

“Club Care New Platform Launch Promo Code” Terms and Conditions

1. Club Care New Platform Launch Promo Code (this “Promotion”) which is only applicable to applicant who successfully applies via <https://clubcare.theclub.com.hk/en> (“Club Care Platform”) . The Designated Protection Plans (“Designated Plan(s)”) are underwritten by FWD Life Insurance Company Limited (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD Life”). Subject to these Terms and Conditions, applicants who successfully apply for any Designated Plan online through the Club Care Platform using the promotion code "CLUBCARE" ("Designated Promotion Code") during the promotion period, and meeting all the requirements listed in clause 4, can enjoy the Promotion.

Designated Plan	1 st Year Premium Discount
MyMillion Medical Plan	50% off for 1 st Year Premium
vPrime Medical Plan (Certification Number: F00045)	40% off for 1 st Year Premium
CANsurance (Economy Plan)	50% off for 1 st Year Premium
BeEasy Accident Protection Plan	50% off for 1 st Year Premium

2. 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 agent for FWD Life to distribute and arrange insurance products and services.
3. The promotion period is from 00:00 of 22 July 2023 to 23:59 of 31 October 2023 (Hong Kong Time) (both dates inclusive) (“Promotion Period”).
4. To be eligible for this Promotion, applicants must meet all of the following requirements: (1) the application for one or more Designated Plans must be successfully submitted online through Club Care Platform during the Promotion Period; (2) the Designated Promotion Code must be applied at the time of online application through Club Care Platform during Promotion Period; (3) the application must be accepted by FWD Life and; (4) the applicant does not own the same product underwritten by FWD Life in the past 12 months preceding the date of the application.
5. For the purpose of calculating the above mentioned 1st Year Premium Discount, the amount of premium does not include insurance levy to be collected by the Insurance Authority. Insurance levy is calculated based on the premium after the discount. For further information, please visit: <https://www.ia.org.hk/en/levy> or contact Club Care’s Customer Service Hotline at 8209 0098.
6. If the policy issued is cancelled during the cooling off period, FWD Life will only refund actual premium paid and levy paid by the policyholder.
7. This Promotion is not applicable to policyholder who renews the existing Designated Plan’s policy with FWD Life.
8. This Promotion, and the premium discount cannot be changed, returned, exchanged for other gifts or redeemed for cash, nor used in conjunction with other promotions and/or coupon(s).
9. The Designated Promotion Code is transferrable but cannot be sold nor transferred in return for any rewards in any form or manner.

10. Club Care/HKTIA and/or FWD Life reserve(s) the right to amend, suspend or terminate this Promotion and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
11. All information provided by the applicants must be true, correct and complete. Otherwise, HKTIA and/or FWD Life reserve(s) the right to forfeit this Promotion.
12. For the record of application for this Promotion (including but not limited to the date and time), Club Care Platform's system record shall prevail. HKTIA and/or FWD Life will not be responsible for any delay, loss, error or unrecognized situation due to computer and / or Internet's connection, technical problem, malfunction or accident.
13. Each Designated Plan is subject to its policy documents and provisions. The product information in Club Care Platform for reference only and does not contain the full terms and conditions, key product risks and full list of exclusions of the policy. For the details of benefits and key product risks, please refer to the product brochure; and for exact terms and conditions and the full list of exclusions, please refer to the policy provisions of the plan.
14. vPrime Medical Plan is a Flexi Plan certified by the Government under VHIS (Certification Number: F00045-01-000-03 for Deductible HKD0, F00045-02-000-03 for Deductible HKD16,000, F00045-03-000-03 for Deductible HKD25,000, F00045-04-000-03 for Deductible HKD50,000, F00045-05-000-01 for Deductible HKD100,000, F00045-06-000-01 for Deductible HKD250,000), and are all underwritten by FWD Life (VHIS provider registration number: 00036). In case of any dispute, the decision of HKTIA and/or FWD Life shall be final and conclusive.

