



® Sun Flower Insurance Brokers Limited
Placing through Sun Flower Insurance Agency Limited
Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong
Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com
Thank you for considering Sun Flower to be one of your selected intermediaries.
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Pet Care

毛孩寵物保



Pet Care 毛孩寵物保



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Your cats and dogs are more than just pets – they are proper members of your family, and need looking after as much as anyone else. In case the worst happens and they are injured or fall ill, it's only natural that you want to do your best to make sure they are protected.

Bolttech Insurance (Hong Kong) Company Limited's Pet Care provides a comprehensive insurance for your pet. Specially designed for your Cats and Dogs, the plan includes the following benefits with geographical coverage extending worldwide:

您的貓和狗不只是寵物更是您的家庭成員,牠們跟其他成員一樣都需要您的愛護及照顧。一旦有不幸事情發生而導致牠們受傷或生病,自然地您會盡力為牠們提供保護。

保特保險(香港)有限公司之毛孩寵物保專為您的貓和狗而設及提供全面的保障。本計劃包括以下保障,範圍更伸延至海外:

Benefits Highlight 保障特點	
Medical Coverage including Veterinary Consultation Fee, Prescribed Medication, Room & Board and Clinical & Surgical Expenses 醫療保障包括獸醫診金、處方藥物、住房費用、門診及手術費用	✓
Third Party Liability 第三者責任保障	✓
Funeral Service 身故服務	✓
Holiday Cancellation 假日行程取消	✓
Advertising Expenses 廣告費用	✓
Overseas Coverage 海外保障	✓
Emergency Boarding Expenses 緊急寄養費用	✓
A choice of three benefit levels to suit different needs 3種保障計劃可供選擇,以配合不同需要	✓
Volume discount offer for multiple pets when insured at the same time 多隻寵物一同投保可享保費折扣優惠	✓
No claim discount at renewal 續保時可享無索償折扣	✓

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

注意

本小冊子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。



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Insured Benefits		Maximum Limits (HK\$)		
Section	Benefits	Plan 1	Plan 2	Plan 3
1	Medical Coverage			
	A. Veterinary Consultation Fee	\$250 per visit	\$250 per visit	\$60,000 per year
	B. Prescribed Medication The cost of any prescribed drugs, dressings and injections	\$250 per visit	\$250 per visit	
	Max. no. of visits per year (For Section 1A and 1B)	20 visits (each)	20 visits (each)	
	C. Room and Board Confinement cost incurred in vet clinic for a period not less than 12 consecutive hours	Not Applicable	\$250 per day	
	Max. no. of days per year		12 days	
	D. Clinical & Surgical Expenses <ul style="list-style-type: none"> ▪ Surgical Fee ▪ Operating Theatre Fee ▪ Anaesthetist's Fee ▪ Euthanasia Fee ▪ Miscellaneous Expenses ▪ X-ray and Laboratory Tests Fee ▪ Chemotherapy Treatment Expenses ▪ Post-Surgical Treatment Expenses (up to 90 days following the day of surgery) 	Not Applicable	\$30,000 per year	
E. Top-up Medical Expenses (optional cover) Additional coverage when Section 1D is exhausted	Not Applicable		(a) \$10,000 per year (b) \$30,000 per year	
Co-insurance per claim for Insured Benefits Section 1 The portion of claim amount that you need to bear on each claim		20%		
For Section 1: A 30-day waiting period from the policy effective date is applied to claim for medical expenses resulting from illness.				
2	Third Party Liability Legal liability to Third Parties caused by the Insured Pet	\$600,000	\$600,000	\$1,000,000
For Section 2: Excess - The first HK\$3,000 of each and every claim				
3	Funeral Service The cost of cremation, funeral service	Not Applicable	\$1,000 per life	\$1,500 per life
4	Holiday Cancellation The non-recoverable prepaid holiday cancellation and curtailment costs of the insured if the insured pet requires emergency life-saving surgery	Not Applicable	\$3,000 per year	\$5,000 per year
5	Advertising Expenses The cost of advertisement if your pet is stolen or lost	Not Applicable	\$250 per year	\$400 per year
6	Overseas Cover Extended coverage to your pet for Sections 1, 2 & 3 whilst travelling or temporarily located outside Hong Kong up to maximum of 90 days	Not Applicable	Per trip	Per trip
7	Emergency Boarding Expenses			
	Reimbursement of pet sitting expenses at boarding kennel if Policyholder is hospitalized >4 days	Not Applicable	\$200 per day	\$500 per day
	Max. no. of days per year		5 days	5 days
Co-insurance (per claim)	50%		50%	



