



受條款及細則約束  
\*由 Club Care 為受惠會員安排

# 全新 DrGo One Wellness

本地、大灣區及海外醫療保健會籍  
連免費全球旅遊保障\*

無承諾期 限時優惠

一次性登記費 月費  
**HK\$398 & \$48**  
~~HK\$598~~

以優惠碼購買：CLUB398

於「訂單檢視」使用優惠碼：**CLUB398**，並按「使用」

立即購買

優惠期由即日起至 2025 年 9 月 30 日

與 DrGo 一同展開健康之旅，只需每月 HK\$48 及一次性登記費<sup>2</sup>。

迎新方案<sup>1</sup>



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## 本地視診<sup>5</sup>

- 與指定普通科醫生視像診症享有免費診症服務
- 基本 3 天處方藥物連標準送遞服務，每次費用低至港幣 180 元

## 本地門診服務

- 指定醫療保健費用享高達五折<sup>6</sup>
- 2,000 多個香港線下服務點之聯網診所，涵蓋專科、中醫、針灸、跌打、推拿、脊醫、牙科、物理治療、營養師諮詢及心理諮詢<sup>7</sup>。

## 大灣區視診九折優惠

- 透過指定平台接通大灣區指定普通科醫生並享視診費用九折優惠<sup>9</sup>
- 可選以廣東話、普通話或英語會診\*

## 大灣區指定門診九折優惠

- 網上預約大灣區指定普通科門診並享診金九折優惠<sup>10</sup>
- 可選以廣東話、普通話或英語會診\*

## 其他境外視診<sup>11</sup>

- 於指定海外地點（包括日本、南韓、泰國、新加坡、越南及菲律賓）可享與指定當地註冊醫生的免費視像診症服務
- 包括醫生處方（如適用），並可提供藥物及送遞服務，惟須視乎指定地區的供應情況、當地法規及需支付額外費用
- 可選擇透過免費視像診症服務，向指定香港醫生獲取第二醫療意見

## 1) 免費環球旅遊保險<sup>12+13</sup> (價值港幣 2,116 元)

- 由 Club Care 安排，海外醫療費用保障額高達港幣 100 萬元
- 保障包括休閒和業餘體育運動，包括冬季運動、水肺潛水<sup>14</sup>
- 全球緊急支援服務及手提電話失竊保障

## 2) 免費處方藥物及送遞服務 (3 次總共價值港幣 540 元)<sup>15</sup>

- 首 3 次指定香港視像診症可享最多三天處方藥物及基本送遞服務免費

了解更多細節及條款

額外免費權益：透過 DrGo 應用程式「睇醫生」與其他指定香港醫生進行每次視像診症，可享 HK\$50 折扣優惠<sup>16</sup>。



# DrGo One Wellness

## HK, GBA and overseas medical membership with free travel protection\*

No commitment period, limited-time offer

One-time fee      Monthly  
**HK\$398 & \$48**  
HK\$598

Buy with offer code : CLUB398

Use Offer Code: **CLUB398** on Order Review page and click “Apply”

Buy now

Promotion period from now until Sep 30, 2025

## Begin your wellness journey with DrGo today, only HK\$48/month plus one-time sign-up fee<sup>2</sup>.

### Welcome Plan<sup>1</sup>



#### Video consultation<sup>5</sup>

- Enjoy free video consultation in Hong Kong with designated general practitioners
- Basic 3-days prescribed medication with standard delivery, as low as HK\$180

#### Local in-person consultation

- Enjoy up to 50% off on designated health and wellness services<sup>6</sup>
- 2,000+ service points of network clinics across Hong Kong covering specialists, Chinese medicine, acupuncture, bone-setting, Tuina, chiropractic, dental, physiotherapy, nutrition, and mental wellness support<sup>7</sup>.



