

## Complimentary “Club Care Home Protection” Promotion

(For selected customers and/or members of Hong Kong Telecommunications (HKT) Limited only)

### Terms and Conditions:

1. The Complimentary “Club Care Home Protection” (the “**Promotion**”) is arranged and brought to you directly by Club Care. “Club Care Home Contents, Emergency Assistance and Helper Protection Plus” protection plan (“**Protection Plan**”) is underwritten and provided by MSIG Insurance (Hong Kong) Limited (“**MSIG**”) 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 MSIG to arrange for the Protection Plan and provide related services.
2. The promotion period starts from 00:00 of 4 March 2026 to 23:59 of 16 April 2026 (HKT) (both dates inclusive) (“**Promotion Period**”).
3. Complimentary coverage of the relevant Protection Plan under the Promotion is only applicable to selected customers and/or members of Hong Kong Telecommunications (HKT) Limited (“**HKT**”) who have received a Club Care designated redemption code for the relevant Protection Plan (“**Redemption Code**”) and satisfy the following conditions (“**Eligible Customers**”):
  - (i) subscribe to or renew and activate designated service plan or program or designated value-added service or program\* (the “**Designated Service Plan**”), as designated by HKT as a condition for enjoying complimentary coverage under the relevant Protection Plan, during the Promotion Period;
  - (ii) being an individual aged 18 or above;
  - (iii) being a holder of valid Hong Kong Special Administrative Region (“**Hong Kong**”) Identity Card; and
  - (iv) residing in Hong Kong with a valid residential address, that satisfies the requirements under the terms and conditions of the policy provisions (“**Home Address**”)

(together, the “**Eligibility Criteria**”).

\*Terms and conditions apply on the relevant Designated Service Plan. Please refer to the relevant Designated Service Plan terms and conditions and promotional terms and conditions of HKT in respect of the relevant service.

After the Designated Service Plan is activated, Eligible Customers will be issued a confirmation SMS (the “**Confirmation**”) from respective Service Provider (as defined below) of Designated Service Plan within 5 days 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 (the “**Redemption**”).

4. Eligible Customer shall only become and be considered as an insured person of the relevant Protection Plan (the “**Insured Person**”) after he/she satisfies all Eligibility Criteria and has been issued with a Redemption Code. Eligible Customer can use the Redemption Code to validate his/her eligibility of the relevant Protection Plan for claim application. The Home Address shown on the service bill or statement of Designated Service Plan (“**Address Proof**”), which should be the installation address of Designated Service Plan and is issued by the respective service provider

(“**Service Provider**”) to the Insurer Person, shall be considered as the Insured Person’s Home Address of the relevant Protection Plan (“**Insured Person’s Home Address**”). The Insured Person shall ensure the Address Proof is up-to-date and issued by Service Provider within 30 days prior to or from the date on which a cause for a claim by the Insured Person under the relevant Protection Plan accrues. The Insured Person will be required to show the Redemption Code and Address Proof when making a claim to MSIG under the relevant Protection Plan, in addition to any other documents, subject conditions and/or requirements under the Policy Documents (as defined below) and any other relevant terms and conditions.

5. Each Redemption Code can be used by one Eligible Customer for one Home Address only. Each Eligible Customer can receive more than one Redemption Code based on the Designated Service Plan(s) subscribed. Each Insured Person’s Home Address can be covered by more than one Protection Plan. The Redemption Code is only for the relevant Eligible Customer and is non-transferable.
6. 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 relevant 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. The Redemption Code will not be re-issued under any circumstances. None of HKTIA, HKT or MSIG shall be responsible for any accidental or unauthorised disclosure and use of the Redemption Code by any unauthorised persons. None of HKTIA, HKT or MSIG will be liable or responsible for providing any compensation to any person in such circumstances.
7. The coverage period of the relevant Protection Plan shall commence on the issuance date of the Redemption Code, and is set out in the designated App of Service Provider, subject to early termination upon the earliest occurrence of the following events:
  - (i) the Insured Person terminates the Designated Service Plan;
  - (ii) when the Insured Person ceases to be a customer of HKT;
  - (iii) the death of the Insured Person; or
  - (iv) any event of termination set out in the policy provision of the relevant Protection Plan, (the “**Insured Period**”).
8. 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.
9. Notice of any claim by the Insured Person must be given in written to MSIG as soon as possible and no later than 30 calendar days from the date on which a cause for a claim under the relevant Protection Plan accrues.
10. In case of any discrepancies between the Chinese and English versions of these Promotion Terms and Conditions, the English version shall prevail.

## Disclaimer:

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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 MSIG to distribute and arrange insurance products and services.

