



MSIG Insurance (Hong Kong) Limited
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Email: hk_hotline@hk.msic-asia.com
msig.com.hk

A Member of **MS&AD** INSURANCE GROUP

Renewal Schedule

Type of Insurance	:	EasyShare Travel Plus Insurance Policy
Policy Number	:	91009339
Intermediary	:	HKT Financial Services (IA) Limited ("HKTIA")
Policyholder	:	Any one of the named Affinities as declared by HKTIA to MSIG prior to the commencement of each eligible Affinity's program.
Affinity / Affinities	:	HKT Care, Club Care, The Club, Club Travel, Club Shopping, Club Hope, 1010, CSL, AR Lens, Sun Mobile, Netvigator, 1010 Home, Like100, HKT Home, HKT Home Phone, Eye, 0060, Now TV, Now E, Tap & Go, HKT Merchant Services, HKT Flexi, DrGo, HKT Enterprise Solutions
Period of Insurance	:	1 st April 2026 – 31 st March 2027 <i>*Notes: Guarantee 2 annual renewals for the redemption period (i.e. for the customer who enrolled MSIG EasyShare Travel Plus Insurance Package ("Package") via HKTIA platform within the Period of Insurance to redeem each insured trip. The redemption period shall not exceed 24 months from the purchase date of the Package)</i>
Insured Person	:	Traveler(s) stipulated in the Insurance Certificate issued by MSIG to customers of the Affinities / other customers who registered MSIG EasyShare Travel Plus Insurance Package via HKTIA platform
Insured Period	:	Travel period stipulated in the Insurance Certificate issued by MSIG to customers of the Affinities / other customers
Summary of Benefits	:	As per attached Summary of Benefits Table
Premium	:	As per attached Premium Table
Premium Collection	:	On monthly basis based on the declaration of eligible travel packages / travel days by the Policyholder.
Subject otherwise to the terms, conditions and exclusions of the original policy.		

Signed in Hong Kong
for and on behalf of
MSIG Insurance (Hong Kong) Limited

Authorized Signature

Gordon Wong
SVP, Distribution & Digital

13/4/2026

Date



Summary of Benefits:

Unless otherwise stated and subject to any sub-limit as stated in any section, the maximum indemnity in respect of each of the Insured Persons is shown under the table of Benefits below for the Insured Period.

MSIG EasyShare Travel Plus Insurance Policy		
Section	Benefits	Maximum Benefits payable (HK\$)
1.	Personal Accident	500,000
	Double Indemnity	1,000,000
	Major Burns	500,000
2.	Medical Expenses	500,000
	COVID-19 Daily Cash Benefit HK\$500 daily cash benefit (up to 10 days) if the insured person is quarantined or hospitalised overseas as a result of being diagnosed with COVID-19	5,000
3.	Trip Cancellation and Curtailment	25,000
4.	Travel Delay	1,000
	Trip Rearrangement	5,000
5.	Loss of Baggage - Including mobile phone cover HK\$2,000 (maximum one device) per Insured Person per trip (Mobile phone cover is not applicable to Insured Person(s) who is (are) aged below 18)	15,000
	Delayed Baggage	1,000
	Personal Money, Documents and Additional Accommodation Expenses	5,000
6.	Personal Liability	2,500,000
7.	Rental Vehicle Excess	5,000
8.	Golfer's Hole-in-One	3,000

Premium Table:

Max. number of travel days / Additional travel day	Gross Premium (Up to 200,000 travel days)
Package	(HK\$)
30 days	870.00
45 days	1,305.00
One additional travel day per person#	29.00

#Only available for the final redemption when the number of travel days of the trip exceeds remaining days in the package.

IA Levy: 0.1% on Gross Premium

Package Purchase & Redemption Flow:

Customers of the Affinities who enroll EasyShare Travel Plus Insurance Package via HKTIA online platform will receive a purchase confirmation email with a unique redemption code issued by HKTIA after paid the prescribed premium. Customers shall activate the redemption code within 30 days from the date of the purchase confirmation email. Customers can use the activated redemption code to redeem EasyShare Travel Insurance within 2 years from the date of Package purchased through HKTIA online redemption platform. A confirmation email consists of an e-certificate and a link for EasyShare Travel Plus Insurance Policy will be sent to customers by the Company. Customers have to pay additional premium when the number of travel days of the trip exceed remaining days in the Package for the last redemption.



In consideration of the Policyholder collecting and paying to the Company the prescribed premium for this insurance, the Company agrees subject to the conditions and exclusions contained herein or endorsed or otherwise expressed hereon to indemnify any Insured Person as defined herein in respect of any insured events of this Policy occurring during the Insured Period.

The coverage provided under this Policy comprises 8 Sections as specified in the Summary of Benefits above and in the policy wording of EasyShare Travel Plus Insurance Policy.

Definitions

1. "HKTIA" means HKT Financial Services (IA) Limited.
2. "Policyholder" means any one of the named Affinities as declared by HKTIA to MSIG prior to the commencement of each eligible Affinity's program.
3. "Affinity / Affinities" means the company named as affinity / affinities in the Schedule above.
4. "Period of Insurance" means the period specified in the Schedule above for which MSIG have agreed to accept and the Insured Person has paid or agreed to pay the appropriate premium via Policyholder / HKTIA platform.

In this Policy, unless the context otherwise requires, the singular includes the plural and vice versa, and a reference to one gender includes a reference to the other gender.

General Conditions

1. The Company and the Policyholder may cancel this Policy by giving one (1) month notice by registered post to the other party at the last known address and in such event, subject to the Premium Collection Clause, no premium refund will be made under this Policy. Termination shall be without prejudice to any claims occasioned during the Period of Insurance, and before the effective date of such termination.

In the circumstances of termination of this Policy by the Company or the Policyholder, according to the existing terms, limits, exceptions and conditions, all existing insurance contract shall continue until expiration of their respective Insured Period or the events stated in Conditions 2 below, whichever is the earliest.

2. Coverage of any one Insured Person shall terminate forthwith on the earliest of the following events:
 - a. the termination of coverage for the Insured Person by the Policyholder;
 - b. the termination of coverage by the Insured Person;
 - c. the death of the Insured Person.

PREMIUM COLLECTION CLAUSE

At the beginning of each month, the Policyholder shall collect and pay the premium to the Company according to the Premium Table as specified in the Schedule above and the monthly declaration of the total travel packages / travel days eligible for the coverage provided by the Policyholder in a pre-agreed format during the Period of Insurance.

No premium refund, however, shall be made by the Company to the Policyholder in event of the eligible travel packages / travel days have been declared by the Policyholder to the Company and there is termination of relationship between Insured Person and the Policyholder.