

**Thank you for your interest in the insurance product.  
多謝你對有關保險產品的支持。**

**For more information, please feel free to contact us  
如欲瞭解更多詳情，歡迎隨時與我們聯絡：**



**Customer Service Hotline**

客戶服務熱線

**183 3018**

(Monday to Saturday 9:00am - 8:00pm,  
except Public Holidays)

星期一至六上午九時至晚上八時·

公眾假期除外)



**[enquiry@ins.theclub.com.hk](mailto:enquiry@ins.theclub.com.hk)**

**Remarks**

Club Insurance is a service brand operated by Club HKT Limited ("Club HKT"), a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability). Club HKT, being registered with the Insurance Authority of Hong Kong ("IA") as a licensed insurance agency (Licensed insurance Agency Licence No. FA3548) and acts as an appointed licensed insurance agency for FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) and FWD General Insurance Company Limited to distribute and arrange for a wide range of insurance products and services.

**備註**

Club Insurance 為 Club HKT Limited (「Club HKT」) 所經營的一個服務品牌。Club HKT 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。Club HKT 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: FA3548) · 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) 及富衛保險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。

CI-202109

### Important Notes

- The product information is provided by FWD General Insurance Company Limited (“FWD GI”). The product information gives only an outline of the terms and conditions of the insurance cover and does not contain full terms and exclusions of the insurance policy (“Policy”). Any information given herein is subject to the precise terms and conditions and the full terms and conditions can be found in the Policy (including the product brochure) which shall prevail in case of inconsistency.
- The insurance plan is underwritten by FWD GI. Club insurance is a service brands operated by Club HKT Limited (“Club HKT”), a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability). Club HKT, being registered with the Insurance Authority of Hong Kong (“IA”) as a licensed insurance agency (Licensed Insurance Agency Licence No.: FA3548) and acts as an appointed licensed insurance agency for FWD GI to distribute and arrange a wide range of insurance products and services.
- Please read the related product brochure, policy provisions, [Personal Information Collection Statement of FWD GI](#) and Personal Information Collection Statement of Club HKT before purchasing the insurance product. For enquiries relating to the insurance product, please contact Club Insurance Customer Service Hotline at 183 3018.
- The premiums of the insurance product will be payable to FWD GI (or through Club HKT in respect of online applications made on Club Insurance’s website), and Club Insurance will receive commission from FWD GI for acting as an appointed licensed insurance agency for FWD GI.
- The insurance product products referred to are intended to be offered in Hong Kong only. The information on this website are not intended to be use by persons located in or resident outside of Hong Kong. The information shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any insurance products by FWD GI or Club Insurance 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).
- Club HKT’s role is limited to the distribution and arrangement of the insurance products of FWD GI only.
- Insurance products are products and obligations of FWD GI and not of Club HKT.
- Any dispute over the contractual terms of insurance products should be resolved directly between you and FWD GI.
- All insurance applications are subject to FWD GI’s underwriting and acceptance.
- FWD GI is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
- Club HKT 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.

### 注意事項

- 此產品資訊由富衛保險有限公司（「富衛保險」）提供。此產品資訊僅提供保險範圍之條款及細則之概述，不包括保單（「保單」）的完整條款和不保事項。在此提供的任何資訊均受準確的條款及細則約束，完整的條款及細則可於保單（包括產品小冊子）查閱；如有不一致之處，應以保單為準。
- 此保險計劃由富衛保險承保。Club Insurance 為 Club HKT Limited（「Club HKT」）所經營的一個服務品牌。Club HKT 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。Club HKT 已於香港的保險業監管局（「IA」）登記為持牌保險代理機構，亦獲富衛保險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。
- 購買保險產品前，請參閱相關保險小冊子、保單條款、[富衛保險之個人資料收集聲明](#)及 Club HKT 的個人資料收集聲明。如有關於保險產品的查詢，請致電 Club Insurance 客戶服務熱線 183 3018。
- 保險產品之保費將會被支付予富衛保險（或透過 Club HKT 於 Club Insurance 網站完成之網上申請），而 Club HKT 作為富衛保險委任的持牌保險代理機構，將從富衛保險獲取佣金。
- 此網站上之保險產品旨在只於香港境內提供。於此網站上就保險產品資料並不旨在為位於或居住在香港以外的人士使用。於此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保險或 Club HKT 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)。
- Club HKT 之角色只限於富衛保險的保險產品的安排，而 Club HKT 對有關保險產品的提供的任何事項概不負責。
- 保險產品是富衛保險之產品和責任，而非 Club HKT 之產品和責任。
- 有關保險產品的合約條款的任何爭議應由你與富衛保險直接解決。
- 所有保險申請以富衛保險的承保及接納為準。
- 富衛保險全權負責與其保險產品有關的所有批核、承保範圍、賠償及帳戶維護。
- Club HKT 將不會向你提供任何法律、會計或稅務意見。建議你諮詢自己的專業顧問以獲取與你的情況有關的建議。
- 你應細閱向你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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# Easy Phone & Tablet Repair Plan