#### 10% off video consultation in Greater Bay Area

- Connect to designated professional general practitioners through designated platforms in the Greater Bay Area with 10% discount on video consultation fees<sup>9</sup>
- Consultations available in Cantonese, Putonghua, or English\*

#### 10% off designated in-person consultation in GBA

- Online booking for in-person designated network clinic services in Greater Bay Area with 10% discount on consultation fees<sup>10</sup>
- Consultations available in Cantonese, Putonghua, or English\*



#### Video consultation in other overseas destinations<sup>11</sup>

- Free video consultation with designated local registered doctors in designated overseas locations – including Japan, South Korea, Thailand, Singapore, Vietnam, and the Philippines
- Includes doctor's prescription (if applicable) and medication and delivery services may be available subject to designated destinations' availability and regulations and payment of additional charges
- Option to obtain secondary medical opinion from designated Hong Kong doctors via free video consultation



#### 1) Complimentary Worldwide Travel protection<sup>12+13</sup> (Worth HK\$2,116)

- Arranged by Club Care, with overseas medical expenses coverage up to HK\$1 million
- Cover for leisure and amateur sports activities – including winter sports, scuba diving, and other water sports<sup>14</sup>
- Worldwide emergency assistance services and cover for loss of mobile phone due to theft

#### 2) Free prescribed medication and standard delivery (3 times valued at up to HK\$540)<sup>15</sup>

- Enjoy free 3-day basic prescribed medication and standard delivery for the first three Hong Kong video consultations

### Details and Terms & Conditions

**Additional Free Entitlement: HK\$50 discount on each video consultation with other designated Hong Kong doctor via DrGo App "See a Doctor"<sup>16</sup>.**

### DrGo One Wellness – 首次推出優惠條款及細則

- a. 所有提及的價格均以港幣計算。
- b. DrGo One Wellness – 首次推出優惠（此「優惠」）的推廣期為 2025 年 7 月 28 日至 2025 年 9 月 30 日（香港時間）（包括首尾兩日）（「推廣期」）。
- c. DrGo One Wellness（此「計劃」）為益體健有限公司（DrGo 的營運商）管理的會員計劃，並受《DrGo One Wellness 服務條款及細則》、《DrGo One Wellness 迎新方案條款及細則》及所有其他相關條款及細則約束。詳情請按此查閱。
- d. 欲享用此優惠，請於推廣期內瀏覽 DrGo One Wellness 網站（<https://drgo.com.hk/en/onewellness>），登入或註冊成為 DrGo 用戶，並點擊 DrGo One Wellness 計劃下的「迎新方案」（此「方案」）的「立即購買」按鈕。客戶須於指定購買頁面輸入指定優惠碼，方可享用 HK\$398 的登記費優惠。
- e. 購買 DrGo One Wellness 會員資格將不會獲發 Club 積分，亦不可使用 Club 積分兌換。
- f. 每項 DrGo One Wellness 方案均須支付不可退還的登記費，並須按月繳付月費。
- g. 訂閱此方案的付費會員必須為已註冊的 DrGo 用戶，擁有有效 DrGo 帳戶，年滿 18 歲，並於購買 / 訂閱時身處香港。
- h. 購買此方案即表示付費會員同意受所有現行條款及細則約束。
- i. 除非另有說明，此推廣、優惠碼及折扣不得轉讓，亦不可更改、退換、兌換現金、等值現金或其他產品，亦不可與其他推廣、優惠券及 / 或其他優惠同時使用。
- j. 有關此推廣或指定方案的任何爭議，將由益體健有限公司（「益體健」）全權決定，其決定為最終及具約束力。
- ii. DrGo One Wellness 下的福利及免費權益可能由第三方服務提供者（「服務提供者」）提供。如對福利及 / 或免費權益（如適用）有任何爭議，相關服務提供者的決定為最終及具約束力。
- iii. 益體健保留隨時解釋、修改、取消、暫停或終止此優惠及 / 或此條款及細則的權利，恕不另行通知。
- iv. 益體健亦可隨時修改與任何指定方案相關的條款，恕不另行通知。
- v. 中英文版此如有任何歧義，概以英文版此為準。

按「立即購買」即表示您確認已閱讀《DrGo One Wellness 福利簡介》，並已閱讀、理解及同意受以下所有條款及細則約束。此等條款及細則適用於您申請及使用 DrGo One Wellness 計劃迎新方案，以及益體健有限公司（DrGo One Wellness 計劃的營運方）不時就您所提供的個人資料及其他資訊，以及其所收集的相關資料之使用、收集及披露。

