

Details of “Free Cancellation”

1. 100% refund of premium (including insurance levy) paid is applicable for the following type of travel policy and under the following requirements, regardless of the reason of cancellation (“Refund Arrangement”):
 - a. issued single trip travel policy (“Policy”) subscribed through Club HKT with number of travel days not exceeding 14 days;
 - b. notice of cancellation for the Policy must be submitted at least 2 working days prior to the commencement date of the Policy (prior to HKT 23:59:00 each day);
 - c. no claim has been reported or made;
2. The notice of cancellation for the Policy shall be submitted through call at 183 3018 or email to enquiry@ins.theclub.com.hk. Such notice is deemed to have been submitted on actual receipt date and time of our Club Insurance Customer Service Centre.
3. This Refund Arrangement is not applicable when there is any warning against travelling to the planned destination which is known to be at elevated risk through media or governmental agencies.
4. The policyholder is required to declare the planned destination at the time of submitting the cancellation for the Policy.
5. The policyholder may be required to provide proof documents to the satisfaction of Club HKT and/or FWD General Insurance Company Limited (“FWD GI”) in support of his/her application for the Refund Arrangement;
6. Club HKT and FWD GI reserve the rights to amend the terms and conditions without prior notice. In case of any dispute, the decision of Club HKT and FWD GI shall be final and conclusive.
7. For other terms and conditions of TravelCare Insurance, please refer to <https://insurance.theclub.com.hk/en/individual/travel>.
8. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

「免費取消」詳情

1. 只要為以下旅遊保單及符合以下情況，不論任何取消理由，均可獲 100%保費退還（包括保費徵費）（「退款安排」）：
 - a. 透過 Club Insurance 投保及已繕發的單次旅遊保單（「保單」）之旅遊天數不得超出 14 天；
 - b. 保單取消的通知必須於保單內所示之出發日期前兩個工作天提交取消申請(以香港時間每天 23:59:00 前為準)；
 - c. 沒有申報索償或獲得理賠。
2. 取消保單的通知必須透過以電話 183 3018 提交，或以電郵至 enquiry@ins.theclub.com.hk 提出取消保單之申請，並以 Club Insurance 客戶服務部收到通知之日期及時間為準。
3. 任何通過媒體或政府機構所發出的旅遊警告，指在計劃前往的旅程目的地已知悉為屬高風險的國家後之取消申請，此「退款安排」條款將不適用。
4. 遞交取消保單申請時，保單持有人須聲明原計劃前往的目的地。
5. 保單持有人可能會被要求提供符合 Club HKT 和/或富衛保險有限公司（「富衛」）要求的相關證明文件以支持其在「退款安排」安排下的取消保單申請。
6. 有關本條款及細則如有更改，恕不另行通知。如有任何爭議，Club HKT 及富衛保留最後及最終決定權。
7. 有關其他旅遊保險的條款及細則，請參閱 <https://insurance.theclub.com.hk/zh/individual/travel>。
8. 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。