## Easy Phone & Tablet 維修保障計劃



Easy Phone & Tablet Repair Plan gives you a peace of mind in using your Covered Handset anytime anywhere in the world  
Easy Phone & Tablet 維修保障計劃令你隨時隨地安心使用你的受保裝置

### Plan Features 計劃特點

- Provide protection against accidental damage to the Covered Handset\*, such as accidental fall damage, water damage, display bursting and complete damage  
提供受保裝置\*意外損毀保障，例如意外導致跌損毀、入水損毀、顯示屏爆裂及完全損毀
- Reimburse the actual repair cost of the damaged Covered Handset up to 80%\*\*  
損毀受保裝置實際維修費用補貼高達80%\*\*
- Maximum aggregate reimbursement amount up to HK\$12,000 per policy year  
保單年度最高總補償金額高達港幣12,000

\* Covered Handset means a mobile phone handset, tablet, watch and / or any other device capable of being connected to one or more networks operated by a telecommunication network provider, purchased as new from the manufacturer, a telecommunication network provider or retail store with original warranty from the manufacturer by the Insured and registered under this Policy. The device make, model and IMEI number of the Covered Handset are set out in the Policy Schedule. For avoidance of doubt, no change of Covered Handset is allowed.

\*受保裝置指受保人購買並在保單上登記的可連接一個或以上電訊網絡的手機、平板電腦、手錶及/或其他裝置。該受保裝置必須為由製造商、電訊網絡供應商或零售商購買之全新物品，並擁有製造商的原廠保養。受保裝置的製造商、品牌型號和IMEI號碼在承保表中列出。為避免疑問，不允許更改受保裝置。

\*\*Not applicable when the damaged Covered Handset is regarded as Damaged Beyond Repair as defined under the policy. Please refer to the coverage section of this leaflet for details.

\*\*不適用於當損毀受保裝置被視為保單定義下的「損毀至無法修復」。詳情請參閱本單張之承保範圍部分。

### Coverage 承保範圍

(a) When the actual repair cost is less than or equal to seventy five percent (75%) of the undiscounted retail price, the reimbursement amount shall be:  
當實際維修費用少於或等於不含折扣零售價之百分之七十五(75%)，補償金額將為：

(i) 80% of the actual repair cost.  
實際維修費用之80%。

(ii) 20% of the actual repair cost shall be borne by the insured.  
受保人將承擔實際維修費用之20%。

(b) When the actual repair cost exceeds seventy five percent (75%) of the undiscounted retail price ("Damaged Beyond Repair"), the reimbursement amount shall be:  
當實際維修費用超出不含折扣零售價之百分之七十五(75%) (「損毀至無法修復」)，補償金額將為：

(i) 60% of the undiscounted retail price of the damaged Covered Handset if the accidental damage occurred in the first year of coverage and 25% of the undiscounted retail price of the damaged Covered Handset if the accidental damage occurred in the second year of coverage if so enrolled.  
如意外損毀於保障第一年發生，補償損毀受保裝置的不含折扣零售價之60%，如意外損毀於保障第二年(如有註冊)發生，補償損毀受保裝置的不含折扣零售價之25%。

(ii) The insured shall bear 40% of the undiscounted retail price if the accidental damage occurred in the first year of coverage and 75% of the undiscounted retail price if the accidental damage occurred in the second year of coverage if so enrolled.  
如意外損毀於保障第一年發生，受保人將承擔不含折扣零售價之40%，如意外損毀於保障第二年(如有註冊)發生，受保人將承擔不含折扣零售價之75%。

The maximum aggregate reimbursement amount under (a) & (b) above is HK\$12,000 during the 12-month period of insurance. And once a claim for (b) Damaged Beyond Repair is paid or the maximum aggregate reimbursement amount is reached, this Plan will be terminated.

以上(a)和(b)於12個月保險期內最高總補償限額為HK\$12,000。當已就(b)損毀至無法修復作出補償，或補償額已達到最高總補償限額時，保單便會終止。

### Disclaimer 免責聲明

This leaflet gives only an outline of the insurance cover and any information given herein is subject to the precise terms and conditions (including exclusions) in the policy provisions. For exact terms and conditions and the full list of exclusions, please refer to the policy provisions. A specimen copy of the policy will be furnished to you upon request.