- 註：
- <sup>1</sup>DrGo One Wellness 為由益體健有限公司（HKT 集團成員公司）管理的會員計劃（「益體健」、「DrGo」或「我們」），並受 DrGo One Wellness 會員計劃、迎新方案及相關福利與免費權益的相關條款及細則約束。詳情請參閱 One Wellness 網頁除非益體健另有指明，益體健並非任何方案下的福利或免費福利的提供者。益體健對任何非由其提供的福利或免費福利（包括但不限於其質素）不作出任何陳述或保證，亦不就任何相關事宜承擔任何責任。益體健對任何視像診症或門診服務（包括但不限於任何第三方醫生或醫療服務提供者的資格、專業知識或建議）及指定平台，概不作出任何明示或暗示的條件、承諾、陳述或保證。
- <sup>2</sup>此迎新方案僅限時提供，並受推廣條款及細則約束。每項 DrGo One Wellness 方案均須支付一次性且不可退款的登記費。受惠會員於迎新方案下享有任何福利，須在已支付該方案所有應付費用的前提下，並且付費會員及受惠會員均已遵守所有相關條款及細則。DrGo 保留全權酌情權，隨時調整迎新方案的登記費及月費。合資格 DrGo One Wellness 受惠會員可於指定服務時間內，每日免費享用一次與指定香港普通科醫生的視像診症服務，以及每日一次與指定海外普通科醫生的視像診症服務（為免產生疑問，免費僅限於視像診症部分，任何處方藥物及送遞服務均須另行收費）。
- <sup>3</sup>指定香港普通科醫生的視像診症服務由我們指定的第三方服務供應商透過其平台於指定地點及服務時間內提供 / 安排。使用此項福利須受指定第三方服務供應商的相關條款及細則約束，於福利有效期內，受惠會員每日可享一次免費視像診症（僅限診症費用免費）。任何額外費用（如處方藥物費及送遞費）須另行支付。基本 3 天處方藥物連標準送遞服務，每次費用低至港幣 180 元。
- <sup>4</sup>已登記的受惠會員可於香港指定第三方服務網絡中的指定保健及醫療服務商進行門診服務，並可享指定診金折扣。此項福利下的所有服務均由富衛人壽保險(百慕達)有限公司（「富衛」）提供 / 安排，並受富衛所指定的相關條款及細則約束。此福利僅適用於指定的醫療及健康服務，並只限年滿 18 歲或以上的受惠會員使用。
- <sup>5</sup>「服務點」是指指定的保健及醫療服務商。此福利下的服務點數目及所提供的專科醫生可能不時更改，恕不另行通知。
- <sup>6</sup>大灣區（不包括澳門及香港）指定普通科醫生的視像診症或門診服務（包括醫生及預約服務）由我們指定的第三方服務供應商及其第三方合作夥伴透過其平台提供 / 安排。使用此項福利，以及任何送遞服務（如適用）的涵蓋地區，均須受指定第三方服務供應商的相關條款及細則，以及適用法律下的要求及限制（包括適用於視像診症的規定）所約束。須支付診金及其他相關費用。此福利下的任何指定折扣僅適用於診金。門診服務的指定第三方醫療網絡目前涵蓋深圳、東莞及廣州。診所的數量及地點可能不時更改，恕不另行通知。
- <sup>7</sup>大灣區（不包括澳門及香港）指定普通科醫生的視像診症服務由我們指定的第三方服務供應商及其第三方合作夥伴透過其平台提供 / 安排。使用此項福利，以及任何送遞服務（如適用）的涵蓋地區，均須受指定第三方服務供應商的相關條款及細則，以及適用法律下的要求及限制（包括適用於視像診症的規定）所約束。須支付診金及其他相關費用。此福利下的任何指定折扣僅適用於診金。門診服務的指定第三方醫療網絡目前涵蓋深圳、東莞及廣州。診所的數量及地點可能不時更改，恕不另行通知。
- <sup>8</sup>海外視像診症平台及服務（包括醫生）由第三方服務供應商指定指定醫療服務網絡軟件提供 / 安排，並透過第三方平台於指定海外地點進行。使用此項福利須受第三方服務供應商的相關條款及細則約束。合資格 One Wellness 受惠會員可於指定服務時間內，每日免費享用一次由指定第三方服務供應商指定的海外普通科醫生視像診症服務（為免產生疑問，免費僅限於視像診症部分，任何處方藥物及送遞服務均須另行收費）。海外普通科醫生視像診症適用於指定海外地點，包括日本、新加坡、泰國、越南、菲律賓及南韓。上述海外地點可能不時更改，恕不另行通知。已登記受惠會員亦可選擇透過視像診症方式，向指定香港普通科醫生獲取第二醫療意見，並無須支付診金。
- <sup>9</sup>指定 DrGo One Wellness 受惠會員享免費 12 個月「Club Care 全年旅遊保險計劃（個人計劃）」（此「保障計劃」）由 Club Care 直接代理及安排。受惠會員的 DrGo One Wellness 會籍一旦被終止，所享之保障計劃（定義見下文）亦會同時失效。保障計劃的實際保障期以受保人是否為有效的 DrGo One Wellness 受惠會員為準。受惠會員的 DrGo One Wellness 會籍一旦到期或因任何原因被終止，所享之保障計劃有效期亦會同時終止。此保障計劃由保險(香港)有限公司承保及提供，並由 Club Care 代理及安排。Club Care 為 HKT Financial Services (IA) Limited（「HKRIA」）所經營的一個服務品牌；HKRIA 為香港特別行政區保險業監督局下的持牌保險代理機構（持牌保險 代理牌照號碼：FA2474），亦獲保持保險之合約為持牌保險代理機構。HKRIA 作為保險中介人安排此保障計劃及提供相關服務。益體健有限公司（DrGo 營運者）及其所有的關聯公司（HKRIA 除外）並沒安排任何與 DrGo One Wellness、迎新方案、此保障計劃及有關的保險合約或進行其他受規管活動（定義見《保險業條例》）。益體健有限公司及其公司的所有關聯公司（HKRIA 除外）並非此保障計劃、此推廣下的任何保險相關產品或服務之供應商、代理商或提供者，不代表 Club Care / HKRIA 或保持保險，亦不作任何保證或聲明且不會承擔由其引起或與其相關之任何責任。與此保障計劃或任何保險相關事宜，請致電 Club Care 客戶服務熱線 8209 0098

