



智能手機保障計劃
Device Protection Insurance

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FWD
insurance

Device Protection Insurance 智能手機保障計劃

With our 3 different plans, Device Protection Insurance provides you with different level of protection for your mobile device at your choice, from cracked screen damage to burglary or robbery of mobile device, anytime anywhere in the world.

憑著三個不同計劃，智能手機保障計劃為你提供不同程度的手機保障，由螢幕破裂到手機被爆竊或搶劫，隨時隨地保障你的手機。

Product Highlights* 產品特點

- Flexible choice of coverage**
Provides 3 different plans with different level of protection
- Repair or switch or replacement service**
Provides different services at the time of accidental damage or loss due to burglary or robbery to fit your needs
- Door to door service**
Provides door to door service at the time of device repair, switch or replacement to save your time[#]
- Worldwide protection**
Provides cover anytime anywhere in the world
- Beyond device damage and loss protection**
Provides cover on in-box accessories, e-wallet protection and unauthorised use of network data

* Please refer to policy provisions and <https://fwd-device.boltech.hk> for detailed terms and conditions of the delivery services

- 靈活保障選擇**
提供三個計劃給予不同程度的保障
- 維修，更換或重置服務**
當你的手機損毀或損失時提供不同的服務切合你不同情況下的需要
- 上門交付服務**
手機維修，更換或重置時提供上門交付服務以節省你的時間[#]
*請參閱保單及瀏覽 <https://fwd-device.boltech.hk> 以了解送貨服務的條款與細則。
- 全球保障**
提供全球保障，隨時隨地保障你的手機
- 超越手機損毀及損失保障**
提供額外保障包括手機配件保障，電子錢包保障及未經授權的網絡數據使用保障

* The availability and level of the above protections are subject to the respective plans under the policy.
*以上保障之適用性和保障程度會因應不同保障計劃而有所不同。

Annual Premium and Coverage 年繳保費及承保範圍

Annual Premium Table (HK\$)[#]
年繳保費表 (港幣)[#]

Premier Plan 至尊計劃	Elite Plan 卓越計劃	Basic Plan 基本計劃
899	399	199

[#] Levy collected by the Insurance Authority has been imposed at the applicable rate and included in the amounts of the above table.
For further information, please visit www.fwd.com.hk/en/insurance-levy or contact FWD Service Hotline at 3123 3123.

[#] 保險業監管局將按照通用之徵費率就此保單收取徵費並已包括在以上表格的金額內。如有任何查詢，請瀏覽 www.fwd.com.hk/tc/insurance-levy 或致電當值服務熱線 3123 3123。

Premier Plan

Benefit item	Coverage	Maximum Limit per policy year (HK\$)
1	Accidental damage – Repair/Switch service a) Covers your device in the event of accidental damage. b) Provides door to door repair service as fast as 24 hours or door to door switch service as fast as 6 hours after claim approval*.	Maximum 2 claims per policy year of 12 months of which maximum 1 burglary/robbery claim per policy year of 12 months.
2	Cracked screen only – Repair service a) Covers your device in the event of cracked screen as a result of accidental damage. b) Provides door to door repair service as fast as 24 hours after claim approval*.	
3	Burglary or robbery of device – Replacement service. a) Provides door to door replacement service as fast as 6 hours after claim approval*.	
4	In-box accessories a) To switch or replace in-box accessories including chargers, headphones and other accessories damaged or lost as a result of accidental damage, burglary or robbery of the device under benefit items 1 or 3 above.	Maximum 2 claims per policy year (payable along with benefit item 1 or 3)
5	e-Wallet Protection a) Covers the actual and irrecoverable monetary loss of unauthorised use of the e-Wallet as a result of burglary or robbery of the covered device insured under benefit item 3. b) Cover for loss incurred after the occurrence of the burglary or robbery up to the reporting of the burglary or robbery to the e-Wallet account provider within 24 hours of discovery of the burglary or robbery.	3,000 (payable along with benefit item 3)
6	Unauthorised use of network data a) Covers for unauthorised use of network data charges incurred after the device was lost due to burglary or robbery under benefit item 3. b) Cover is only provided for loss incurred after the occurrence of burglary or robbery up to the reporting of the burglary or robbery to the network provider within 24 hours of discovery of the burglary or robbery.	2,000 (payable along with benefit item 3)

