

Complimentary "Club Care Home Protection" Promotion

(For selected customers and/ or members of HKTIA and its affiliated companies (including but not limited to CSL Mobile Limited and Hong Kong Telecommunications (HKT) Limited) only)

Frequently Asked Questions	Answer
1. What are the contact points for enquiries?	<p>For enquiries about the CSL/HKT designated service plan, redemption code, confirmation SMS, please contact the service provider of relevant designated service plan.</p> <p>For enquiries about insurance promotion, insurance plan, claims procedures and any insurance-related products or services, please contact Club Care Customer Service.</p> <p>Club Care Customer Service Hotline: +852 8209 0098 Service Hour: 9:00 am - 6:00 pm Monday - Friday (Except Public Holidays)</p>
2. Which home protection plan should I redeem?	<p>There are TWO types of home protection plans under this Promotion- "Home Contents, Emergency Assistance and Helper Protection Plus" and "Home Contents And Emergency Assistance Protection Plus" (each a "Protection Plan"). The Protection Plan you enjoy depends on the Designated Service Plan (as defined below) subscribed and would be set out in the designated App of respective service provider.</p>
3. Who is eligible for Protection Plan and how long is the coverage period?	<p>This Protection Plan is only applicable to selected customers and/ or members of HKTIA and its affiliated companies (including but not limited to CSL Mobile Limited and Hong Kong Telecommunications (HKT) Limited) who have received a Club Care designated redemption code for the Protection Plan ("Redemption Code") and satisfy the following conditions ("Eligible Customers"):</p> <ol style="list-style-type: none"> 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 HKTIA, or HKTIA' s relevant affiliated company(s) as a condition for enjoying the complimentary Protection Plan, during the Promotion Period; being an individual aged 18 or above;

	<p>c. being a holder of valid Hong Kong Special Administrative Region ("Hong Kong") Identity Card; and</p> <p>d. residing in Hong Kong with a valid residential address, that satisfies the requirements under the terms and conditions of the policy provisions ("Home Address")</p> <p>(together, the "Eligibility Criteria").</p> <p>*Terms and conditions apply on the relevant Designated Service Plan. Please refer to the relevant terms and conditions of HKTIA' s relevant affiliated company(s) in respect of the relevant service.</p> <p>Eligible Customers will be issued a confirmation SMS (the "Confirmation") from respective service provider ("Service Provider") of Designated Service Plan 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").</p> <p>Eligible Customer shall only become and be considered as an insured person of the 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 this Protection Plan for claim application.</p> <p>The coverage period of 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 occurrence of any termination events as set out in the Complimentary Club Care Home Protection Terms and Conditions and Policy Documents. See FAQ 4</p>
4. What is the coverage of this Protection Plan?	Please refer to the policy provisions, the product brochure and the related terms and conditions (the "Policy Documents") and the summary of coverage table.
5. Will the early termination of the Designated Service Plan affect the coverage period of the corresponding Protection Plan?	<p>Yes. The Protection Plan will be terminated upon the earliest occurrence of the following events:</p> <ul style="list-style-type: none"> (i) the Insured Person terminates the Designated Service Plan; (ii) when the Insured Person ceases to be a customer of HKTIA' s affiliated companies; (iii) the death of the Insured Person; or (iv) any event of termination set out in the policy provisions of the