<sup>13</sup> 本產品資料由 保持保險提供。保障計劃受相關條款及細則及保單條款所約束。以上資料僅供參考，並不包含保險產品的完整條款及細則。在繼續前，請確認您已了解本產品的特點，並確定其符合您的需要。任何推廣優惠或宣傳資料，應與相關保單條款、產品小冊子及相關條款及細則（合稱「保單文件」）一併閱讀。客戶不應僅根據任何不包含完整條款及細則的推廣優惠或宣傳資料申請相關保險產品。如欲了解完整條款及細則、詳情、不保事項及風險披露，請參閱相關保單文件。

- <sup>14</sup> 休閒及業餘運動，其海拔高度限制不超過海拔 5,000 米或不超過水深 30 米。
- <sup>15</sup> 已登記受惠會員可於 DrGo One Wellness 迎新方案下，在購買相關計劃後的 12 個月內，透過指定第三方平台與指定香港普通科醫生進行首次三次視像診症（屬迎新方案的「香港視像診症」福利），免費獲享三天的基本處方藥物（如處方藥物）及標準送遞服務。標準送遞服務僅適用於香港指定地點及指定服務時間內。如視像診症安排於上述服務時間以外，則需支付送遞附加費。如醫生處方額外或指定藥物，則需支付額外費用。此項免費權益受「免費權益」指定香港視像診症之免費三天基本處方藥物及標準送遞服務條款及細則及 DrGo 指定的其他條款及細則約束。此項免費福利下的視像診症亦受指定第三方服務供應商的相關條款及細則約束。
- <sup>16</sup> 已登記的受惠會員可於每日早上 8 時至晚上 8 時，透過 DrGo 應用程式的「睇醫生」服務，與指定香港普通科醫生進行視像診症，每次可享港幣 \$50 折扣優惠。此優惠將以 DrGo 視像診症電子優惠券（「電子券」）形式提供，僅適用於 DrGo「睇醫生」指定診症（不適用於 DrGo One Wellness – 香港視像診症」福利，任何僱員福利計劃，保險或其他地區健康計劃）項目。每次合資格視像診症可使用一張電子優惠券以扣減診金。電子優惠券不可用於 DrGo 視像診症預約費、處方藥物費或送遞費。相關條款及細則適用。此免費福利下的視像診症受《DrGo 條款及細則》及 DrGo 指定的其他條款及細則約束。

