

“EasyShare Travel Plus Insurance Package” Product Terms and Conditions

1. EasyShare Travel Plus Insurance Package is a 24-month travel insurance service (“Package”), the customer can use the Package to redeem the EasyShare Travel Plus Insurance (“Travel Insurance”) for a specific number of days (subject to the number of days purchased under the Package) within 24 months from the date of Package purchased (“Effective Period”).
2. Customers must use the Package within Effective Period. The Travel Insurance under the Package is underwritten and provided by MSIG Insurance (Hong Kong) Limited (“MSIG”), and is distributed and arranged by Club Care as the insurance agent of MSIG. Club Care is a service brand operated by HKT Financial Services (IA) Limited (“HKTIA”). HKTIA, being registered licensed insurance agency under the Insurance Authority of Hong Kong (“IA”) (Licensed Insurance Agency License No.: FA2474), also acts as an appointed licensed insurance agent for MSIG.
3. Upon purchase of the Package, customers will receive a SMS and an email confirmation from Club Care. Please follow the instructions to activate the Package and select a primary insured person (“Primary Traveler”). Before travelling, customers are required to register each of their trips and provide the personal details of each accompanying traveler in order to enjoy the Package.
4. The Package is only applicable to individual customers aged 18 years and holds a valid Hong Kong identity card (the “Customer”).
5. HKTIA will receive commissions from MSIG for acting as an appointed licensed insurance agency for MSIG in connection with the Package.
6. You must activate the Package and select a Primary Traveler in order to enjoy the Package through the designated online platform within 30 days from the Package purchased date. The Package cannot be returned or refund upon successful purchase, regardless of whether Package has been activated or not.
7. The Primary Traveler cannot be changed during the Effective Period.
8. The number of days covered by travel insurance included in the Package can only be redeemed during the Effective Period. Each redemption must include the Primary Traveler in each trip when using the Package. Upon expiration of the Effective Period, any unused balance of travel insurance days will be forfeited and no compensation will be provided.
9. Before travelling, you must register the trip and provide all traveler(s)’ information as stipulated in the designated online platform in order to enjoy the Travel Insurance for that particular trip. You must indicate the first and last dates of the Travel Insurance coverage period, based on the local Hong Kong date and time. Your departure from Hong Kong should be on the first day of the Travel Insurance coverage period. No subsequent change of the Travel Insurance coverage period is allowed. If the remaining balance of travel insurance days is not enough to cover the whole trip, you may purchase an additional travel insurance coverage according to the premium offered at that time.
10. By purchasing this Package, you agree that Club Care/HKTIA will act as your insurance agent to arrange for the Travel Insurance and provide related after sales service in relation to the activation and redemption of the Package only.
11. These promotion Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Travel Insurance is provided by MSIG. Any information in respect of the Travel Insurance given herein is subject to the policy provisions of the Travel Insurance, the benefit coverages, and the related terms and conditions (the “Policy Documents”). In the event of any inconsistencies between these promotion Terms and Conditions and the Policy Documents,

the Policy Documents will prevail. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). The above does not contain the full terms and conditions of the relevant Travel Insurance. For full terms and conditions, details and risk disclosures and exclusions of the Travel Insurance, please refer to relevant Policy Documents or call Club Care Customer Service Hotline 8209 0098 for more details.

12. Club Care/HKTIA and MSIG reserve the right to amend, suspend or terminate this Package and/or Travel Insurance and to amend the relevant terms and conditions at their sole discretion at any time without prior notice. In the event of any disputes, the decision of Club Care/HKTIA and MSIG shall be final and conclusive.
13. MSIG reserves the right to make the final decision in approving any applications for the Travel Insurance provided under the Package and any disputes that may arise from such applications. Any disputes over the terms of the Travel Insurance shall be resolved directly between the insured person and MSIG. Club Care/ HKTIA's role is limited to distributing and arranging certain insurance policies of MSIG (including the Travel Insurance) and Club Care/ HKTIA shall not be responsible for any matters in relation to the provision of such insurance products (including the Travel Insurance). The Travel Insurance is a product and obligations of MSIG and not of Club Care/ HKTIA.
14. In the event of any discrepancies between the Chinese and English versions of these terms and conditions, the English version shall prevail.