

新冠病毒保障 (SmarTone 特選客戶專享)

保障簡介

保單號碼: **STC-GRP-2021-00000004**

適用於指定SmarTone 特選客戶，你可獲得長達6個月「新冠病毒保障」。如你於保障期限內罹患新冠病毒 (COVID-19)，將獲以下保障:

保障	最高賠償額 (以每受保人/每受保流動電話號碼/ 每個保障期限計) (港元)
1. 賬單保障 如你於保障期限內罹患新冠病毒 (COVID-19)，將可獲一次性相等於 6 個月的「每月服務收費」*。	\$1,800 (每月限額: \$300)
2. 住院津貼 如你於保障期限內罹患新冠病毒 (COVID-19) 而需於香港醫院住院，每連續 24 小時可獲每日現金津貼。	\$10,000 (每日限額: \$300)
額外深切治療保障 如你於保障期限期間罹患新冠病毒 (COVID-19) 而需於香港醫院入住深切治療病房，每連續 24 小時可獲額外深切治療每日現金津貼。	\$10,000 (每日限額: \$300)

*「每月服務收費」:

SmarTone 《銷售及服務合約》或《銷售及服務合約附帶協議》中規定的淨月費加上行政費 (如有)。

備註:

- 賬單保障：每個受保流動電話號碼於保障期限只能索償本保障 1 次，每名受保人最多可享有 3 個受保流動電話號碼的保障。
- 住院津貼：如受保人同時擁有多於 1 個受保流動電話號碼，每次住院只能獲賠償 1 次，不能累積計算。

年齡限制

保障適用於18至80歲的香港居民。

保障期限

保障由「保障生效日期」起計最長 6 個月內有效。

「保障生效日期」 -

- a) 新客戶適用 – 受保流動電話號碼的服務啟動日期
- b) 現有客戶適用 – 受保流動電話號碼的新合約生效日期

主要不保事項

1. 保障生效日期之前已有的病症及/或等候期內 (由保障期限開始日起計14天) 的事故 ; 或
2. 試圖或蓄意招致感染新冠病毒。

索償程序

在事故發生後30 天內書面向安我保險有限公司 (Avo) 提出申請，填寫[索償申請表](#)，並提供有效證明文件。

- 電郵地址：cs@heyavo.com; 或
- 郵寄地址：香港西營盤德輔道西 160 號 5 樓

重要事項

1. 此保險由以下香港保險公司承保：
 - 安我保險有限公司 (主要共保承保人)
 - 新鴻基地產保險有限公司
2. 此保險以團體保險形式發出，而SmarTone 為保險保單的保單持有人。
3. SmarTone 指定一組用戶作為團體保單的受保人。根據保單的條款及細則，受保人將可獲得保障。保險公司可以修改保單的條款及細則，而不須事先通知受保人或經受保人同意。
4. 如對此保險有任何查詢，請聯絡Avo – 電郵地址：cs@heyavo.com / 電話：3572 8222。

[下載](#)

[索償申請表](#)

[下載](#)

[保障內容](#)



COVID-19 Protection (for selected SmarTone users) Summary of Coverage

Insurance Policy No. STC-GRP-2021-00000004

For selected SmarTone users, you will be entitled to the "COVID-19 Protection" for maximum period of 6 months. The below benefits will be payable if you are diagnosed as suffering from COVID-19 during Protection Period.

Benefits	Maximum Benefit Amount per Insured Person per Insured Mobile Phone Number per Protection Period (HK\$)
<p>1. Bill Protection</p> <p>If you are diagnosed with COVID-19 during the Protection Period, you will be paid a lump sum benefit of 6 months' Monthly Service Charge*.</p>	<p>\$1,800 (Monthly limit: \$300)</p>
<p>2. Hospital Daily Allowance</p> <p>If you suffer from COVID-19 during the Protection Period and are confined in a hospital in Hong Kong, you will be paid a daily allowance for each continuous period of twenty-four (24) hours of confinement.</p> <p><u>Additional Intensive Care Unit Benefit</u> If you suffer from COVID-19 during the Protection Period and are confined in an intensive care unit of a hospital in Hong Kong, you will be paid an additional intensive care unit benefit for each continuous period of twenty-four (24) hours of confinement in the intensive care unit.</p>	<p>\$10,000 (Daily limit: \$300)</p> <p>\$10,000 (Daily limit: \$300)</p>

*Monthly Service Charge:

A net monthly fee plus an administration fee (if any) as specified in a "SmarTone Sales and Services Agreement" or "SmarTone Supplemental Agreement to Sales and Services Agreement".

Remarks:

1. Bill Protection: It can be claimed once for each Insured Mobile Phone Number but subject to maximum 3 Insured Mobile Phone Numbers per Insured Person.
2. Hospital Daily Allowance: If the Insured Person has more than 1 Insured Mobile Phone Number at the same time, only one claim will be paid for each confinement.



Age Limit

The insurance coverage is applicable to Hong Kong residents aged 18 – 80.

Protection Period

Insurance coverage is applicable for maximum of 6 months from the Coverage Effective Date.

Coverage Effective Date:

- a) For New customer – The Service Activation Date for Acquisition of your Insured Mobile Phone Number.
- b) For Existing customer – New Contract Effective Date for Retention of your Insured Mobile Phone Number.

Major Exclusions

1. Any pre-existing conditions and/or an event within the waiting period (i.e. 14 days from the Coverage Effective Date).
2. attempted or intentionally self-inflicted infection of COVID-19.

Claim Procedure

Within 30 days after the occurrence of any event likely to give rise to a claim, you must fill in a [Claim Form](#) and submit to Avo Insurance Company Limited (Avo) with the appropriate documents by:

- email : cs@heyavo.com ; or
- mail : 5/F, 160 Des Voeux Road West, Sai Ying Pun, H.K.

Importance Notes

1. This insurance is underwritten by the below insurance companies in Hong Kong:
 - Avo Insurance Company Limited (Leading Co-Insurer)
 - Sun Hung Kai Properties Insurance Limited
2. This insurance is arranged as a form of group insurance and SmarTone is the Policy Holder of the insurance policy.
3. SmarTone has selected a group of users as the Insured Person of the group policy. In compliance with the terms and conditions of the policy, the Insured Person will be entitled for the insurance coverage. The terms and conditions of the policy may be modified by the insurance companies without prior notice or consent from the Insured Person.
4. Please feel free to contact Avo (email: cs@heyavo.com / hotline: 3572 8222) if there is any enquiry for this insurance.

[Download
Claim Form](#)

[Download
Coverage Detail](#)