至尊計劃

保障項目	承保範圍	每年最高保障限額 (港幣)
1	意外損毀 - 維修/更換服務 a) 保障您的手機因意外導致損毀。 b) 提供最快賠償批核後24小時上門交付維修服務或6小時上門交付更換手機服務*。	每十二個月保單年度最多兩宗賠償，當中包括最多一宗手機爆竊或搶劫賠償
2	螢幕破裂 - 維修服務 a) 保障你的手機因意外導致螢幕破裂。 b) 提供最快賠償批核後24小時上門交付維修服務*。	
3	手機爆竊或搶劫 - 重置服務 a) 提供最快賠償批核後6小時上門交付重置手機服務*。	
4	手機配件 a) 更換或重置手機配件包括充電器、耳機和其他配件，唯必須因上述第一項或第三項，即手機意外損毀、爆竊或搶劫而導致損毀或損失。	每十二個月保單年度最多兩宗賠償(與保障項目第一項或第三項一起賠償)

5	電子錢包保障 a) 保障因上述第三項,即手機爆竊或搶劫而導致電子錢包被盜用而招致的實質及不能取回的金錢損失。 b) 保障由發生爆竊或搶劫後至向電子錢包賬戶發行人報告(必須為發現爆竊或搶劫後二十四小時內)之時段內之損失。	3,000(與保障項目第三項一起賠償)
6	未經授權的網絡數據使用 a) 保障因上述第三項,即手機爆竊或搶劫後產生之未經授權的網絡數據用量。 b) 保障由發生爆竊或搶劫後至向手機網絡供應商報告(必須為發現爆竊或搶劫後二十四小時內)之時段內之損失。	2,000(與保障項目第三項一起賠償)

Elite Plan

Benefit item	Coverage	Maximum Limit per policy year
1	Accidental damage – Repair/Switch service a) Covers your device in the event of accidental damage. b) Provides door to door repair service as fast as 24 hours or door to door switch service as fast as 6 hours after claim approval*.	Maximum 2 claims per policy year of 12 months
2	Cracked screen only – Repair service a) Covers your device in the event of cracked screen as a result of accidental damage. b) Provides door to door repair service as fast as 24 hours after claim approval*.	

卓越計劃

保障項目	承保範圍	每年最高保障限額
1	意外損毀 - 維修/更換服務 a) 保障您的手機因意外導致損毀。 b) 提供最快賠償批核後24小時上門交付維修服務或6小時上門交付更換手機服務*。	每十二個月保單年度最多兩宗賠償
2	螢幕破裂 - 維修服務 a) 保障你的手機因意外導致螢幕破裂。 b) 提供最快賠償批核後24小時上門交付維修服務*。	

Basic Plan

Benefit item	Coverage	Maximum Limit per policy year
1	Cracked screen only – Repair service a) Covers your device in the event of cracked screen as a result of accidental damage. b) Provides door to door repair service as fast as 24 hours after claim approval*.	Maximum 2 claims per policy year of 12 months

基本計劃

保障項目	承保範圍	每年最高保障限額
1	螢幕破裂 - 維修服務 a) 保障你的手機因意外導致螢幕破裂。 b) 提供最快賠償批核後24小時上門交付維修服務*。	每十二個月保單年度最多兩宗賠償

* Longer delivery times may apply in the case of severe weather conditions or other events outside control of FWD General Insurance Company Limited (the "Company"). For detailed terms and conditions, please refer to the policy provisions and <https://fwd-device.boltech.hk>.

* 如遇惡劣天氣或超出富衛保險有限公司(「本公司」)控制範圍的其他事件,送貨時間可能更長。有關條款及細則,請參閱保單內容及瀏覽<https://fwd-device.boltech.hk>。

Deductible 自負額

- The insured has to pay the deductible for each repair, switch or replacement service.
- For the application of the deductible, please refer to the policy provision for details. A specimen copy of which will be furnished to you on request.
- The amount of deductible varies depending on the plan selected, the model of the device, the capacity of the device etc, please visit the deductible section of the Company's designated online platform for details.

