

**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.

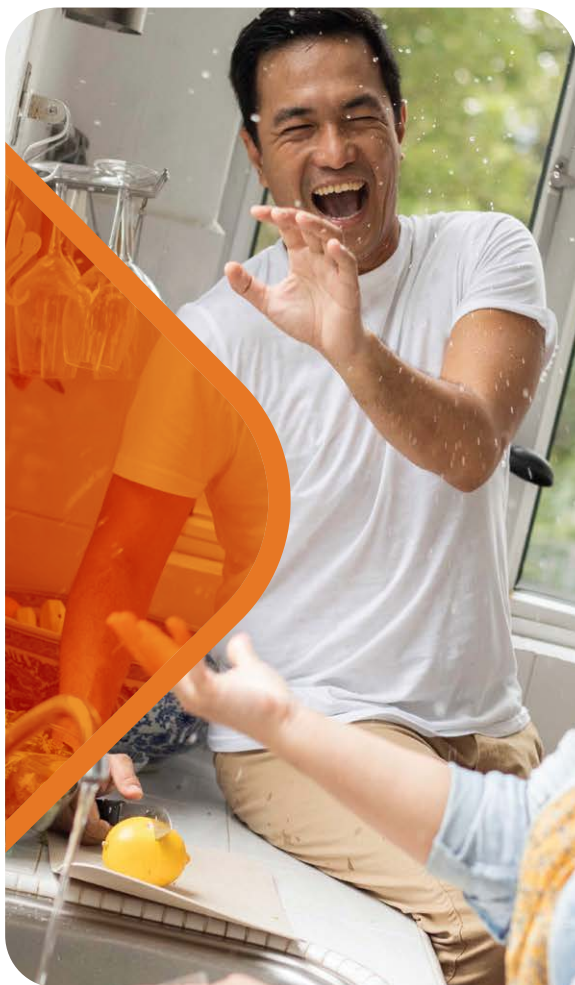
### 注意事項

- 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。

CI-202109

# Home Appliances Extended Warranty

## 家電延長保養計劃



## Home Appliances Extended Warranty 家電延長保養計劃

Home Appliances Extended Warranty provides you a one stop extended warranty service for a bundle of your home appliances.

家電延長保養計劃為閣下的家用電器提供一站式延長保用服務。

### Product Highlights

#### 1. 2 plans available

Core Plan and Platinum Plan are available for your choice and provide different levels of protection

#### 2. Covers up to 13 types of home appliances

Covers 5 types (Core Plan) and 13 types (Platinum Plan) of home appliances at your residential premises

#### 3. Age of appliances can up to 8 years old

Covers your television, air conditioner, refrigerator, washing machine and dryer which have been purchased for no longer than 8 years

Covers your Home Theater (Hifi/Audio), Hood and Hobs, Oven, Microwave, Dehumidifier, Water Heater and Air Purifier which have been purchased for no longer than 5 years

#### 4. Non-repairable benefit\*

In the event that the appliance is not repairable, you will be entitled to get a non-repairable benefit up to the depreciated value<sup>#</sup> of the appliance, or HK\$2,000 (Core Plan) / HK\$5,000 (Platinum Plan), whichever is lower.

<sup>\*</sup> Not applicable if at the time of claim, you cannot provide a copy of document proving the purchase date and price of your appliance

<sup>#</sup> Depreciation rule specified in the policy.

#### 5. No Excess\*

You do not need to bear any excess at the time of claim

<sup>\*</sup> You must provide a copy of the document proving the date of purchase and the price of your appliances or equivalent document from which the date of purchase or the date of production and the price of the appliance can be ascertained. In the event that such a document is not available, you shall pay Excess equivalent to 50% of the service cost.

#### 6. Unlimited no. of claims

Subject to the maximum limit of the policy, you are entitled to unlimited number of claims during the period of insurance.

## 產品亮點

#### 1. 提供兩種計劃

可選擇核心計劃和白金計劃，提供不同程度的保障

#### 2. 覆蓋13種家用電器

保障5種(核心計劃)及13種(白金計劃)在閣下居所內的家用電器

#### 3. 電器年期最高可達8年

涵蓋購買年期不超過8年的電視、冷氣機、雪櫃、洗衣機和乾衣機

涵蓋購買年期不超過5年的家庭影院(Hifi/Audio)、抽油煙機及煮食爐、焗爐、微波爐、抽濕機、熱水器及空氣淨化器

#### 4. 不可修復保障<sup>\*</sup>

如果電器不可修復，閣下將獲得最高電器折舊後價值<sup>#</sup>或2,000港元(核心計劃)/5,000港元(白金計劃)的不可修復保障，以較低者為準。

<sup>\*</sup> 如果在索償之時，閣下無法提供證明電器購買日期及價格的文件，則不適用。

<sup>#</sup> 折舊準則在保單內詳細說明

#### 5. 無自付額<sup>\*</sup>

閣下在索償時無須承擔任何自付額

<sup>\*</sup> 閣下必須提供證明閣下的電器購買日期及價值的文件的副本或從中可確定購買日期或生產日期及價值的同等文件的副本。若無法提供有關文件，閣下須支付相等於服務費百分之五十的自付額。