保障範圍		最高保障金額 (港幣)		
項目	範圍	計劃 1	計劃 2	計劃 3
1	醫療保障			
	A. 獸醫診金	\$250每次限額	\$250每次限額	\$60,000 每年限額
	B. 處方藥物 處方藥物、敷料及注射費用	\$250每次限額	\$250每次限額	
	每年次數上限 (項目1A及1B)	各20次	各20次	
	C. 住房費用 於獸醫診所內接受治療, 不少於連續 12小時的住房費用	不適用	\$250 每日限額	
	每年日數上限		12 日	
	D. 門診及手術費用 <ul style="list-style-type: none"> ▪ 手術費用 ▪ 手術室費用 ▪ 麻醉師費用 ▪ 人道毀滅費用 ▪ 雜項費用 ▪ X光檢查及化驗費用 ▪ 化學治療費用 ▪ 手術後治療費用(最長為手術後90日) 	不適用	\$30,000 每年限額	
E. 附加醫療費用保障(自選保障) 適用於第 1D 項目保障限額耗盡後	不適用	(a) \$10,000 每年限額 (b) \$30,000 每年限額	(a) \$10,000 每年限額 (b) \$30,000 每年限額	
保障範圍內項目每宗索償之共同保險 您於每宗索償所需要承擔的自付金額比率		20%		
項目1: 因疾病引致的醫療費用索償設有由保單生效日起計30天的等候期。				
2	第三者責任保障 因寵物引致的第三者法律責任索償	\$600,000	\$600,000	\$1,000,000
項目2: 自付額-每宗賠償的首HK\$3,000				
3	身故服務 火化、殮葬服務的費用	不適用	\$1,000 每隻	\$1,500 每隻
4	假日行程取消 因寵物須接受生死攸關之必要手術而取消或縮短行程, 導致受保人損失已繳付及不能退回的行程費用	不適用	\$3,000 每年限額	\$5,000 每年限額
5	廣告費用 因尋找被盜竊或走失寵物涉及的廣告費用	不適用	\$250 每年限額	\$400 每年限額
6	海外保障 提供長達 90 天的海外保障, 範圍包括以上 第 1、2 及 3 項	不適用	每個旅程	每個旅程
7	緊急寄養費用 因保單持有人住院超過 4 天而產生的寵物寄養服務費用	不適用	\$200 每日限額	\$500 每日限額
	每年日數上限		5日	5日
	每宗索償之共同保險		50%	50%



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Annual Premium Table (HK\$) 年繳保費表(港幣)

Age of the Insured Pet (on last birthday) 受保寵物年齡(上一個生日)	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
6 months to 1 year old / 6 個月至 1 歲	\$1,410	\$3,694	\$6,851
2 years old / 2 歲	\$1,410	\$3,694	\$6,851
3 years old / 3 歲	\$1,410	\$3,694	\$6,851
4 years old / 4 歲	\$1,410	\$3,878	\$7,194
5 years old / 5 歲	\$1,410	\$4,071	\$7,552
6 years old / 6 歲	\$1,410	\$4,273	\$7,929
7 years old / 7 歲	\$1,410	\$4,486	\$8,325
8 years old / 8 歲	\$1,410	\$4,710	\$8,741
9-15 years old / 9-15 歲	For Renewal Only 只供續保		

Option Cover – Top-up Medical Expenses (Section 1E) (applicable to Plan 2 and Plan 3 only)

自選保障 – 附加醫療費用保障(項目1E)(只適用於計劃2及計劃3)

a. Benefit limit 最高保障金額 \$10,000 : 15% loading on the annual premium 年繳保費附加15%

b. Benefit limit 最高保障金額 \$30,000 : 25% loading on the annual premium 年繳保費附加25%

The minimum premium charge for policy cancellation is HK\$500 per pet. 取消保單收取的最低保費為HK\$500(以每隻寵物計)

Insurance levy is not included in the above premium. 以上保費並未包括保費徵費

Additional Premium (including mixed-breed of these dog breeds) 附加保費(包括以下狗隻品種的任何混種狗隻)

10% premium loading is imposed on the following dog breeds 下列狗隻品種將被徵收10%附加保費:

American Cocker Spaniel 美國曲卡犬	Clumber Spaniel 克倫伯獵犬	Mountain Terrier 山蓼利犬
American Staffordshire Terrier 美國史特富郡麥利犬	Dalmatian 班點犬	Newfoundland 紐芬蘭犬
Basenji 貝生吉犬	Deerhound 獵鹿犬	Old English Sheepdog 古英國牧羊犬
Basset Hound 巴吉度獵犬	Doberman Pinscher 都柏文犬	Otterhound 奧德獵犬
Bernese Mountain Dog 伯恩山犬	German Shepherd 德國牧羊犬	Pharaoh Hound 法老王獵犬
Boxer 拳師犬	Great Dane 大丹犬	Rottweiler 洛威拿犬
Bulldog 老虎犬	Greyhound 靈提犬	Saint Bernard 聖伯納犬
Bullmastiff 鬥牛獒犬	Irish Wolfhound 愛爾蘭獵狼犬	Staffordshire Bull Terrier 斯塔福郡鬥牛犬
Chinese Shar-Pei 中國沙皮犬	Leonberger 蘭伯格犬	Wheaton Terrier 軟毛麥包麥利犬
Chow Chow 鬆獅犬	Mastiff 獒犬	



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Insurance Levy Rate Table 保費徵費表

Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK\$) 最高徵費(港幣)
From 1 Apr 2021 onwards 由2021年4月1日之後	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit bolttechinsurance.hk or contact: (852) 3123 3344.

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽bolttechinsurance.hk 或致電:(852)3123 3344。

Premium Discount 保費折扣優惠

(applicable to Plan 2 and Plan 3 only 只適用於計劃2及計劃3)

a. Volume Discount 數量折扣

The following discount will be applied according to the number of dogs or cats being insured at the same time under the same insurance plan 同時投保多隻寵物予同一計劃可享有以下折扣:

Number of Insured Pets (Dogs or Cats) 投保寵物數量(狗或貓)	2 Pets 2 隻寵物	3 Pets 3 隻寵物	4 Pets 4 隻寵物	5 Pets or More 5 隻或以上寵物
Premium Discount% 保費折扣優惠	5%	7.5%	10%	15%

b. No Claim Discount 無索償折扣

If there is no claim made or arising in previous policy year(s) with us, You will enjoy "No Claim Discount" on renewal premium for the next policy year. 如果在上一個保單年度沒有向我們提出或產生任何索償，您將在下一個保單年度享受“無索償折扣”的續保保費優惠。

Policy year without any claim payable or paid 沒有任何應付或已支付索賠的保單年度	No Claim Discount (On Renewal Premium for the next Policy year) 無索償折扣(下一個保單年度的續保保費)
One year 一年	5%
Two consecutive years 連續兩年	10%
Three or more consecutive years 連續三年或以上	15%

Excluded Dangerous Dogs (including mixed-breed of these dog breeds) 不受保的危險狗隻品種(包括以下狗隻品種的任何混種狗隻)		
The following dangerous dogs are excluded from the Plan: 下列危險狗隻品種將不獲受保:		
Bull Terrier 公牛梗犬	Dogo Argentino 阿根廷杜告犬	Fila Brazilier 巴西非拉犬
Japanese Tosa 日本土佐犬	Pit Bull Terrier 比特鬥牛犬	Tibetan Mastiff 藏獒犬

The dog breeds mentioned above are for reference only. Bolttech Insurance (Hong Kong) Company Limited reserves the right for the final decision of dog breed eligible for insurance. 以上所列狗隻品種純屬參考，保特保險(香港)有限公司保留該狗隻品種受保與否之最終決定權。



Premium Calculation Formula¹ 保費計算公式¹ (For reference only 只供參考之用)

- | | | |
|---|--|--|
| <p>A Basic Annual Premium
基本年繳保費</p> | <p>B Annual Premium²
年繳保費²
(According to pet's age 根據寵物年齡而訂定)</p> | <p>C Volume Discount%³
數量折扣優惠³
(if any 若適用)</p> |
| <p>D Sales Discount%
銷售折扣優惠
(if any 若適用)</p> | <p>E No Claim Discount%
無索償折扣
(if any 若適用)</p> | |

New Application 新申請	Renewal 續保
$A = [(Pet \text{ 寵物}1 B + Pet \text{ 寵物}2 B) \times (1-C) \times (1-D)]$	$B = [Pet \text{ 寵物}1 B \times (1-E)] + [Pet \text{ 寵物}2 B \times (1-E)]$ $A = [B \times (1-C) \times (1-D)]$

