

	<Terms and Conditions>	<條款及細則>
1.	Smart Protection (the "Protection") is underwritten by FWD General Insurance Company Limited ("FWD GI") in accordance with its terms and conditions ("Policy Provision") and arranged by Club HKT Limited ("Club HKT") as appointed licensed insurance agency for FWD GI. Club HKT is the Policyholder of the Protection policy. Club Shopping website at shop.theclub.com.hk and Club Shopping mobile application is operated by Club HKT.	電子商品意外保障(「保障計劃」)由 Club HKT Limited (「Club HKT」)安排,並由富衛保險有限公司(「富衛保險」)根據保單條款承保。Club HKT 是保險計劃的保單持有人。Club Shopping 網站 shop.theclub.com.hk 及 Club Shopping 手機應用程式由 Club HKT 經營。
2.	Smart Protection provides coverage of Property All Risks Insurance Policy which insures the Insured Electronics Product against accidental damage, subject to the exclusions and terms and conditions of Policy Provision.	在保單條款的不保事項及條款規限下,電子商品意外保障提供 Property All Risks Insurance Policy 下的保障,即承保受保電子產品因意外而導致的損毀保障。
3.	The Protection is applicable only to Insured Electronic Product(s). "Insured Electronic Product(s)" means (i) designated electronic products purchased from the Product Category of Electronics in Club Shopping website shop.theclub.com.hk or Club Shopping mobile application that are dependent on electric currents or electromagnetic fields to work, including accessories of these designated electronic products whether these accessories are dependent on electric currents or electromagnetic fields to work or not, and (ii) with invoice price not less than HK\$300 per designated electronic product.	此保障計劃只適用於受保電子產品。受保電子產品指 (i) 依賴電流或電磁場驅動的指定電子產品或配件,而此指定電子產品必須於 Club Shopping 網頁 shop.theclub.com.hk 或 Club Shopping 手機應用程式上電子產品類別中購買,及 (ii) 每件指定電子產品收據價錢不少於港幣 300 元。
4.	The insured must be a Hong Kong resident with age of 18 or above.	受保人必須為十八歲或以上之香港居民。
5.	The protection period is 12 months commencing from the delivery date of the Insured Electronic Product stated on the invoice issued by Club Shopping.	保障期為由 Club Shopping 收據上所載的受保電子產品的派件日期起計 12 個月有效。
6.	Renewal is not available after the expiration of the protection period.	保障期完結後不設續保。
7.	There is no limit on the number of repairs and reimbursements. The benefit amount of each reimbursement is up to 70% of the repair cost paid. In case of total loss scenario (as determined by FWD GI), the benefit amount is up to 70% of the invoice price of the insured electronic product. The total maximum claim amount of each and every Insured Electronic Product is limited to HK\$20,000 or the net price stated on the invoice (issued by Club Shopping) of the Insured Electronic Product, whichever is the lesser, during the 12- month protection period.	索償次數不限,每次可獲高達 70% 已支付維修費用之現金賠償。如屬全損情況(由富衛保險決定),賠償高達 70% 受保電子產品於收據上所載的價錢。於 12 個月保障期內每件受保電子產品的最高總賠償金額為港幣 20,000 元或以受保電子產品收據(由 Club Shopping 發出)上的價錢,以較低者為準。
8.	Following supporting documents shall be submitted for claim: <ul style="list-style-type: none"> • Invoice / official receipt issued by Club Shopping of the Insured Electronic Product. • Photos showing the extent of damage to the Insured Electronic Product being the subject of claim. • Inspection / Service Report • Original Repair or Replacement Quotation / Invoice / Receipt. • Police Loss Memo / Copy of Police Statement, if applicable. • Incident report from the building management or authority showing the date, circumstances of Incident and its cause of loss or damage, if applicable. • Return of damaged item if needed. • Completed and signed claim form 	索償時須提供: <ul style="list-style-type: none"> • 由 Club Shopping 發出的受保電子產品之購買發票 / 收據正本。 • 有關索償的受保電子產品之相片以顯示損毀程度。 • 檢查報告。 • 維修或重置報價單 / 發票 / 收據正本。 • 警方報告 / 警方所錄的口供副本(如適用)。 • 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)。 • 退回損壞的物品(如有需要)。 • 已填妥及簽署的索償表。
9.	The insured has to pay the deductible HK\$100 or 30% of "loss" whichever is greater for each and every loss. In case of total loss scenario, "loss" refers to the invoice price of the Insured Electronic Product. Otherwise, "loss" refers the repair cost of the Insured Electronic Product.	就每宗索償,受保人須繳付港幣 100 元或該「損失」之 30% (以較高者為準)的自負額。如屬全損情況,「損失」指受保電子產品於收據上所載的價錢。在其他情況下,「損失」指受保電子產品的維修費用。
10.	If FWD GI considers that an Insured Electronic Products is repairable, FWD GI may reimburse the repair cost (after deducting deductible). Payout will be available for collection in the form of cheque, bank transfer or through 7-Eleven shops. If FWD GI considers that the claim is a total loss scenario or the Insured Electronic Product is irreparable, FWD GI may pay the benefit amount in the form of Club Shopping voucher.	如富衛保險認為受保電子產品可以進行維修,富衛保險會賠償維修費(須扣減墊底費)。賠償款項將通過支票方式或銀行轉賬或通過 7-Eleven 商舖收取。當富衛保險認為索償屬全損情況或受保電子產品無法維修,將會以 Club Shopping 購物現金券作為賠償。

11.	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 the claim is total loss or not.	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。
12.	Major exclusions are : <ul style="list-style-type: none"> • 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.	主要不保事項為： <ul style="list-style-type: none"> • 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。
13.	Please refer to the Policy Provision for details about the Protection, including but not limited to definitions, coverage, exclusions, claim procedure and etc.	有關此保障計劃的詳情，包括但不限於定義、承保範圍、不保事項、索償程序等，請參閱此保障的保單條款。
14.	The Protection cannot be transferred, returned nor redeemed for cash, and will not be applicable to any other existing policies or any policy conversions.	此保障計劃不可轉讓、退回或折換現金，及並不適用於現有保單及任何保單轉換。
15.	For the details of FWDGI Personal Information Collection Statement ("PICS"), please refer to https://www.fwd.com.hk/en/personal-dataprotection-policy-and-practices/fwd-generalinsurance-company-limited/ . Your personal data will be collected, processed, used and/or otherwise handled according to the PICS.	有關富衛保險之收集個人資料聲明，詳情載於 https://www.fwd.com.hk/tc/personal-dataprotection-policy-and-practices/fwd-generalinsurance-company-limited/ 。你的個人資料將會被收集，處理，應用和/或在其他情況下根據富衛保險之收集個人資料聲明所載處理。
16.	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 and acts as an appointed licensed insurance agency (Licensed Insurance Agency Licence No. FA3548) for FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) and FWD General Insurance Company Limited to distribute and arrange for the Protection and provide related services.	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，代理及安排保障計劃及提供相關服務。
17.	In case of any enquiries regarding Smart Protection, please contact Club Insurance Customer Service Hotline at 183 3018.	如有任何關於電子商品意外保障的查詢，請致電 Club Insurance 客戶服務熱線 183 3018。
18.	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存有任何差異，一概以英文版本為準。