insurance Policy;
 - iii. the policyholder has not applied for policy cancellation and/or premium refund before the date of registration of the Travel Insurance Policy
 - iv. the policyholder has paid the first premium payment under the Eligible Policy;
 - v. being an individual aged between 18 to 70;
 - vi. being a holder of valid Hong Kong Special Administrative Region (“**Hong Kong**”) Identity Card; and
 - vii. residing in Hong Kong
 (together, the “**Eligibility Criteria**”)
3. The Eligible Policies are underwritten and provided by FWD Life and distributed and arranged by Club Care. Travel Insurance Policy 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 agent for FWD Life and bolttech Insurance (collectively, “**Insurance Companies**”). HKTIA is the policyholder of Travel Insurance Policy.
4. Eligible Customers can register to enjoy a complimentary Travel Insurance Policy as set out below depending on the Eligible Policy applied for via Club Care Wealth Management Team. Details are as follows:

Eligible Policy applied for via Club Care Wealth Management Team	Minimum Annualized Premium (HKD)	Complimentary Travel Insurance Policy
<ul style="list-style-type: none"> • MaxFocus Legacy - Prem Discount • MaxFocus Legacy - PDA Campaign • Crisis USupporter • Crisis OneMaster • Life Gala • Wealth ICON Supreme III • vPrime Medical Plan (VHIS) • Crisis EasyGo – UprimeCover • Mind Strength • vFamily 	\$10,000	Annual TravelCare Insurance (Plan A)

5. This Promotion is not applicable to any policyholder renewing any existing Eligible Policy with FWD Life.

6. For the purposes of calculating the minimum annualized premium amount of an Eligible Policy, the amount does not include insurance levy to be collected by the Insurance Authority. For further information, please visit: <https://www.ia.org.hk/en/levy> or contact Club Care's Customer Service Hotline at 8209 0098.
7. After expiry of the Eligible Policy's cooling-off period, Club Care will send an SMS to the Eligible Customer at his/her mobile number registered with Club Care containing the Registration Code to register for the Travel Insurance Policy and registration instructions within 30 calendar days.
8. Each Eligible Customer should use the Registration Code and complete the registration for the Travel Insurance Policy via Club Care's designated webpage within 30 days from the issuance date of Registration Code (the "**Registration Period**") (the "**Registration**"). Eligible Customer shall only become and be considered an insured person of the Travel Insurance Policy after he/she satisfies all of the Eligibility Criteria, successfully completes the Registration and receives a SMS and/or email confirmation from Club Care showing that the Registration for the Travel Insurance Policy has been accepted ("**Confirmation Notice**"). The Registration process must be completed in the Hong Kong Special Administrative Region.

Unused Registration Codes will become invalid after expiry of the Registration Period. Each Registration Code can be used to register for this Travel Insurance Policy once only. Each Eligible Customer can register for more than one Travel Insurance Policy with different Registration Codes.

Subject to the Policy Documents (as defined below), if the Eligible Customer 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.

9. The coverage of the Travel Insurance Policy shall commence on the commencement date of the relevant Eligible Policy. The coverage period of Travel Insurance Policy is set out in the Confirmation Notice, subject to early termination upon the earliest occurrence of the following events:
 - i. the Eligible Customer terminates the Eligible Policy; or
 - ii. any event of termination set out in the policy provision of the Travel Insurance Policy.
10. Unless otherwise stated, the Promotion and Registration Code cannot be used in conjunction with any other promotion, discount or offers and are non-transferable, cannot be refunded, redeemed, resold or exchanged for cash, cash equivalents or other products under any circumstances.
11. Notice of any claim of Travel Insurance Policy 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. The Registration Code is only for the relevant policyholder or insured person of the Eligible Policy and is non-transferable. If the Registration Code is lost, leaked, inaccurate, unidentifiable or damaged by any reason, Club Care will not be liable in any way if the customer shall suffer any loss as result. Registration Code will not be re-issued in any circumstance. Only one person can register for the Travel Insurance Policy with each Registration Code within the Registration Period. 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 Travel Insurance Policy. None of HKTIA nor the Insurance Companies shall be responsible for any accidental or unauthorised disclosure and use of the Registration Code by any unauthorised persons. None of HKTIA and/or the Insurance Companies will be liable or responsible for providing any compensation to any person in such circumstances.

