

Terms and Conditions

1. The designated medical insurance plans (“**Designated Plans**”) are underwritten by FWD Life Insurance Company Limited (Bermuda) Limited (incorporated in Bermuda with limited liability) (“**FWD Life**”). Club Insurance is a service brand operated by Club HKT Limited (“**Club HKT**”). Club HKT (Licensed Insurance Agency Licence No.: FA3548), being registered with the Insurance Authority of Hong Kong (“**IA**”) as a licensed insurance agency, acts as an appointed licensed insurance agency for FWD Life.
2. The Designated Plans refer to below medical insurance plans.
 - vCore Medical Plan
 - vCare Medical Plan
 - vPrime Medical Plan
 - vCANSurance Medical Plan
 - vCare Supreme Medical Plan
 - Healthy Plus Refundable Hospital Income Plan
 - Guardian Plus Refundable Critical Illness Plan
 - Wise Plus Refundable Surgical Cash Plan
3. This Clubpoints offer is only applicable to applicant who successfully applies for one or more of the Designated Plans via Club Insurance during the period commencing from 11:00:00 of 10 September and ending 23:59:59 of 31 December, 2021 (refer to HK Time) (both dates inclusive) (“**Promotion Period**”) (each “**Eligible Policyholder**”). Subject to this Terms and Conditions, each Eligible Policyholder is entitled to Clubpoints based on the group that the Eligible Insured Person belong to and number of Eligible Insured Person as shown below (this “**Promotion**”) (the term “**Eligible Insured Person**” shall have the meaning set out in the relevant policy issued):

Each Eligible Insured Person	
Aged 18 or above	2,000 Clubpoints
Dependent who aged below 18 or is full-time student aged 19-25	1,000 Clubpoints

4. The amount of Club Shopping e-Cash Voucher redeemable using the Clubpoints awarded under this Promotion as indicated above is based on The Club’s / Club Shopping’s Rewards redemption rate as of 23 July, 2021. The actual amount of Club Shopping e-Cash Voucher redeemable is subject to the rate of redemption applicable at the time of redemption and is subject to change without prior notice.
5. After successful application and policy issuance of the Designated Plans (counted from Policy Inforce Date) and upon FWD Life’s receipt of the first premium payment and copy of the HKID card of the Eligible Policyholder, the Clubpoints under this Promotion will be credited to The Club Member’s account of the Eligible Policyholder within 3-6 weeks.
6. To be eligible for Clubpoints under this Promotion, the Eligible Policyholder must be a valid member of The Club (“**The Club Member**”), a loyalty program (“**The Club**”) operated by Club HKT Limited (<https://www.theclub.com.hk>).
7. Eligible Policyholder can redeem a variety of products, services or vouchers listed on Club Shopping website (<https://shop.theclub.com.hk>) with the Clubpoints earned.
8. The Eligible Policyholder must provide a valid and correct The Club Membership number registered under his/ her name at the time of making the application for the Plan. If the Eligible Policyholder applies for the Plan via Club Insurance or Club HKT’s website, the Club Membership number is deemed to the Club Membership number used for logging onto such site at the time of such purchase.
9. The Eligible Policyholder and The Club Member registered under the relevant Club Membership number must be the same person. Otherwise, Clubpoints will not be awarded and will be deemed forfeited and not to be issued again. If Club HKT and/or The Club discover that the Eligible Policyholder and The Club Member are different persons, or the Eligible Policyholder/ The Club Member provides wrong, misleading or false information, or if the Eligible Policyholder or The Club Member is or might have been in breach of any relevant terms and conditions of Club HKT and/or The Club or if any acts or omissions by the Eligible Policyholder or The Club Member are fraudulent or material non-disclosure or dishonest or constitute an abuse of this Promotion, without prejudice to any other rights and remedies available to Club HKT and/or The

Club under all relevant terms and conditions of Club HKT and/or The Club or otherwise, Club HKT and/or The Club are entitled to cancel or withdraw any Clubpoints to be earned or earned and other privileges which the Eligible Policyholder or The Club Member are supposed to be entitled to (in whole or in part), withdraw such person's eligibility for this Promotion forthwith and/or take any other actions which we consider to be appropriate, without prior notice.

