

“The Home Contents and Emergency Assistance Protection” Offer Terms and Conditions

(For customer of 1O1O/CSL Designated Plan(s) only)

1. The Home Contents and Emergency Assistance Protection (the “**Protection Plan**”) is underwritten and provided by MSIG Insurance (Hong Kong) Limited (“**MSIG**”) and is arranged by HKT Care as the insurance agent of **MSIG**. HKT 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. HKTIA acts as the insurance intermediary to arrange for the Protection Plan and provide related services.
2. 1O1O is a service brand operated by CSL Mobile Limited (“**CSL**”). CSL is the policyholder of the Protection Plan and does not represent **HKTIA**. CSL is not an insurance company, agency, broker or intermediary and is not carrying on any insurance activities or other regulated activities (as defined in the Insurance Ordinance) in respect of the Protection Plan or otherwise. CSL has no involvement in the provision, distribution or arrangement of the Protection Plan.
3. The promotion period of the Offer starts from 00:00 of 16 Sep 2022 to 23:59 of 31 Mar 2023 (HKT) (both dates inclusive) (“**Promotion Period**”).
4. The Offer is only applicable to eligible 1O1O individual customers who satisfy the following conditions (“**Eligible Customers**”):
 - (i) subscribe or re-new to the designated 5G mobile service plan of 24, 30 or 36 months (as the case may be) (the “**Commitment Period**”) as designated by 1O1O from time to time (the “**Designated 5G Plan**”);
 - (ii) being aged 18 or above;
 - (iii) being a holder of valid Hong Kong Special Administrative Region (“**Hong Kong**”) Identity Card and
 - (iv) has a valid residential address in Hong Kong (together, the “**Eligibility Criteria**”).
5. Each Eligible Customer will be issued a confirmation SMS (the “**Confirmation**”) from 1O1O within 60 days after activating to a **Designated 5G Plan**. Such Eligible Customer can log in the designated 1O1O Service App to obtain the **Redemption Code** in respect of the Protection Plan (the “**Redemption Code**”) during the **Commitment Period**. The **Redemption Code** will be used to validate the eligibility at claim.
6. **Eligible Customers** shall not transfer or share the **Redemption Code** with any other person and shall be responsible for keeping the **Redemption Code** secure and preventing any accidental or unauthorised disclosure and use of the **Redemption Code** by any unauthorised persons. Only one person can make claims under the **Protection Plan** with each **Redemption Code**. Any person who subsequently attempts to make a claim with a **Redemption Code** that has already been used by another person to make a claim under the Plan will not be able to make any claim under the **Protection Plan**. None of **CSL**, **HKTIA** and **MSIG** shall be responsible for any accidental or unauthorised disclosure and use of the **Redemption Code** by any unauthorised persons. None of **CSL**, **HKTIA** or **MSIG** will be liable or responsible for providing any compensation to any person in such circumstances.
7. Each Eligible Customer shall become and be considered as an insured person of the **Protection Plan** (the “**Insured Person**”) after he/she satisfies all of the **Eligibility Criteria** and has been issued the **Redemption Code**.
8. The **Protection Plan** provides coverage on household contents and personal liability in respect of the **Insured Person's** Home (as defined in the policy provisions) (collectively, “**Protection**”) to Insured Persons as set out in the policy provision of the Protection Plan during the period commencing from the date on which the **Confirmation** is issued (the “**Effective Date**”) and ending upon 24/ 30/ 36 months (subject to the contract period signed by the customer) from the **Confirmation**, subject to early termination upon or the earliest occurrence of the following events:
 - (i) the Insured Person terminate the **Designated 5G Plan**;
 - (ii) when the **Insured Person** ceases to be a customer of 1O1O; or
 - (iii) any event of termination set out in the policy provision of the **Protection Plan**, (the “**Insured Period**”).

9. **Eligible Customers** shall ensure the billing addresses on the mobile service bill or statement issued by 1010 is up-to-date and is the same as the Insured Person's Home address. You will be required to show your **Redemption Code** and mobile service bill or statement when you make a claim to MSIG under the **Protection Plan**.
10. When a cause giving rise to a claim under the **Protection Plan** accrues, the Insured Person must advise MSIG in writing as soon as possible and within 30 calendar days from the date on which a cause for a claim under the **Protection Plan** accrues.
11. These Offer 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**. Any information in respect of the **Protection Plan** given herein is subject to the policy provisions of **Protection Plan** and the related terms and conditions. In the event of any inconsistencies between these Offer Terms and Conditions and the policy provisions of the **Protection Plan**, the policy provisions of the **Protection Plan** will prevail. Please refer to the "Home Contents and Emergency Assistance Protection" policy provisions for the terms and conditions, details and exclusions of the **Protection Plan**. **MSIG** reserves the final decision on the approval of the claims of the **Protection Plan**.
12. Any disputes over the terms of the **Protection Plan** shall be resolved directly between the **Insured Person** and **MSIG**.
13. In the event of any disputes over the terms of the **Protection Plan**, the decision of HKT Care/HKTIA and **MSIG** shall be final and conclusive. HKT Care/HKTIA and **MSIG** reserve the right to amend, suspend or terminate the **Protection Plan** and to amend the relevant terms and conditions at their sole discretions at any time without prior notice.
14. In case of any discrepancies between the Chinese and English versions of these Offer Terms and Conditions, the English version shall prevail.

For enquiries, please contact HKT Care Customer Service Hotline at 8209 0098 during the office hours (For office hours, please visit: <https://www.hktcare.com/en/contact-us>) or by email at cs.hktcare@pccw.com.

Disclaimer:

- The information of the Protection Plan in these Offer Terms and Conditions is provided by MSIG. Such information gives only an outline of the terms and conditions of the insurance cover and does not contain full terms and exclusions of the Protection Plan. These Offer Terms and Conditions is not an offer for subscription of any insurance product. For the full terms and conditions, benefits of the policy and major exclusions of the policy, please refer to the respective policy documents (including the Product Brochure and Policy Provisions) and the Important Notes. Policy documents shall prevail in case of inconsistency. For details, please contact HKT Care Customer Services Hotline at 8209 0098 or refer to related Product Brochure and Policy Provisions.
- "Home Contents and Emergency Assistance Protection" is underwritten and provided by MSIG. MSIG reserves the final right of approval and decision of all matters relating to the insurance products, and take full responsibility for all related overage and claim matters.
- HKT Care is a service brand operated by HKT Financial Services (IA) Limited ("HKTIA"). HKTIA is an appointed licensed insurance agency of MSIG (Licensed Insurance Agency Licence No.: FA2474) and HKTIA is arranging insurance products and services of MSIG. HKT Care/HKTIA 's role is limited to arranging certain insurance policies of MSIG (including the Protection Plan) and HKT Care/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 product and obligations of MSIG and not of HKT Care/HKTIA.

For a summary of the Protection Plan and the exclusions of the Protection Plan, please visit <https://www.hktcare.com/zh/individual/household/home-contents-emergency>.

For exact Terms and Conditions and details of the benefits, coverage, exclusions and claim process, please refer to the relevant policy https://www.hktcare.com/doc/pdf/HCEA_PP_EN_ONL.pdf

For summary of the Protection Plan, please refer to Product Brochure https://www.hktcare.com/doc/pdf/HCEA_PB_EN_ONL.pdf