

Tap & Go x Club Care “Spend for Daily Protection” Promotion Tap & Go 「拍住賞」 x Club Care 「日日用 日日保」個人意外保險優惠

Frequently Asked Question 常見問題

Question 問題	Answer 答案
Q1. What does this policy “Spend for Daily Protection” cover? 這份「日日用 日日保」人身意外保險單涵蓋哪些內容？	This policy covers accidental death and permanent disablement. For details, please refer to the policy provision. 此保單涵蓋意外死亡和永久傷殘保障。詳情請參閱保單條款。
Any age limit to enjoy this Personal Accident Insurance Policy? 享受此人身意外保險單有年齡限制嗎？	The age limit for this policy as 18 -70 years of age. 此保單年齡限制為 18-70 歲。
Q3. Am I still eligible to register for this Policy if I am aged 70? 如果我年滿 70 歲，我是否仍有資格登記此保單？	No, you can only register for the Policy if you are aged between 18 to 69 years old at the time of registration. 不可以，只有在登記時年齡介乎 18 至 69 歲才可登記此保單。
Q4. Are there any exclusions to this Personal Accident Insurance Policy? 此人身意外保險單是否有任何不保事項？	Yes, please refer to the policy provision for details. 有，詳情請參閱保單條款。
Q5. Is there any region limitation of this Policy? 這份人身意外保險單有沒有地域限制？	This policy provides worldwide cover. To register under the Policy, however, you must be a Hong Kong resident and a holder of valid Hong Kong identity card in order to be eligible. 此保單提供全球保障。然而，你必須是香港居民並持有有效香港身份證才有資格登記此保單。
Q6. What does Eligible Customer refer to? 合資格客戶所指的是什麼人？	Eligible Customers are customers who meet all of the following conditions: (a) is a Tap & Go Pro customer who has completed identity verification/authentication with Tap & Go; (b) is a holder of valid Hong Kong identity card; (c) aged between 18 and 69 years (attained age) at time of the registration of the Policy; (d) is currently a Hong Kong resident; and (e) has a valid and existing Tap & Go Pro account at all relevant time;

	<p>(f) during the Promotion Period (starting from 25th July 2024 and ending 31st July 2025), has successfully registered as an Insured Person under the Policy in accordance with the Promotion Terms and Conditions; and</p> <p>(g) has met the Spending Requirement by making one or more Eligible Transaction using Tap & Go the day before the Insured Person sustained the Bodily Injury giving rise to a claim under the Policy during the Insured Period in accordance with the Promotion Terms and Conditions.</p> <p>合資格客戶是指符合以下所有條件的客戶：</p> <p>(a) 已完成身份認證的拍住賞 Pro 客戶；</p> <p>(b) 持有有效香港身份證；</p> <p>(c) 在登記時年齡介乎 18 至 69 歲 (實際年齡)；</p> <p>(d) 現為香港居民；</p> <p>(e) 於所有相關時間均擁有有效的拍住賞 Pro 帳戶；</p> <p>(f) 於優惠期內(由 2024 年 7 月 25 日 00:00 至 2025 年 7 月 31 日 23:59 (包括首尾兩日)，已根據優惠條款及細則成功登記為保單受保人;和</p> <p>(g) 在受保人於受保期內蒙受「身體損傷」的前一天，使用拍住賞進行單筆或多筆合資格交易以符合消費要求，並以此根據保單提出索償</p>
<p>Q7. How to be eligible to enjoy free insurance coverage for the benefits of this Personal Accident Insurance Policy?</p> <p>如何有資格享受此個人意外保險嘅免費保障？</p>	<p>In order to be eligible for the benefits under the Policy during the Insured Period,</p> <ol style="list-style-type: none"> (1) the Insured Person must have successfully registered under the Policy during the Promotion Period; (2) must have met the spending requirement using Tap & Go (ie the Insured Person must have made one or more Eligible Transaction (see Q8 for more details) on the day immediately before the day on which the Insured Person sustained the Bodily Injury based on which the benefits are claimed) (“Spending Requirement”); (3) the day on which the Insured Person sustained the Bodily Injury based on which the benefits are claimed must be within 12 months’ from the date of successful registration under the Policy (“Insured Period”); and (4) the registration and eligibility for the benefits under the Policy is subject to other terms, exceptions and conditions as set out in the Policy Provisions, Policy Schedule (Coverage Summary) and the Promotion Terms and Conditions. <p>Example A: By way of illustrative example (for reference only):</p>

Date of successful registration under the Policy:	1 August 2024
Date of accident [%] :	1 June 2025

In the above illustrative example, if the Insured Person has made an Eligible Transaction (see Q8) on 31 May 2025, the Insured Person is eligible for the benefits under the Policy, subject to the terms, exceptions and conditions of the Policy. If the Insured Person has not made an Eligible Transaction on 31 May 2025, the Insured Person is not eligible for the benefits under the Policy.