10. The Club Member's account shall be active and the policy shall be effective in order for the Clubpoints to be credited.
11. If the Eligible Policyholder cancels the related policy before the end of the period of insurance (as specified in the insurance policy), Club HKT and/or The Club reserve the right to, without further instruction or consent from The Club Member reclaim,, cancel or forfeit any Clubpoints credited to The Club Member's account under this Promotion.
12. The Clubpoints under this Promotion are subject to the terms and conditions of The Club (<https://www.theclub.com.hk/en/terms-and-conditions.html>) and this Terms and Conditions. The redemption of The Club Rewards is based on the conversion rate of The Club Rewards shown on The Club's / Club Shopping's website at the time of actual redemption. The respective conversion rate will be changed from time to time without prior notice.
13. FWD Life is not the service provider of The Club-related services including but not limited to the Clubpoints, and will not accept any liability in relation to The Club-related services.
14. The official FWD Life website is <http://www.fwd.com.hk>. FWD Life is not responsible for the goods, information or service of The Club. Any disputes in relation to the use of Clubpoints and the Club related services shall be determined by The Club.
15. The Clubpoints under this Promotion cannot be transferred, returned nor redeemed for cash, nor used in conjunction with any other promotion offers and will not be applicable to any other existing policies or any policy conversions.
16. The Club is not arranging for any contract of insurance or carrying on any regulated activities under the Insurance Ordinance in connection with the Plan. The Club is not the supplier of the Plan, any insurance related services or this Promotion and accepts no liability for any matters arising from, or in relation to, the same. The promotional offer made under this Promotion and the Clubpoints are provided by Club HKT. For any enquires in relation to entitlement of Clubpoints, please contact Club HKT, i.e. Club Insurance Customer Service Hotline 183 3018. For any enquires about Rewards redemption, please contact The Club at 183 3000.
17. vCore Medical Plan is a Standard Plan certified by the Government under VHIS (Certification Number: S00036-01-000-02); vCare Medical Plan is a Flexi Plan certified by the Government under VHIS (Certification Number : F00015-01-000-02); vCare Supreme Medical Plan is a Flexi Plan certified by the Government under VHIS (Certification Number : F00032-01-000-03); vCANsurance Medical Plan is a Flexi Plan certified by the Government under VHIS (Certification Number: F00051-01-000-01 for Standard benefit level, F00051-02-000-01 for Superior benefit level) and vPrime Medical Plan is a Flexi Plan certified by the Government under VHIS (Certification Number: F00045-01-000-02 for Deductible HKD0, F00045-02-000-02 for Deductible HKD16,000, F00045-03-000-02 for Deductible HKD25,000, F00045-04-000-02 for Deductible HKD50,000), and are all underwritten by FWD Life (VHIS provider registration number: 00036).
18. FWD Life reserves the right to make the final decision in approving any applications for the Designated Plans and any disputes that may arise from such applications.
19. Club HKT, The Club and FWD Life reserve the right to amend, suspend or terminate this Promotion and to amend the relevant terms and conditions at their sole discretions at any time without prior notice. All decisions made by Club HKT, The Club and FWD Life shall be final and binding.
20. In the event of any inconsistency between the Chinese and English versions of this Terms and Conditions, the English version shall prevail.

Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure. Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). The above does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents or call Club Insurance Customer Service Hotline 183 3018 for more details.

條款及細則

1. 指定醫療保險計劃（「指定計劃」）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」）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），亦為富衛人壽之委任為持牌保險代理機構。

2. 指定計劃的健康保險產品指下列的醫療保險計劃。

- 確衛您醫療計劃
- 更衛您醫療計劃
- 尊衛您醫療計劃
- 易衛您醫療計劃
- 更衛您（優越版）醫療計劃
- 樂衛您保費回贈住院保障計劃
- 健衛您保費回贈危疾保障計劃
- 智衛您保費回贈手術現金保障計劃

3. 此 Club 積分優惠只適用於申請人由 2021 年 9 月 10 日 11:00:00 至 2021 年 12 月 31 日 23:59:59 止（以香港時間為準）（包括首尾兩天）（「推廣期」）透過 Club Insurance 成功投保一份或更多的指定計劃。每一位合資格保單持有人便可基於下列合資格受保人所屬的組別及數目而享 Club 積分（此「推廣」）（「合資格受保人」此詞的定義應在相關繕發的保單列明）：

每位合資格受保人	
18 歲或以上	2,000 Club 積分
供養人為 18 歲以下或 19 歲至 25 歲的全職學生	1,000 Club 積分

4. 於此推廣下，上述以 Club 積分兌換的 Club Shopping 電子現金券額是按照 2021 年 7 月 23 日的 The Club / Club Shopping 的積分兌換獎賞的兌換率計算，而實際兌換可得的 Club Shopping 電子現金券，以兌換時的兌換率計算，如有更改，恕不另行通知。
5. 成功投保指定計劃及獲繕發保單（以保單簽發日計），及富衛人壽收受首期保費及合資格保單持有人的香港身份證副本後，此推廣下之 Club 積分將於 3-6 星期內存入合資格保單持有人的 The Club 會員之帳戶內。
6. 合資格保單持有人須為由 Club HKT Limited 營運的會員獎賞計劃（「The Club」）之有效 The Club 會員（「The Club 會員」），方有資格享此推廣下之 Club 積分。（<https://www.theclub.com.hk>）
7. 合資格保單持有人可以以賺取的積分於 Club Shopping 網站（<https://shop.theclub.com.hk>）換領其他不同的產品、服務或禮券。
8. 合資格保單持有人於申請此計劃時必須提供以本人姓名登記之有效及正確的 The Club 會員號碼。Club Insurance 會根據合資格保單持有人於申請此計劃時，於 Club Insurance 或 Club HKT 的網站內所登入之 The Club 會員帳戶，存入 The Club 積分。
9. 合資格保單持有人及 The Club 會員於申請此計劃時必須提供有效和正確的 The Club 會員號碼，而且該合資格保單持有人和該 The Club 會員必須是同一人。否則，將無法存入相關 Club 積分，並視作放棄論，相關 Club 積分不會獲補發。如及後 Club HKT 及 / 或 The Club 發現該合資格保單持有人和該 The Club 會員不是同一人，

