

Terms & Conditions T&C-I055
Terms for Complimentary Travel Insurance

SmarTone

Publication Date: [08-01-2026]

Terms and Conditions for Complimentary Travel Insurance:

1. The promotion is valid from 8 January 2026 to 28 February 2026, both dates inclusive (the “**Promotion Period**”).
2. During the Promotion Period, an Eligible Customer (as defined below) of SmarTone Mobile Communications Limited (“**SmarTone**”) may enjoy complimentary travel insurance (the “**Travel Insurance**”) from QBE Hongkong & Shanghai Insurance Limited (“**QBE**”) or any other insurance underwriter(s) (the “**Underwriter(s)**”) for any qualifying trips originating from Hong Kong during the period subject to these terms and conditions and the Policy (as defined below) (the “**Promotion**”).
3. To become an eligible customer (the “**Eligible Customer**”) for the Promotion, the customer must:
 - (a) be a main SIM cardholder;
 - (b) subscribe to and has successfully activated the designated service plan of SmarTone or have made qualifying purchase(s) with SmarTone (the “**Eligible Service**”);
 - (c) be a holder of Hong Kong identity card, residing in Hong Kong;
 - (d) be aged between 18 to 70; and
 - (e) satisfy any other requirements which SmarTone may impose from time to time for the Promotion.

Note: For any designated Home 5G Broadband service plan, such customer must use the Eligible Service for at least 7 days.

4. The Underwriter may, at its discretion or that of SmarTone, either automatically activate the Travel Insurance upon successful subscription to the Promotion or require the Eligible Customer to complete additional steps to redeem the Travel Insurance. The Eligible Customer's use of, or access to, the Travel Insurance indicates his acceptance of these terms and conditions, the Policy, the Personal Information Collection Statement and the privacy policies of SmarTone and the Underwriter(s), and his waiver of any claims against SmarTone, its directors and employees in relation to the Promotion or the Travel Insurance.
5. SmarTone is the policyholder of the Travel Insurance. QBE or any other Underwriter(s) is solely responsible for arranging, distributing, underwriting and providing the Travel Insurance.
6. **SMARTONE IS NOT AN INSURANCE COMPANY, AGENCY, BROKER OR INTERMEDIARY AND IS NOT ARRANGING FOR ANY CONTRACT OF INSURANCE OR CARRYING ON ANY REGULATED ACTIVITIES (AS DEFINED UNDER THE INSURANCE ORDINANCE) IN CONNECTION WITH THE TRAVEL INSURANCE, ANY INSURANCE RELATED PRODUCTS OR SERVICES UNDER THE PROMOTION. SMARTONE IS NOT THE SUPPLIER, DISTRIBUTOR OR PROVIDER OF THE TRAVEL INSURANCE, ANY INSURANCE RELATED PRODUCTS OR SERVICES OR THE PROMOTION, DOES NOT REPRESENT THE UNDERWRITER(S), MAKES NO REPRESENTATIONS AND WARRANTIES AND ACCEPT NO LIABILITY FOR ANY MATTERS ARISING FROM, OR IN RELATION TO, THE SAME.**
7. **These terms and conditions are not an insurance policy or a contract of insurance.** All information in respect of the Travel Insurance is provided by the Underwriter(s) and is subject to the policy terms and conditions (the



“Policy”) at <https://www.smartone.com/other/Free-travel-insurance-leaflet.pdf>. In the event of any inconsistencies between these terms and conditions and the Policy, the Policy shall prevail.

8. Each Eligible Customer can only enjoy the Promotion once during the Promotion Period. The Promotion is subject to change and is available on a first-come-first-served basis with limited availability. The Promotion is non-redeemable, non-exchangeable, and non-refundable for cash, credit, or other products.
9. SmarTone may, with or without prior notice, revise these terms and conditions. SmarTone and the Underwriter(s) may, with or without prior notice, terminate or suspend the Promotion or the entitlement thereto if (a) it is necessary for SmarTone to comply with any applicable laws, regulations, order, instruction, determination or direction of a judicial body, government or regulatory authority; (b) the Eligible Service has been suspended or otherwise terminated; (c) the Eligible Customer requests for refund for qualifying purchases; or (d) SmarTone or QBE reasonably believes that the Eligible Customer involves in or allows any act or content that is abusive, illegal, fraudulent, improper, obscene, indecent, immoral, defamatory, dishonest, misleading, discriminatory, constitutes incitement of hatred, or involves sedition or secession, or that endangers public order or national security.
10. The Underwriter(s) is/are solely responsible for all related coverage, exclusions, indemnity and interpretation. When submitting claims, the Underwriter(s) will require an Eligible Customer to provide valid proof of his eligibility (e.g. SMS). Any enquiries, claims, disputes and complaints should be referred directly to QBE at (852) 2828 1998 or the Underwriter(s), as the case may be. SmarTone and the Underwriter(s) reserve the right to make the final decision on all claims.
11. In case of any inconsistency between the English version and the Chinese version, the English version shall prevail.
12. These terms and conditions shall be construed in accordance with the laws of Hong Kong Special Administrative Region and the parties shall submit to the exclusive jurisdiction of the courts of Hong Kong Special Administrative Region in the event of dispute.