

保特家備全保保費7折優惠之條款及細則：

1. 保特家備全保保費7折優惠（「此優惠」）只適用於透過bolttechinsurance.hk（「保特平台」）透過網上申請由保特保險(香港)有限公司（「保特」）所承保的保特家備全保（「指定產品」）之情況。在此條款及細則下，客戶於保特不時指定之推廣期（「指定推廣期」）內透過保特平台使用優惠編號「FLHPC30-」及1至3位英文字母或數字混合組成之特別推廣編號（「指定優惠編號」）以網上形式成功投保指定產品，可享受一年計劃之首年保費7折優惠或兩年計劃之首兩年保費7折優惠（名額有限，先到先得）。
2. 申請人須符合以下條件方可享受此優惠：（1）須於推廣期內透過保特平台使用指定優惠編號進行網上申請；（2）申請須獲保特接納；及（3）投保人須於投保日前12個月內未曾投保過由保特承保之同一產品。
3. 保費徵費會以折扣後之保費計算。有關資料，可瀏覽 <https://www.fwd.com.hk/zh/insurance-levy> 或致電保特保險服務熱線 2603 9435。
4. 如保單持有人於保單繕發日起計之九個月內取消指定產品之保單，富衛金融有限公司(「富衛金融」)及保特將保留於保特發還之保費中扣除所獲保費折扣之價值的權利，並無須另行通知，而徵費將相應按保費折扣前應退回之保費金額發還。
5. 此優惠不適用於保單續保。
6. 此優惠不可更換、退回、轉換其他禮品或折換現金，或與其他優惠及/或現金券同時使用。
7. 指定優惠編號可以轉讓，但不可以轉售或轉讓以換取任何形式的回報。
8. 富衛金融有限公司（「富衛金融」）及保特保險保留隨時修改、暫停或取消此優惠以及修訂有關條款及細則的酌情權而毋須事先通知。
9. 客戶提供之所有資料必須為真確、正確及完整。否則富衛金融及保特保險保留權利將此優惠作廢。
10. 此優惠之參加記錄（包括但不限於日期及時間），均以保特系統之記錄為準。任何因電腦及/或網絡的連接、技術問題、故障或意外而引致的遲延、遺失、錯誤或無法辨識等情況，富衛金融及保特保險概不負責。
11. 指定產品將受其正式保單文件及條款所約束，詳情請參閱 <https://www.fwd.com.hk/online-insurance/helper-care-insurance>。
12. 如有任何爭議，概以富衛金融及保特保險的決定為準。
13. 此條款及細則中英對照，如有歧義，概以英文原義為準。

重要事項：

- (i) 保特保險乃獲保險業監管局授權在香港經營一般保險業務之保險公司。
- (ii) FWD 平台由富衛金融經營，富衛金融為保特保險委任的保險代理商（牌照號碼：FA2568），並根據保險業條例（香港法例第 41 章）註冊於香港特別行政區代理及分銷一般保險產品。
- (iii) 此優惠由富衛金融提供及只擬在香港境內提供，不能詮釋為在香港以外提供或出售或遊說購買保特保險的任何產品的要約、招攬及建議。請參閱保特繕發的銷售文件、保單文件及條款。
- (iv) 此推廣優惠或宣傳材料應與相關產品小冊子同時參閱。您不應單憑此推廣優惠或宣傳材料而投保此產品。有關相關保險計劃的詳細資料及不保事項，請細閱其產品小冊子及保單文件（包括完整的保單條款及細則）。

Bolttech HelperCare Insurance 30% Off Promotion Terms and Conditions:

1. Bolttech HelperCare 30% Off Promotion (“this Promotion”) is applicable to online applications made through bolttechinsurance.hk (“Bolttech Platform”) for Bolttech HelperCare (“the Designated Product”) underwritten by Bolttech Insurance (Hong Kong) Company Limited (“Bolttech”). Under these terms and conditions, customers can enjoy 30% off the first-year premium for 1-year plan and first two years of premium for 2-year plan (limited quota on a first-come-first-served basis) by successfully completing the online application of the Designated Product through Bolttech Platform using the promotion code with prefix “FLHPC30-” and followed 1-3 digits of mixed alphabet or number (“the Designated Promotion Code”) during the promotion period as designated by Bolttech from time to time (“the Designated Promotion Period”).
2. To be eligible for this Promotion, applicants must meet the following requirements:- (1) the Designated Promotion Code must be applied at the time of online application through Bolttech Platform during the Promotion Period; (2) the application must be accepted by Bolttech; and (3) the applicant does not own the same product underwritten by Bolttech in the past 12 months preceding the date of the application.
3. Insurance levy is calculated based on the premium after the discount. For further information, please visit: <https://www.fwd.com.hk/zh/insurance-levy> or contact bolttech Insurance’s Service Hotline at 2603 9435.
4. If the policy holder cancels the policy of the Designated Product within 9 months from the policy issue date, Bolttech reserves the right to deduct the amount of the premium discount from the premium to be refunded by Bolttech without prior notice and the levy paid will be refunded in proportion to the corresponding refundable premium before discount.
5. This Promotion is not applicable to policy renewal.
6. This Promotion cannot be returned, exchanged for other gifts or redeemed for cash, nor used in conjunction with other promotions and/or coupon(s).
7. The Designated Promotion Code is transferrable but cannot be sold nor transferred in return for any rewards in any form or manner.
8. FWD Financial Limited (“FWD Financial”) and bolttech Insurance reserves the right to amend, suspend or terminate this Promotion and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
9. All information provided by the customer must be true, accurate and complete. Otherwise, FWD Financial and/or bolttech Insurance reserve the right to forfeit the customer’s eligibility.
10. The record of application for this Promotion (including but not limited to the application date and time) shall be determined based on Bolttech’s system record. FWD Financial and bolttech Insurance will not be responsible for any delay, loss, error or unrecognized/uncontrollable situation due to computer and/or Internet’s connection, technical problem, malfunction or accident.
11. The Designated Product is subject to its policy terms, conditions and exclusions. For details, including product brochure, please refer to <https://www.fwd.com.hk/online-insurance/helper-care-insurance> (the Designated Product webpage on FWD Online Platform). Please read and understand the full policy terms and conditions before submitting your application.
12. In case of any dispute, the decision of FWD Financial and bolttech Insurance shall be final and conclusive.
13. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Important Note:-

- (i) bolttech Insurance is authorized by the Insurance Authority to carry on general insurance business in Hong Kong.
- (ii) FWD Platform is operated by FWD Financial Limited (“FWD Financial”). FWD Financial is an appointed and a licensed insurance agency (License No. FA2568) of bolttech Insurance, and is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) for distribution of general insurance products in the Hong Kong SAR.
- (iii) This Promotion is provided by FWD Financial and intended to be offered in Hong Kong only. It 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 products of bolttech Insurance outside Hong Kong. Please refer to the product brochure, policy terms and conditions issued by bolttech Insurance for details.
- (iv) This promotional offer or promotional material should be read in conjunction with the relevant product brochure. You should not purchase this product solely on the basis of this promotional offer or promotional material. For details and exclusions of the Designated Product, please refer to relevant product brochure and policy documents, including the full policy terms and conditions.