#### 6. 索償次數不限

在保單保額上限的規限下，閣下可在保險期內無限次索償。

## Annual Premium and Coverage 年繳保費及承保範圍

### Annual Premium Table (HK\$)

年繳保費表 (港元)

Core Plan 核心計劃	Platinum Plan 白金計劃
2,160	3,840

Insurance levy is not included in the above premium 以上保費並未包括保費徵費

### Insurance Levy Rate Table

保費徵費表

Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK\$) 最高徵費(港元)
From 1 Apr 2020 till 31 Mar 2021 由2020年4月1日至2021年3月31日	0.085%	4,250
From 1 Apr 2021 onwards 由2021年4月1日之後	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on relevant Policy at the applicable rate.

For further information, please visit <https://www.fwd.com.hk/en/insurance-levy/> or contact: (852) 3123 3123.

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，詳情瀏覽 <https://www.fwd.com.hk/insurance-levy/> 或致電(852) 3123 3123。

## Coverage

	Core Plan	Platinum Plan
Coverage	Covers the repair of your appliances due to mechanical and/or electrical failure or breakdown which results in the sudden stoppage of the normal function of appliance and which necessitates repair to resume those functions	
Limit of maximum liability per appliance	Up to appliance purchase price	Up to appliance purchase price
Limit of maximum aggregate liability of the policy	HK\$55,000	HK\$118,000
Eligible appliances	1. Air Conditioner 2. Refrigerator 3. Television 4. Washing Machine 5. Dryer	1. Air-Conditioner 2. Refrigerator 3. Television 4. Washing Machine 5. Dryer 6. Home Theater (Hifi /Audio) 7. Hood 8. Hobs 9. Oven 10. Microwave Oven 11. Dehumidifier 12. Air Purifier 13. Water Heater
Eligible age of appliances at the time of claim from the date of purchase	Up to 8 years	Item 1-5 Up to 8 years Item 6-13 Up to 5 years
Non-repairable benefit	Depreciated value of the appliance or HK\$2,000, whichever is lower	Depreciated value of the appliance or HK\$5,000, whichever is lower

## 承保範圍

	核心計劃	白金計劃
承保範圍	覆蓋因機械及/或電子失靈或故障導致電器正常功能突然停頓，以致有必要修復這些功能而對電器進行的維修	
每件電器的保額上限	上限為電器的購買價格	上限為電器的購買價格
保單總保額上限	55,000港元	118,000港元
合資格電器	1. 冷氣機 2. 雪櫃 3. 電視 4. 洗衣機 5. 乾衣機	1. 冷氣機 2. 雪櫃 3. 電視 4. 洗衣機 5. 乾衣機 6. 家庭影院 (Hifi /Audio) 7. 抽油煙機 8. 煮食爐 9. 焗爐 10. 微波爐 11. 抽濕機 12. 空氣淨化器 13. 熱水器
索償時自購買日期起計算的合資格電器年期	最高8年	項目1-5 最高8年 項目6-13 最高5年
不可修復保障	電器的折舊後價值或2,000港元，以較低者為準	電器的折舊後價值或5,000港元，以較低者為準

## Major Exclusions

- Failure or defects that occur within the first 30 days from the effective date of the policy.
- Failures or defects which occur prior to the purchase of the policy.
- Failures or defects which are covered by any other property insurance, product liability insurance, original warranty provided by the manufacturer, dealer or any other warranties in effect.
- Failure or defects caused by or arising out of non-operating and cosmetic items, paint, colour, or product finish, accessories used in or with the appliance, cables, cords, glass, lens, rubber parts, seals, brushes, remote controls and add-on options incorporated in an appliance for which options are not essential to the basic function of the appliance.
- Consumables of the appliance including but not limited to refrigerator, batteries, bulbs, ribbons, compact discs, digital tapes, stylus, toner and ink cartridges
- Failure or defects that occur outside Hong Kong S.A.R.
- Failure or defects caused by or arising out of ordinary wear and tear, scratching, chewing, spilled liquids, corrosion, animal and insect infestation, fungi, bacteria, gradual deterioration including but not limited to moisture and oxidation. Fungi means any type or form of fungus, including but not limited to, all forms of mold or mildew, and any mycotoxins, spores, scents, vapors, gas, or substance.
- Commercial use (multi-user organisations), public rental, use for profit or communal use of the appliance.
- Failures or defects which are of the types not covered under the original manufacturer's/dealer's original warranty or any other warranties in effect.
- Failure or defects caused by or arising out of sound quality, screen for stuck/dead pixels, scaffolding and/or scaffolding work.