### DrGo One Wellness – Launch Offer Terms and Conditions

#### DrGo One Wellness 條款及細則

- a. All prices mentioned are in Hong Kong Dollars.
- b. The promotion period for the DrGo One Wellness – The Launch Offer ("Offer") is from 28 July 2025 to 30 September 2025 (Hong Kong time) (both dates inclusive) ("Promotion Period").
- c. DrGo One Wellness ("Programme") is a membership programme managed by eSmartHealth Limited (operator of DrGo) and is subject to the DrGo One Wellness Terms & Conditions; DrGo One Wellness Welcome Plan Terms and Conditions' and all other relevant terms and conditions. See here for details.
- d. To enjoy this Offer, visit the DrGo One Wellness website (<https://drgo.com.hk/en/onewellness>) during the Promotion Period, log in or register as a DrGo User, and click the "Buy Now" button for the Welcome Plan ("Plan") under the DrGo One Wellness programme. Customers must enter the designated Offer Code in the "offer code" field on the designated purchase page when completing the application for the Plan to enjoy the discounted sign-up fee of \$398.
- e. No Clubpoints will be issued upon purchases of DrGo One Wellness membership. DrGo One Wellness membership is also not redeemable with Clubpoints.
- f. The sign-up fee is non-refundable is payable for each Plan under DrGo One Wellness. Further, each Plan is subject to payment of a monthly fee.
- g. To subscribe for the Plan, the customer as a paying member must be a registered DrGo user with a valid DrGo account, aged 18 or above, and located in Hong Kong at the time of the purchase/subscription.
- h. By purchasing the Plan, the paying member agrees to be bound by all the prevailing terms and conditions.
- i. Unless stated otherwise, this promotion, the Offer Code and the discount is non-transferable and cannot be changed, returned, exchanged or redeemed for cash, cash equivalents or other products cannot be used in conjunction with any other promotions, coupons and/or other offers.
- j. Any disputes regarding this promotion or the designated plan shall be solely determined by eSmartHealth Limited ("eSmartHealth"), and its decision shall be final and binding.
- k. Benefits and free entitlements under DrGo One Wellness may be provided by third-party services providers ("Providers"). For disputes concerning the benefits and/or free entitlements (as applicable), the relevant Provider's decision shall be final and binding.
- iii. eSmartHealth reserves the right to interpret, modify, cancel, suspend or terminate this Offer and/or these Terms and Conditions at any time at its sole discretion without prior notice.
- iv. eSmartHealth may also amend the terms related to any designated plans without prior notice.
- v. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

By clicking "Buy Now", you confirm that you have read the DrGo One Wellness Benefit Brochure and you have read, understood and agreed to be bound by all of the following terms and conditions which govern your application for and use of DrGo One Wellness Programme – Welcome Plan and the collection, use and disclosure of personal data and other information that you may provide and other information collected about you by eSmartHealth Limited (which operates DrGo One Wellness Programme) from time to time.