13. HKTIA acts as an appointed licensed insurance agent to arrange for the insurance product and provide related services. For any enquires in relation to the insurance product, please contact Customer Service Hotline of Club Care at 8209 0098 directly.
14. The Eligible Policies are underwritten and provided by FWD Life and is distributed and arranged by Club Care. Travel Insurance Policy 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 IA (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agent for FWD Life and bolttech Insurance to arrange for the insurance product and provide related services. HKTIA is the policyholder of Travel Insurance Policy.
15. FWD Life's Eligible Policy and Travel Insurance Policy (collectively, "**Insurance Product**") are subject to relevant terms and conditions and Policy Provisions (as defined below) ("**Policy Documents**").
16. These Terms and Conditions are not an insurance policy or a contract of insurance. Any information in respect of the FWD Life's Eligible Policy and Travel Insurance Policy (collectively, "**Insurance Products**") given herein is subject to the relevant policy provisions of and the related terms and conditions ("**Policy Provisions**"). All information in respect of the FWD Life's Eligible Policies is provided by FWD Life. All information in respect of the Travel Insurance Policy is provided by bolttech Insurance.

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 provisions of the Insurance Product, the policy provisions of the relevant Insurance Product will prevail. The relevant Insurance Company reserves the final decision on the approval of the claims of the relevant Insurance Product.

17. The information of the Insurance Products 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 Insurance Products, 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.
18. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Before application, please confirm you understand the Insurance Product's features and that it fits your need(s). Customers should not apply for the relevant Insurance Products solely on the basis of any promotional offer(s) or material(s) which do not contain the full terms and conditions of the Insurance Products.

FWD Life reserves the right to make the final decision in approving any applications for the FWD Life's Eligible Policy(ies) and any disputes that may arise from such applications. bolttech Insurance reserves the right to make the final decision in approving any claim applications for the Travel Insurance Policy and any disputes that may arise from such applications.

19. Any disputes over the terms of the Insurance Products shall be resolved directly between the insured person and the relevant Insurance Company. HKTIA's role is limited to distributing and arranging certain insurance policies of the Insurance Companies (including the abovementioned Insurance Products and the Travel Insurance Policy which HKTIA is the policyholder) and HKTIA shall not be responsible for any matters in relation to the provision of such Insurance Products. The Insurance Products are products and obligations of the relevant Insurance Company and not of HKTIA.

20. If the Eligible Customer provides wrong information; or is or might have been in breach of any relevant terms and conditions of HKTIA and/or the Insurance Companies; or any acts or omissions by the Eligible Customer are fraudulent, material non-disclosure or dishonest or constitutes an abuse of the Promotion, without prejudice to any other rights and remedies available to HKTIA and/or the Insurance Companies under all relevant terms and conditions of HKTIA and/or the Insurance Companies or otherwise, HKTIA and/or the Insurance Companies shall be entitled to cancel, withdraw, deduct, claw-back or forfeit any other privileges which the Eligible Customer are entitled to or supposed to be entitled to (in whole or in part), withdraw such Eligible Customer's eligibility for the Promotion forthwith and/or take any other actions which HKTIA and/or the Insurance Companies considers to be appropriate, without prior notice.
21. HKTIA and/or the Insurance Companies reserves the right to vary or cancel this Promotion and/or amend these Terms and Conditions at any time without notice. HKTIA and/or the Insurance Companies' decisions shall be final and binding.
22. In the event of any inconsistencies between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Club Care 指定銷售團隊 - 免費 Club Care 「全年旅遊保險」推廣 條款及細則

