

Complimentary “Club Care Annual TravelCare Insurance” (the “Promotion”) Promotion For selected customers and/ or members of HKTIA and its affiliated companies only

Terms and Conditions:

1. The Promotion is arranged and brought to you directly by Club Care. The “Club Care Annual TravelCare Insurance” (the **Protection Plan**) is underwritten and provided by bolttech Insurance (Hong Kong) Company Limited (“**bolttech Insurance**”) 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 (“**IA**”) (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agent for bolttech Insurance to arrange for the Protection Plan and provide related services.
2. The promotion period starts from 15:00 of 18 November 2024 to 23:59 of 31 March 2025 (HKT) (both dates inclusive) (“**Promotion Period**”).
3. The Promotion is only applicable to selected customers and/ or members of HKTIA and its affiliated companies who have received a Club Care designated registration code for the Protection Plan (“**Registration Code**”) and satisfy the following conditions (“**Eligible Customers**”):
 - (i) subscribe to and activate designated service plan or program or designated value-added service or program* as designated by HKTIA or its affiliated companies (the “**Designated Service Plan**”) during the Promotion Period;
 - (ii) being an individual aged between 18 to 70;
 - (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**”).

*Terms and conditions apply on the relevant Designated Service Plan. Please refer to the relevant terms and conditions of HKTIA’s affiliated companies on the relevant service.

Each Eligible Customer should use the Registration Code and complete the registration for the Protection Plan via Club Care’s designated webpage within 7 days from the issuance date of Registration Code (the “**Registration Period**”) (the “**Registration**”). Eligible Customer shall become and be considered as an insured person of the Protection Plan (the “**Insured Person**”) after he/she satisfies all of the Eligibility Criteria, successfully completes the Registration and receives a SMS and/or email confirmation from Club Care showing that the Registration has been accepted (“**Confirmation Notice**”). The registration process must be completed in the Hong Kong Special Administrative Region.

Unused Registration Code will become invalid after expiry of the Registration Period. Each Registration Code can be used to register for this Protection Plan once only. Each Eligible Customer can register for more than one Protection Plan(s) with different Registration Codes. Subject to the Policy Documents, if the Eligible Customer is covered by more than one travel insurance policy issued by bolttech insurance for the same accident, the maximum amount bolttech Insurance will pay for that accident will be based on the policy which provides the highest amount of benefit for that accident, subject to that policy’s maximum limits and sub-limits for each section as applicable. The Registration Code is only for the relevant Eligible Customer and is non-transferable.

4. Only one person can register for the Protection Plan with each Registration Code within the Registration Period. Any person who subsequently attempts to make a claim with a Registration Code that has already been used by another person will not be able to make any claim under the Protection Plan. None of HKTIA, HKTIA's affiliated companies or bolttech Insurance shall be responsible for any accidental or unauthorised disclosure and use of the Registration Code by any unauthorised persons. None of HKTIA, HKTIA's affiliated companies or bolttech Insurance will be liable or responsible for providing any compensation to any person in such circumstances.
5. The coverage of the Protection Plan shall commence on the effective date of the subscribed Designated Service Plan, provided that the Registration is completed. The coverage period of Protection Plan is set out in the Confirmation Notice, subject to early termination upon the earliest occurrence of the following events:
 - (i) the Insured Person terminates the Designated Service Plan;
 - (ii) when the Insured Person ceases to be a customer of HKTIA's affiliated companies; or
 - (iii) any event of termination set out in the policy provision of the Protection Plan, (the "**Insured Period**").
6. The Promotion and the Registration Code cannot be redeemed or exchanged for cash, cash equivalents, resalable or returnable under any circumstances, nor used in conjunction with any other discount, promotion or offers.
7. Notice of any claim must be given to bolttech Insurance no later than 31 days after the occurrence of any incident, and in the instance of a claim on personal liability benefit, such notice must be given in writing as soon as possible and in any event not later than 14 days after the incident giving rise to such a claim.
8. In case of any discrepancies between the Chinese and English versions of these Promotion Terms and Conditions, the English version shall prevail.