2. 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 MSIG. The Protection Plan is subject to related terms and conditions and respective policy provisions, the 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. In the event of any inconsistencies between these Terms and Conditions and the Policy Documents, the Policy Documents will prevail.
3. The information on the 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 8209 0098 for more details.
4. HKT is the policyholders of the Protection Plan. HKT 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. HKT 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 MSIG, 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 the Protection Plan and the Promotion, please contact Customer Service Hotline of Club Care at 8209 0098 directly.
5. MSIG 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, and takes full responsibility for all related coverage and claim matters. Any disputes over the terms of this insurance plan shall be resolved directly between the insured person and MSIG. HKTIA’s role is limited to distributing and arranging certain insurance policies of MSIG (including the Protection Plan) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance products (including the Protection Plan). The Protection Plan is products and obligations of MSIG and not of HKTIA.
6. HKTIA / Club Care, HKT and MSIG 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 MSIG shall be final and binding.

## 免費「Club Care家居保障」推廣

(僅適用於Hong Kong Telecommunications (HKT) Limited之指定客戶及/或會員)

### 條款及細則:

1. 免費「Club Care 家居保障」(此「推廣」)由 Club Care 直接為你安排及提供。「Club Care 家居物品、緊急支援及家傭尊尚保障」(「保障計劃」)由三井住友海上火災保險(香港)有限公司(「MSIG」)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MSIG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 2026 年 3 月 4 日 00:00 至 2026 年 4 月 16 日 23:59 止(以香港時間為準)(包括首尾兩天)(「推廣期」)。
3. 在此推廣中的保障計劃的免費保障只適用於 Hong Kong Telecommunications (HKT) Limited (「HKT」)之指定客戶及/或會員,並收到相關保障計劃的 Club Care 指定兌換號碼(「兌換號碼」)及須符合以下條件(「合資格客戶」):
  - (i) 於推廣期內簽訂或續約及啓動 HKT 的指定服務計劃或增值服務\*(「指定服務計劃」)為享有相關保障計劃免費保障之條件;
  - (ii) 個人客戶而年齡必須為 18 歲或以上;
  - (iii) 持有有效香港特別行政區(「香港」)身份證;及
  - (iv) 現居於香港的有效並符合保單條款中條款及細則之條件的住宅地址(「住宅地址」)

(合稱「合資格條件」)

\*相關指定服務計劃受條款及細則約束,請參閱HKT的相關指定服務計劃的條款及細則及推廣條款及細則。

指定服務計劃啓動後,合資格客戶會於5日內獲指定服務計劃的服務供應商(定義見下文)發出一個確認短訊(「確認」)。合資格客戶可於指定服務計劃的承諾期內,登入服務供應商指定的手機應用程式索取相關保障計劃的兌換號碼(「兌換」)。

4. 合資格客戶只會在符合所有合資格條件及獲發兌換號碼後成為並被視作相關保障計劃的受保人(此「受保人」)。申請索償時,合資格客戶可用此兌換號碼用作核實相關保障計劃的資格。由相關服務供應商向受保人發出的指定服務計劃帳單或結單上(「地址證明」)列明之住宅地址須為指定服務計劃之安裝地址,會被視作相關保障計劃的受保人住宅地址(「受保人住宅地址」)。受保人需確保地址證明是最新及在相關保障計劃索償發生前或後 30 天內由服務供應商向受保人發出。受保人就相關

保障計劃向MSIG索償時需出示兌換號碼、地址證明及其他文件，受保單文件（定義見下文）及其他相關條件細則之條件及/或要求約束。

5. 每個兌換號碼僅適用於一名合資格客戶的一個住宅地址。每名合資格客戶可能根據其所簽訂的指定服務計劃數目而收到超過一個兌換號碼。每個受保人的住宅地址亦可受保超過一份保障計劃。兌換號碼僅限相關合資格客戶使用，不可轉讓。
6. 任何人都不能以已被他人使用過的兌換號碼進行相關保障計劃的索償。如兌換號碼因任何原因遺失、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。兌換號碼任何情況下皆不會補發。HKTIA、HKT或MSIG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號碼引致的損失負責。HKTIA、HKT或MSIG恕不會就該損失向任何人承擔賠償。
7. 相關保障計劃會於兌換號碼發出日起開始提供保障，服務供應商的指定手機應用程式會列出保障期，或因出現以下情況而提早終止：
  - (i) 受保人終止指定服務計劃；
  - (ii) 當受保人不再是HKT之客戶；
  - (iii) 受保人死亡；或
  - (iv) 在相關保障計劃下之保單條款內所定下的終止事項。（「受保期」）
8. 除特別注明外，此推廣及兌換號碼不可與其他折扣、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。
9. 如已確實發生或可能發生索償事件，受保人必須儘快並根據相關保障計劃提出索償理由之日起 30 天內以書面通知MSIG。
10. 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. 此推廣由Club Care直接為你安排及提供。此保障計劃由MSIG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MSIG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。
2. 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MSIG提供。此保障計劃受相關條款及細則、保單條款及產品小冊子（「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。

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3. 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。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 8209 0098。
4. HKT 是此保障計劃的保單持有人。HKT 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》）。HKT 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 MSIG，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。
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，MSIG 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 MSIG 直接議決。HKTIA 之角色只限於代理及安排 MSIG 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 MSIG 之產品和責任，而非 HKTIA。
6. HKTIA/ Club Care、HKT 及 MSIG 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、HKT 及 MSIG 保留最終決定權及具約束力。