1. 推廣期由 2024 年 10 月 31 日 00:00 至 2025 年 9 月 30 日 23:59 止 (以香港時間為準) (包括首尾兩天) (「**推廣期**」)。此推廣下，合資格客戶符合條款 2 的合資格條件可登記一個條款 4 列明的免費 12 個月全年旅遊保險 (此「**旅遊保險計劃**」)。
2. 此推廣只限於推廣期內符合以下條件的客戶 (「**合資格客戶**」)，並收到由 Club Care 發出登記的旅遊保險計劃指定登記碼 (「**登記碼**」)：
 - i. 於推廣期內透過 Club Care 財富管理團隊成功投保指定最低保額的指定富衛人壽保險(百慕達)有限公司 (「**富衛人壽**」) 保險計劃 (於條款 4 中列明) (「**合資格保單**」)。合資格保單必須獲富衛人壽成功批核及簽發，客戶因而成為該合資格保單的投保人或受保人；
 - ii. 合資格保單必須於旅遊保險計劃登記當日已獲批核、簽發並仍然生效及已過冷靜期；
 - iii. 保單持有人並沒有在旅遊保險計劃登記日之前申請取消保單及/或退還保費；
 - iv. 保單持有人已支付合資格保單的第一期保費；
 - v. 年齡須為 18 至 70 歲；
 - vi. 持有有效香港特別行政區 (「**香港**」) 身份證；及
 - vii. 現居於香港
 (合稱「**合資格條件**」)
3. 合資格保單由富衛人壽承保及提供，並由 Club Care 代理及安排。旅遊保險計劃由保特保險(香港)有限公司 (「**保特保險**」) 承保及提供，並由 Club Care 代理及安排。此推廣優惠由 Club Care 直接為你安排及提供。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)，亦獲富衛人壽及保特保險 (合稱「**保險公司**」) 之委任為持牌保險代理機構。HKTIA 亦是旅遊保險計劃的保單持有人。
4. 合資格客戶可根據透過 Club Care 財富管理團隊所投保的合資格保單，依照下列情況登記以享有免費旅遊保險計劃。詳情如下：

透過 Club Care 財富管理團隊所投保的合資格保單	全年最低保費 (港幣)	免費旅遊保險計劃
<ul style="list-style-type: none"> • MaxFocus Legacy - Prem Discount • MaxFocus Legacy - PDA Campaign • Crisis USupporter • Crisis OneMaster • Life Gala • Wealth ICON Supreme III • vPrime Medical Plan (VHIS) • Crisis EasyGo – UprimeCover • Mind Strength • vFamily 	\$10,000	全年旅遊保險 (計劃 A)

5. 此推廣不適用於與富衛人壽續保現有合資格保單的保單持有人。
6. 用於計算合資格保單的保費金額尚未包括保險業監管局收取的保費徵費。有關保費徵費資料，可瀏覽 <https://www.ia.org.hk/tc/levy> 或致電 Club Care 客戶服務熱線 8209 0098。
7. 合資格保單的冷靜期完結後，Club Care 會在 30 日內以短訊向合資格客戶所登記的手機號碼發出此旅遊保險計劃的登記碼及登記安排。
8. 每位合資格客戶在登記碼派發後 30 日內（「**登記期**」）前往 Club Care 指定網頁登記此旅遊保險計劃（「**登記**」）。合資格客戶只會在符合所有合資格條件、完成登記及獲 Club Care 發出確認短訊/或電郵（「**確認信息**」）後會成為並被視作此旅遊保險計劃的受保人。登記程序必須於香港特別行政區內完成。

未使用的登記碼將於登記期後失效。每個登記碼只可使用一次，並只適用於登記此旅遊保險計劃一次。每名合資格客戶可用不同登記碼登記多於一個旅遊保險計劃。

受制於保單文件（定義見下文），如合資格客戶就同一意外受保多於一份由保特保險簽發的旅行保險單，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。