Disclaimer:

1. All information in respect of the Protection Plan is provided by bolttech Insurance. The Protection Plan is underwritten and provided by bolttech Insurance and is subject to related terms and conditions and respective policy provisions (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.
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 bolttech Insurance. Any information in respect of the Protection Plan given herein is subject to the policy provisions of the Protection Plan and the related terms and conditions. In the event of any inconsistencies between these Promotion Terms and Conditions and the policy provisions of the Protection Plan, the policy provisions of the Protection Plan will prevail. Please refer to https://www.hktia.com.hk/doc/pdf/ATC_PP.pdf for policy provisions for the terms and conditions, details and exclusions of the Protection Plan. bolttech Insurance reserves the final decision on the approval of the claims of the Protection Plan.
3. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. 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 Protection Plan, please refer to relevant Policy Documents.

4. The Promotion is arranged and brought to you directly by Club Care. The Protection Plan is underwritten and provided by bolttech Insurance 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 ("**IA**") (Licensed Insurance Agency License No.: FA2474), acts as an appointed licensed insurance agency for bolttech Insurance to distribute and arrange insurance products and services.
5. CSL Mobile Limited ("**CSL**") and its affiliates (including but not limited to Hong Kong Telecommunications (HKT) Limited and Now TV Limited) are 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 bolttech Insurance, make no representations and warranties and accept no liability for any matters arising from, or in relation to, the same. For any enquires in relation to the Protection Plan and the Promotion, please contact Customer Service Hotline of Club Care at 8209 0098 directly.
6. bolttech Insurance reserves the right to make the final decision in approving any applications for the Protection Plan and the Promotion and any disputes that may arise from such applications and the Promotion. Any disputes over the terms of this insurance plan shall be resolved directly between the insured person and bolttech Insurance. HKTIA's role is limited to distributing and arranging certain insurance policies of bolttech Insurance (including the Protection Plan) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance plan. The Protection Plan is product and obligation of bolttech Insurance and not of HKTIA.
7. HKTIA / Club Care, its affiliated companies and bolttech Insurance reserve(s) the right to amend, suspend or terminate the Promotion and to 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 bolttech Insurance shall be final and binding.

免費 Club Care 「全年旅遊保險計劃」(「推廣」)推廣 (僅適用於 HKTIA 及其聯營公司之指定客戶及/或會員)

條款及細則:

1. 此推廣由 Club Care 直接為你安排及提供。「Club Care 全年旅遊保險計劃」(此「保障計劃」)由保特保險(香港)有限公司(「保特保險」)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),亦獲保特保險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 2024 年 11 月 18 日 15:00 至 2025 年 3 月 31 日 23:59 止(以香港時間為準)(包括首尾兩天)(「推廣期」)。
3. 此推廣只適用於合資格 HKTIA 或其聯營公司之指定客戶及/或會員,並收到登記保障計劃的 Club Care 指定登記碼「登記碼」及須符合以下條件(「合資格客戶」):
 - (i) 於推廣期內簽訂及啟動 HKTIA 之聯營公司的指定服務計劃或增值服務*(「指定服務計劃」);
 - (ii) 個人客戶而年齡必須為 18 至 70 歲;
 - (iii) 持有有效香港特別行政區(「香港」)身份證;及
 - (iv) 現居於香港(合稱「合資格條件」)。

*相關指定服務計劃受條款及細則約束,請參閱 HKTIA 之聯營公司的相關服務條款及細則。

每位合資格客戶在兌換此保障計劃的登記碼(「登記碼」)派發後 7 日內(「登記期」)前往 Club Care 指定網頁登記(「登記」)此保障計劃。合資格客戶在符合所有合資格條件、完成登記及獲 Club Care 發出確認短訊/或電郵(「確認信息」)後會成為並被視作此保障計劃的受保人(此「受保人」)。此登記程序必須於香港特別行政區內完成。