- 維修/更換/重置手機賠償,受保人須繳付自負額。
- 有關自負額的應用,可參閱保單內容。如閣下需要保單樣本,請向本公司索取。
- 自負額將因應所選計劃,手機型號,手機容量等因素而有所不同,詳情請到本公司指定網上平台的自負額部分了解更多。

Major Exclusions

- Any loss or damage that is covered by the manufacturer's original warranty, repairer's warranty, or any other warranty in effect.
- Any defects that are subject to manufacturer's recalls.
- Non-operating and cosmetic items (including but not limited to damage such as crack or scratch mark on the back of the device), or product finish, and any matter or damage not affecting the device's normal operation or functionality; consumables, accessories used in or with the device; audio and video external cables and cords; add on options incorporated.
- 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.
- Any damage occurring after repairs made by non-authorized repairers or service centres to the device.
- External faults such as wiring, electrical connection, power voltage or current, realigning of signal receivers (poor reception).
- Riot or strike.
- Any loss or unexplained disappearance or misplacing of the Device.
- Any damage where:
 - the insured cannot present the damaged device;
 - the IMEI number cannot be identified and the nature of the damage does not substantiate damage to the IMEI number;
 - the IMEI number has been tampered with.
- (Applicable to benefit item 5 and 6 of Premier Plan only) Burglary or robbery loss of the device not reporting to the e-Wallet account provider and network provider within 24 hours of discovery.
- (Applicable to benefit item 3 of Premier Plan only) Burglary or robbery loss of the device not reporting in person to the police within 24 hours of discovery and retain a police report with reference number for record.

主要不保事項

1. 任何損毀或損失仍受原生產商保養、維修商保養或任何其他仍生效之保養計劃所保障。
2. 由生產商發起由其負責的缺陷的回收行動。
3. 非操作及裝飾項目 (包括但不限於手機背面的刮痕)，或產品修飾，及任何不影響手機之正常操作及功能的損毀；易損消耗品，與手機一起使用的部件，音頻和視頻外部電纜和電線，已附加項目。
4. 軟件 (包括操作系統、應用程式及任何儲存資料)、由於軟件安裝及/或拆除而導致的故障、電腦病毒、病毒防衛或其他周邊設備。
5. 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壞或損毀。
6. 外來錯誤因素如錯誤接線、電源接駁、電壓或電流、調較訊號接收器 (接收不良)。
7. 暴動或罷工。
8. 任何無法解釋的丟失或隨意放置手機。
9. 發生任何損毀時：
 - (i) 受保人未能出示已損毀的手機；
 - (ii) 受保手機的機身號碼未能識別而損毀本身未能證明會導致機身號碼損毀；
 - (iii) 機身號碼曾被篡改。
10. (只適用於至尊計劃的保障項目第五及第六項) 手機被爆竊或搶劫後未有於二十四小時內向電子錢包賬戶發行人和手機網絡供應商報告。
11. (只適用於至尊計劃的保障項目第三項) 發現手機被爆竊或搶劫後未有於二十四小時內親身向警方報案並獲取一份附有報案編號的警方報告。

Eligibility

1. The applicant must be the device owner.
2. The applicant must be Hong Kong resident with the age of 18 or above.
3. Insurance application only available for selected device model and eligibility list of selected models shall be updated from time to time on the Company's designated online platform.
4. At the time of application, the device is within 60 days old from the date of original purchase as brand new from the manufacturer, a telecommunication network provider or retail store with original warranty from the manufacturer
5. The Insured has provided declaration on the age of the device at the time of application. Copy of original purchase invoice of the device will be required in case of claim incurred; and
6. Satisfactorily completed the application of the insurance plan at the designated online platform of the Company and in any event prior to the occurrence of any accidental damage or loss of the device.
7. Coverage will be voided, whether before or after the loss, if the Insured has concealed or misrepresent any material fact or circumstance concerning this insurance or providing fraudulent information to the Company.
8. Change of device in the policy is not allowed during the period of insurance except the change of device as a result of switch/replacement services covered under the policy.

