

Club Care “HomeCare Insurance Premium Discount” Promotion Terms & Conditions

1. The promotion runs from 1 June 2026 to 31 November 2026, both dates inclusive (the “**Promotion Period**”).
2. Customers who satisfy the Eligibility Criteria (as defined below) (“**Eligible Customers**”) and successfully apply for “HomeCare Insurance” (“**Insurance Product**”) via the insurer’s designated website https://ecommerce.bolttechinsurance.hk/en/home-care-insurance?utm_source=hktia (“**Designated Platform**”) during the Promotion Period using the Club Care promo code “CLUBMHOME40” (“**Promo Code**”) may enjoy up to 40% premium discount (“**Premium Discount**”) on the Insurance Product (“**Promotion**”).
3. The Promotion is provided and operated by Bolttech Insurance (Hong Kong) Company Limited (“**bolttech Insurance**”) and is arranged and bought to you directly by Club Care, the service brand operated by HKT Financial Services (IA) Limited (“**HKTIA**”). The Insurance Product is underwritten and provided by bolttech Insurance and is distributed and arranged by 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 bolttech Insurance.
4. The Promotion is only applicable to customers who satisfy the following conditions and successfully apply for the Insurance Product through the Designated Platform:
 - a. be aged 18 or above; and
be a holder of valid Hong Kong identity card; (together, the “**Eligibility Criteria**”)
5. Certain applications for Insurance Products may require additional review by bolttech Insurance. During the application process on the designated website, Eligible Customers may be advised to contact Club Care to obtain a quotation. The applicability of any Premium Discount under this Promotion shall be determined at the sole discretion of Club Care and/or bolttech Insurance.
6. The application for the Insurance Product is subject to bolttech Insurance’s final quotation and approval.
7. The amount of premium after discount does not include insurance levy to be collected by the Insurance Authority. Insurance levy is calculated based on the premium after the discount. For further information, please visit: <https://www.ia.org.hk/en/levy> or contact Club Care’s Customer Service Hotline at 2888 2228.
8. Any Promo Code will be invalid and void after the expiry of the Promotion Period.
9. The Promo Code is only applicable for the Insurance Product and only one Promo Code can be used for each application for the Insurance Product.
10. The Promo Code and the premium discount cannot be redeemed or exchanged for cash, cash equivalents, resalable or returnable under any circumstances, nor used in conjunction with any other discount, promotion or offers and will not be applicable to any other insurance policies or policy conversions.
11. The Insurance Product is subject to related terms and conditions and policy provisions and the product brochure (the “**Policy Documents**”). In the event of any inconsistencies between these Terms and Conditions and the Policy Documents, the Policy Documents will prevail.
12. HKTIA shall not be responsible for the Eligible Customer’s failure to submit and/or process any registration/enrollment/application on the designated website, voluntarily or involuntarily, arising from (but not limited to) network disconnection, technical device malfunction or any delay, interruption or disruption of computer or other systems.
13. HKTIA shall not in any event be held liable for any loss, damage, claim, liability, and cost arising out of or in connection with the Promotion, Promo Code, Premium Discount or the Insurance Product.
14. For the record of application for this Insurance Product (including but not limited to the date and time), bolttech Insurance’s system record shall prevail. Neither bolttech Insurance nor HKTIA will not be responsible for any delay, loss, error or unrecognized situation due to computer and / or Internet’s connection, technical problem, malfunction or accident.
15. All information on the Insurance Product is provided by bolttech Insurance. HKTIA is not the supplier of the Insurance Product and make no representation or guarantee as to the quality of such products or services and accepts no liability for the quality of or any other matters arising from, or in relation to, the same. The Premium Discount and the Promotion are arranged and brought to you directly by Club Care. For any enquiries in relation to the entitlement of the Premium

Discount, please visit Club Care's website <https://www.hktia.com.hk/en> or call Club Care Customer Service Hotline at 2888 2228.

16. HKTIA reserves the right to amend, change the terms and conditions of this Promotion at any time, or terminate this Promotion without prior notice. In case of any dispute in connection with this Promotion, the decision of HKTIA shall be final and conclusive.

Disclaimer

1. "HomeCare" ("**Insurance Product**") is underwritten and provided by Bolttech Insurance (Hong Kong) Limited ("bolttech Insurance") and is distributed and arranged 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 bolttech Insurance. Club Care is the service brand operated by HKTIA.
2. These Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Insurance Product is provided by bolttech Insurance. Any information in respect of the Insurance Product given herein is subject to the respective policy provisions, the product brochure, and the related terms and conditions (the "**Policy Documents**"). In the event of any inconsistencies between these Terms and Conditions and the Policy Documents, the Policy Documents will prevail.
3. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Before application, please confirm you understand the Insurance Product's features and that it fits your need(s). Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s) which do not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures (if any) and exclusions of the Insurance Product, please refer to relevant Policy Documents; visit HKTIA / Club Care official website or call Club Care Customer Service Hotline at 2888 2228 for more details.
4. bolttech Insurance reserves the right to make the final decision in approving any applications for the Insurance Product and any disputes that may arise from such applications. Any disputes over the terms of the Insurance Product shall be resolved directly between the insured person and bolttech Insurance. HKTIA's role is limited to distributing and arranging certain insurance policies of bolttech Insurance (including the Insurance Product) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance product. The Insurance Product is product and obligations of bolttech Insurance and not of HKTIA.
5. In case of any inconsistency between the English and Chinese versions, the English version shall prevail.

