

“Complimentary Club Care TravelCare Insurance” Promotion

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

Terms and Conditions:

1. The Complimentary “Club Care TravelCare Insurance” for selected customers promotion (the “**Promotion**”) is arranged and brought to you directly by Club Care. The “Club Care TravelCare Insurance” under this Promotion (the “**Protection Plan**”) is underwritten and provided by MSIG Insurance (Hong Kong) Limited (“**MSIG**”) and is distributed and arranged by Club Care. Club Care is a service brand operated by HKT Financial Services (IA) Limited (“**HKTIA**”). HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agency for MSIG to arrange for the Protection Plan and provide related services.
2. The promotion period starts from 00:00 of 26 September 2025 to 23:59 of 31 August 2026 (HKT) (both dates inclusive) (“**Promotion Period**”).
3. Complimentary coverage of the relevant Protection Plan under the Promotion is only applicable to selected customers and/ or members of HKTIA and its affiliated companies (including but not limited to CSL Mobile Limited (“**CSL**”) who satisfy the following conditions (“**Eligible Customers**”):
 - (i) purchase a roaming service designated by CSL (“**Purchased Designated Roaming Service**”), as a condition for enjoying complimentary coverage under the relevant Protection Plan, during the Promotion Period*; and
 - (ii) being an individual aged between 18 and 70, a holder of a valid Hong Kong identity card.

(together, the “**Eligibility Criteria**”).

*Terms and conditions apply on the relevant Purchased Designated Roaming Service. Please refer to the relevant Purchased Designated Roaming Service terms and conditions and promotional terms and conditions of CSL in respect of the relevant service.

4. Upon successful purchase of the Purchased Designated Roaming Service, the Eligible Customer will become an Insured Person (“**Insured Person**”) under the Protection Plan.
5. Subject to the terms and conditions of the Policy Documents (as defined below) and any other relevant terms and conditions, when an Insured Person first connect to CSL data roaming service(with the same mobile number as the one used for the Purchased Designated Roaming Service) in applicable location(s) of Purchased Designated Roaming Service and such activation occurs before the expiry of the validity period of the Purchased Designated Roaming Service (“**Activation Date**”) designated by CSL, the Protection Plan will cover the Insured Person’s trips which fall within the period starting from the Activation Date to the earlier of (a) the 30th day from the Activation Date or (b) the date that the Coverage Period (as defined below) expires (“**Insured Trip(s)**”). The first Insured Trip must originate from an immigration counter in the Hong Kong Special Administrative Region (HKSAR) to applicable location(s) of Purchased Designated Roaming Service. All subsequent Insured Trips within the relevant period must originate from an immigration counter in HKSAR to a place outside of the HKSAR.
6. When submitting a claim to MSIG, the Insured Person is required to provide designated supporting documents (“**Supporting Document**”) satisfactory to MSIG for verification on identity and claim eligibility. For details, please visit https://www.hktia.com.hk/doc/pdf/TravelCare_VP_FAQ.pdf.
7. If any Supporting Document is lost, leaked, inaccurate, unidentifiable or damaged by any reason, HKTIA will not be liable in any way if the customer suffer any loss as result. The Supporting Documents will not be re-issued under any circumstances. None of HKTIA, HKTIA’ s affiliated companies or MSIG shall be responsible for any accidental or unauthorised disclosure and use of the Supporting Documents by any unauthorised persons. None of HKTIA, HKTIA’s affiliated companies or MSIG will be liable or responsible for providing any compensation to any person in such circumstances.

8. The coverage period (“**Coverage Period**”) of the relevant Protection Plan shall commence on the date of successful purchase of the Purchased Designated Roaming Service which is indicated in purchase record in designated App of CSL or confirmation SMS for a period of six months thereafter, subject to early termination upon the earliest occurrence of the following events:
 - (i) the Eligible Customer cancels, terminates or refunds the Purchased Designated Roaming Service;
 - (ii) when the Eligible Customer ceases to be a customer of CSL; or
 - (iii) any event of termination set out in the policy provision of the Protection Plan.
9. Each Eligible Customer can enjoy more than one Protection Plan with different Purchased Designated Roaming Service purchased. Subject to the Policy Documents, if the Insured Person is covered under more than one comprehensive travel insurance policies underwritten by the MSIG for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
10. Unless otherwise specified, the Promotion and the Protection Plan cannot be refunded, resold, redeemed or exchanged for cash, cash equivalents or other products under any circumstances, nor used in conjunction with any other discount, promotion or offers.
11. 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. Insured Person must also tell MSIG if he/she knows of any writ, summons or prosecution against him/her-self and immediately send MSIG every letter or document which relates to a claim.
12. In case of any discrepancies between the Chinese and English versions of these Promotion Terms and Conditions, the English version shall prevail.

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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 Protection Plan is provided by MSIG. The Protection Plan is 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.
3. The information on the Protection Plan 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. For full terms and conditions, details and risk disclosures and exclusions of the Protection Plan, please refer to relevant Policy Documents; visit Club Care official website <https://www.hktia.com.hk/> or call Customer Service Hotline at 8209 0098 for more details.
4. CSL Mobile Limited (“**CSL**”) is the policyholder of the Protection Plan. CSL and all affiliates of such entities (other than HKTIA) are not an insurance company, agency, broker or intermediary and are not arranging for any contract of insurance or carrying on any regulated activities (as defined under the Insurance Ordinance) in connection with the Protection Plan, any insurance related products or services or the Promotion. CSL and all affiliates of such entities (other than HKTIA) are not the supplier, distributor or provider of the Protection Plan, any insurance related products or services or the Promotion, do not represent Club Care/HKTIA or MSIG, make no representations and warranties and accept no liability for any matters arising from, or in relation to, the same. For any enquiries in relation to the Protection Plan and the Promotion, please contact Customer Service Hotline of Club Care at 8209 0098 directly.

