

常見問題

問題	答案
Q1 如有任何疑問，我該聯絡誰？	有關推廣優惠、漫遊服務或流動應用程式問題，請聯絡 1010/csl/Club Sim 客戶服務。 有關旅遊保險的內容（如保障範圍），請致電 Club Care 客戶服務熱線 +852 8209 0098。
Q2 我怎樣查看條款及細則、產品小冊子及保單條款？	有關之保單文件已上載於 Club Care 指定產品網頁： https://www.hktia.com.hk/zh/individual/travel/travelcare_insurance
Q3 我需要到Club Care網頁登記才能享有保障嗎？	不需要進行登記，合資格客戶需要按常見問題第 4項符合要求，即可獲得保障。索償程序詳情請見常見問題第12項。
Q4 我的30日Club Care TravelCare旅遊保險（「保障計劃」）有效期會在何時開始？	當您在推廣期內成功購買1010/csl/Club Sim指定漫遊服務（「已購買的指定漫遊服務」），並於該已購買的指定漫遊服務的有效期限內首次連接到該指定漫遊服務的適用地區的1010/csl/Club Sim漫遊網絡時，就會成為受保人。保障計劃會為指定的旅程提供30日保障，詳情請見常見問題第5項。
Q5 當我成為受保人後，是否每個旅程都可以得到保障？	不是，保障計劃只會為符合以下條件的受保旅程（「受保旅程」）提供保障：受保人於已購買的指定漫遊服務的有效期限屆滿前，在已購買的指定漫遊服務之適用地區首次連接1010/csl/Club Sim漫遊網絡*（「啟動日」），從該啟動日起計30天內（或受保期限到期日，以較早者為準），受保人從香港入境事務櫃檯出發前往香港以外地區的任何旅程會被視為受保旅程。 示例：如果您所購買的是有三個月有效期的數據漫遊流量組合（適用地區：中國內地及澳門），你於該流量組合的三個月有效期限內，必須在適用地區即中國內地或澳門連接1010/csl/Club Sim漫遊網絡*。從該啟動日起計30天內（或受保期限到期日，以較早者為準），受保人從香港出發的任何旅程會被視為受保旅程。 <small>*用於購買已購買的指定漫遊的手機號碼與連接適用地區的1010/csl/Club Sim漫遊網絡之手機號碼必須相同。</small>
Q6 如果我於連接適用地區的1010/csl/Club Sim漫遊網絡後的30日內出發，但回程日期超出第30日，是否享有保障？	如「受保旅程」的回程日期超出啟動日後的第30天，保障計劃會於第30天後自動失效。
Q7 如我因保障計劃所保的情況而延遲出發，無法於已購買的指定漫遊服務的適用地區連接1010/csl/Club Sim漫遊網絡，我可否就取消行程索償？	若受保人已被保單持有人申報，但在旅程出發前 30 天內且在指定漫遊服務啟動前無可避免地取消旅程，受保人必須向 MSIG 提供證明文件，以證明所已購買的指定漫遊服務與取消的旅程有關聯，例如行程證明、購票證明及住宿確認等，以便享有取消行程保障，並須受保單的條款和條件約束。

常見問題

問題	答案
Q8 此保障計劃的受保人有年齡限制嗎？	有，年齡限制為 18 至 70 歲。
Q9 我可以將保障計劃轉讓給其他人嗎？	不可以。此推廣只適用於CSL Mobile Limited指定客戶及/或會員，必須為購買指定漫遊服務（即已購買的漫遊服務）的用戶本人。
Q10 此保障計劃是否有任何不保事項？	有，詳情請參閱保單文件。包括但不限於賽車、極限運動、高海拔跋涉及在逾30米水深進行水肺潛水等高風險活動。
Q11 此保障計劃有地域限制嗎？	提供全球保障（包括中國內地），但您必須先在指定漫遊服務適用的地區首次連接1010/csl/Club Sim的漫遊網絡並符合所有合資格條件，方能於受保旅程得到保障。詳情請見常見問題第 4 項。
Q12 我如何就此保障計劃提出索償？	<p>所有索償或可能導致索償的事件，受保人必須儘快並根據相關保障計劃提出索償理由之日起 30 天內以書面通知MSIG。</p> <p>提出索償時，需提供：</p> <ol style="list-style-type: none"> 1. 最新一期1010/csl/Club Sim帳單；及 2. 1010/csl/Club Sim app內的已購買的指定漫遊服務購買記錄；及 3. 成功選購已購買的指定漫遊服務後的3個月內，首次連接適用地區的1010/csl/Club Sim漫遊網絡的證明文件（如1010/csl/Club Sim app內的使用記錄、連接到適用地區漫遊網絡時收到的短訊或1010/csl/Club Sim帳單內的漫遊使用記錄等）；及 4. 香港身份證副本；及 5. 按MSIG理賠程序提交其他資料。

