

<Important Notes >

- "Communicable Disease Exclusion" is applicable to policy commenced on/after 1 January 2021 and please refer to the policy provision for details.
- Smart Protection ("the Protection") is underwritten by FWD General Insurance Company Limited ("FWD GI"). 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), offering 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 to arrange for the Protection and provide related services.
- Club Shopping website at shop.theclub.com.hk and Club Shopping mobile application is operated by Club HKT Limited ("The Club"). The Club is the Policyholder of the Protection and does not represent HKTIA. The Club has no involvement in arrangement of the Protection.
- The information is for reference only. For details, please refer to the Policy Provisions, [Personal Information Collection Statement of FWD GI](#) and [Personal Information Collection Statement of HKTIA](#).
- For enquiries relating to the Protection, please contact HKT Care Customer Service Hotline at 8209 0098.
- The Protection is intended to be offered in Hong Kong only. The display of information of the Protection 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 HKTIA outside of Hong Kong.
- The Protection is product and obligations of FWD GI and not of The Club and HKTIA.
- Any dispute over the contractual terms of the Protection should be resolved directly between yourself and FWD GI.
- FWD GI reserves the final decision on the approval of the Protection applications and claims.

<重要事項 >

- 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。
- 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。
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安排保障計劃及提供相關服務。
- Club Shopping 網站 shop.theclub.com.hk 及 Club Shopping 手機應用程式由 Club HKT Limited（「The Club」）經營。The Club 為保障計劃的保單持有人及不代表 HKTIA，亦不會參與安排保障計劃。
- 資料只供參考。詳情請參閱保單條款、[富衛保險的收集個人資料聲明](#)及 [HKTIA 的收集個人資料](#)。
- 如有關於保障計劃的查詢，請致電 HKT Care 客戶服務熱線 8209 0098。
- 保障計劃只在香港境內提供，於此網站上就保障計劃資料之顯示不能詮釋為在香港以外提供或出售或游說購買富衛保險或 HKTIA 的任何保險產品的要約、招攬及建議。
- 保障計劃只是富衛保險之產品和責任，而並非 The Club 及 HKTIA 的責任。
- 對於有關保障計劃的合約條款的任何爭議應由你與富衛保險直接解決。
- 富衛保險可對保險申請的批核及索償保留最終決定權。