或合資格保單持有人/The Club 會員提供錯誤資料，或違反或可能已違反任何 Club HKT 及 / 或 The Club 的相關條款及細則，或合資格保單持有人的任何行為或不作為是欺詐或沒有披露重要資料或不誠實或構成濫用本推廣，Club HKT 及 / 或 The Club 有權在不損害在 Club HKT 及/或 The Club 的所有相關條款及細則下或 Club HKT 及 / 或 The Club 可享有的任何其他權利和補救的情況下，立即取消或撤回合資格保單持有人/The Club 會員本應享有的已賺或將會賺取的 Club 積分及其他優惠（全部或部分），合資格保單持有人/The Club 會員參與本推廣的資格亦可能被即時取消，Club HKT 及 / 或 The Club 並有權採取 Club HKT 及 / 或 The Club 認為適當的任何其他行動，恕不另行通知。

10. 當 Club 積分存入時，The Club 會員之帳戶必須仍然有效，而保單亦必須仍然生效。
11. 如合資格保單持有人於受保期完結前（訂明於保單內）取消相關保單，Club HKT 及/或 The Club 保留要求 The Club 會員退還、取消或沒收已存入之 Club 積分的權利而不需 The Club 會員的指示或同意。
12. 此推廣下之 Club 積分受 The Club 之條款及細則（<https://www.theclub.com.hk/zh/terms-and-conditions.html>）及此條款及細則約束。The Club 獎賞基於兌換獎賞當刻顯示於 The Club / Club Shopping 網頁上的 Club 積分兌換獎賞的兌換率，有關兌換率將不時更改，而恕不另行通知。獎賞數量有限，換完即止。
13. 富衛人壽並非與 The Club 相關之服務（包括但不限於 Club 積分）之服務供應商，及不會承擔與 The Club 相關之服務有關之任何責任。
14. 富衛人壽的官方網站為 <http://www.fwd.com.hk>。富衛人壽不會就 The Club 的貨品、資料或服務負上任何責任。任何有關 Club 積分之使用及與 The Club 相關之服務之爭議應由 The Club 自行解決。
15. 此推廣下之 Club 積分不可轉讓、退回及兌換現金，亦不可與任何其他推廣優惠同時使用及將不適用於任何其他現有保單或任何保單轉換。
16. The Club 不會就此計劃安排任何保險合約及不會以任何方式進行《保險業條例》列明下之相關「受規管活動」。The Club 並非此計劃、任何保險相關服務或此推廣之供應商，且不會承擔由其引起或與其相關之任何責任。此推廣下的優惠及 Club 積分由 Club HKT 提供。有關獲享之 Club 積分查詢，請致電 Club HKT，即 Club Insurance 客戶服務熱線 183 3018。有關獎賞兌換之查詢，請致電與 183 3000 與 The Club 聯絡。
17. 確衛您醫療計劃為自願醫保標準計劃（認可產品編號為 S00036-01-000-02）；更衛您醫療計劃為自願醫保靈活計劃（認可產品編號為 F00015-01-000-02）；更衛您（優越版）醫療計劃為自願醫保靈活計劃（認可產品編號為 F00032-01-000-03）；易衛您醫療計劃為自願醫保靈活計劃（標準保障級別的認可產品編號為 F00051-01-000-01；特等保障級別的認可產品編號為 F00051-02-000-01）及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 F00045-01-000-02；自付費 16,000 港元的認可產品編號為 F00045-02-000-02；自付費 25,000 港元的認可產品編號為 F00045-03-000-02；自付費 50,000 港元的認可產品編號為 F00045-04-000-02）由富衛人壽（自願醫保的產品提供者註冊編號為 00036）承保。
18. 就此指定計劃之任何申請批核及由該申請可能產生之任何爭議，富衛人壽保留最終決定權。
19. Club HKT、The Club 及富衛人壽根據其獨有酌情權保留隨時修改、暫停或取消此推廣及此優惠及修訂有關係款及細則的權利而毋須事先通知。Club HKT、The Club 及富衛人壽之決定為最終及具約束力。
20. 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。

任何推廣優惠或宣傳材料應與相關產品小冊子同時參閱。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。上述資料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，詳細資料及主要風險，請細閱其產品小冊子及保單文件或致電 Club Insurance 客戶服務熱線 183 3018 了解更多。