

個人保險產品「聖誕及新年特別優惠」之條款及細則

1. 招商永隆保險有限公司（「招商永隆保險」）提供的個人保險產品「聖誕及新年特別優惠」（「本優惠」）之推廣期由即日起至 2024 年 2 月 25 日，包括首尾兩天（「推廣期」）。
2. 本優惠只適用於客戶在推廣期內成功透過招商永隆保險網站或「招商永隆保險 E-INSURE」手機應用程式投保個人保險產品（「網上投保」）。
3. 客戶於推廣期內成功網上投保個人保險產品，可享以下獎賞：

獎賞條件	獎賞
成功網上投保以下個人保險產品及折後保費滿足指定金額： <ul style="list-style-type: none">• 「旅遊綜合保險 2.0」（單次旅程及全年保障）• 「家居樂」保險• 「家傭保」保險• 「個人意外保險計劃」	<ul style="list-style-type: none">• 折後保費為港幣 200 元至 500 元：獲贈總價值為港幣 50 元的現金券• 折後保費為港幣 501 元至 1,000 元：獲贈總價值為港幣 100 元的現金券• 折後保費超過港幣 1,000 元：獲贈總價值為港幣 200 元的現金券

注：每位客戶（即保單的投保人）於推廣期內獲派發的現金券總額不超過港幣 700 元。

4. 現金券將於成功網上投保後起計的 2 個月內郵寄至投保時所輸入的通訊地址。
5. 如現金券因郵遞失誤或因郵寄地址資料不準確而導致寄失或延遲，招商永隆保險恕不負責或承擔任何責任。
6. 現金券不可兌換現金或以其他優惠替換。現金券如有遺失或損毀，概不補發。
7. 有關現金券之使用詳情，請參閱現金券上所列明之條款及細則。
8. 招商永隆保險並非現金券之供應商，故此不會承擔與其有關之任何責任。一切有關現金券之爭議，客戶應直接向供應商查詢。
9. 若在成功網上投保後取消上述保險產品，保費將根據有關保單條款及細則退回（如有），所獲享之現金券金額亦將在退回之保費中扣除。
10. 本優惠不適用於續保之保單。
11. 本優惠不可與其他招商永隆保險推廣活動同時使用。
12. 宣傳產品只提供保費優惠訊息，不涉及保單條款。客戶可按個人需要選購合適的保險產品，保單詳細內容請參閱有關保險合約之條款及細則。
13. 上述保險產品由招商永隆保險承保。
14. 招商永隆保險已獲保險業監管局授權及受其監管，於香港特別行政區經營一般保險業務。
15. 招商永隆保險保留根據投保人及／或受保人於投保時所提供的資料，而決定是否接受任何有關上述保險產品投保申請的絕對權利。
16. 招商永隆保險保留隨時修訂或取消對於上述保險計劃任何條款及細則的權利，毋須事先通知。如有任何爭議，招商永隆保險保留最終決定權。
17. 此條款及細則之中文版本與英文版本如有歧異，概以英文版本為準。

Terms and Conditions of Personal Insurance Products "Christmas and New Year Special Offer"

1. The promotional period of CMB Wing Lung Insurance Company Limited ("CMB Wing Lung Insurance") Personal Insurance Products "Christmas and New Year Special Offer" ("this Offer") is **from today till 25 Feb 2024, both dates inclusive ("the Promotional Period")**.
2. This Offer is only applicable to customer who successfully apply for personal insurance products via the website of CMB Wing Lung Insurance or "CMB Wing Lung Insurance E-Insure" mobile application during the Promotional Period ("Online Application").
3. Upon successful Online Application for personal insurance products during the Promotional Period, customer can enjoy the following rewards:

Condition of Rewards	Rewards
Successfully apply for the following personal insurance products online and the premium after discount meets the designated amount: <ul style="list-style-type: none">• "Travel Insurance 2.0" (Single Journey & Annual Cover)• "Sweet Home Insurance"• "Helper Insurance"• "Personal Accident (Plus) Insurance"	<ul style="list-style-type: none">• Premium after discount between HK\$200 and HK\$500: Receive Cash Coupon with total value of HK\$50• Premium after discount between HK\$501 and HK\$1,000: Receive Cash Coupon with total value of HK\$100• Premium after discount exceeding HK\$1,000: Receive Cash Coupon with total value of HK\$200

Note: The total amount of Cash Coupon distributed to each customer (i.e. applicant of the insurance policies) during the Promotional Period shall not exceed HK\$700.

4. The Cash Coupon will be sent by post to the correspondence address as stated during the insurance application within 2 months after successful Online Application.
5. CMB Wing Lung Insurance shall not be responsible or liable for any loss or delay of the Cash Coupon due to postal error or inaccurate correspondence address information.
6. The Cash Coupon cannot be redeemed for cash or exchanged for other offer. The Cash Coupon will not be re-issued if lost or damaged.
7. For usage details of the Cash Coupon, please refer to the terms and conditions printed on the Cash Coupon.
8. CMB Wing Lung Insurance is not the supplier of the Cash Coupon and shall not be responsible for any related liabilities. Any disputes in relation to the Cash Coupon, customers should contact the supplier(s) for enquiry directly.

9. Upon successful Online Application, premium will be refunded (if any) for the cancellation of any insurance product mentioned above pursuant to relevant policy terms and conditions, and the value of the Cash Coupon received by the applicant will also be deducted from such refund.
10. This Offer does not apply to policy renewal.
11. This Offer cannot be used in conjunction with other promotions of CMB Wing Lung Insurance.
12. Promotional materials only provides premium discount preferential offer, and it does not relate to policy terms and conditions. Customers should choose suitable insurance product based on their needs. For details of insurance policy, please refer to the terms and conditions of the relevant insurance policy.
13. The abovementioned insurance products are underwritten by CMB Wing Lung Insurance.
14. CMB Wing Lung Insurance is authorized and supervised by Insurance Authority to operate general insurance business in Hong Kong Special Administrative Region.
15. CMB Wing Lung Insurance has reserved the absolute rights to determine whether to accept the application of the above mentioned insurance product based on the information of applicant/insured person provided in the application.
16. CMB Wing Lung Insurance could amend or cancel the terms and conditions of the above mentioned insurance product from time to time without prior notice. CMB Wing Lung Insurance reserved the final decision rights in case of any disputes.
17. In the event of any discrepancy or inconsistency between the English version and the Chinese version of this Terms and Conditions, the English version shall prevail.