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5. MSIG reserves the right to make the final decision in approving any claim applications for the Protection Plan 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 Protection Plan) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance products (including the Protection Plan). The Protection Plan is the product and obligation of MSIG and not of HKTIA.
6. HKTIA / Club Care, CSL 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, CSL and MSIG shall be final and binding.

「免費Club Care TravelCare旅遊保險」推廣

僅適用於 HKTIA 及其聯營公司 (包括但不限於 CSL Mobile Limited) 之指定客戶及/或會員

條款及細則:

1. 指定客戶享「免費Club Care TravelCare旅遊保險」推廣 (此「推廣」) 由 Club Care 直接為你安排及提供。「Club Care TravelCare旅遊保險」(「保障計劃」) 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此保障計劃及提供相關服務。
2. 推廣期由 2025 年9月 26日 00:00 至 2026 年8月31日 23:59 止 (以香港時間為準) (包括首尾兩天) (「推廣期」)。
3. 本推廣的保障計劃所提供的免費保障只適用於符合以下條件的 HKTIA 及其聯營公司 (包括但不限於 CSL Mobile Limited (「CSL」)) 之指定客戶及 / 或會員 (「合資格客戶」):
 - (i) 於推廣期內購買 CSL 指定的漫遊服務 (「已購買的指定漫遊服務」);
 - (ii) 年齡介乎 18 至 70 歲、持有香港身份證之個人。
(合稱「合資格條件」)

*已購買的指定漫遊服務受條款及細則約束, 請參閱CSL的相關已購買的指定漫遊服務條款及細則和相關服務之推廣條款及細則。
4. 合資格客戶成功購買指定漫遊服務後, 即成為保障計劃下的受保人 (「受保人」)。
5. 受保單文件 (定義見下文) 及其他相關條款約束, 當受保人在已購買的指定漫遊服務的適用地區首次連接 CSL數據漫遊服務 (須與已購買的指定漫遊服務的流動電話號碼相同), 且該使用/啟動日期在已購買的指定漫遊服務的有效期內 (「啟動日期」), 保障計劃將由啟動日期起為受保人的旅程提供保障 (「受保旅程」), 直到以下其中一個較早日期為止: (a) 啟動日期起計第 30 天, 或 (b) 保障期屆滿日。首個受保旅程必須由香港特別行政區 (「香港」) 的出入境服務櫃台出發前往已購買的指定漫遊服務的適用地區, 其後的受保旅程亦須由香港出發前往香港以外地區。
6. 受保人向 MSIG 提交索償時, 須提供 MSIG 認可的指定證明文件 (「證明文件」) 以核實身份及索償資格。詳情請瀏覽https://www.hktia.com.hk/doc/pdf/TravelCare_VP_FAQ.pdf。
7. 如因任何原因導致證明文件遺失、洩漏、不準確、無法識別或損毀, HKTIA 對因此造成的任何損失概不負責。證明文件在任何情況下均不會補發。HKTIA、其聯營公司及 MSIG 對任何因意外或未經授權而洩漏或使用證明文件所引致的損失亦不承擔任何責任或賠償。
8. 保障期 (「保障期」) 由 CSL 指定應用程式或確認短訊所列明的已購買的指定漫遊服務成功購買日期起計, 為期六個月, 或因出現以下情況而提早終止:
 - (i) 合資格客戶取消、終止或退回已購買的指定漫遊服務;

- (ii) 合資格客戶不再是 CSL 客戶；或
 - (iii) 保障計劃保單條款所列的任何終止情況。
9. 每位合資格客戶可因選購不同的已購買的指定漫遊服務而享有多份保障計劃。根據保單文件，受保人就同一旅程擁有多於一份由MSIG承保的全面性旅遊保險保單時，MSIG將按最大賠償額的旅遊保險保單支付賠償。
 10. 除特別注明外，此推廣及保障計劃在任何情況下均不可退款、轉售、兌換現金或其他產品，亦不可與其他折扣、推廣或優惠同時使用。
 11. 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。如受保人知悉或收到任何告票、法院傳票、控告，應立即通知MSIG及將所有涉及索償的書信或文件送交MSIG。
 12. 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：

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2. 此推廣活動條款及細則不是保單或保險合約。有關保障計劃的所有資訊均由MSIG提供。此保障計劃受相關條款及細則、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。
3. 此條款及細則中，保障計劃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。有關保障計劃的完整條款及細則、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。
4. CSL是此保障計劃的保單持有人。CSL及其所有關聯公司 (HKTIA除外) 並不是保險公司、保險代理、保險經紀或中介，並沒有安排任何保險合約或進行其他受規管活動 (定義見《保險業條例》)。CSL及其公司的所有關聯公司 (HKTIA除外) 並非此保障計劃、此推廣下的任何保險相關產品或服務之供應商、代理商或提供者，不代表Club Care/HKTIA或MSIG，亦不作任何保證或聲明且不會承擔由其引起或與其相關之任何責任。有關保障計劃或推廣之查詢，請致電Club Care客戶服務熱線8209 0098。
5. 此保障計劃之任何理賠申請、此推廣及此保障計劃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 (包括此保障計劃)，而 HKTIA 對提供保險計劃有關的任何事項概不承擔任何責任。此保障計劃為MSIG之產品和責任，而非 HKTIA。
6. HKTIA/ Club Care、CSL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、CSL及MSIG保留最終決定權及具約束力。