	Protection Plan.
6. Can Insured Person continue to enjoy this Protection Plan if he/she moves to a new home?	Yes. The new home address of the Insured Person will become the insured person' s home address (" Insured Person' s Home Address ") under the Protection Plan, given that the new home has fulfilled the conditions of policy provisions of the Protection Plan and the Insured Person has successfully instructed Service Provider to update the address on the service bill (either paper or electronic) or statement of the Designated Service Plan (" Address Proof ").
7. Insured Person has an existing home insurance plan. Can he/she transfer this Protection Plan to someone else?	No. The Protection Plan is only applicable to the corresponding Eligible Customer. The entitlement of this Protection Plan and Redemption Code cannot be transferred nor shared with any other person(s).
8. If Insured Person lives in a rented flat, is it covered by Protection Plan?	Yes. The rented flat lived by the Insured Person will become the Insured Person' s Home Address under the Protection Plan, given that the rented flat has fulfilled the conditions of Policy Provisions of the Protection Plan and Insured Person instructed Service Provider to update the Address Proof.
9. What are the conditions of an Insured Person' s home under this Protection Plan?	It should fulfill the following conditions: <ul style="list-style-type: none"> i. must be a private dwelling, house, apartment or flat solely for domestic use, being constructed of bricks, stone and concrete, roofed with concrete, and is aged 50 years or below; ii. must not be a sub-divided flat, sub-let flat, a houseboat nor mobile home; and iii. must not contain illegal structures or unauthorized building works. You should refer to the Policy Documents for details. In the case of any inconsistency between these FAQs and the Policy Documents, the Policy Documents shall prevail.
10. How to make a claim?	<p>When a claim occurs or is likely to occur, Insured Person must advise MSIG in writing as soon as possible and within 30 days from the date on which a cause for a claim by the Insured Person under this Protection Plan accrues. Insured Person can submit a claim form together with the following information/document on MSIG's website https://forms.msig.com.hk/Forms/ClaimProperty:</p> <ul style="list-style-type: none"> i. Policy No.; ii. Screen shot of Redemption Code on designated App for validation; iii. Address Proof (issued within 30 days prior to or from the date on which a cause for a claim by the Insured Person under this Protection Plan accrues.) containing the Insured Person' s Home Address; and

	<p>iv. Any other documents or information requested by MSIG.</p> <p>You may also contact Club Care on +852 8209 0098 during Monday - Friday (Except Public Holidays) 9:00 am - 6:00 pm for any enquiries or refer to the MSIG Claim Procedure https://www.hktia.com.hk/doc/pdf/HCEAP_CLAIMS_EN_ONL.pdf.</p>
11. What if Eligible Customer has more than one Designated Service Plan at the same time?	<p>If you subscribed for more than one Designated Service Plan during the promotion period and satisfy all the conditions set out in the Promotion Terms and Conditions, you will receive confirmation SMS messages from Service Provider(s). You can log in to the designated App(s) to view the Redemption Codes according to the instructions set out in the SMS messages.</p> <p>Each Redemption Code can be used by one Eligible Customer for one Home Address only. If you have multiple Redemption Codes, you would entitle to multiple Protection Plans which allow you to cover either one Home Address or different Home Addresses, provided that the home address satisfies all the conditions in the Policy Documents to be eligible for coverage.</p> <p>When you submit a claim to MSIG, please provide all your valid Redemption Codes associated with Home Address where the claim arises and MSIG will advise on the amount of compensation. The amount of compensation for the same accident which occurred at the same Home Address is subject to specific terms and conditions and may not simply be cumulated due to multiple coverages. For further questions, please reach out to MSIG directly.</p>
12. Does the household contents protection cover my mobile phone, computer and mobile device?	Yes, the household contents protection covers accidental damage to mobile phones, tablets, and laptops. For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.
13. Will damage caused by typhoons or rainstorms be covered?	Yes, accidental damage caused by typhoons or rainstorms is covered under the household contents protection. For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.
14. Will damage caused by burst pipes be covered?	Yes, accidental damage caused by burst pipes is covered under the household contents protection. The repair cost of the damaged pipes will be compensated up to the annual maximum limit of the policy under Home Assistance benefit. For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.