Club Care 「家居保保費折扣」推廣條款及細則

1. 推廣期由 2026 年 6 月 1 日至 2026 年 11 月 30 日 (包括首尾兩天) (「推廣期」)。
2. 於推廣期內，符合下述資格條件 (定義見下文) (「合資格客戶」) 並透過保險公司指定網站 https://ecommerce.bolttechinsurance.hk/en/home-care-insurance?utm_source=hktia (「指定平台」)，輸入 Club Care 優惠編號「CLUBMHOME40」(「優惠編號」) 成功申請「家居保」(「保險產品」)，可享高達 40% 保費折扣 (「保費折扣」) (此「推廣」)。
3. 此推廣由保特保險(香港)有限公司(「保特保險」)營運及提供，並由 Club Care (HKT Financial Services (IA) Limited (「HKTIA」) 營運的服務品牌) 直接為你安排。此保險產品由保特保險承保及提供，並由 HKTIA 代理及安排。HKTIA 為香港保險業監管局(「保監局」)註冊的持牌保險代理機構(持牌保險代理機構牌照號碼：FA2474)，為保特保險的指定持牌保險代理。
4. 此推廣只適用於符合以下條件並透過指定平台成功申請此保險產品之客戶：
 - a. 年滿 18 歲；及
 - b. 持有有效香港身份證(合稱「合資格條件」)
5. 部分保險產品申請或需由保特保險進行額外審核。於指定網站申請過程中，合資格客戶可能會被建議聯絡 Club Care 以獲取報價。此推廣項下任何保費折扣的適用性，均由 Club Care 及/或保特保險全權酌情決定。
6. 保險產品的申請須以保特保險之最終報價及批核為準。
7. 折扣後之保費並不包括須向保險業監管局收取的保費徵費。保費徵費將按折扣後保費計算。詳情請瀏覽：<https://www.ia.org.hk/en/levy> 或致電 Club Care 客戶服務熱線 2888 2228 查詢。
8. 優惠編號將於推廣期結束後失效及作廢。
9. 優惠編號只適用於此保險產品，且每份保單申請只可使用一個優惠編號。
10. 優惠編號及保費折扣在任何情況下均不可兌換現金或現金等值物、不可轉售或退款，亦不得與其他折扣、推廣或優惠同時使用，且不適用於其他保險產品或保單轉換。
11. 此保險產品受相關條款及細則、保單條款及產品小冊子(合稱「保單文件」)約束。如此條款與保單文件之間有任何不一致之處，概以保單文件為準。
12. 對於合資格客戶因(包括但不限於)網絡中斷、裝置故障、或任何電腦或系統延誤/中斷/故障而導致未能自願或非自願地於指定平台完成任何登記/申請，HKTIA 概不負責。
13. 在任何情況下，HKTIA 均不會就因此推廣、優惠編號、保費折扣或保險產品而引致或與之相關的任何損失、損害、索償、責任或費用承擔任何責任。
14. 有關此保險產品之申請紀錄(包括但不限於日期及時間)，均以保特保險系統紀錄為準。因電腦及/或網絡問題、技術故障或意外引致之任何延誤、遺失、錯誤或未能識別之情況，保特保險及 HKTIA 概不負責。
15. 所有有關此保險產品之資料均由保特保險提供。HKTIA 並非該保險產品之供應商，對產品或服務之質素不作任何陳述或保證，亦不會就其質素或任何相關事宜承擔責任。此推廣及保費折扣由 Club Care 直接安排及提供。如對保費折扣資格有任何查詢，請瀏覽 Club Care 網站 <https://www.hktia.com.hk/en> 或致電 2888 2228。
16. HKTIA 保留隨時修改或更改此條款及細則，或終止此推廣之權利(毋須事先通知)。如有任何爭議，HKTIA 保留最終決定權。

免責條款

1. 「家居保」（「**保險產品**」）由保特保險(香港)有限公司（「**保特保險**」）承保。由 HKT Financial Services (IA) Limited（「**HKTIA**」）所代理及安排。HKTIA 為香港特別行政區保險業監管局（「**IA**」）下的持牌保險代理機構（持牌保險代理機構牌照號碼：FA2474），亦獲保特保險之委任為持牌保險代理機構。Club Care 為 HKTIA 所經營的服務品牌。
2. 此優惠條款及細則不是保單或保險合約。有關此保險產品的所有資訊均由保特保險提供。上文所列之保險產品資料受其保單條款及相關條款及細則約束（「**保單文件**」）。優惠條款及細則與保單條款若有歧義，一切以有關保單條款為準。
3. 任何優惠或宣傳材料應與相關保單文件同時參閱。投保前，請確定您已明白保障計劃的特點，並符合您的需要。客戶不應單憑任何優惠或宣傳材料而投保相關保險產品，而上述資料不包括相關保險產品的完整條款及細則。有關此保險產品的完整條款及細則、詳細資料、主要風險（如有）及不保項目，請細閱其保單文件、瀏覽HKTIA / Club Care 網頁或致電客戶服務熱線 2888 2228 了解更多。
4. 保特保險保留對與此保險產品有關的所有事項的最終批核權和決定權，並對所有相關的承保範圍及索賠事宜承擔全部責任。任何有關此保險產品條款的爭議應由受保人與保特保險直接解決。HKTIA 的職責僅限於代理及安排保特保險的若干保單（包括此保險產品），HKTIA 對該等保險產品有關的事宜概不負任何責任。此保險產品是保特保險之產品和責任，而非 HKTIA 之產品和責任。
5. 此條款及細則的中英文版本如有任何差異，一概以英文版本為準。