

最低價保證：

富衛保險有限公司(「富衛」)保證於 2015 年 8 月 5 日至 2016 年 12 月 31 日(包括首尾兩天)透過 i.FWD.COM.HK 所簽發的每張易安心家居保與任何在網上銷售的**同類家居保險產品**相比為最低價的。倘若您發現**同類家居保險產品保費較相關保單**便宜，並於推廣期內根據**申索程序**向富衛報告，受以下的條款及細則限制下，您可享受其**相關保單**下年度免保費優惠。

條款及細則：

1. 推廣期為 2015 年 8 月 5 日至 2016 年 12 月 31 日(包括首尾兩天)。
2. 客戶可享有其**相關保單**下年度免保費優惠(「**免費保障**」)，如：
 - a. 他/她於**推廣期**內透過 i.FWD.COM.HK 購買由富衛保險有限公司(「**富衛**」)所承保的易安心家居保(「**相關保單**」)；及
 - b. **相關保單**的保費比任何**同類家居保險產品**保費為高；及
 - c. 客戶於**推廣期**內按照**索取程序**遞交**免費保障**申請。
3. **同類家居保險產品**是指保障：
 - a. 提供港幣 500,000 或以上的「家居財物保障」(以簽發予客戶的易安心家居保單定義為準)；及
 - b. 提供港幣 5,000,000 或以上的「個人法律責任保障」(以簽發予客戶的易安心家居保單定義為準)；及
 - c. 覆蓋意外損失或損毀、錢財盜竊及因意外停電或雪櫃損壞而導致冷藏食品的損失；及
 - d. 覆蓋任何實用面積少於一千平方呎的家居單位、其樓齡三十五年或以下及最少五層高的樓宇；及
 - e. 是經持有牌照及提供一般保險產品的香港保險公司的官方網站銷售的產品。
4. **同類家居保險產品**保費必須是該保險公司於官方網站所公開銷售的**同類家居保險產品**保費，任何折扣均不計算在內。

5. 申索程序

客戶必須以「最低價保證申索」為主旨，經電郵致 i-info.hk@fwd.com，遞交以下文件：

- a. 其全名及**相關保單**的號碼；及
- b. 顯示**同類家居保險產品保費**比**相關保單**的保費為低的官方網站的網頁地址（「網址」）；及
- c. 顯示同類家居保險產品保費的屏幕快照。

6. 所有申索由富衛查核。富衛必須能夠在處理申索時經該保險公司官方網頁上核實所有申索詳情，並且能證實**同類家居保險產品保費**是低於**相關保單**。富衛不接受屏幕截圖作唯一的申索證明。

7. **免費保障**僅適用於**相關保單**。**免費保障**不得兌換現金及不得與任何其他推廣計劃同時使用。每位客戶只可享用**免費保障**一次。**免費保障**將受富衛發行的條款及細則規限，其條款及細則可能與**相關保單**不同。

8. **相關保單**的發行日期及**免費保障**的申索日期是基於富衛的記錄。富衛保留所有有關條款應用及是次推廣活動所產生的任何爭議的最終決定權。富衛的所有決定有最終效力及約束力。

9. 富衛保留於不另行通知的情況下修改是次推廣活動的條款及細則或終止此推廣活動的權利。富衛會將是次推廣活動的最新條款及細則張貼於 <https://i.fwd.com.hk/tc/home-insurance>。

10. 是次推廣活動的條款及細則如有任何中英文版本差異，將會以英文版本為準。

備註：

如有查詢，請發送電子郵件至 i-info.hk@fwd.com 或致電 3123 3123。

Best Price Guarantee:

FWD General Insurance Company Limited ("FWD") guarantees that every Easy HomeCare policy purchased through i.FWD.COM.HK between 5 Aug 2015 and 31 Dec 2016 (both days inclusive) is charged at the lowest price compared to the **Similar Home Insurance Product** being sold online. If you find that the **Premium of any Similar Home Insurance Product** is cheaper than the **Relevant Policy** and you report to FWD during the **Promotion Period** in accordance with the **Claim Procedure**, subject to the following terms and conditions, you will enjoy **Free Cover** for the next policy year of your **Relevant Policy**.

Terms and Conditions:

1. The **Promotion Period** is from 5 Aug 2015 to 31 Dec 2016 (both days inclusive).
2. The customer can enjoy free cover for the next policy year of the **Relevant Policy ("Free Cover")** if:-
 - a. he/she purchased an "Easy HomeCare" policy underwritten by FWD General Insurance Company Limited ("FWD") through [i.FWD.COM.HK](http://i.fwd.com.hk) during the **Promotion Period ("Relevant Policy")**; and
 - b. the premium paid for the **Relevant Policy** is higher than any Similar Home Insurance Product; and
 - c. the customer has submitted his/her claim for the Free Cover according to the **Claim Procedure** during the **Promotion Period**.
3. **Similar Home Insurance Product** means an insurance plan which:
 - a. provides HK\$500,000 or above for Household Contents coverage (as defined in "Easy HomeCare" policy issued to the customer); and
 - b. provides HK\$5,000,000 or above for Personal Liability coverage (as defined in "Easy HomeCare" policy issued to the customer); and
 - c. covers accidental loss or damage, theft of money and frozen food in the freezer or refrigerator due to accidental power failure or breakdown of the refrigerator; and
 - d. covers any home with net floor area less than 1,000 square feet, where the building's age is less than or equal to 35 years old and is at least 5-storey; and
 - e. is offered through an official website by an authorized insurance company providing general insurance products in Hong Kong.
4. The **Premium of the Similar Home Insurance Product must be the** premium of the **Similar Home Insurance Product** available to be sold online to the public via the relevant insurer's official websites without taking into account any discount.

5. **Claim Procedure**

Customer shall submit the claim for **Free Cover** via i-info.hk@fwd.com with the subject of “Best Price Guarantee Claim” together with the following supporting documents:-

- a. His/her full name with the policy number of the **Relevant Policy**; and
 - b. the Uniform Resource Locator of the official website (“URL”) of the online platform showing the **Premium of the Similar Home Insurance Product** is cheaper than the **Relevant Policy**; and
 - c. Screen snapshots showing the premium of the Similar Home Insurance Product.
6. All claims are subject to verification by FWD. FWD must be able to verify all elements of the claim via the relevant official websites of the insurers for the **Similar Home Insurance Product** at the time the claim is processed and be able to verify that the **Premium of the Similar Home Insurance Product** is lower than the **Relevant Policy**. FWD will not accept screen shots of imagery of lower prices provided as the sole proof of claim.
7. The **Free Cover** is only applicable to the **Relevant Policy**. The **Free Cover** is not redeemable for cash and cannot be used in conjunction with any other promotion program. Each customer is only entitled to enjoy the **Free Cover** once. The Free Cover is subject to its policy terms and conditions issued by FWD which may differ from the Relevant Policy.
8. The issue date of **Relevant Policy** and the date of claim for **Free Cover** are based on the records of FWD. FWD reserves the final decision for any disputes that may arise from this promotion. All decisions made by FWD shall be final and binding.
9. FWD reserves the right to amend the terms and conditions of this promotion or discontinue this promotion at any time without prior notice. The latest terms and conditions of this promotion will be posted by FWD at <https://i.fwd.com.hk/en/home-insurance>.
10. In the event of any discrepancy between the Chinese and English versions of the terms and conditions of this promotion, the English version shall prevail.

Remark:

For enquiry, please send email to i-info.hk@fwd.com or call us at 3123 3123.