15. Will valuables in home also be protected?	Yes, accidental loss or damage of valuables such as jewelry, watches, and photographic equipment while in Insured Person' s Home are covered under the household contents protection. For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.
16. If I need to purchase home fire insurance for the purpose of home mortgage, is this Protection Plan applicable?	Not applicable. This Protection Plan is not a Fire insurance.
17. Will the home be covered during renovation?	Coverage is not available during home renovation.
18. For the coverage of furniture, computers, and valuable items, is it necessary to keep receipts as proof?	Yes, it is advisable to keep receipts as a proof for the coverage of furniture, computers, and valuable items in order to speed up the claim process.
19. Will damage to home property or windows caused by fallen trees or flying objects due to a typhoon be covered?	Yes, accidental damage to household contents caused by typhoon is covered under the household contents protection but no coverage is available for windows (unless the windows has been replaced). For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.
20. Will improvement works for water seepage on exterior walls caused by a typhoon be covered? If so, what is the coverage amount?	No, this Protection Plan covers accidental loss or damage to household contents but no coverage is available for exterior walls. For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.
21. Is a village house that has applied to the government for an unauthorized building safety inspection covered?	Not applicable. This Protection Plan covers accidental loss or damage to household contents but no coverage is available for building structure.
22. If my residence is over 50 years old, is it not covered?	Coverable Home must: (i) be the private dwelling, house, apartment or flat solely for domestic use, being constructed of bricks, stone and concrete, roofed with concrete, and is aged 50 years or below; (ii) not be a sub-divided flat, sub-let flat, a houseboat nor mobile home; and (iii) not contain illegal structures or unauthorized building works.
23. Do insured family	Yes, insured family members are required to provide the Address

members need to have proof of address?	Proof upon claims.
24. How is inherent defect or poor workmanship or material or design defect determined?	Inherent defect or poor workmanship or material or design defect is determined based on the proof of claims provided by insured person.
25. Will accidents caused by electrical appliances purchased outside Hong Kong be covered?	Yes, accidents caused by electrical appliances purchased outside Hong Kong will be covered.
Below FAQs are only applicable to Home Contents, Emergency Assistance and Helper Protection Plus" :	
26. What are the coverages under complimentary "Home Contents, Emergency Assistance and Helper Protection Plus"?	<p>The complimentary "Home Contents, Emergency Assistance and Helper Protection Plus" covers the following:</p> <ul style="list-style-type: none"> • Household Contents Protection: <ul style="list-style-type: none"> ○ Furniture, home appliances, and valuables such as jewelry, watches, and photographic equipment ○ Accidental damage to mobile devices including mobile phones, tablets, and laptops ○ Alternative hotel accommodation due to home fire or flood • Emergency Assistance • Personal Liability • Clinical expenses for domestic helper, including Physiotherapist and Chinese medical practitioner <p>For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.</p>
27. If the domestic helper already has an insurance policy, can they have double coverage?	The Home Contents, Emergency Assistance and Helper Protection Plus provides clinical expenses for the domestic helper. If the domestic helper already has another policy that offers outpatient coverage, the helper must first be claimed under the existing policy first, followed by making claim as a secondary insurance up to the total maximum amount under this Protection Plan.
28. Does the outpatient coverage for the domestic helper include dental care?	No, the outpatient coverage for the domestic helper does not include dental care.
29. If there is any change of domestic helper during	If there is a change of domestic helper during the coverage period, the new helper will be covered by Home Contents, Emergency Assistance and Helper

coverage period, will the new domestic helper being covered by this Protection Plan? If so, do I have to register or inform the insurer and/or Club Care with any supporting documents?	Protection Plus. You are required to provide relevant Address Proof and hiring proof upon claims submission.
30. If the domestic helper is seriously injured, ill, or deceased and needs to be sent back to their home country, will the reasonable and necessary additional costs for hiring a new domestic helper be covered?	<p>The Home Contents, Emergency Assistance and Helper Protection Plus covers clinical expenses for domestic helper only.</p> <p>Additional costs for hiring a new domestic helper will not be covered if the current helper is seriously injured, ill, or deceased.</p>
31. Does having this home insurance mean I don't need to purchase medical insurance for the domestic helper?	<p>The Home Contents, Emergency Assistance and Helper Protection Plus covers clinical expenses for domestic helper only. We recommend that you purchase a suitable domestic helper insurance for your helper if necessary.</p> <p>For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.</p>

Disclaimer :

All information in respect of the Protection Plans are provided by MSIG. The Protection Plans are subject to related terms and conditions and respective 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 FAQs and the Policy Documents, the Policy Documents will prevail.