1010/csl/Club Sim app內的已購買的指定漫遊服務購買記錄樣本：
(1010/csl/Club Sim app > 漫遊 > 使用記錄)



1010/csl/Club Sim app內的使用記錄樣本：
(1010/csl/Club Sim app > 漫遊 > 使用記錄)



連接到適用地區漫遊網絡時收到的短訊樣本：



MSIG索償網頁請按此：<https://forms.msig.com.hk/Forms/ClaimTravel>
如有查詢，請致電 Club Care客戶服務熱綫+852 8209 0098。

常見問題

問題	答案
Q13 如我停用或退款已購買的漫遊服務，此保障計劃的有效期會受影響嗎？	會，保障計劃會自動失效。
Q14 此保單的保障金額是多少？	詳情請參閱保單文件。
Q15 此保障計劃的最高醫療費用保障金額是多少？	港幣 500,000。
Q16 此保障計劃包括哪些保障項目？	包括行李遺失或損毀、航班延誤及手機遺失等，詳情請參閱保單文件。
Q17 醫療保障金額會因地區而不同嗎？	不會。保障金額不會因意外發生地點而有所不同。
Q18 保障是否涵蓋跨境巴士、鐵路及航班延遲或取消？	<p>如受保人已被保單持有人申報，並在旅程出發前 30 天內且在已購買的指定漫遊服務之適用地區首次連接1010/csl/Club Sim漫遊網絡前無可避免地取消旅程，受保人必須向 MSIG 提供證明文件，以證明所已購買的指定漫遊服務與取消的旅程有關聯，例如行程證明、購票證明及住宿確認等，以便享有取消行程保障，並須受本保單的條款和條件約束。</p> <p>如受保人在旅程開始前已購買交通票，旅程因保單指定事故導致延遲或取消，本保單將就受保人已支付但並未享用的交通費作出賠償。</p>
Q19 如我購買多於一個1010/csl/Club Sim指定漫遊服務，保障計劃有效期如何計算？我可否享有多重保障？	<p>如您購買多於一個1010/csl/Club Sim指定漫遊服務，每個保障計劃會分別自於個別已購買的指定漫遊服務的有效期內首次連接到該服務的適用地區1010/csl/Club Sim漫遊網絡時生效，為指定的旅程提供30日保障。保障計劃有效期詳情請見常見問題第4項。</p> <p>如受保人在此推廣下購買了多於一個已購買的指定漫遊服務並符合資格享有多過一個保障計劃，提交索償申請時，我們建議受保人提交最早啟動的已購買的指定漫遊服務的相關證明文件作索償之用。</p>
Q20 當使用24小時全球旅遊支援服務時，我需要提供什麼資料？	<p>需提供：</p> <ol style="list-style-type: none"> 1. 最新一期1010/csl/Club Sim帳單；及 2. 1010/csl/Club Sim已購買的指定漫遊服務購買記錄；及 3. 成功選購已購買的指定漫遊服務後的3個月內，首次連接適用地區的1010/csl/Club Sim漫遊網絡的證明文件；及 4. 保單號碼91009915；及 5. 受保人個人資料；及 6. MSIG因應個別事件需要獲取的其他資料。 <p>資料樣本請見常見問題第12項。</p>

Complimentary “Club Care TravelCare Insurance” Promotion

(For selected customers and/or members of HKTIA and its affiliated companies only, including but not limited to CSL Mobile Limited)