Example 例子 1

New Application 新申請	
Plan 2 cover, a 3 years old dog 計劃2保障, 一隻3歲的狗	10% sales discount 有10%銷售折扣優惠
Formula 公式	$A = [(Pet \text{ 寵物}1 B) \times (1-D)]$
Basic annual premium 基本年繳保費	$[\$3,694 \times (1-10\%)]=\$3,324.60$

Example 例子 2

Renewal 續保	
1st year renew, without any claim, Plan 2 cover 第一年續保, 沒有索償, 計劃2保障	5% volume discount 有5%數量折扣優惠
A dog and a cat renew at 5 years old and 2 years old 續保時有一隻5歲的狗及一隻2歲的貓	10% sales discount 有10%銷售折扣優惠
5% no claim discount 有5%無索償折扣	
Formula 公式	$B = [Pet \text{ 寵物}1 B \times (1-E)] + [Pet \text{ 寵物}2 B \times (1-E)]$
Annual premium 年繳保費	$[\$4,071 \times (1-5\%)] + [\$3,694 \times (1-5\%)]=\$7,376.75$
Formula 公式	$A = [B \times (1-C) \times (1-D)]$
Basic annual premium 基本年繳保費	$[\$7,376.75 \times (1-5\%) \times (1-10%)]=\$6,307.12$



How the No Claim Discount be calculated 如何計算無索償折扣

Completion of policy year 完成保單年度	Any claim payable or paid 有沒有任何應付或已支付的索償	No Claim Discount (entitle on next year) 無索償折扣 (於下一年度)
1	Nil 沒有	5%
2	Nil 沒有	10%
3	Nil 沒有	15%
4	Nil 沒有	15%
5	Yes 有	0%

¹ **Premium Calculation Formula** All amounts are in Hong Kong dollars. IA levy is not included in the formula. IA levy will be subject to the latest version published by the Insurance Authority at the time of new application or renewal.

¹ **保費計算公式** 所有金額均以港幣計算。保費徵費不包括在公式中。保費徵費將按新申請或續保時保險業監督局所發布的最新版本為準。

² **Annual Premium** will be determined annually based on the attained age of the Insured Pet. Some dog breeds will also apply additional premium. The premium table will be subject to the latest version of Pet Care (or other substitute product) published by the Company at the time of the new application or renewal. bolttech Insurance reserves the right to revise the terms and conditions upon renewal by giving a 30 days' advance notice.

² **年繳保費** 將根據受保寵物的實際年齡而訂定。部份狗隻品種將被徵收附加保費。保費表將按新申請或續保時本公司所發布的毛孩寵物保最新版本(或其他替代產品)為準。保持保險保留更改條款及細則的權利, 唯有關修改必需於續保前 30 日通知。

³ **Volume Discount** only applicable if insured with 2 pets or more.

³ **數量折扣優惠** 僅適用於投保 2 隻或更多寵物的情況。

Major Exclusions

Applicable to Section 1

- Pre-existing Conditions;
- Claims for expenses incurred during the Waiting Period;
- Charges in respect of disposal, cremation or burial of the Insured Pet;
- Diet foods, special diet, pet foods, vitamins, mineral supplements, housing, bedding and bathing need for the treatment or general well-being of the Insured Pet;
- Fees for the treatment relating to Hereditary, Congenital Abnormality or Congenital Illness declared or judged by a Vet; training of therapy for behavioral problems, mental or emotional disorder; cryptorchidism;
- Costs of any treatment related to dentistry (except dental treatment due to an Accident); pregnancy, birth or breeding and any complications thereof; organ transplantation; elective procedures and cosmetic surgeries;
- Costs of any routine physical examinations, X-Ray, laboratory tests, preventative treatments, preventative vaccinations, spaying, neutering, castration, grooming, routine removal of dew claws, killing and controlling fleas, treating round worms and tapeworms, grooming and nail clipping or any complications arising from these treatments;
- Administrative fees charged by the Vet for the purposes of processing Your claim including but not limited to any charges for completing the claim forms and/or providing reports, certificates, supporting documents or other information;

Applicable to Section 2

- Loss or damage to property in the ownership, custody, care or control of Yourself, the Family, or any person residing with or in the service of You;
- Accidental injury to or illness contracted by You, the Family, or any person living with or in the service of You;
- Fines, penalty, surcharge or late payment;
- Punitive, aggravated or exemplary damages;
- Any claim arising from or involving the Insured Pet being at any place for which it is prohibited;
- Any claim arising from an occurrence in connection with Your profession, occupation or business;