[%] The date on which the Insured person sustained Bodily Injury based on which benefits are claimed under the policy. Bodily Injury means bodily injury caused solely and directly from accidental external violent and visible means and which are independently of any other cause and not by sickness, disease or gradual physical or mental wear and tear.

Example B: By way of illustrative example (for reference only):

Date of successful registration under the Policy:	1 August 2024
Date of accident [%] :	1 September 2025

The Eligible Customer will not be eligible for the benefits under the Policy because the date of accident[%] is after the Insured Period.

All information relating to the Policy is provided by MSIG Insurance (Hong Kong) Limited.

為了在受保期內合資格享受此保單的保障

- (1) 受保人必須於優惠期內成功登記此保單;
- (2) 必須符合使用拍住賞的消費要求 (即受保人必須在緊接受保人遭受身體傷害並據以申索賠償的前一天進行單筆或多筆合資格交易 (詳情見 Q8) (「消費要求」);
- (3) 受保人因身體受傷的當日, 必須由成功登記之日起計 12 個月內 (「受保期」); 和
- (4) 保單之登記及其資格受保單條款、保單承保表 (保障概覽) 及優惠條款及細則所載的其他條款、不承保事項及細則所約束。

例子 A : 舉例說明 (僅供參考) :

成功登記保單日期 :	2024 年 8 月 1 日
意外發生日期 [%] :	2025 年 6 月 1 日

	<p>在上述舉例說明中，若受保人於 2025 年 5 月 31 日進行合資格交易，受保人可享有保單的保障，但須遵守保單的條款、不承保事項及細則約束。若受保人於 2025 年 5 月 31 日未有進行合資格交易，則受保人不合資格享有保單的保障。</p> <p>%受保人因身體受傷的日期，並以此根據保單申索賠償。「身體損傷」指純粹和直接因意外、暴力、可見及外來因素並獨立於任何其他原因，而非因患病、疾病或逐步身體或精神損耗及損傷引致之身體損傷。</p> <p>例子 B：舉例說明（僅供參考）：</p> <table border="1"> <tr> <td>成功登記保單日期：</td><td>2024 年 8 月 1 日</td></tr> <tr> <td>意外發生日期%：</td><td>2025 年 9 月 1 日</td></tr> </table> <p>合資格客戶將不可享有保單下的保障，因為意外發生日期是在受保期之後。</p> <p>所有有關保單的資料均由三井住友保險（香港）有限公司提供。</p>	成功登記保單日期：	2024 年 8 月 1 日	意外發生日期%：	2025 年 9 月 1 日
成功登記保單日期：	2024 年 8 月 1 日				
意外發生日期%：	2025 年 9 月 1 日				
<p>Q8. What does Eligible Transaction refer to? 合資格交易所指的是什麼？</p>	<p>Eligible Transaction means all local, Mainland China and overseas transactions with merchant of a minimum spending of HKD1 or RMB 1 using Tap & Go as payment means but exclude any money or electronic money transfer made via Peer-to-Peer (i.e. person to person (P2P)) or top up, money exchange or foreign exchange services or cancelled, refunded, falsified or unauthorized transactions.</p> <p>合資格交易指所有以拍住賞作為付款方式與商家進行的本地、中國內地或海外不少於港幣 1 元或人民幣 1 元的交易，不包括透過點對點（即個人對個人（P2P））或儲值、貨幣兌換或外匯服務裝置進行任何金錢或電子貨幣轉帳或取消/退款/偽造/未經授權的交易。</p>				
<p>Q9. After I have successfully registered under the Policy, am I covered under the Policy for 12 months?</p>	<p>Starting from the date of successful registration as Insured Person under the Policy until the expiration of 12 months thereafter, you will be eligible to claim the benefits under the Policy only if you have met the Spending Requirement (see Q7) on the day immediately before the day on which you sustained the Bodily Injury based on which the benefits are claimed (subject to other terms, exceptions and conditions of the Policy).</p>				