Disclaimer

15. Designated Plans are underwritten and provided by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD Life") (VHIS provider registration number: 00036) and are distributed and arranged 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 agent for FWD Life. Club Care is the service brand operated by HKTIA.
16. The Promotion is provided and operated by FWD Life and is arranged and brought to you directly by HKTIA. For any enquiries in relation to the Promotion, please contact Club Care Customer Service Hotline at 8209 0098.
17. Club HKT and all other entities of the HKT Group (other than HKTIA) are not arranging for any contract of insurance or carrying on any regulated activities (as defined under the Insurance Ordinance) in connection with the Designated Plans. Club HKT and all other entities of the HKT Group (other than HKTIA) are not the supplier or provider of the Designated Plans, any insurance related services or the Promotion, do not represent Club Care/HKTIA or FWD Life, 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 Designated Plans, please contact Customer Service Hotline of Club Care at 8209 0098 directly.
18. This Promotion Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Designated Plans and the Promotion is provided by FWD Life. Any information in respect of Designated Plans is subject to the respective policy provisions, the product brochure, and the related terms and conditions (the "Policy Documents"). In the event of any inconsistencies between these Terms and Conditions and the Policy Documents, the Policy Documents will prevail.
19. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Before application, please confirm you understand the Designated 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 Designated Plans, please refer to relevant product brochure and Policy Documents; visit [Club Care official website](#) or call Customer Service Hotline at 8209 0098 for more details.
20. FWD Life reserves the right to make the final decision in approving any applications for the Designated Plans and the Promotion and any disputes that may arise from such applications and the Promotion. Any disputes over the terms of these insurance plans shall be resolved directly between the insured person and FWD Life. HKTIA's role is limited to distributing and arranging certain insurance policies of FWD Life (including the Designated Plans) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance plans. Designated Plans are products and obligations of FWD Life and not of HKTIA.
21. HKTIA / Club Care and FWD Life reserve 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 and FWD Life shall be final and binding.
22. In the event of any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

「Club Care 新平台登場優惠碼」之條款及細則

1. Club Care 新平台登場優惠碼 (此「優惠」) 只適用於申請人透過 clubcare.theclub.com.hk (Club Care 平台) 成功網上投保由富衛人壽保險 (百慕達) 有限公司 (於百慕達註冊成立之有限公司) (「富衛人壽」) 所承保的保障計劃 (「指定計劃」)。在此條款及細則約束下, 申請人於推廣期內透過 Club Care 平台使用優惠碼「CLUBCARE」(「指定優惠碼」) 於網上成功投保指定計劃, 並符合所有第 4 條的條件, 可享此優惠。

指定計劃	首個保單年度享保費折扣
全自主百萬醫療計劃	首年保費 5 折
尊衛您醫療計劃 (認可產品編號: F00045)	首年保費 6 折
揀易保癌症保障計劃 (經濟計劃級別)	首年保費 5 折
意輕鬆意外保障計劃	首年保費 5 折

2. 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 (持牌保險代理機構牌照號碼: FA2474), 亦獲富衛人壽之委任為持牌保險代理機構, 代理及安排保險產品及服務。
3. 推廣期為 2023 年 7 月 22 日 00 時 00 分至 2023 年 10 月 31 日 23 時 59 分止 (香港時間), 包括首尾兩天 (「推廣期」)
4. 申請人須符合以下所有條件方可享受此優惠: (1) 須於推廣期內透過 Club Care 平台成功提交一項或多項指定計劃之申請; (2) 須於推廣期內透過 Club Care 平台使用指定推廣優惠碼進行網上申請; (3) 申請須獲富衛人壽接納及; (4) 投保人須於投保日前 12 個月內未曾投保過由富衛人壽承保之同一產品。
5. 用於計算上述提及之首年保費折扣之保費金額尚未包括保險業監管局收取的保費徵費。保費徵費會以折扣後之保費計算。有關資料, 可瀏覽 <https://www.ia.org.hk/tc/levy> 或致電 Club Care 客戶服務熱線 8209 0098。
6. 如所繕發之保單在冷靜期內被取消, 富衛人壽只會退回實際繳交之保費及保費徵費予保單持有人。
7. 此優惠不適用於與富衛人壽續保現有指定計劃保單的保單持有人。
8. 此優惠, 及保費折扣不可更換、退回、轉換其他禮品或折換現金, 或與其他優惠及/或現金券同時使用。