Frequently Asked Question

Question	Answer
<p>Q1 If I have any questions, who should I contact?</p>	<p>For inquiries about promotional offers, roaming services or mobile applications, please contact 1010/csl/Club Sim customer service.</p> <p>For travel insurance-related questions (such as insurance coverage), please call the Club Care Customer Service Hotline at +852 8209 0098.</p>
<p>Q2 Where can I find the policy terms, product leaflet and policy schedule?</p>	<p>The policy documents are available on the Club Care designated product webpage: https://www.hktia.com.hk/en/individual/travel/travelcare_insurance</p>
<p>Q3 Do I need to register on the Club Care website to enjoy the protection?</p>	<p>No registration is required. Eligible customers will automatically receive protection by meeting the criteria outlined in FAQ item 4.</p> <p>For details on the claims procedure, please refer to FAQ item 12.</p>
<p>Q4 When does my Club Care TravelCare Insurance (“Protection Plan”) become effective?</p>	<p>When you successfully purchase a designated roaming service from 1010/csl/Club Sim (the “Purchased Designated Roaming Service”) during the promotion period and connect to the 1010/csl/Club Sim roaming network of the applicable locations specified in the “Purchased Designated Roaming Service” for the first time before its expiry, you will become an Insured Person. The Protection Plan provides 30 days of coverage for designated trip(s). For details, please refer to FAQ item 5.</p>
<p>Q5 After becoming an insured person of this Protection Plan (“Insured Person”), will every trip be covered?</p>	<p>No, the Protection Plan only covers an Insured Trip (the “Insured Trip”) that meets the following conditions:</p> <p>Before the expiry of the Purchased Designated Roaming Service, the Insured Person must connect to the 1010/csl/Club Sim roaming network of the applicable locations specified in the “Purchased Designated Roaming Service” for the first time * (the “Activation Date”). From the Activation Date, any trip(s) departing from an immigration counter in Hong Kong to destination(s) outside Hong Kong within 30 days (or until the end of the Insured Period, whichever is earlier) will be considered an Insured Trip.</p> <p>Example: If you purchased a 1010/csl/Club Sim data roaming service valid for three months (applicable locations: Mainland China and Macau), you must connect to the 1010/csl/Club Sim roaming network* in Mainland China or Macau for the first time before the expiry of the three-month validity period. From the Activation Date, any trip(s) departing from Hong Kong within 30 days (or until the end of the Insured Period, whichever is earlier) will be considered an Insured Trip.</p> <p><small>*The mobile number used to purchase the Purchased Designated Roaming Service must be the same as the one used to connect to the 1010/csl/Club SIM roaming network in the applicable locations.</small></p>
<p>Q6 If I depart within 30 days after connecting to the roaming network in the applicable locations but return after 30 days, am I still covered?</p>	<p>No. If the Insured Trip exceeds 30 days from the Activation Date, coverage will automatically terminate after the 30th day.</p>

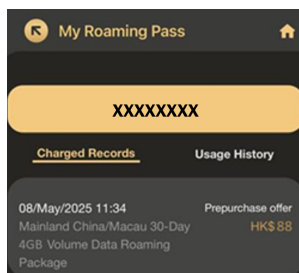
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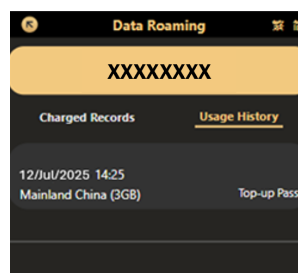
Frequently Asked Question

Question	Answer
Q7 If my trip is delayed due to a covered reason and I cannot connect to the roaming network in the applicable locations of Purchased Designated Roaming Service, can I claim trip cancellation?	If you were declared as an Insured Person by the Policyholder and the trip was unavoidably cancelled within 30 days prior to departure and before the Activation Date, the Insured Person must provide supporting documents to MSIG to demonstrate the Purchased Designated Roaming Service's association with the cancelled trip such as proof of itinerary, ticket purchase proof, accommodation confirmation etc., in order to be eligible for Trip Cancellation benefit and subject to terms and conditions stated on the policy wording.
Q8 Is there an age limit for this Protection Plan?	Yes, the age limit is 18 to 70 years old.
Q9 Can I transfer this Protection Plan to someone else?	No. This promotion is only applicable to eligible customers and/or members of 1O1O/csl/Club Sim who have purchased the designated roaming service.
Q10 Does this Protection Plan have any exclusions?	Yes. Please refer to the Policy Document for details. Exclusions include but are not limited to racing, extreme sports, mountaineering and scuba diving beyond 30 meters depth.
Q11 Is there any geographical restriction?	Coverage is worldwide (including Mainland China), provided that you have connected to the 1O1O/csl/Club Sim roaming network in the applicable locations and meet all eligibility requirements outlined in FAQ item 4.
Q12 How do I make a claim under this Protection Plan?	<p>Notice of any claim by the Insured Person must be given to MSIG of any event giving rise or likely to give rise to a claim under this Protection Plan as soon as possible and in any case within 30 days of the happening of such an event.</p> <p>When you submit a claim, you will need to provide:</p> <ol style="list-style-type: none"> 1. Latest 1O1O/csl/Club Sim bill; AND 2. Purchase record of the Purchased Designated Roaming Service in the 1O1O/csl/Club Sim app; AND 3. Proof of the first connection to the roaming network in applicable locations within 3 months after successfully purchasing the Purchased Designated Roaming Service (such as usage record in the 1O1O/csl/Club Sim app, SMS received when connecting to the 1O1O/csl/Club Sim roaming network, or roaming usage record in the 1O1O/csl/Club Sim bill); AND 4. Copy of Hong Kong Identity Card; AND 5. Other required information as outlined in MSIG Insurance's claim procedure.