<p>成功登記保單後，我是否享有 12 個月的保單保障？</p>	<p>If you do not meet the Spending Requirement on the day immediately before the day on which you sustained the Bodily Injury based on which the benefits are claimed, you will not be eligible to the benefits under the Policy even if the accident takes place during the 12 months' Insured Period.</p> <p>See Q7 for further information.</p> <p>由成功登記為保單受保人之日起至其後 12 個月屆滿，受保人於受保期內蒙受「身體損傷」的前一天符合消費要求（見問題 7），可以此根據保單提出索償（受其他保單條款、不承保事項及細則約束）。</p> <p>如您未能在蒙受「身體損傷」的前一天符合消費要求，即使意外發生在 12 個月的受保期內，你也沒有資格獲得保單下的保障而不能以此提出索償。</p> <p>有關詳細資訊，請參見問題 7。</p>
<p>Q10. How do I make a claim on this Personal Accident Insurance Policy? 我如何就此人身意外保險提出索償？</p>	<p>First, please file your claim within 30 days from the incident, you can access to MSIG EASY https://forms.msigg.com.hk/Forms/ClaimPersonalAccident to submit your claim anytime anywhere or you can download the physical claim form from MSIG website https://www.msigg.com.hk/zh-hant/claims/hong-kong/personal-insurance/personal-accident</p> <p>首先，請在事件發生後 30 天內提出索償，你可以隨時隨地登入 MSIG EASY 提交您的索償</p> <p>https://forms.msigg.com.hk/Forms/ClaimPersonalAccident 或於以下網址下載實體索償表格</p> <p>https://www.msigg.com.hk/zh-hant/claims/hong-kong/personal-insurance/personal-accident</p>
<p>Q11. Is there any waiting period under this Personal Accident Insurance Policy? 此人身意外保險單有沒有等待期？</p>	<p>No</p> <p>沒有</p>
<p>Q12. What is the amount of benefits under the Policy for Permanent Disablement? 如何定義永久傷殘嘅承保金額？</p>	<p>If the Bodily Injury (see Q7 for definition) sustained is the sole and direct cause of the Permanent Disablement (as stated below), the benefits shall be outlined below (subject to the terms, exceptions and conditions of the Policy). The "Percentage" listed below refers to the percentage of the amount of benefits. For details, please refer to the policy provision.</p> <p>如蒙受「身體損傷」（定義見問題 7）而直接導致永久傷亡（見下</p>

表) · 保障概述如下 (受保單條款、不承保事項及細則約束) · 「百分比」指訂明的賠償額將按下列百分比支付。詳情請參閱保單條款。

PERCENTAGE		
1.	Total and permanent disablement from engaging in or attending to employment or occupations of any and every kind	100%
2.	Total and permanent loss of all sight in one or both eyes	100%
3.	Total loss by physical severance or total and permanent loss of use of: a) one or two limbs b) one or two hands c) arm above the elbow d) arm at or below the elbow e) leg above the knee f) leg at or below the knee	100%
4.	Permanent and incurable insanity	100%
5.	Permanent total paralysis of all limbs	100%
6.	Total loss by physical severance or total and permanent loss of use of: a) thumb and four fingers of one hand b) four fingers of one hand c) thumb (two phalanges) d) thumb (one phalanx) e) index finger (three phalanges) f) index finger (two phalanges) g) index finger (one phalanx) h) each other finger (three phalanges) i) each other finger (two phalanges) j) each other finger (one phalanx) k) all toes of one foot l) great toe (two phalanges) m) great toe (one phalanx) n) any other toe	70% 45% 25% 10% 15% 8% 4% 10% 4% 2% 17% 5% 2% 3%
7.	Total and permanent loss of: a) hearing in two ears b) hearing in one ear c) speech	75% 25% 60%

		百分比
1.	完全永久傷殘，不能從事任何工作或職業	100%
2.	完全及永久喪失一目或雙目視力	100%
3.	喪失以下肢體或完全永久喪失其功能：- a) 身體任何一枝或兩肢 b) 一手或兩手 c) 肘部以上的臂部 d) 肘部或以下的臂部 e) 膝蓋以上的大腿 f) 膝蓋或以下的小腿	100%
4.	完全永久神經失常	100%
5.	所有肢體完全及永久癱瘓	100%
6.	喪失以下肢體或完全及永久喪失其功能：- a) 單手之拇指及四指 b) 單手之四指 c) 拇指（兩節） d) 拇指（一節） e) 食指（三節） f) 食指（兩節） g) 食指（一節） h) 其他每隻手指（三節） i) 其他每隻手指（兩節） j) 其他每隻手指（一節） k) 單足所有腳趾 l) 大腳趾（兩節） m) 大腳趾（一節） n) 任何其他腳趾	70% 45% 25% 10% 15% 8% 4% 10% 4% 2% 17% 5% 2% 3%
7.	完全及永久喪失：- a) 兩耳聽覺 b) 單耳聽覺 c) 說話能力	75% 25% 60%