9. 指定優惠碼可以轉讓，但不可以轉售或轉讓以換取任何形式的回報。
10. Club Care/HKTIA 及/或富衛人壽保留隨時修改、暫停或取消此優惠以及修訂有關條款及細則的酌情權而毋須事先通知。
11. 申請人提供之所有資料必須為真確、正確及完整。否則 HKTIA 及富衛人壽保留權利將此優惠作廢。
12. 此優惠之申請紀錄（包括但不限於日期及時間），均以 Club Care 平台系統之紀錄為準。任何因電腦及/或網絡的連接、技術問題、故障或意外而引致的遲延、遺失、錯誤或無法辨識等情況，HKTIA 及/或富衛人壽概不負責。
13. 指定產品將受其正式保單文件及條款所約束。Club Care 平台所載產品資料只供參考，並且不包括保單全部條款及細則、產品主要風險及所有不保事項。有關權益及產品主要風險詳情，請參閱產品小冊子；有關保單詳細條款及細則及所有不保事項，請參閱本計劃保單條款。
14. 尊衛您醫療計劃為自願醫保靈活計劃（自付費 0 港元的認可產品編號為 F00045-01-000-03；自付費 16,000 港元的認可產品編號為 F00045-02-000-03；自付費 25,000 港元的認可產品編號為 F00045-03-000-03；自付費 50,000 港元的認可產品編號為 F00045-04-000-03）；自付費 100,000 港元的認可產品編號為 F00045-05-000-01）；自付費 250,000 港元的認可產品編號為 F00045-06-000-01）由富衛人壽（自願醫保的產品提供者註冊編號：00036）承保。

免責條款

15. 各指定計劃由富衛人壽（自願醫保的產品提供者註冊編號 00036）承保及提供，並由HKTIA代理及安排。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），亦獲富衛人壽之委任為持牌保險代理機構。Club Care為 HKTIA所經營的一個服務品牌。
16. 此優惠由富衛人壽提供及營運並由HKTIA直接為你代理及安排。有關此推廣之查詢，請致電Club Care客戶服務熱線8209 0098聯絡。
17. Club HKT及香港電訊集團所有其他公司（HKTIA除外）並沒有就指定計劃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》）。The Club及香港電訊集團所有其他公司（HKTIA除外）並非指定計劃之供應商或提供者，任何保險相關服務或此優惠，不代表Club Care/HKTIA或富衛人壽，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。有關指定計劃之查詢，請致電Club Care客戶服務熱線 8209 0098。
18. 此優惠之條款及細則並非保單或保險合約。有關指定計劃及此優惠的所有資訊均由富衛人壽提供。有關指定計劃的任何資訊均受相關保單條款、產品小冊子以及相關條款和細則（「保單文件」）約束。如果此優惠條款和條件與保單文件有任何不一致之處，以保單文件為準。
19. 任何優惠或宣傳材料應與相關保單文件同時參閱。投保前，請確定您已明白指定計劃的特點，並符合您的需要。客戶不應單憑任何推廣優惠或宣傳材料而投保相關保險產品，而上述資料不包括相關保險計劃的完整條款及細則。有關指定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、瀏覽[Club Care官方網頁](#)或致電Club Care 客戶服務熱線 8209 0098 了解更多。
20. 指定計劃及此優惠之任何申請批核或理賠及由該申請及此優惠可能產生之任何爭議，富衛人壽保留最終決定權。有關該保險計劃條款的任何爭議，將由受保人與富衛人壽直接議決。HKTIA 之角色只限於代理及安排富衛人壽某些保險產品（包括指定計劃），而HKTIA 對有關保險計劃提供的任何事項概不承擔任何責任。該保險計劃為富衛人壽之產品和責任，而非HKTIA。
21. HKTIA / Club Care及富衛人壽保留隨時修改、暫停或取消此優惠及修訂有關條款及細則的權利而毋須事先通知。HKTIA/ Club Care及富衛人壽保留最終決定權及具約束力。
22. 本條款及細則的中英文版本如有任何差異，一概以英文版本為準。