

<Important Notes>

- Smart Protection (“the Protection”) is underwritten by FWD General Insurance Company Limited (“FWD GI”). 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), acts as an appointed licensed insurance agency for FWD GI to distribute and arrange for the Protection and provide related services.
- Information of The Protection is provided by FWD GI and 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. Any information given herein is subject to the full terms and conditions which can be found in the policy documents (including the product brochure) which shall prevail in case of inconsistency.
- Please read the related product brochure, policy provisions, [Personal Information Collection Statement of FWD GI](#) and Personal Information Collection Statement of Club HKT. For enquiries relating to the Protection, please contact Club Insurance Customer Service Hotline at 183 3018.
- Club HKT will receive commission from FWD GI for acting as an appointed licensed insurance agency for FWD GI.
- The Protection referred to in this website is intended to be offered in Hong Kong only. The information on this website is not intended to be used by persons located in or resident outside of Hong Kong. The information on this website 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 HKT 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.
- Unless otherwise expressly specified in the policy documents, Club HKT’s role is limited to the arrangement of the insurance products of FWD GI only and shall not be responsible for any matters in relation to the provision of the insurance products.
- 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.

<重要事項>

- 電子商品意外保障（「保障計劃」）由富衛保險有限公司（「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 為香港電訊集團（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），亦為富衛保險委任為持牌保險代理機構代理及安排保障計劃及提供相關服務。
- 此保障計劃產品資訊由富衛保險提供及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。
- 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。
- Club HKT 作為富衛保險委之任的持牌保險代理機構，將從富衛保險獲取佣金。
- 此網站上之保障計劃旨在只於香港境內提供。而網站上之保障計劃資料並不旨在為位於或居住在香港以外的人仕使用，及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，保監局開始向保單持有人按保費收取保費徵費。有關更多詳細資訊，請瀏覽保監局官方網站：ia.org.hk/tc/levy。
- 除於保單文件明確規定外，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。