## 主要不保事項

- 保單生效日期起首30日出現的失靈或缺陷。
- 在購買保單之前已出現的失靈或缺陷。
- 被其他財產保險、產品責任保險、生產商或經銷商提供的原保用條款或任何其他生效的保用條款所保障中的失靈或缺陷。
- 失靈或缺陷是由於或從非操作性及裝飾性物品、油漆、色彩或產品飾面、電器內部或與之一起使用的配件、電線、纜線、玻璃、鏡片、橡膠部件、密封圈、毛刷、遙控器及對於電器基本功能並非不可或缺但包含在電器中的附加選項所造成或引致。
- 電器的易耗品，包括但不限於製冷劑、電池、燈泡、緞帶、光碟、數碼錄像帶、手寫筆、碳粉及墨盒。
- 在香港特區境外產生的失靈或缺陷。
- 失靈或缺陷是由於或從一般磨損、刮擦、咬痕、濺液、腐蝕、動物及昆蟲侵擾、真菌、細菌、日漸惡化(包括但不限於潮濕及氧化)所造成或引致。真菌指任何類型或形態的真菌，包括但不限於所有形態的霉菌或霉斑，及任何霉菌毒素、孢子、氣味、霧氣、氣體，或物質。
- 電器的商業使用(多用戶組織)、公共租賃、牟利使用或公共使用。
- 不在原廠家/經銷商原保用條款或任何其他有效保用條款的保障範圍內的失靈或缺陷類別。
- 失靈或缺陷是由於或從音質、屏幕損壞/死點、棚架和/或棚架工程所造成或引致。

## Important Notes

1. The applicant must be aged 18 or above.
2. The coverage commences after 30 days from the effective date of the policy (which is the first day of the Period of Insurance) and the Period of Insurance of the policy shall be as specified in policy schedule.
3. This policy is only available to your residence whose location is specified in the policy schedule or endorsement to the policy. Only one policy is applicable to each residence. If you change your location of residence, you shall notify us in writing as soon as possible. We will issue an endorsement to record such change.
4. This policy is only available for the following types of appliance described and installed in your residential premises, provided that all of the following conditions are met:
  - a. the appliance is owned by you;
  - b. the appliance is solely for domestic and personal use;
  - c. the purchase value of the appliance as shown on the sales receipts is above HK\$2,000;
  - d. the appliance is out of the manufacturer's original warranty;
  - e. the appliance was purchased in Hong Kong, or through a website;
  - f. the appliance has been purchased for no longer than 5 years (60 months) for home theater (hifi/audio), hood and hobs, oven, microwave, dehumidifier, water heater and air purifier, or no longer than 8 years (96 months) for television, air conditioner, refrigerator, washing machine and dryer at moment of claim notification, as evidenced by the date of purchase reported on the proof of purchase.
5. You must provide a copy of the document proving the date of purchase and the price of your appliances or equivalent document from which the date of purchase or the date of production and the price of the appliance can be ascertained. In the event that such a document is not available, you shall pay excess equivalent to 50% of the service cost where the appliance is considered repairable, and no Non-Repairable Benefit shall be payable if the appliance is considered not repairable.
6. In the event that your appliance is not repairable (in our sole discretion and subject to requirements above), you will be entitled to get the non-repairable benefit. You will not be entitled to get the non-repairable benefit if you cannot provide a proof of purchase.
7. For details on how to submit claims and claims arrangement, please refer to the policy.

## 重要提示

1. 投保人必須年滿18歲或以上。
2. 保障由保單生效日(即保單年期的第一天)起計三十日後開始,而保單年期會在承保表明確說明。
3. 此保單謹適用於保單承保表或批單上註明的居所。每處居所適用於一份保單。如閣下轉換居所,閣下須盡快以書面通知我們。我們會發出批單以作記錄。
4. 保單謹適用於以下所述並安裝在閣下居所的電器種類,前提是符合下列所有條件:
  - a. 該電器由閣下擁有;
  - b. 該電器只供家庭或個人使用;
  - c. 該電器於銷售收據所顯示的價值高於2,000港元;
  - d. 該電器已不在原廠家原保用條款的保障範圍內;
  - e. 在香港或透過網站購買;
  - f. 在索償時自購買憑據所顯示購買日期起計算的購買時間不超過五年(六十個月)的家庭影院(Hifi/Audio)、抽油煙機和煮食爐、焗爐、微波爐、抽濕機、熱水器及空氣淨化器),或不超過八年(九十六個月)的電視、冷氣機、雪櫃、洗衣機和乾衣機。
5. 閣下必須提供證明閣下的電器購買日期及價值的文件或從中可確定購買日期或生產日期及價值的同等文件。若無法提供有關文件,閣下須支付相等於服務費百分之五十的自付額,並且當閣下的電器被認為不可修復時將不會獲得不可修復保障。
6. 當閣下的電器不可修復,閣下可得到不可修復保障。如閣下不能提供購買證明,則不可獲得不可修復保障。
7. 有關如何遞交索償和索償安排詳情,請參閱保單。

## Disclaimer 免責聲明

This brochure gives only an outline of the terms and conditions of the insurance cover and the product information herein does not contain full terms and exclusions of the Policy. Any information given herein is subject to the precise terms and conditions and the full terms and conditions can be found in our Policy, a specimen copy of which will be furnished to you on request.

本單張乃保障條款及規定之摘要,當中列出的產品資料不包括保單之全部條款及不保事項,僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本,請向本公司索取