- <sup>1</sup> DrGo One Wellness is a membership programme managed by eSmartHealth Limited (a member of the HKT group of companies) ("eSmartHealth", "DrGo" or "we"), subject to relevant terms and conditions of DrGo One Wellness Programme, Welcome Plan and the relevant Benefit(s) and Free Entitlement(s). For details, please see our One Wellness Webpage. Unless eSmartHealth specified otherwise, eSmartHealth is not the provider of any of the Benefits or Free Entitlements under any Plan. eSmartHealth makes no representation or guarantee to any aspect of any of the Benefits or Free Entitlements which are not provided by eSmartHealth (including but not limited to their quality) and shall not in any way be liable to any matters in relation thereto. eSmartHealth disclaims all conditions, undertakings, representations and warranties of any kind (whether express or implied) in relation to any video consultation or in-person clinic visit (including but not limited to the qualifications, expertise or advice of any doctor or healthcare provider of any third party) and the designated platforms.
- <sup>2</sup> Limited to Welcome Plan and is available for a limited time only, subject to the promotion terms and conditions. A one-time, non-refundable sign-up fee is payable for each Plan under DrGo One Wellness. Benefit member's entitlement of any Benefit under the Welcome Plan is subject to due payment of all fees payable under the Plan and both the paying member and the benefit member having complied with all relevant terms and conditions. DrGo reserves the right to adjust the sign-up fee and monthly fees for the Welcome Plan from time to time at its sole discretion.
- <sup>3</sup> Video consultations with designated Hong Kong general practitioners are provided / arranged by our designated third-party providers, conducted via a third-party platform within designated location and service hours. The use of this benefit is subject to the designated third party providers' relevant terms and conditions. During the validity period, benefit members may have one such video consultation per day without paying consultation fee. Any additional costs (such as prescribed medicine fees and delivery charges) must be paid separately. Basic 3-days prescribed medication with standard delivery, as low as HK\$180.
- <sup>4</sup> Registered benefit members can access to in-person clinic visits within our designated third party's designated network of health and medical service providers in Hong Kong with designated discounts on consultation fees. All services under this benefit are provided / arranged or provided by FWD Life Insurance Company (Bermuda) Limited ("FWD") and is subject to relevant terms and conditions as designated by FWD. This benefit is only applicable to designated medical and wellness service and to benefit members aged 18 and above.
- <sup>5</sup> Service points mean designated health and medical service providers. The number of service points and the specialists provided under this Benefit may be revised from time to time without prior notice.
- <sup>6</sup> Video consultation or in-person clinic visit services (including doctors and booking service) with designated general practitioners in Greater Bay Area (excluding Macau and Hong Kong) are provided / arranged by our designated third party providers and their third party service providers, through their third party platforms. The use of this benefit and the coverage areas of any delivery service (if applicable) are subject to the designated third-party service providers' relevant terms and conditions, and requirements and restrictions under applicable law, including those applicable to video consultation. Consultation fee and any other fees are payable. Any designated discount under this Benefit is applicable to consultation fee. For in-person clinic visits, designated third party's network of medical providers are in Shenzhen, Dongguan and Guangzhou. The number and location of clinics may be revised from time to time without prior notice.
- <sup>7</sup> Video consultation with designated general practitioners in Greater Bay Area (excluding Macau and Hong Kong) are provided / arranged by our designated third-party providers and their third-party service providers, through their third-party platforms. The use of this benefit and the coverage areas of any delivery service (if applicable) are subject to the designated third-party service providers' relevant terms and conditions, and requirements and restrictions under applicable law, including those applicable to video consultation. Consultation fee and any other fees are payable. Any designated discount under this Benefit is applicable to consultation fee.
- <sup>10</sup> In-person clinic visit services (including doctors and booking service) with designated general practitioners in Greater Bay Area (excluding Macau and Hong Kong) are provided / arranged by our designated third-party providers and their third-party service providers, through their third party platforms. The use of this benefit is subject to the designated third-party service providers' relevant terms and conditions and requirements and restrictions under applicable law. Consultation fee and any other fees are payable. Any designated discount under this Benefit is applicable to consultation fee. For in-person clinic visits, designated third party's network of medical providers are in Shenzhen, Dongguan and Guangzhou. The number and location of clinics may be revised from time to time without prior notice.
