

## Terms and Conditions for Applying Designated General Insurance Plan(s) Promotion (“Promotion”)

### A. General Terms and Conditions:

1. Unless otherwise specified, the promotion period is from January 1, 2025 to June 30, 2025 (both dates inclusive) (the “**Promotion Period**”).
2. QBE Hongkong & Shanghai Insurance Limited (“**QBE Hong Kong**”) reserves the right to suspend, vary or discontinue the Promotion, and amend the Promotion and its terms and conditions at any time without prior notice. In case of any dispute, the decisions of QBE Hong Kong shall be final and conclusive.
3. The Promotion cannot be used in conjunction with any other promotion offers offered by QBE Hong Kong at the same time.
4. In the event of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

### B. Insurance Application Offer Terms and Conditions:

1. The Promotion is only available to new application(s) of designated plans (not applicable for renewal policy) which has/ have been made by an applicant successfully (i) online through CCB (Asia) (the “**Bank**”) where applicable or (ii) by visiting the Bank’s branches (the “**Eligible Customer**”) during the Promotion Period (the “**New Policy**”). For a policy(ies) which has/ have been lapsed for more than 3 months before the commencement date of Promotion Period, such policy will not be defined as a renewal policy.
2. Designated plans including Home Plus Protection Package, Single Trip Travel Insurance, Annual Travel Insurance, Domestic Helper Protector, Personal Accident Protection Plus, Motor Supersurance, Shop Protection Package, Office Protection Package, SME Business Insurance Solution, Interior Renovation Prestige and SME F&B Restaurant Package are underwritten by QBE Hong Kong. QBE Hong Kong reserves the right to make a final underwriting decision.
3. Eligible Customer of Home Plus Protection Package, Single Trip Travel Insurance (net paid premium of HK\$200 or above), Annual Travel Insurance, Domestic Helper Protector, Personal Accident Protection Plus, Motor Supersurance, Shop Protection Package, Office Protection Package, SME Business Insurance Solution, Interior Renovation Prestige and SME F&B Restaurant Package will be entitled to up to HK\$200 HKTVMall e- Gift Voucher (“**Voucher**”) for each New Policy enrolled in the manner mentioned above during the Promotion Period. Stock of Voucher is limited, and it will be given to the Eligible Customer on a first come first serve basis.

Designated General Insurance Plan(s)	Gift(s)
Single Trip Travel Insurance (Net paid premium of HK\$200 or above)	HK\$50 HKTVMall e-Gift Voucher
Home Plus Protection Package Annual Travel Insurance Domestic Helper Protector Personal Accident Protection Plus Motor Supersurance Shop Protection Package Office Protection Package SME Business Insurance Solution Interior Renovation Prestige	HK\$200 HKTVMall e-Gift Voucher

SME F&B Restaurant Package (the promotion period is from February 14, 2025 to June 30, 2025 (both dates inclusive))	
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4. An extra HK\$200 HKTVmall e-Gift Voucher ("**Voucher**") will be offered to Eligible Customer who purchase the optional cover of "China Network Hospital Admission Cover" together with the Annual Travel Insurance. Stock of the Voucher is limited, and it will be given to the Eligible Customer on a first come first serve basis.
5. Applicant(s) must provide a valid email address during the application of a New Policy. Eligible applicants who provided an invalid or incorrect email address will not be eligible for the Voucher.
6. The Voucher will be sent to the email address provided by the Eligible Customer within 6 months (counting from the month end following the date of the application).
7. In order to be eligible for the Promotion, the New Policy(ies) has/ have to be effective at time when the Voucher is distributed (Not applicable to Single Trip Travel Insurance).
8. The Voucher cannot be exchanged or redeemed for cash. QBE Hong Kong reserves the right to replace the Voucher with an alternative gift without prior notice.
9. QBE Hong Kong is not the manufacturer of the Voucher. All enquiry(ies) or complaint(s) regarding the quality of the Voucher should be directed to the relevant supplier. QBE Hong Kong will assume no responsibility / liability in respect thereof.
10. The said Voucher is non-replaceable, non-refundable, non-transferable and non-returnable. The Voucher will not be re-issued if lost or unused after its expiry date.
11. This webpage (including the terms and conditions) is not a contract of insurance and is for reference only. For details of the coverage, exact terms and conditions and exclusions of the designated plan(s), please refer to the English version of the policy. Any disputes arising from the above insurance policy(ies) / product(s) shall be settled with QBE Hong Kong directly.

**Risk Disclosure:**

**Insurance**

Customers should read the sales documents, including product brochure, benefit illustration (if applicable) and policy documents and provisions issued by relevant insurance company to understand the details of the insurance plan (including but not limited to detailed terms, conditions, coverage, exclusions, fees and product risks) and consider whether the insurance product meets their personal needs before application. Policyholders are subject to the credit risk of relevant insurance company.

**Disclaimers:**

China Construction Bank (Asia) Corporation Limited (Insurance Intermediary License No: FA3132) ("the Bank") is the appointed insurance agency of QBE Hongkong & Shanghai Insurance Limited ("QBE Hong Kong") and China Taiping Insurance (HK) Company Limited ("CTPI(HK)"), to distribute general insurance products in Hong Kong Special Administrative Region. Relevant general insurance products are the products of the insurance companies but not the Bank. The above general insurance products are issued and underwritten by QBE Hong Kong or CTPI(HK). QBE Hong Kong and CTPI(HK) are authorized and regulated by the Insurance Authority ("IA") to carry on general insurance business in the Hong Kong Special Administrative Region. Please refer to the sales documents, including product brochure, benefit illustration (if applicable), policy documents and provisions issued by QBE Hong Kong or CTPI(HK) for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, important notes, policy costs and fees) of the general insurance products. QBE Hong Kong and CTPI(HK) reserve the right to decide at each of their sole discretion to accept or decline any application for general insurance product according to the information provided by the customer at the time of application. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the general insurance product should be resolved between QBE

Hong Kong or CTPI(HK) and the customer directly. Information on this website intended to be distributed in Hong Kong for reference only, and 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 product in or outside Hong Kong. You should not solely base on the above information to purchase any insurance product. You should consider whether the relevant insurance products fit your needs. Please refer to the product brochure, benefit illustration (if applicable) and policy documents and provisions for details of the relevant insurance products.

Pursuant to the Insurance (Levy) Regulation (Cap. 41I) and the Insurance (Levy) Order (Cap. 41J) under the Insurance Ordinance (Cap. 41), the IA collects levies for insurance premiums from policyholders with effect from 1 January 2018. For further details, please visit the website of IA. For the latest information about the IA, please visit <https://www.ia.org.hk>. For the latest information about The Insurance Complaints Bureau, please visit <https://www.icb.org.hk>.