

Offer Terms and Conditions

1. Elite Mobile Care (the “Offer”) is only applicable to eligible 1010 individual customer aged 18 or above, who holds a Hong Kong identity card and has subscribed to the designated 1010 mobile service plan (the “**Mobile Service Plan**”) of 24 months or above (“**Commitment Period**”).
2. The Offer provides insurance coverage of Device Protection Insurance – Elite Plan with extended coverage of accidental loss or theft cover (collectively, the “**Protection**”) during the Commitment Period.
3. The Offer is only available for selected device models (the “**Covered Device**”) and the list of selected device models shall be updated from time to time on the designated registration platform.
4. To enjoy the Offer, the customer has to complete the registration at the designated HKT Care website or through HKT Care Customer Service Hotline at 8209 0098. The registration should be completed within 60 days after the activation of the Mobile Service Plan and the Covered Device must be purchased within 60 days from CSL Mobile Limited or designated retailers with the original warranty from the manufacturer.
5. Self-declaration on the date of purchase of the Covered Device is required at the time of registration. A copy of the original purchase invoice of the Covered Device is required for any claim under the Protection.
6. The Protection will be effective after the registration is successfully completed. The Protection shall only cover accidental damage to or loss of the Covered Device which occurs after the registration.
7. The Protection will be terminated upon the earlier of the termination of Mobile Service Plan or the expiration of the Commitment Period.
8. Customer has to pay the deductible for each repair or switch service for the Covered Device under the Protection. The amount of deductible varies depending on the model of the Covered Device, the capacity of the Covered Device etc. For details of the deductible, please refer to the “Device Protection Insurance Policy – Elite Plan” and the “Device Protection Insurance Certificate”, or call HKT Care Customer Service Hotline at 8209 0098 for details.
9. For accidental loss or theft claims, customer must report in person to the police, as soon as possible, within 24 hours of discovery of the accidental loss or theft and retain a police report with reference number for record. The police report should include the brand, model and IMEI number of the Covered Device, the date, location and cause of loss.
10. Major Exclusions
The Protection excludes:
 - a. Any loss or damage that is covered by the manufacturer's original warranty, repairer's warranty, or any other warranty in effect;
 - b. Any defects that are subject to manufacturer's recalls;
 - c. Non-operating and cosmetic items (including but not limited to damage such as crack or scratch mark on the back of the Covered Device), or product finish, and any matter or damage not affecting the Covered Device's normal operation or functionality; consumables,

- accessories used in or with the Covered Device; audio and video external cables and cords; add on options incorporated;
- d. Software (including operation system, mobile applications and stored data), defects resulting directly from software installation and / or removal, computer virus, virus prevention, and other peripherals;
 - e. Any damage occurring after repairs made by non-authorized repairers or service centres to the Covered Device;
 - f. External faults such as wiring, electrical connection, power voltage or current, realigning of signal receivers (poor reception);
 - g. Confiscation or damage by any government, police officer, customs official, or other person acting under order of law;
 - h. Loss due to illegal activity or any criminal or civil fines, penalties or punitive or exemplary or aggravated damages;
 - i. Malicious Damage unless the incident having been reported to the police within twenty-four (24) hours of discovery;
 - j. Riot or strike;
 - k. Any damage where: (i) the insured cannot present the damaged Covered Device; (ii) the IMEI number cannot be identified and the nature of the damage does not substantiate damage to the IMEI number; (iii) the IMEI number has been tampered with; and
 - l. Other exclusions stated in the "Device Protection Insurance Policy – Elite Plan".
11. Change of Covered Device is not allowed during the period of insurance under the Protection except the change of Device as a result of loss covered under the Protection.
 12. The Protection provided under the Offer is underwritten by FWD General Insurance Company Limited ("**FWD GI**"). The coverage for the Protection is subject to its terms and conditions. For details and exclusions, please refer to the "Device Protection Insurance Policy – Elite Plan" policy provisions. FWD GI reserves the final decision on the approval of the Protection applications and claims.
 13. HKT Financial Services (IA) Limited ("**HKTIA**"), a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability), offers a wide range of life insurance and general insurance products under the brand of HKT Care. HKTIA (License No.: FA2474) being registered with the Insurance Authority of Hong Kong ("**IA**") as a licensed insurance agency, acts as an appointed licensed insurance agent for FWD GI. HKTIA will act as the insurance intermediary to arrange for the Protection and provide related services for FWD GI.
 14. CSL Mobile Limited ("**CSL**") is the policyholder of the Protection and does not represent HKTIA. CSL has no involvement in the arrangement of the Protection.
 15. In the event of any disputes, the decision of HKTIA and FWD GI shall be final and conclusive. HKTIA and FWD GI reserve the right to change these terms and conditions at any time without prior notice.
 16. In case of any discrepancies between the Chinese and English versions, the English version shall prevail.
 17. "Communicable Disease Exclusion" is applicable to policy commenced on/after 1 January 2021 and please refer to the policy provision for details.

For enquiries, please call HKT Care Customer Service Hotline at 8209 0098 during the office hours.

Disclaimer: This leaflet gives only an outline of the Protection's cover and any information given herein is subject to the terms and conditions (including exclusions) in the policy provisions. For the terms and conditions and the full list of exclusions of the Protection, please refer to the "Device Protection Insurance Policy – Elite Plan", a specimen copy of which will be furnished to you on request. Please contact HKT Care Customer Service Hotline at 8209 0098.

