

自寫意旅遊保 – 結伴同行折扣優惠之條款及細則：

1. 自寫意旅遊保 - 結伴同行折扣優惠（「此優惠」）只適用於透過 FWD.COM.HK（「FWD 平台」）網上申請由保特保險（香港）有限公司（「保特保險」）所承保的自寫意旅遊保（「指定產品」）之情況。在此條款及細則約束下，客戶必須在 2026 年 7 月 1 日至 2026 年 12 月 31 日（包括首尾兩天）（「指定推廣期」）內透過 FWD 平台於網上成功投保指定產品並符合有關要求，可享結伴同行折扣保費 95 折優惠。
2. 申請人須符合以下條件方可享受此優惠：（1）須於指定推廣期內透過 FWD.COM.HK（「FWD 平台」）成功提交申請及（2）申請須獲保特接納。
3. 保費徵費會以折扣後之保費計算。有關資料，可瀏覽 <https://bolttechinsurance.hk/zhhk/insurance-levy> 或致電保特保險服務熱線 2603 9435。
4. 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。
5. 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。
6. 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。
7. 此優惠之參加紀錄（包括但不限於參加日期及時間），均以富衛金融系統之紀錄為準。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/或保特保險概不負責。
8. 指定產品將受其正式保單文件及條款所約束。詳情包括產品小冊子，請參閱 <https://www.fwd.com.hk/online-insurance/mytravel-insurance/> (FWD 平台上的指定產品網站)。在提交申請之前，請閱讀並瞭解完整的保單條款及細則。
9. 結伴同行折扣適用於多於一位受保人的保單，可包括但不限於家人、朋友或任何人士。
10. 如有任何爭議，概以富衛金融及保特保險的決定為準。

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）。

MyTravel Insurance – Group Discount⁹ Promotion Terms and Conditions:

1. MyTravel Insurance – Group Discount⁹ Promotion (“this Promotion”) is applicable to the online application through FWD.COM.HK (“FWD Platform”) for MyTravel Insurance (“the Designated Product”) underwritten by Bolttech Insurance (Hong Kong) Company Limited (“bolttech Insurance ”). Subject to the terms and conditions listed, customers can enjoy Group Discount⁹ 5% off premium by successfully completing the online application of the Designated Product through FWD Platform from 1 July 2026 to 31 December 2026 (both dates inclusive) (“the Designated Promotion Period”), and fulfil the relevant requirements.
2. To be eligible for this Promotion, applicants must meet the following requirements:- (1) the application must be successfully submitted during the Designated Promotion Period and (2) the application must be accepted by bolttech Insurance.
3. Insurance levy is calculated based on the premium after the discount. For further information, please visit: <https://bolttechinsurance.hk/en/insurance-levy> or contact bolttech Insurance ’s Service Hotline at 2603 9435.
4. This Promotion cannot be changed, returned, exchanged for other gifts or redeemed for cash, nor used in conjunction with other promotions and/or coupon(s).
5. FWD Financial Limited (“FWD Financial”) and bolttech Insurance reserve(s) 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.
6. All information provided by the customers must be true, correct and complete. Otherwise, FWD Financial reserve(s) and bolttech Insurance the right to forfeit this Promotion.
7. For the record of application for this Promotion (including but not limited to the application date and time), FWD Financial’s system record shall prevail. FWD Financial and/or bolttech Insurance will not be responsible for any delay, loss, error or unrecognized situation due to computer and / or Internet’s connection, technical problem, malfunction or accident.
8. 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/mytravelinsurance/en/> (the Designated Product webpage on FWD Platform). Please read and understand the full policy terms and conditions before submitting your application.
9. Group Discount applies to the policy with more than 1 insured person, which is including but not limited to family members, friends or any other individuals.
10. In case of any dispute, the decision of FWD Financial and bolttech Insurance shall be final and conclusive.

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.