

“Applying for designated MSIG travel insurance with Club Care promo code” Promotion Terms and Conditions

1. “Applying for designated MSIG travel insurance with Club Care promo code” Promotion (the “**Promotion**”) is arranged and brought to you directly by Club Care. The designated MSIG travel insurance products, *iTravel Plus (Single Trip) Plan A, B or C* (each an “**Insurance Product**”), are underwritten and provided by MSIG Insurance (Hong Kong) Limited (“**MSIG**”) and are arranged and distributed by Club Care. Club Care is a service brand operated by HKT Financial Services (IA) Limited (“**HKTIA**”). HKTIA is a registered licensed insurance agency under the Insurance Authority of the Hong Kong (Licensed Insurance Agency Licence No.: FA2474) and acts as an appointed licensed insurance agency for MSIG to arrange for the Insurance Products and provide related services.
2. The promotion period runs from 00:00 of 22 May 2025 to 23:59 of 30 June 2025 (Hong Kong time), both dates inclusive (the “**Promotion Period**”).
3. The Promotion is only applicable to selected customers and/ or members of HKTIA and its affiliated companies who have obtained the designated Club Care promo code “clubcare” (the “**Promo Code**”) and satisfy the following conditions (“**Eligible Customers**”):
 - i. apply for the designated Insurance Products via the designated [MSIG website](#) or the MSIG mobile app with using the Promo Code during the Promotion Period;
 - ii. being an individual aged between 18 to 85;
 - iii. being a holder of valid Hong Kong Special Administrative Region (“**Hong Kong**”) Identity Card; and
 - iv. residing in Hong Kong.(together, the “**Eligibility Criteria**”)
Eligible Customers shall be entitled to enjoy a 50% discount on the premium amount. This discount applies to the premium only and does not include the premium levy collected by the Insurance Authority.
4. Any Promo Code will be invalid and void after the expiry of the Promotion Period.
5. Any application for the designated Insurance Products using the Promo Code cannot be cancelled. Unless otherwise specified, this Promotion and the Promo Code cannot be used in conjunction with any other discounts, promotions or offers, and under any circumstances it can be refunded, resold, exchanged or redeemed for cash, cash equivalents or other products and will not be applicable to any other insurance policies or policy conversions.
6. Premiums for the Insurance Products will be paid to MSIG. HKTIA, as MSIG’s appointed licensed insurance agent, will receive a commission from MSIG.
7. Under the Insurance Ordinance (Cap. 41), the IA has started to collect the levy on insurance premiums from policyholders through insurance companies from January 1, 2018. For more details, please refer to the IA’s official website at ia.org.hk/en/levy.
8. MSIG is solely responsible for all approvals, coverage, claims and account maintenance related to its insurance products.
9. HKTIA shall not be responsible for the Eligible Customer’s failure to submit and/or process any registration/enrollment/application on the designated MSIG website or MSIG App, 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.
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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2. These Promotion Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the designated Insurance Products are provided by MSIG. The designated Insurance Products are 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. The information on the designated Insurance Products 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. Before application, please confirm you understand the Protection Plan'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 and exclusions of the designated Insurance Products, please refer to relevant Policy Documents; visit Club Care official website <https://www.hktia.com.hk/> or call Club Care Customer Service Hotline at 8209 0098 for more details.
3. MSIG reserves the right to make the final right of approval and decision of all matters relating to insurance application, claims, this promotion and any disputes arising in connection with the designated Insurance Products 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 designated Insurance Products) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance products (including the designated Insurance Products). The designated Insurance Products are products and obligations of MSIG and not of HKTIA.
4. HKTIA / Club Care, its affiliated companies 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, its affiliated companies and MSIG shall be final and binding.

「Club Care 優惠碼投保指定 MSIG 旅遊保險產品」

推廣條款及細則

1. 「Club Care 優惠碼投保指定 MSIG 旅遊保險產品推廣」(此「**推廣**」)由 Club Care 直接為你安排及提供。指定 MSIG 旅遊保險產品 iTravel Plus (單次旅程)計劃 A、B 或 C (每項為「**保險產品**」)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(「**IA**」)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. 推廣期由 2025 年 05 月 22 日 00:00 至 2025 年 6 月 30 日 23:59 (香港時間),包括首尾兩日(「**推廣期**」)。
3. 此推廣僅適用於 HKTIA 及其附屬公司之指定客戶及 / 或會員,並獲得指定 Club Care 優惠碼「clubcare」(「**優惠碼**」)且符合以下條件者(「**合資格客戶**」):
 - i. 於推廣期內透過指定的 [MSIG 網站](#) 或 MSIG 手機應用程式,使用優惠碼申請指定保險產品;
 - ii. 個人年齡介乎 18 歲至 85 歲;
 - iii. 持有有效的香港特別行政區(「**香港**」)身份證;及
 - iv. 居住於香港。(合稱為「**合資格條件**」)

合資格客戶可享有保費 50%折扣優惠。此折扣僅適用於保費金額,不包括由保險業監管局徵收的保費徵費。
4. 任何優惠碼於推廣期結束後即告失效及作廢。
5. 任何使用優惠碼申請的指定保險產品均不可取消。除特別注明外,此推廣及優惠碼不可與任何其他折扣、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,亦不適用於任何其他保險保單或保單轉換。
6. 保險產品之保費將會被支付予 MSIG, HKTIA 作為 MSIG 委任的持牌保險代理人,將從 MSIG 獲取佣金。
7. 根據《保險業條例》(第 41 章),由 2018 年 1 月 1 日起,保監局開始向保單持有人按保費收取保費徵費。有關更多詳細資訊,請瀏覽保監局官方網站:ia.org.hk/tc/levy。
8. MSIG 全權負責與其保險產品有關的所有批核、承保範圍、賠償及帳戶維護。
9. 如合資格客戶因任何原因(包括但不限於網絡中斷、技術裝置故障,或電腦或其他系統的延遲、中斷或故障)而未能於指定的 MSIG 網站或 MSIG 應用程式上提交及 / 或處理任何登記 / 註冊 / 申請,無論是自願或非自願, HKTIA 概不負責。

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。此指定保險產品由 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 (「IA」) 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。有關指定保險產品的所有資訊均由 MSIG 提供。此指定保險產品受相關條款及細則、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。此條款及細則中，指定保險產品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。投保前，請確定您已明白保障計劃的特點，並符合您的需要。客戶不應單憑任何推廣優惠或宣傳材料而投保相關保險產品。有關指定保險產品的完整條款及細則、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。
3. 此指定保險產品之任何投保及理賠申請、此推廣及此指定保險產品及此推廣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 (包括此指定保險產品)，而 HKTIA 對提供保險計劃有關的任何事項概不承擔任何責任。此指定保險產品為 MSIG 之產品和責任，而非 HKTIA。
4. HKTIA/ Club Care 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 及 MSIG 保留最終決定權及具約束力。