

1. 本推廣的有效日期為即日起至 2025 年 6 月 16 日(「推廣期」)。
2. 投保人必須於 OneDegree 網站 [www.onedegree.hk](http://www.onedegree.hk) 投保由 OneDegree Hong Kong Limited (「OneDegree」) 承保的家居保險 (「保單」), 並於結帳前輸入優惠碼「HEROGIP」完成投保方可獲得由 OneDegree Hong Kong Limited (「OneDegree」) 承保的家居保險所推出的首年保費 66 折優惠(「保費折扣」)。若折扣後保費 (不包括保險徵費) 等於或高於港幣 1000 元, 可獲贈 HALLMARK PC 20" 前揭式可擴充日本 Hinomoto 靜音車輪行李箱 HM902T20GRAY 一部 (「禮品」)。若因未有透過經指定網頁投保致未能享用獎賞, 將不獲任何退款安排。
3. 在報價過程中, 折扣後的保費會被四捨五入到整數以方便顯示, 最終的應繳交保費將以結帳頁面上所示為準。
4. 本推廣只適用於首年保單。
5. 本推廣只適用於現時並未持有有效的 OneDegree 家居保險保單的全新客戶, 以及現時投保日起計之過去 3 個月未曾持有有效的 OneDegree 家居保險保單的申請人。
6. 投保人的個人資料有可能會與特定第三方合作夥伴分享, 僅限於進行身份驗證以完成獎賞兌換。
7. 所有凡於推廣期內通過輸入指定推薦碼成功投保, 且在獲得獎賞時仍為有效的保單, 投保人會於投保日起計第 4 個月內會通過在投保過程中提交的電郵收到獎賞換領信 (「換領信」), 如因投保人所提供的資料錯誤或不完整導致無法成功收取換領信, OneDegree 恕不負責。獎賞的實際領取日期可能會因獎品供貨安排而作出調整。如果獎賞出現貨品如供應有變, OneDegree 將以同等價值的同類貨品代替。
8. 投保人須於收到換領信電郵通知內的指定換領日期憑換領信到指定換領地點方可兌換禮品。換領信不得轉讓, 若因未有遵從指示而導致未能換領獎賞, 將不獲任何退款安排。
9. 若投保人在保單年度取消保單, OneDegree 有權於應退保費中扣除有關與獎賞同等價值的金額而毋須另行通知。
10. 上列禮品之使用須受獎賞供應商所定之條款及細則約束。
11. 一切有關禮品之查詢或爭議, 均應由用戶直接與獎賞供應商自行解決。
12. 上列禮品及換領信無論在任何情況下均不能轉讓、退回、兌換現金或更換其他產品或服務。

13. 有關家居保險的保障範圍、條款細則及不保事項，請查閱保單條款以了解更多。
14. OneDegree 保留隨時更改或終止此優惠之權利，並對此優惠相關之所有事宜擁有最終決定權。
15. 條款及細則中英文版之內容如有任何歧義，在任何情況下概以英文版為準。

1. This promotion is valid from now to 16 Jun 2025 (“Promotion Period”).
2. To enjoy the 34% premium discount on Home Insurance (“Premium Discount”), Customers must complete the Home Insurance policy purchase on the OneDegree website [www.onedegree.hk](http://www.onedegree.hk) and enter “HEROGIP” as the Promotion Code. To enjoy the additional Reward, the post-discounted Premium(exclude levy) is or over HKD1000, will receive one HALLMARK PC 20"Japan Hinomoto wheels front open suitcase HM902T20GRAY on Home Insurance (“Reward”). OneDegree will not be able to offer the Reward after the purchase if customers have not used the designated link or Promotion Code at time of purchase.
3. The discounted premium will be rounded to the nearest whole number during quotation. The actual premium payable will be shown at the checkout page.
4. The Offer is only applicable to premium for the first year of a policy.
5. Only the applicants who do not currently hold any effective Home Insurance and have not held any effective Home Insurance policy(ies) in the past 3 months from the date of application of the Home Insurance are eligible for this promotion.
6. Customer personal information may be shared with specific third-party partners solely for the purpose of identity verification to facilitate gift redemption.
7. The Reward will be issued at the 4th month after the policy issue date provided that the policy is still effective on such date. Eligible customers will receive an email about the redemption letter for the Reward (“Redemption Letter”). Customers should ensure that their email address is accurate in their OneDegree profile or they will not be able to receive the Redemption Letter. Actual reward collection date may vary as it is subject to stock availability. OneDegree is not responsible for any delivery failure due to errors or missing information in the email address provided. All Reward are subject to availability and any restriction may apply as to where and when the Reward may be redeemed. OneDegree reserves the right, at its sole discretion, to substitute a

similar item of equal value at any time without notice prior to that item being redeemed.

8. Customer must redeem their Reward within the specified redemption period at the designated redemption location by presenting the redemption letter. Any failure in doing so will result in loss of Reward and no refund shall be arranged afterwards.
9. If the policyholder cancels the home insurance policy during the policy term, OneDegree reserves the right to deduct the value of Reward from any premium refund.
10. The Reward are subject to the terms and conditions imposed by the Reward supplier.
11. In case of any enquiry or dispute in relation to the Reward, customers should contact the Reward supplier directly.
12. The Reward and Redemption Letter cannot be transferred, returned, exchanged for cash, or exchanged for other products or services under any circumstances.
13. For details of coverage, terms, conditions, and exclusions of OneDegree Home Insurance, please refer to the policy wording.
14. OneDegree may terminate this promotion without notice. All matters or disputes in relation to this promotion and the interpretation of these terms and conditions shall be subject to the decision of OneDegree, which shall be final and binding.
15. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.