投保要求

1. 申請人必須為手機擁有人。
2. 申請人必須為十八歲或以上之香港居民。
3. 此保險產品只接受指定手機型號受保而本公司將不時於公司指定網上平台更新指定手機型號名單。
4. 手機必須於由製造商，電訊網絡供應商或零售商購買日後六十日內投保，並必須擁有原廠保養計劃。
5. 受保人於申請時對手機機齡作出聲明。索償時須提交手機的購買單據正本。和
6. 成功在本公司指定網上平台完成申請，並於完成申請前手機沒有任何損毀或損失。
7. 假如受保人故意隱瞞，或失實陳述與本保險有關的任何重大事實或情況，或向本公司提供虛假資料，則不論在損失發生之前或之後，保障將一律無效。
8. 受保期內不可更改手機除非是由於本保單提供的更換/重置手機服務所引致。

Disclaimer 免責聲明

This brochure gives only an outline of the terms and conditions of the insurance cover and the product information herein does not contain full terms and exclusions of the Policy. Any information given herein is subject to the precise terms and conditions and the full terms and conditions can be found in our Policy, a specimen copy of which will be furnished to you on request.

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一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

FWD Hong Kong - Corporate Overview

FWD spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan and Malaysia. In Hong Kong, FWD offers life and medical insurance, general insurance, employee benefits, and financial planning. The life insurance and general insurance operating entities have been assigned strong financial strength ratings by international rating agencies. FWD is focused on creating fresh customer experiences, with easy-to-understand and relevant products, supported by digital technologies. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer that changes the way people feel about insurance. Established in Asia in 2013, FWD is the insurance business of investment group, Pacific Century Group.

Our Solutions

Life Insurance	Products range from individual life insurance, medical and critical illness protection plans, savings plans, educational reserves for children, retirement plans, investment-linked insurance, and more.
General Insurance	A wide spectrum of insurance solutions for individual and corporate customers, including household, motor, personal accident, property, travel, working holiday, overseas study, golf, marine cargo, pet, business pack, office, and more.
Employee Benefits	An array of group life and health insurances are available to protect and retain corporations' invaluable assets – employees. Group life solutions cover members for total and permanent disablement, death, accidental death and dismemberment benefits and more, while group health solutions protect members with medical insurance and long-term disability income etc.
Financial Planning	Professional financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers' wealth and investment portfolios.

富衛香港 - 企業概覽

富衛業務遍佈香港、澳門、泰國、印尼、菲律賓、新加坡、越南、日本及馬來西亞。在香港，富衛提供人壽及醫療保險、一般保險、僱員福利、及財務策劃。富衛的人壽保險及一般保險營運機構均獲國際評級機構授予卓越的財務實力評級。富衛專注為客戶創造嶄新體驗，利用數碼科技，提供簡單、易明和貼心的產品。富衛秉持以客為先的服務理念及方針，矢志成為泛亞洲區領先的保險公司，創造保險新體驗。富衛於2013年在亞洲成立，是投資集團「盈科拓展集團」的保險業務公司。

我們的保險服務

人壽保險	產品包括個人人壽保險、醫療及危疾保障、儲蓄計劃、子女教育儲備、退休計劃、投資相連保險等。
一般保險	為個人及企業客戶提供多元化的保險方案包括家居、汽車、個人意外、財產、旅遊、工作假期、海外升學、高爾夫球、貨運、寵物、辦公室、工商業綜合保險等。
僱員福利	一系列保險服務為企業最寶貴的資產 — 僱員 — 提供全面保障。團體人壽方案提供完全及永久傷殘保險、身故、意外身故及傷殘賠償等；而團體健康方案包括醫療及長期傷殘保險等。
財務策劃	專業理財顧問協助客戶分析財務狀況，度身制定合適的財富增值及投資方案。