

Earn Your Health Reward  
健康可以賺返嚟



Thank you for your interest in the insurance product.  
For more information, please feel free to contact us.

多謝你對有關保險產品的支持。  
如欲瞭解更多詳情，歡迎隨時與我們聯絡。



8209 0098

(Monday - Friday 9am - 6pm, except Public Holidays,  
星期一至五上午九時至晚上六時，公眾假期除外)



cs.clubcare@pccw.com

**Remarks**

Club Care is a service brand operated by HKT Financial Services (IA) Limited ("HKTIA"), a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability). HKTIA, being registered with the Insurance Authority of Hong Kong ("IA") as a licensed insurance agency and acts as an appointed licensed insurance agency (Licensed insurance Agency Licence No. FA2474) for FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD Life"), bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance"), Chubb Insurance Hong Kong Limited and MSIG Insurance (Hong Kong) Limited to distribute and arrange for a wide range of insurance products and services.

**備註**

Club Care 為 HKT Financial Services (IA) Limited (「HKTIA」) 所經營的一個服務品牌。HKTIA為香港電訊有限公司(香港電訊有限公司是一家於開曼群島註冊成立的有限公司) 旗下的全資附屬公司。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)，亦獲富衛人壽保險 (百慕達) 有限公司 (於百慕達註冊成立之有限公司)、保特保險(香港)有限公司 (「保特保險」)、安達保險有限公司及三井住友海上火災保險 (香港) 有限公司委任為持牌保險代理機構，代理及安排多元化的保險產品及服務。

## Important Notes

- The insurance plan is provided and underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD Life"). Club Care is a service brand operated by HKT Financial Services (IA) Limited ("HKTIA"), a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability). HKTIA, being registered with the Insurance Authority of Hong Kong ("IA") as a licensed insurance agency (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agency for FWD Life to distribute and arrange a wide range of insurance products and services.
- The product information is provided by FWD Life. The product information does 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 relevant insurance plan, please refer to the relevant policy documents (including the policy provisions and the product brochure). Policy provisions shall prevail in case of inconsistency.
- Please read the related product brochure, policy provisions, Personal Information Collection Statement of FWD Life and Personal Information Collection Statement of HKTIA before purchasing the insurance product. For enquiries relating to the insurance product, please contact Club Care Customer Service Hotline at 8209 0098.
- The premiums of the insurance product will be payable to FWD Life, (or through HKTIA on behalf of FWD Life in respect of online applications made on Club Care's website (where applicable)), and HKTIA will receive commission from FWD Life for acting as an appointed licensed insurance agency for FWD Life.
- The insurance product is intended to be offered in Hong Kong only. The information on Club Care's website are not intended to be used by persons located or resident outside of Hong Kong. The information on Club Care's website shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sell or provision of any insurance products by FWD Life or HKTIA outside Hong Kong. All selling and application procedures must be conducted and completed in Hong Kong.
- Under the Insurance Ordinance (Cap. 41), the IA has started to collect the levy on insurance premiums from policyholders through insurance companies from January 1, 2018. For more details, please refer to the IA's official website at [ia.org.hk/en/levy](http://ia.org.hk/en/levy).
- HKTIA's role is limited to the distribution and arrangement of the insurance products of FWD Life only and HKTIA shall not be responsible for any matters in relation to the provision of the insurance products.
- Insurance products are products and obligations of FWD Life and not of HKTIA.
- Any dispute over the contractual terms of insurance products should be resolved directly between you and FWD Life.
- All insurance applications are subject to FWD Life's underwriting and acceptance.
- FWD Life is solely responsible for all features, policy approvals, coverage, account maintenance and benefit payment in connection with the insurance product.
- HKTIA will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
- You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary. In case of any inconsistency between the English and Chinese versions, the English version shall prevail.

## 重要事項

- 此保險計劃由富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（「富衛人壽」）提供及承保。Club Care 為 HKT Financial Services (IA) Limited (「HKTIA」) 所經營的一個服務品牌。HKTIA 為香港電訊有限公司（香港電訊有限公司是一家於開曼群島註冊成立的有限公司）旗下的全資附屬公司。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) · 亦獲富衛人壽委任為持牌保險代理機構 · 代理及安排多元化的保險產品及服務。
- 此產品資訊由富衛人壽提供。產品資訊不包括相關保險計劃的完整條款 · 有關相關保險計劃的完整之條款、詳細資料、主要風險及不保事項 · 請細閱相關保單文件（包括保單條款及產品小冊子）；如有不一致之處 · 應以保單文件為準。
- 購買保險產品前 · 請參閱相關保險小冊子、保單條款、富衛人壽之個人資料收集聲明及 HKTIA 的個人資料收集聲明。如有關於保險產品的查詢 · 請致電 Club Care 客戶服務熱線 8209 0098 。
- 保險產品之保費將會被支付予富衛人壽（或透過 HKTIA 代富衛人壽於 Club Care 網站完成之網上申請 (如適用) ） · 而 HKTIA 作為富衛人壽委任的持牌保險代理機構 · 將從富衛人壽獲取佣金。
- 此保險產品旨在只於香港境內提供。Club Care 網站上之保險產品資料並不旨在為位於或居住在香港以外的人仕使用。於 Club Care 網站上之保險產品資料不能被詮釋為在香港以外提供或出售或游說購買富衛人壽或 HKTIA 的任何保險產品的要約、招攬及建議。所有銷售及申請程序必須在香港境內進行及完成。
- 根據《保險業條例》（第 41 章） · 由 2018 年 1 月 1 日起 · IA 開始透過保險公司向保單持有人按保費收取徵費。有關更多詳細資訊 · 請瀏覽 IA 之官方網站 [ia.org.hk/tc/levy](http://ia.org.hk/tc/levy) 。
- HKTIA 之角色只限於富衛人壽的保險產品的代理及安排 · 而 HKTIA 對有關保險產品的提供的任何事項概不負責 。
- 保險產品是富衛人壽之產品和責任 · 而非 HKTIA 之產品和責任 。
- 有關保險產品的合約條款的任何爭議應由您與富衛人壽直接解決 。
- 所有保險申請以富衛人壽的承保及接納為準 。
- 富衛人壽全面負責一切有關保險產品的所有特點、保單批核、保障、帳戶維護及賠償事宜 。
- HKTIA 將不會向您提供任何法律、會計或稅務意見。建議您諮詢自己的專業顧問以獲取與您的情況有關的建議 。
- 您應細閱向您提供之有關產品資料並在必要時尋求獨立建議 。
- 如中英文版本有任何差異 · 一概以英文版本為準 。

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