



MSIG Insurance (Hong Kong) Limited
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Policy Schedule (Coverage Summary)

Product Name : Spend for Daily Protection

Type of Insurance : Personal Accident Insurance Policy

Policy Number : 91009664

Insurance Agency : HKT Financial Services (IA) Limited

Policyholder : HKT Payment Limited operated as Tap & Go

Period of Insurance : As arranged

Insured Person : Tap & Go Pro customers selected and declared by the Policyholder (or Insurance Agency) to MSIG

All Insured persons must be Hong Kong resident and HKID holder

Age Limit : 18 - 69 years of age (attained age at the time of registration)

Insured Period : Subject to the meeting of the Spending Requirement, Insured Period is 12 months' cover from the date of successful registration by the Insured Person via the Insurance Agency's designated online platform.

Spending Requirement: In order to be eligible for the benefits under the Policy, the Insured Person must have made one or more Eligible Transaction on the day immediately before the day on which the Insured Person sustained the Bodily Injury based on which the benefits are claimed, subject to other terms, exceptions and conditions as set out in the Policy.

"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. The Eligible Transaction must be made during the Insured Period.

Coverage : Accidental Death & Accidental Permanent Disablement

SUMMARY OF BENEFITS

Section 1 – Personal Accident		Maximum Benefit (HK\$)
1	Death	200,000 per Insured Person
2	Permanent Disablement	200,000 per Insured Person per year

It is hereby noted and agreed that a sub-limit HK\$20,000 is applied under Section 1 – Personal Accident if the Insured Person sustained Bodily Injury due to engaging in or practising the below activities listed under General Exceptions Item 12, 13, 15 & 16 below:

General Exceptions

12. engaging in or practising parachuting or any sporting activities in connection with an aircraft.
13. engaging in or practising hang gliding.



15. engaging in or practising potholing, mountaineering or rock climbing necessitating the use of guides or ropes.
16. engaging in trekking or hiking at an altitude of over 5,000 meters above sea-level, or scuba diving to a depth greater than 30 meters below sea-level.

RUN-OFF CLAUSE

In the circumstances of this Policy expired, according to the existing terms, limits, exceptions and conditions, this Policy shall continue to cover the Insured Persons, the customers declared by the Policyholder to MSIG, within the "Period of Insurance" for 1 year from the date of successful registration by the Insured Person via the Insurance Agency's designated online platform.

Subject otherwise to the terms, conditions and exclusions of the Master policy with Master policy no. 91009663.