

## 關於產品

### Products related

1. 是否所有在 Club Shopping 購買的電子產品都有電子商品意外保障 (「保障計劃」)?

**Does the Smart Protection (“The Protection”) apply to all electronic products from Club Shopping?**

不是，電子商品意外保障只適用於 Club Shopping 上電子產品類別中價錢不低於港幣 300 元的指定電子產品。價錢以受保電子產品於 Club Shopping 收據上所載的價錢為準。簡而言之，附有「電子商品意外保障」標籤 (如下圖) 的電子產品可享有意外保障。



No, Smart Protection is only applicable to designated electronic products under Electronics Category on Club Shopping with invoice price not less than \$300 per item. Price is based on the Insured Electronic Products' price stated on Club Shopping invoice. In short, electronic products bearing a Smart Protection label (as below) are eligible for the accidental protection.



2. 保障有效期多久?

**How long is the protection period?**

保障為期 12 個月，起保日為 Club Shopping 收據上所載的派件日期。

The protection period is 12 months, effective date will be the same as the delivery date stated on Club Shopping Invoice.

3. 保障期內可索償多少次?

**How many claims can be made during the protection period?**

保障期內索償次數不限，但於 12 個月保障期內每項受保電子產品總賠償金額為港幣 20,000 元或該受保電子產品於 Club Shopping 發出之收據上所列的價錢，以較低者為準。

During the period of coverage, there is no limit to the number of claims, but the total maximum claim amount of each and every item of Insured Electronic Product is HK\$20,000 or the invoice price stated on the invoice of the electronic product that issued by Club Shopping, whichever is lower.

**4. 12 個月保障期完結後可否續保？**

**Can the protection plan be renewed after the end of 12 months protection period?**

不可以。此保障計劃不接受續保。

No, renewal is not available for this Protection.

**5. 保障是否在完成購買物品時即時起保？**

**Does the protection become effective upon the completion of purchase?**

不是。保障起保日為 Club Shopping 收據上所載的派件日期。

No, the Protection's effective date will be the same as the delivery date stated on Club Shopping Invoice.

**6. 我在 Club Shopping 購買電子產品送贈給朋友，我的朋友能享有電子商品意外保障嗎？**

**If I buy an electronic product from Club Shopping as a gift to my friend, can my friend have the Smart Protection?**

可以。此保障的受保人為電子產品擁有人，如你的朋友為電子產品的擁有人及為年滿十八歲或以上之香港居民，他/她能申請索償。請你必須緊記把 Club Shopping 的收據正本交給朋友以備索償之用。

Yes, the insured person of this Protection is the owner of this electronic product. In this case, if your friend is the owner of this electronic product and is a Hong Kong resident with age of 18 or above, he or she can have the Smart Protection. Please remember to give the original Club Shopping Invoice to your friend for claims purpose.

**7. 電子商品意外保障有甚麼保障？**

**What is the coverage of Smart Protection?**

電子商品意外保障會保障你的電子產品因意外而導致損毀，例如：

- (i) 意外將你的音樂播放器跌在街上，並意外地踐踏導致損毀
- (ii) 家傭清潔家居時意外將手提電子遊戲機撞到桌子導致屏幕破裂
- (iii) 智能電話意外地跌進馬桶內導致不能正常使用
- (iv) 水管爆裂導致漏水並令吸塵機受損
- (v) 幼童意外地將 LED 液晶體電視翻倒

Smart Protection insures your electronic product when the damage is caused by accidents, for example,

- (i) Dropped the music player device while walking on the street, then accidentally stepped on it and it's broken
- (ii) While cleaning up the house, the helper knocked the portable video game console off the table and the screen is broken
- (iii) Accidentally dropped the smart phone in toilet and it does not work
- (iv) Bursting of water pipe damaged/wet the robotic vacuum cleaner
- (v) A toddler managed to topple the LED TV

**8. 我的受保電子產品在海外意外損毀會否受到保障？**

**If my Insured Electronic Product is damaged by accidents overseas, will it still be insured?**

會。

Yes.

**9. 我的受保電子產品意外遺失 (例如盜竊) 是否可享電子商品意外保障？**

**If my Insured Electronic Product is lost by accidents (e.g. thief), will it still be insured by Smart Protection?**

不會。

No.

## 10. 有何不保事項?

### What are excluded from the Smart Protection?

主要不保事項為

- 因產品設計缺陷、自然損耗及機械或電力等故障而導致的損壞
- 因爆竊、搶劫或盜竊而遺失電子產品
- 無人機及有關配件
- 屬製造商原廠保養、維修商保養或其他任何有效保養保障範圍內的事項

詳情請參閱保單條款。

Major exclusions are

- Damage caused by defective product, wear and tear and electrical and mechanical breakdown.
- Burglary, robbery or theft loss
- Drones and related accessories
- Any loss or damage covered under manufacturer's original warranty or repairer's warranty or any other warranty in effect

For details, please refer to Policy Provision.

## 11. 有沒有墊底費?

### Is there any deductible?

有，針對每次損失，墊底費為港幣 100 元或該「損失」之 30%，以較高者為準。

Yes, deductible is HK\$100 or 30% of "loss" whichever is the greater in respect of each and every loss.