未使用的登記碼將於登記期後失效。每個登記碼只可使用一次,並只適用於登記此保障計劃一次。每名合資格客戶可用不同登記碼登記多於一個保障計劃。受制於保單文件,如合資格客戶就同一意外受保多於一份由保特保險簽發的旅行保險單,則保特保險對該意外的賠償最高限額將根據對該意外提供最高賠償金額的保單計算,並以該保單的最高保障金額和每個分項的賠償上限為限。登記碼僅限相關合資格客戶使用,不可轉讓。

4. 每一個登記碼僅供一人於登記期內登記此保障計劃。任何人都不能以已被他人使用過的登記碼進行此保障計劃的索償。HKTIA、HKTIA 之聯營公司或保特保險恕不為任何因意外或未經授權情況下泄露或被他人使用登記碼引致的損失負責。HKTIA、HKTIA 之聯營公司或保特保險恕不會就該損失向任何人承擔賠償。

5. 如完成登記，此保障計劃會於指定服務計劃生效日開始提供保障，確認信息會列出保障期，或因出現以下情況將提早終止：
 - (i) 受保人終止指定服務計劃；
 - (ii) 當受保人不再是 HKTIA 之聯營公司之客戶；或
 - (iii) 在此保障計劃下之保單條款內所定下的終止事項（「保障期」）。
6. 除特別注明外，此推廣及登記碼不可與任何其他推廣或折扣優惠同時使用，且不可轉讓或兌換現金或其他產品。
7. 任何索償須於引致索償的任何事故發生後 31 日內通知保特保險，如為人身責任保障部分下的索償，則必須在可行情況下盡快且無論如何不遲於引致該索償的事故發生後 14 日內以書面方式發出有關通知予保特保險。
8. 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. 此保障計劃產品資料由保特保險(香港)有限公司（「保特保險」）提供。保障計劃由保特保險承保及提供，並受相關條款及細則及保單條款（「保單文件」）所約束。以上資料只供參考，並不包含保險計劃的全部條款和細則。如果此條款和細則與保單文件有任何不一致之處，以保單文件為準。
2. 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保特保險提供。上文所列之保障計劃資料受保障計劃的保單條款及相關條款及細則約束。推廣活動條款及細則與保單條款若有歧義，一切以有關保單條款為準。有關保障計劃的條款及細則、詳情及不承保事項，請參閱 https://www.hktia.com.hk/doc/pdf/ATC_PP.pdf 上的保障計劃之保單條款。保特保險對此保障計劃的賠償保留最終決定權。
3. 任何優惠或宣傳材料應與相關保單文件同時參閱。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。
4. 此推廣由 Club Care 直接為你安排及提供。此保障計劃由保特保險承保及提供，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），亦獲保特保險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。

5. CSL Mobile Limited (「CSL」) 及其關聯公司 (包括但不限於 Hong Kong Telecommunications (HKT) Limited 及 Now TV Limited) 是此保障計劃的保單持有人。CSL 及其所有關聯公司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》) 。HKTIA 的所有關聯公司並非任何保險相關產品、服務或推廣之供應商或提供者，不代表 HKTIA 或保險公司，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。有關保險相關產品、服務或推廣之任何查詢，請致電 Club Care 客戶服務熱線 8209 0098 。
6. 此保障計劃之任何理賠申請及此保障計劃可能產生之任何爭議，保特保險保留最終決定權。有關該保障保險計劃條款之任何爭議，將由受保人與保特保險直接議決。HKTIA 之角色只限於代理及安排保特保險某些保險產品，而 HKTIA 對有關保障計劃提供的任何事項概不承擔任何責任。該保障計劃為保特保險之產品和責任，而非 HKTIA 。
7. HKTIA/ Club Care、HKTIA 之聯營公司及保特保險保留隨時修改、暫停或取消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、HKTIA 之聯營公司及保特保險保留最終決定權及具約束力。