

Terms and Conditions

1. The designated medical insurance product refers to below insurance product plans (“**Designated Plans**”):
 - a. vCore Medical Plan
 - b. vCare Medical Plan
 - c. vPrime Medical Plan
 - d. vCANsurance Medical Plan
 - e. vCare Supreme Medical Plan
 - f. Guardian Plus Refundable Critical Illness Plan
 - g. Wise Plus Refundable Surgical Cash Plan
 - h. Healthy Plus Refundable Hospital Income Plan
2. The Designated Plans are underwritten by FWD Life Insurance Company (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, being registered with the Insurance Authority of Hong Kong (“**IA**”) with Licensed Insurance Agency License No.: FA3548, acts as an appointed licensed insurance agency for FWD Life.
3. This Clubpoints promotion (“**Promotion**”) refers to the successful application for Designated Plans and respective policy issued (counted from Policy Inforce Date) that Policy Holder (“**Eligible Policy Holder**”) will be rewarded the eligibility to enjoy the 360-day eligible period (“**Reward Period**”) to continuously participate in the Club Wellbeing Reward Program (“**Reward Program**”).
4. Club Wellbeing App is a mobile application (“**Club Wellbeing App**”, “**App**”), managed and operated by Club HKT Limited, (“**The Club**”, “**We**”, “**Us**”) a subsidiary of HKT Limited, aims to reward The Club members (“**Members**”, “**You**”) with Clubpoints (“**CPs**”) by encouraging Members to live a healthy lifestyle.
5. Eligible Policy Holder will be entitled to the reward provided by Club Wellbeing Reward Program via enrolling its Club Wellbeing App. The CPs reward of the Reward Program and the usage of the Club Wellbeing App are subject to the terms and conditions of Club Wellbeing App, for details, please refer to [Club Wellbeing App terms and conditions](#).
6. The applicants must be aged 18 or above holding a valid Hong Kong Identity Card.
7. To enjoy the Promotion, applicants must apply for the Designated Plans from 10th September, 2021 to 31st December, 2021 (refer to HKT Time) (both dates inclusive) (“**Promotion Period**”) via Club Insurance and respective policy must be issued on or before 31st January, 2022 (counted from Policy Inforce Date). Every applicant can enjoy the Promotion once only.
8. The Eligible Policy Holder must provide a valid The Club member number at the time of applying for the Designated Plans. This Member’s number will be used for identity verification and eligibility fulfilment of Club Wellbeing App’s Reward Period activation.
9. The eligible Reward Period will be activated to the corresponding Eligible Policy Holder’s Club Wellbeing App on the 7th working day after the Policy Inforce Date, and Eligible Policy Holder will be notified accordingly. For example, if Eligible Policy Holder purchased the Designated Plans on 20th July, 2021 and the Policy Inforce Date is on 8th August, 2021, the Reward Period will be activated on the 7th working day after 8th August, 2021, i.e. 17th August, 2021. The Eligible Policy Holder will then enjoy 360-day Eligible Period of the Reward Program when login the Club Wellbeing App with The Club membership account.
10. Each member can enjoy the Promotion once only. If Member purchases more than one Designated Plans, the Reward Period will be counted and activated according to the Policy Inforce Date of the first policy.
11. For Designated Plans and respective terms and conditions, please refer to related terms and conditions for more details.
12. When enrolling the Reward Program of Club Wellbeing App, it is your responsibility to provide true, accurate and current data. Club Insurance and The Club are not responsible for any missing data incurred by misuse of your mobile device.
13. The Member’s account shall be active and the policy shall be effective in order for the CPs to be credited.
14. If the Eligible Policy Holder cancels the policy within the first 360 days after the Policy Inforce Date (as specified in the insurance policy), the activated Reward Period in the respective Club Wellbeing App will be terminated without prior notice. Meanwhile, Club Insurance and/or The Club reserve the right to, without

further instruction or consent from The Club Member, cancel or forfeit any CPs credited to The Club Member's account under this Promotion.

15. The CPs and redemption for Rewards 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.
16. FWD Life is not the service provider of The Club-related services including but not limited to the CPs, activities and/or program, and will not accept any liability in relation to The Club-related services.
17. The official FWD Life website is available at <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 CPs and the Club related services shall be determined by The Club.
18. The CPs under the 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. The CPs under the Promotion cannot be exchanged for other gifts.
19. The redemption of The Club rewards ("Rewards") (including Club Shopping e-Cash Voucher) is based on the redemption rate of the Rewards as shown on The Club's /Club Shopping's website at the time of actual redemption. The respective redemption rate will be changed from time to time and without prior notice.
20. The Club is not arranging for any contract of insurance or carrying on any regulated activities under the Insurance Ordinance in connection with the Designated Plans. The Club is not the supplier of the Designated Plans, 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 Insurance at 183 3018. For any enquires about Rewards redemption, please contact The Club at 183 3000.
21. 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 or visit <https://www.fwd.com.hk/en/protect/health-accident/vhis> for more details.
22. 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).
23. FWD Life reserves the right to make the final decision in approving any applications for the Plan and any disputes that may arise from such applications.
24. 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.
25. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