## 關於索償

### Claims related

#### 1. 怎樣提交索償？

##### How to submit claims?

- 請於事發後 30 天內直接向承保公司富衛保險有限公司 (「富衛保險」)申請索償。  
Please apply for claim directly to FWD General Insurance Company Limited, the underwriter ("FWD GI") within thirty (30) days of the event of damage.
- 請填妥索償申請表內所有相關項目及問題。如未有填妥，富衛保險或需要與你聯絡而延誤了你的賠償。  
Complete and answer ALL relevant sections and questions in the Claim Application Form. Missing relevant claims details will usually result in FWD GI to contact you for clarification which may cause delay in the processing of your claim.
- 請確保已附上所有相關文件。如未有提供所需文件，富衛保險或需要與你聯絡而延誤了你的賠償。  
Make sure you collate and attach to your Claim Application Form ALL the required supporting documents. Missing relevant required supporting documents will usually result in FWD GI to contact you for clarification which may cause delay in the processing of your claim.
- 你可把填妥的索償申請表及相關文件直接電郵至富衛保險賠償部 [claims.gi.hk@fwd.com](mailto:claims.gi.hk@fwd.com)。你亦可郵寄至以下地址：-

香港  
上環德輔道中 308 號  
富衛金融中心 9 樓  
保險賠償部

The completed Claim Form and supporting documents can be sent by email to [claims.gi.hk@fwd.com](mailto:claims.gi.hk@fwd.com), or by mail to the following address:-

Claims Department,  
9/F FWD Financial Centre,  
308 Des Voeux Road Central,  
Hong Kong

- 當富衛保險收到文件後，富衛保險會發送確認電郵或短信通知你索償號碼。  
FWD GI will send you an acknowledgement either by email or SMS upon receipt of all the required supporting documents.

#### 2. 索償須提交甚麼文件/物品？

##### What supporting documents are required?

- 受保電子產品之收據。  
Invoice of any Insured Electronic Product
- 有關受保電子產品之相片以顯示損毀程度。  
Photos showing the extent of damage to Insured Electronic Product
- 檢查報告。  
Inspection /Service report
- 維修或重置報價單 / 發票 / 收據正本。  
Original Repair or Replacement quotation / invoice / receipt
- 警方報告 / 警方所錄的口供副本(如適用)。  
Police Loss Memo / Copy of Police Statement, if applicable
- 管業處或有關當局之事件報告以證明有關財物之遺失或損毀的事發日期、事件經過及其成因(如適用)。  
Incident report from the building management or authority showing the date, circumstances of Incident and its cause of loss or damage, if applicable
- 退回損壞的物品(如有需要)。  
Return of damaged item (if needed)
- 已填妥及簽署的索償申請表。  
Completed and signed Claim Application Form.

以上文件為提出索償時需要提供的部份文件。富衛保險保留權利，於有必要時，要求索償申請人提供其他資料或文件。

The above list of items/documents is part of the documentations needed to be provided when making a claim. FWD GI reserves the right to request the claimant to provide other additional information or documents when necessary.

### 3. 保險公司會以甚麼形式賠償？

#### What are the settlement options?

富衛保險將根據索償中的受保電子產品的損毀狀況而作出以現金或 Club Shopping 購物現金券形式支付損失金額。如富衛保險認為該電子產品屬完全損毀，富衛保險將會以 Club Shopping 購物現金券作為賠償。

FWD GI may pay the amount of the loss or damage by cash or Club Shopping voucher subject to the damage situation of the Insured Electronic Product at claim. If FWD GI is of the opinion that the said Electronic Product is a total loss, FWD GI will pay the claim amount by way of Club Shopping voucher.

### 4. 甚麼是全損情況？

#### What is total loss?

一般而言，當維修費用高於受保電子產品收據 (由 Club Shopping 發出) 上的價錢時稱為全損情況。富衛保險對該索償是否屬於全損情況擁有最終決定權。

In general, total loss is a situation where the repair cost of the Insured Electronic Product exceeds its net price stated on the invoice issued by Club Shopping. FWD GI has the final decision on determining if the claim is a total loss or not.

### 5. 索償申請表可在那裏下載？

#### Where can I download the Claim Form?

請到 Club Shopping 平台「關於索償」板面下載。

Please visit "About Claim?" page under the Club Shopping website to download the Claim Form.

### 6. 提交索償後，需要多長時間收到富衛保險回覆？

#### After submission of all claims related document, how long is required to receive reply from FWD GI?

提交索償後，將會收到富衛保險以下的回覆：

After submitting the claim, you will receive the following from FWD GI:

- 收到你的索償提交後的三個工作天內通過電子郵件或短信確認收到索償申請。  
Confirmation on receipt of the claim by email or SMS within 3 working days after receiving your claim submission.
- 如不需要進一步查詢，則將在接下來的 10 個工作天內通知你索償申請的結果。  
If no further inquiry/information is required, you will be notified of the result of the claim within the next 10 working days.
- 如果你的索償成功批核，將在接下來的 5 個工作天（通過支票方式或銀行轉賬）或 3 個工作天（通過 7-Eleven 商舖）收到賠償款項。若賠償是以 Club Shopping 現金券支付，則需時 7 個工作天。  
If your claim is approved, the payout will be collected within the next 5 working days (by cheque or bank transfer) or 3 working days (through 7-Eleven shops). If the claim is settled by Club Shopping voucher, the claims payment will be ready in 7 working days.