本單張乃保障條款之摘要，僅供參考之用。有關保障條款及規定(包括不保事項)一概以保單內容為準。確實的條款及細則及所有不保事項，請參閱保單。如閣下需要保單樣本，請向本公司索取。

"Easy Phone & Tablet Repair Plan" is underwritten by FWD General Insurance Company Limited [Easy Phone & Tablet 維修保障計劃] 由富衛保險有限公司承保。

In case of any discrepancies between the Chinese and English versions, the English version shall prevail. 若本單張之中英文版本有任何差異，一概以英文版本為準。

### Annual Premium 年繳保費

Total amount of Annual Premium and Levy (HK\$)^  
年繳保費及保費徵費總額(港幣)^

880

^ Levy collected by the Insurance Authority has been imposed at the applicable rate and included in the amounts of the above table. For further information, please visit [www.fwd.com.hk/en/insurance-levy](http://www.fwd.com.hk/en/insurance-levy) or contact FWD Service Hotline at 3123 3123.

^ 保險業監管局將按照適用之徵費率就此保單收取保費徵費，保費徵費已包括在以上表格的金額內。如有任何查詢，請瀏覽 [www.fwd.com.hk/tc/insurance-levy](http://www.fwd.com.hk/tc/insurance-levy) 或致電富衛服務熱線 3123 3123。

### Eligibility 投保要求

1. The insured must be a Hong Kong resident of age of 18 or above at the time of policy application;  
於申請時受保人必須為十八歲或以上之香港居民；
2. The insured must be the Covered Handset owner;  
受保人必須為受保裝置擁有人；
3. At the time of policy application, the Covered Handset is purchased as brand new within 12 months from the manufacturer, a telecommunication network provider or retail store with original warranty from the manufacturer or designated retailer and in any event prior to the occurrence of any Accidental Damage to the Covered Handset; where the date of policy application is more than 60 days from the Date of Purchase, the Covered Handset must be subject to satisfactory quality checking at the time of policy application;  
於申請時，受保裝置必須為於12個月內由製造商、電訊網絡供應商或零售商購買之全新裝置，並附有製造商或指定零售商之原廠保養，及無論如何受保裝置並未遭受任何意外損毀。如保單申請日相距受保裝置購買日超過60日，申請時受保裝置須通過質量檢查；
4. The insured must provide FWD General Insurance Company Limited with such information as it may reasonably require in application of this policy; and  
受保人須在富衛保險有限公司的合理要求下，向本公司提供申請此保單之資料；及
5. The insured must provide a self-declaration on date of purchase of the Covered Handset in the policy application. Copy of the original purchase invoice of the Covered Handset will be required in case of claim incurred.  
受保人於申請時須對受保裝置機齡作出聲明。索償時須提交受保裝置的購買單據複本。

### Major Exclusions 主要不保事項

This insurance does not apply to any claim which is due to, based upon, arising from or directly or indirectly as a consequence of any of the followings (which is not exhaustive):  
此保險不適用於因以下原因(並非盡錄所有原因)直接或間接引起，或基於以下原因直接或間接產生的任何索賠：

1. Any loss that is covered by the manufacturer's original warranty, repairer's warranty, or any other warranty in effect.  
任何受原生產商保養、維修商保養或任何其他仍生效之保養計劃所保障之損失。
2. Any defects that are subject to manufacturer's recalls.  
任何生產商就其發起回收行動的缺陷。
3. Non-operating and cosmetic items, or product finish, and any matter or damage not affecting the Covered Handset's normal operation or functionality; consumables, accessories used in or with the Covered Handset; audio and video external cables and cords; add on options incorporated.  
非操作及裝飾項目、或產品修飾，及任何不影響受保裝置之正常操作及功能的問題或損毀；易損消耗品、受保裝置內或與受保裝置一起使用的部件；音頻和視頻外部電纜和電線；已附加項目。
4. Any damage occurring after repairs made by non-authorized repairers or service centres to the Covered Handset.  
受保裝置曾由未經授權的維修商或服務中心維修之後所發生的任何損毀。
5. External faults such as wiring, electrical connection, power voltage or current, realigning of signal receivers (poor reception).  
外來錯誤因素如錯誤接線、電源接駁、電壓或電流、調較訊號接收器(接收不良)。
6. Riot or strike.  
暴動或罷工。
7. Any Lost or Stolen of the Covered Handset.  
受保裝置遺失或被偷。
8. Loss due to any virus, or the malfunction of any software, including but not limited to loss or damage to any application programs (apps), files or data, or otherwise a loss or damage resulting from an impairment in the function availability range of use or accessibility of apps, files or data.  
由於任何病毒或任何軟件故障引起的損失，包括但不限於對任何應用程序(應用軟體)、文件或數據的損失或損壞，或由於功能可用性範圍受損或應用軟體、文件或數據的可訪問性而造成的損失或損壞。