9. 當完成登記，此旅遊保險計劃會於相關合資格保單的開始日起提供保障，確認信息會列出保障期，或因出現以下情況將提早終止
 - i. 合資格客戶終止合資格保單；或
 - ii. 在此旅遊保險計劃下之保單條款內所定下的終止事項。
10. 除特別注明外，此推廣及登記碼在任何情況下均不可與任何其他推廣、折扣或優惠同時使用，且不可轉讓、退款、兌換、轉售、換取現金、現金等價物或其他產品。
11. 任何旅遊保險計劃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. 登記碼只適用於相關合資格保單投保人或受保人，不能轉讓至其他人士。如登記碼因任何原因遺失、泄露、不準確、無法識別或損毀，Club Care 恕不會就所引致的損失向客人承擔賠償。任何情況皆不會補發登記碼。每一個登記碼僅供一人於登記期內登記此旅遊保險計劃。任何人都不能以已被他人使用過的登記碼進行此旅遊保險計劃的索償。HKTIA 及 /或保險公司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 及 /或保險公司恕不會就該損失向任何人承擔賠償。
13. HKTIA 作為保險中介人安排保險產品及提供相關服務，有關保險產品之查詢，請致電 Club Care 客戶服務熱線 8209 0098。
14. 合資格保單由富衛人壽承保及提供，並由 Club Care 代理及安排。旅遊保險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），亦獲富衛人壽及保特保險之委任為持牌保險代理機構安排保險產品及提供相關服務。HKTIA 亦是旅遊保險計劃的保單持有人。

15. 富衛人壽的合資格保單及旅遊保險計劃（合稱「**保險產品**」）受相關條款及細則及保單條款(定義見下文)(合稱「**保單文件**」)所約束。
16. 此條款及細則不是保單或保險合約。上文所列之相關資料受相關保單條款及相關條款及細則（「**保單文件**」）約束。有關富衛人壽合資格保單的所有資訊均由富衛人壽提供。有關旅遊保險計劃的所有資訊均由保特保險提供。以上資料只供參考，並不包含保險計劃的全部條款和細則。條款及細則與保單文件若有歧義，一切以有關保單文件為準。有關保險產品的條款及細則、詳情及不承保事項，請參閱保險產品之保單條款。有關保險公司對相關保險產品的賠償保留最終決定權。
17. 此推廣條款及細則中的保障計劃資料僅提供保險產品的條款及細則大綱，並不包含有關保險產品的全部條款及細則。此推廣條款及細則並非任何保險計劃的要約。有關保險產品的完整條款及細則、詳細資料、主要風險及不保項目，請細閱其保單文件、瀏覽 Club Care 官方網站或致電 Club Care 客戶服務熱線 8209 0098。
18. 任何優惠或宣傳材料應與相關保單文件同時參閱。投保前，請確定您已明白保險產品的特點，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，而上述資料不包括保險產品的完整條款及細則。
19. 富衛人壽指定保險計劃之任何申請批核及由該申請及此指定保險計劃可能產生之任何爭議，富衛人壽保留最終決定權。此旅遊保險計劃之任何理賠申請及此旅遊保險計劃可能產生之任何爭議，保特保險保留最終決定權。有關保險產品條款的任何爭議，將由受保人與相關保險公司直接議決。HKTIA 之角色只限於代理及安排保險公司的某些保險產品（包括上文提及的所有保險產品以及 HKTIA 作為保單持有人的旅遊保險計劃），而 HKTIA 對有關保險產品提供的任何事項概不承擔任何責任。該保險產品為相關保險公司之產品和責任，而非 HKTIA。
20. 如合資格客戶提供錯誤資料，或違反或可能已違反任何 HKTIA 及/或保險公司的相關條款及細則，或合資格客戶的任何行為或不作為是欺詐或不誠實或構成濫用本推廣，HKTIA 及/或保險公司有權在不損害在 HKTIA 及/或保險公司的所有相關條款及細則下或 HKTIA 及/或保險公司可享有的任何其他權利和補救的情況下，立即撤回合資格客戶本應享有的、已登記的、或將會登記以享有的推廣及其他優惠（全部或部分），合資格客戶參與本推廣的資格亦可能被即時取消，HKTIA 及/或保險公司並有權採取其認為適當的任何其他行動，恕不另行通知。
21. HKTIA 及/或保險公司保留隨時修改、暫停或取消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 及/或保險公司保留最終決定權及具約束力。
22. 若此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。