- <sup>11</sup> Overseas video consultation platform and services (including doctors) are provided / arranged by third party provider and its designated network of medical service partners, conducted via third party platform in selected overseas locations. The use of this benefit is subject to the third-party providers' relevant terms and conditions. Eligible One Wellness benefit member can access to one overseas video consultation per day with overseas general practitioners designated by the third-party provider during designated service hours for free (for the avoidance of doubt, only the video consultation is free, and any prescribed medicines and delivery services are subject to payment of fees). Overseas video consultation with designated general practitioner is applicable to designated overseas locations, including Japan, Singapore, Thailand, Vietnam, The Philippines and South Korea. These overseas locations are subject to change from time to time without prior notice. Registered benefit members have the option to obtain a secondary medical opinion from designated general practitioner in Hong Kong via video consultation without payment of consultation fee.
- <sup>12</sup> Complimentary 12-month Club Care Annual Travel/Care Insurance (Individual Plan A) ("Protection Plan") is applicable to eligible DrGo One Wellness benefit members and is arranged and brought to eligible members directly by Club Care and is subject to the relevant terms and conditions of Club Care. The actual coverage period of Protection Plan is subject to the insured person being a valid benefit member of DrGo One Wellness. If the insured person's One Wellness expires or is terminated for any reason, the coverage period under the Protection Plan will immediately cease. The Protection Plan is underwritten and provided by bolttech Insurance (HK) Company Ltd ("bolttech Insurance") and is distributed and arranged by Club Care. Club Care is a service brand operated by HKT Financial Services (IA) Limited ("HKRIA"). HKRIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agency for bolttech Insurance to distribute and arrange certain insurance products and services. eSmartHealth Limited (operator of DrGo) and all its affiliates (other than HKRIA) are not arranging for any contract of insurance or carrying on any regulated activities (as defined under the Insurance Ordinance) in connection with DrGo One Wellness, the Welcome Plan, the Protection Plan and any insurance related products or services. eSmartHealth Limited and all affiliates of such entities (other than HKRIA) are not the supplier, distributor or provider of the Protection Plan, any insurance related products or services, do not represent Club Care/HKRIA or bolttech Insurance, make no representations and warranties and accept no liability for any matters arising from, or in relation to, the same. For enquiries in relation to the Protection Plan or any insurance-related matters, please call Club Care Customer Service Hotline at 8209 0098 directly.
- <sup>13</sup> The product information is provided by bolttech Insurance. The Protection Plan is subject to the relevant terms and conditions and policy provisions. The above information is for reference only and does not contain the full terms and conditions of the insurance product. Before proceeding, please confirm you understand this product's features and that it fits your need(s). Any promotional offer(s) or material(s) should be read with the relevant policy provisions, product brochure and related terms and conditions (the "Policy Documents"). Customers should not apply for the relevant insurance product(s) solely based on any promotional offer(s) which does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details, exclusions and risk disclosures of the relevant insurance plan, please refer to relevant Policy Documents.
- <sup>14</sup> Leisure and amateur sports with altitude limit not over 5,000 meters above sea-level or depth not greater than 30 meters below sea-level.
- <sup>15</sup> The registered benefit members are entitled to free 3-day basic prescribed medicine (if prescribed by the doctor) and standard delivery service for the first three (3) designated Hong Kong video consultations with general practitioners on designated third party's platform under the "Hong Kong Video Medical Consultation" benefit of the Welcome Plan, within 12 months from the purchase date of the relevant Plan under DrGo One Wellness. Standard delivery service is available only to designated locations in Hong Kong during designated service hours. A delivery surcharge is payable for video consultations scheduled outside the aforesaid service hours. Extra fees payable for extra or designated medicine (if prescribed by doctor). Subject to the "Free Entitlement: Free 3-day Basic Prescribed Medicine and Standard Delivery for Designated Hong Kong Video Consultation Terms and Conditions" and such other terms and conditions as DrGo may designate. The video consultations under this Free Entitlement are subject to the designated third party provider's relevant terms and conditions.
- <sup>16</sup> The registered benefit members are entitled to HK\$50 discount on each designated Hong Kong video consultation with a designated general practitioner under DrGo "See a Doctor" on DrGo App, available daily from 8:00 AM to 8:00 PM. The discount is provided through a DrGo video consultation e-Voucher ("e-Voucher") and is valid only for designated consultations under DrGo "See a Doctor" (not under "DrGo One Wellness – Hong Kong Video Medical Consultation" benefit or under any employee benefit programme, insurance or other regional health plan / programme in the DrGo App). One e-Voucher can be used per eligible video consultation to deduct the consultation fee. The e-Voucher cannot be used for DrGo video consultation booking fees, prescribed medicine fees or delivery fees. Relevant terms and conditions apply. The video consultations under this Free Entitlement are subject to the "DrGo Terms and Conditions" and other terms and conditions as DrGo may designate.