條款及細則

1. 指定的醫療保險產品指下列的保險產品計劃（「指定計劃」）。
 - a. 確衛您醫療計劃
 - b. 更衛您醫療計劃
 - c. 尊衛您醫療計劃
 - d. 易衛您醫療計劃
 - e. 更衛您（優越版）醫療計劃
 - f. 健衛您保費回贈危疾保障計劃
 - g. 智衛您保費回贈手術現金保障計劃
 - h. 樂衛您保費回贈住院保障計劃
2. 以上的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」）承保及由 Club Insurance 所安排。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。
3. 此 Club 積分優惠（「此推廣」）指成功購買指定計劃及保單獲簽發後（以保單簽發日期計算），保單持有人（「合資格保單持有人」）便可獲資格享有 Club Wellbeing 流動應用程式的 360 天有效期（「獎賞期」）以繼續參與 Club Wellbeing 的獎賞計劃（「獎賞計劃」）。
4. Club Wellbeing 流動應用程式為一個流動應用程式（「Club Wellbeing 流動應用程式」，「流動應用程式」），由香港電訊有限公司的附屬公司 Club HKT Limited（「The Club」）營運及管理。並旨在為 The Club 會員（「會員」，「你」）提供 Club 積分（「積分」）以鼓勵會員實踐健康生活。
5. 合資格保單持有人將透過參與 Club Wellbeing 獎賞計劃下所提供的流動應用程式獲得獎賞。其獎賞計劃的積分獎賞詳情及 Club Wellbeing 流動應用程式的使用受 Club Wellbeing 流動應用程式的條款及約束，請參閱 [Club Wellbeing 流動應用程式的條款及細則](#)。
6. 申請人必須為 18 歲或以上並持有有效香港身份證。
7. 申請人必須於 2021 年 9 月 10 日至 2021 年 12 月 31 日（以香港時間為準）（包括首尾兩天）（「推廣期」）內透 Club Insurance 成功投保指定計劃並於 2022 年 1 月 31 日或之前獲簽發保單（以保單簽發日期計算）方可享有此推廣。每個申請人只可享有此推廣一次。
8. 合資格保單持有人於申請指定計劃時必須提供有效的 The Club 會員號碼。Club Insurance 會根據保單持有人於申請指定計劃時提交的會員號碼以作為身份核對及於 Club Wellbeing 流動應用程式獎賞計劃啟動獎賞期之用。
9. 合資格的獎賞期會由保單簽發日起計的第 7 個工作天於合資格保單持有人的 Club Wellbeing 流動應用程式內啟動，而合資格保單持有人將會收到相關通知。例如：若合資格保單持有人於 2021 年 7 月 20 日購買指定計劃及保單簽發日為 2021 年 8 月 8 日，獎賞期則會於 2021 年 8 月 8 日後的第 7 個工作天啟動，即 2021 年 8 月 17 日啟動，合資格保單持有人以 The Club 會員帳戶登入 Club Wellbeing 流動應用程式，便可享 360 天獎賞期。

10. 每位會員只可享有此推廣一次。若會員同時購買多於一份指定計劃，獎賞期將會以第一份保單的保單簽發日計算。
11. 關於指定計劃及其條款及細則，詳情請參閱相關產品的條款及細則。
12. 透過於 Club Wellbeing 流動應用程式參與的獎賞計劃，你有責任提供真實、準確及最新之數據。Club Insurance 及 The Club 並不會對任何因你錯誤使用流動裝置而引起的遺漏數據負責，及其因而引起賺取積分的遺漏負責。
13. 當積分存入時，The Club 會員之帳戶必須仍然有效，而保單亦必須仍然生效。
14. 如合資格保單持有人於保單簽發日期（訂明於保單內）起計首 360 天內取消相關保單，相關 Club Wellbeing 流動應用程式內已啟動的獎賞期將會被中止，而不另行通知。同時，Club Insurance 及/或 The Club 保留要求 The Club 會員退還或沒收在此推廣下已存入之積分的權利而不需 The Club 會員的指示或同意。
15. 此推廣下之積分及獎賞兌換受 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。
16. 富衛人壽並非與 The Club 相關之服務（包括但不限於積分、活動及/或計劃）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。
17. 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。
18. 此推廣下之積分不可轉讓、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。此推廣下之積分不可換成其他禮品。
19. The Club 獎賞（包括 Club Shopping 電子現金卷）之兌換基於兌換獎賞時顯示於 The Club / Club Shopping 網頁上的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。
20. The Club 不會就指定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 並非此指定計劃、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 Insurance 提供。有關獲享之 Club 積分查詢，請致電 183 3018 與 Club Insurance 聯絡。有關獎賞兌換之查詢，請致電與 183 3000 與 The Club 聯絡。
21. 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 或瀏覽 <https://www.fwd.com.hk/tc/protect/health-accident/vhis> 了解更多。
22. 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。
23. 就此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。

24. 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條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。
25. 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。