Applicable to Section 3

- Transportation fee not arranged by the Vet or funeral service provider;
- The cost of the niche or burial ground of the remains of the Insured Pet;

Applicable to Section 4

- Non life-saving surgery of the Insured Pet;
- Any pre-existing or foreseeable condition or disease prior to departure;
- Any cancelled holiday booked less than 15 days prior to the scheduled departure date;
- Any loss of other persons who will be on holiday with You;



Applicable to Section 5

- Any expenses incurred more than 30 days of the date on which the Insured Pet is stolen or lost;

Applicable to Section 6

- Any expenses incurred during the trip which is intentionally arranged for medical or surgical treatment for the Insured Pet;
- Any expenses incurred during a trip which is undertaken against the Vet's recommendation.

Applicable to Section 7

- Any unlicensed boarding kennel and not boarding in Hong Kong;
- Your pet has no vaccination received against common disease before boarding;
- Hospitalization is not due to medical necessary;
- Due to pregnancy of pet owner;
- Fail to provide valid documentary proof issued by hospital in Hong Kong where the pet owner is hospitalized.

主要不保事項

適用於項目1

- 投保前已存在之狀況;
- 就等候期內所招致的費用作出的索償;
- 處置、火化或殮葬受保寵物的遺體之費用;
- 就受保寵物作治療或一般保健用途所需的營養膳食、特別膳食、日常膳食、維他命、礦物質補充劑、居所及沐浴用品之費用;
- 與治療遺傳性、先天畸形、先天性疾病行為、智力、情緒問題之治療或訓練治療隱匿症相關之費用;
- 牙科(因意外而需接受的牙科治療除外)、懷孕、分娩或配種或繁殖及其任何併發症、器官移植、非必要就醫及整容手術有關之費用;
- 例行身體檢查、X光、化驗及預防性治療、預防疫苗、絕育、結紮、例行狼爪移除、滅蚤及防蚤、杜蟲、美容及修甲或上述治療引起的任何併發症;
- 獸醫收取之行政費用，包括但不限於因處理閣下之索償而填寫索償表格及/或提供報告、證明書、證明文件或其他資料而收取之任何費用;

適用於項目2

- 由閣下、家屬、任何與閣下同住或為閣下服務之人士所擁有、託管、照顧或控制之財物之任何遺失或損壞;
- 閣下、家屬、任何與閣下同住或為閣下服務之人士因意外而引致身體受傷或染病;
- 罰款、附加費或逾期付款;
- 懲罰性、加重性或懲戒性的損害賠償;
- 由於或涉及受保寵物出現於不准其進入的任何地方引致之任何索償;
- 與閣下之專業、職業或業務有關之事件引起之任何索償;

適用於項目3

- 非由獸醫或殮葬服務提供者安排之交通運輸費用;
- 安放受保寵物的遺體之骨灰龕或墓地之費用;

適用於項目4

- 非對受保寵物生死攸關之手術;
- 任何出發前已存在或可預知的狀況或疾病;
- 就取消行程而言，該行程是在預定出發日前15天內預訂的;
- 與閣下一起旅遊人士之任何損失;

適用於項目5

- 受保寵物被盜或丟失之日起超過30日所招致的任何費用;

適用於項目6

- 為受保寵物接受醫療或手術治療而作出旅程所招致的任何費用;或
- 有違獸醫勸喻的旅行而所招致的任何費用。

適用於項目7

- 任何無牌寵物寄宿狗/貓舍及不設在香港;
- 您的寵物在寄宿前並沒有接種對抗常見病菌的疫苗;
- 住院並不是出於醫療需要;
- 由於寵物主人懷孕;
- 未能提供寵物主人住院的香港醫院出具的有效證明文件。

Personal Information Collection Statement (“PICS”)

收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited’s (the “Company”) PICS. You can also request a copy of the PICS by calling the Company’s Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



English



中文

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the “Company”) as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實,如未能確定這項事實是否具有實質性的關係,應將該等事實填報,我們建議你將有關的資料(包括此投保書副本作紀錄),以備日後作參考之用。為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚至可能會導致此保單無效。

About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited (“bolttech Insurance”), previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk

關於保特保險

保特保險(香港)有限公司(「保特保險」)前身為富衛保險有限公司,獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案,以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名,是國際保險科技集團保特集團的其中一員。

如需更多資訊,請瀏覽bolttechinsurance.hk網站。

Bolttech Insurance (Hong Kong) Company Limited 保特保險(香港)有限公司

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