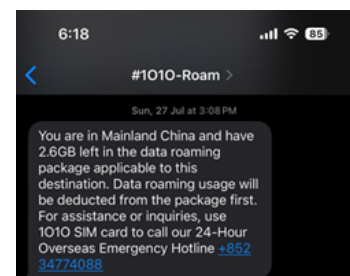
Sample on purchase record of the Purchased Designated Roaming Service in the 1O1O/csl/Club Sim app:
(1O1O/csl/Club Sim app > Roaming > Usage record)



Sample on usage record in the 1O1O/csl/Club Sim app:
(1O1O/csl/Club Sim app > Roaming > Usage record)



Sample on SMS received when connecting to the 1O1O/csl/Club Sim roaming network:



Please visit <https://forms.msig.com.hk/Forms/ClaimTravel> for MSIG claim submission website.
For enquiries, please call Club Care Customer Service Hotline at +852 8209 0098.

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Frequently Asked Question

Question	Answer
Q13 If I suspend or refund the Purchased Designated Roaming Service, will it affect the validity of this Protection Plan?	Yes, the Protection Plan will automatically terminate.
Q14 What is the benefit amount under this policy?	Please refer to the Policy Document.
Q15 What is the maximum Medical Expenses benefit under this Protection Plan?	HK\$500,000.
Q16 What benefits are included in this Protection Plan?	Benefits include loss or damage to baggage, travel delay, loss of mobile phone, etc. Please refer to the Policy Document for details.
Q17 Will the Medical Expenses benefit vary by region?	No. The benefit amount does not vary by location of the accident.
Q18 Does the coverage include cross-border buses, trains and flight delays or cancellations?	<p>Yes, if the trip was unavoidably cancelled within 30 days prior to its commencement and before the first connection to the 1O1O/csl/Club Sim roaming network of the applicable locations specified in the “Purchased Designated Roaming Service”, the Insured Person must provide supporting documents to MSIG to demonstrate the Purchased Designated Roaming Service's association with the cancelled trip such as proof of itinerary, ticket purchase proof, accommodation confirmation etc., in order to be eligible for Trip Cancellation benefit and subject to terms and conditions stated on the policy wording.</p> <p>If the Insured Person purchased transportation tickets before the trip and the trip is delayed or cancelled due to a covered event, the policy will reimburse unused transportation expenses.</p>
Q19 If I purchase more than one 1O1O/csl/Club Sim designated roaming service, how are the validity periods of the Protection Plans calculated? Will I be entitled to multiple coverages?	<p>If you purchase more than one Purchased Designated Roaming Service, each Protection Plan will become effective from the first connection to the 1O1O/csl/Club Sim roaming network in the applicable locations of the respective “Purchased Designated Roaming Service” before its expiry and provide 30 days of coverage for the specified trip. For details of the Protection Plan validity period, please refer to FAQ item 4.</p> <p>If the Insured Person has purchased more than one Purchased Designated Roaming Service and is entitled to more than one Protection Plan under this Promotion, we recommend that the Insured Person submit the relevant supporting documents for the Purchased Designated Roaming Service with the earliest Activation Date when making a claim.</p>
Q20 If I have to use 24-hour Worldwide Travel Assistance services, what information do I need to provide?	<p>You should provide:</p> <ol style="list-style-type: none"> 1. Latest 1O1O/csl/Club Sim bill; AND 2. Purchase record of the Purchased Designated Roaming Service in the 1O1O/csl/Club Sim app; AND 3. Proof of the first connection to the roaming network in applicable locations within 3 months after successfully purchasing the Purchased Designated Roaming Service; AND 4. Policy number: 91009915; AND 5. Personal information of the Insured Person; AND 6. Other information requested by MSIG depending on the specific circumstances of each case. <p>For samples on supporting documents, please refer to FAQ item 12.</p>