優惠條款及細則

1. 超凡智能手機保障(「**此優惠**」)只適用於年滿 18 歲並持有有效香港身份證之 1010 合資格個人客戶，並必須選用及簽訂指定 1010 之 24 個月或以上承諾期(「**承諾期**」)之流動通訊服務計劃(「**流動通訊服務計劃**」)。
2. 此優惠於承諾期內提供「智能手機保障計劃 - 卓越計劃」及附加意外遺失或盜竊延伸保障的保障(統稱為「**保障**」)。
3. 此優惠只適用於指定手機型號(「**受保手機**」)，而指定手機型號清單將不時於指定登記平台更新。
4. 要享有此優惠，客戶須透過指定 HKT Care 網站或 HKT Care 客戶服務熱線 8209 0098 完成登記。有關登記必須於流動通訊服務計劃啟動日起計六十日內完成，及受保手機必須購自香港移動通訊有限公司或指定零售商，並於手機購買日後六十日內登記及手機必須擁有製造商之原廠保養。
5. 於登記時必須對受保手機的購買日自行作出聲明，而就**此保障**作出任何索償時，必須提交購買受保手機的發票正本。
6. 此保障將於登記成功完成後方能生效。此保障只就完成登記後發生的受保手機的意外損毀或損失提供保障。
7. 此保障將於客戶終止流動通訊服務計劃終止時或承諾期屆滿時終止(較早者為準)。
8. 客戶須就此保障下之受保手機之每項維修或更換服務繳付自負額。自負額會因應受保手機型號及其手機容量等因素，而有所不同。有關自負額的詳情，可參閱「Device Protection Insurance Policy – Elite Plan」及「智能手機保障計劃證明書」或致電 HKT Care 客戶服務熱線 8209 0098 查詢。
9. 有關意外遺失或盜竊之索償，客戶必須於發現手機意外遺失或被盜竊後二十四小時內儘快親身向警方報案，並獲取一份附有報案編號的警方報告以作記錄。警方報告須包括受保手機的手機品牌、型號及國際流動裝置辨識碼、案發日期、地點及原因。

10. 主要不保事項

此保障不包括：

- a. 任何仍受製造商之原廠保養、維修商保養或任何其他仍生效之保養所 保障之損毀或損失；
- b. 由製造商發起及負責的產品缺陷回收行動；
- c. 非操作性及裝飾項目(包括但不限於受保手機背面的裂紋或刮痕等損壞)，或產品修飾，及任何不影響受保 手機之正常操作及功能的損毀；消耗品，於受保手機中使用或與其一起使用的附件；音頻和視 頻外部電纜和電線，已加入的附加項目；
- d. 軟件(包括操作系統，流動應用程式及已儲存資料)、由於軟件安裝及/或拆除而導致 的缺陷、電腦病毒、病毒防衛或其他周邊設備；
- e. 受保手機曾由未經授權的維修商或服務供應商維修之後所發生的任何損毀；
- f. 外來錯誤因素如錯誤接線、電源接駁、電壓或電流、接收器調較訊號(接收不良)；

- g. 被任何政府、警務人員、海關官員或其他法令下行事的人充公或損毀；
 - h. 因非法活動或任何刑事或民事罰款、罰款或懲罰性或示範性或嚴重損害造成的損失；
 - i. 惡意破壞除非在發現後二十四 (24) 小時內已向警方報案；
 - j. 暴動或罷工；
 - k. 發生任何損毀時: (i) 受保人未能出示已損毀的受保手機; (ii) 國際流動裝置辨識碼未能識別，而損毀性質未能證明會導致性質損毀; (iii) 性質曾被篡改；及
 - l. 載於「Device Protection Insurance Policy – Elite Plan」之其他不保事項。
11. 於此保障的受保期內不可更改受保手機，除非更改是由於保障所保的損失所引致。
12. 此優惠提供的保障由富衛保險有限公司(「富衛保險」)承保，保障的承保範圍受其條款及細則約束。有關詳情及不保事項，請細閱「Device Protection Insurance Policy – Elite Plan」保單條款。富衛保險可對保障申請的批核及索償保留最終決定權。
13. HKT Financial Services (IA) Limited (「HKTIA」)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，以 HKT Care 品牌代理多元化的人壽保險及一般保險產品。HKTIA (持牌保險代理牌照號碼：FA2474) 已於保險業監管局(「IA」)登記為持牌保險代理機構，並獲富衛保險委任為持牌保險代理人。HKTIA 將作為保險中介人，為富衛保險安排此保障及提供相關服務。
14. 香港移動通訊有限公司(「CSL」)為此保障的保單持有人及不代表 HKTIA。CSL 不會參與此保障的安排。
15. 如有任何爭議，HKTIA 及富衛保險之決定為最終及具決定性。HKTIA 及富衛保險保留隨時更改此等條款及細則之權利而無須事先通知。
16. 若中英文版本存有任何差異，一概以英文版本為準。
17. 2021 年 1 月 1 日或以後生效之保單已加入「Communicable Disease Exclusion」，詳情請參閱保單。此條款並未提供中文譯本，詳細內容請參閱英文本。

如有查詢，請於辦公時間內致電 HKT Care 客戶服務熱線 8209-0098。

免責聲明：本單張乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定(包括不保事項)一概以保單內容為準。確實的條款及細則及所有不保事項，請參閱「Device Protection Insurance Policy – Elite Plan」。如你需要保單樣本，請聯絡 HKT Care 客戶服務熱線 8209 0098。