

Free 12-month “bolttech BikerCare” – Information Sheet

bolttech BikerCare (“This Plan”) provides you with accident protection for events detailed below.

Underwriting company:	Bolttech Insurance (Hong Kong) Company Limited
Policy type:	Master policy (no. 740013930)
Age limit (age last birthday):	Insured person aged between 12 and 70 years old
Period of insurance:	12 months from the first day of registration for each Insured Person
Territorial limit:	Hong Kong

Benefit Summary

Benefit	Limit (Per Insured Person)
i Accidental death	HK\$100,000
ii Accidental permanent loss or disablement iii Payable according to the scale of compensation as specified below	HK\$100,000/year
iv Accidental medical expenses (HK\$200/event)	HK\$1,000/year

Scale of Compensation for Permanent Loss or Disablement

Insured Event	Compensation Percentage
1. Total and permanent disablement from engaging in or attending to employment or occupations of any and every kind	100%
2. Total and permanent loss of all sight in one or both eyes	100%
3. Loss of limb(s) – Total loss by physical severance or total and permanent loss of use of:	
a. one or two limbs	100%
b. one or both hands	100%
c. arm above the elbow	100%
d. arm at or below the elbow	100%
e. leg above the knee	100%
f. leg at or below the knee	100%
4. Total and permanent loss of:	
a. sight in one eye except perception of light 50%	50%
b. lens of one eye	50%
5. Total and permanent loss of:	
a. hearing in both ears	75%
b. hearing in one ear	15%
c. speech	50%
6. Heat stroke	100%

The total benefits that Bolttech Insurance (Hong Kong) Company Limited (“bolttech Insurance”) will pay under this policy will not exceed 100% of the maximum compensation as stated above, regardless of the number of accidents that may occur to the Insured person during the period of insurance.

Major Exclusions

The following is the summary of the major exclusions only, please refer to the Policy Provisions for details.

- Suicide or intentional self-injury;
- Riot or strike;
- The Insured person engaging in:
 - i any professional competitions or sports (including but not limited to activities which involve a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) or in which an Insured person receives remuneration, sponsorship or any forms of financial rewards from these activities or any stunt activity;
 - ii any kind of racing (including as a passenger or other occupant), other than foot races and sports competition;
 - iii mountaineering (necessitating the use of ropes or pitons);
 - iv speed or endurance tests;
 - v at an altitude of over 5,000 meters above sea-level:
 - parachuting
 - trekking
 - hiking
 - vi scuba diving to a depth greater than 30 meters below sea-level;
 - vii other hazardous pursuits or occupations.
- The Insured Person being air crew or ship crew.

Notice of Claim

Please provide written notice to bolttech Insurance within 30 days from the date of the accident.

How to file a Claim

You can file a claim to bolttech Insurance once you are covered by this plan. The effective date of the coverage under this plan would be the same date as the date you join Locobike membership after payment / the date you top-up your Locobike account.

Step 1 - Prepare the documents

- i For medical expenses:
 - a. All receipts such as medical expense receipts issued by the Insured person's attending doctor / registered medical practitioners / physiotherapist / chiropractor. All receipts should include your full name, diagnosis, treatment information (if any), date of consultation, amount billed for any medical service (itemized), attending doctor's / registered medical practitioner's signature and chop
 - b. Copy of Insured person's Hong Kong identity card
 - c. Copy of referral letter for physiotherapy / chiropractic treatments (if applicable)
- ii For loss of life:
 - a. Certified true copy of death certificate
 - b. Copy of the deceased's Hong Kong identity card
 - c. Copy of the beneficiary's passport / identity document
 - d. Certified true copy of Letters of Administration / probate
- iii For total permanent disability:
 - a. Copy of Insured person's Hong Kong identity card
 - b. Copy of disability assessment report and other medical reports issued by a registered medical practitioner
- iv For all types of claims:
 - a. Signed and completed personal accident claim form
 - b. Provide screen capture of My Profile in Locobike mobile app (User ID must be shown)
 - c. (Route: More> Click the profile picture)
 - d. Provide screen capture of My Journeys in Locobike mobile app (Journey on accident date must be shown)

- e. (Route: More> My Journeys)
- f. Provide proof of mobile number ownership (e.g. mobile phone bill or credit card statement that shown the Locobike
- g. payment record)

- h. (Applicable to Locobike users who are not mobile number owner) Provide proof of immediate family member

The above documents must be provided when making a claim. Other relevant information or documents may be requested by bolttech Insurance when necessary. bolttech Insurance reserves the right to request the Insured person to provide other relevant information or documents in order to proceed with the claim process.

Step 2 - Submit the Claim to bolttech Insurance

You can submit the signed and completed claim form together with relevant supporting documents to bolttech Insurance by mail, email or in person.

By Mail	Bolttech Insurance (Hong Kong) Company Limited 9/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong, Attention: Claims Department
In Person	Submit to bolttech Insurance Solution
By Email	claims.hk@bolttechinsurance.com

Contact Us

For claim application enquiries, please contact bolttech Insurance directly at 3123 3344 (Mon – Fri, 9am-6pm, Sat, 9am-1pm). If you need any assistance on this plan, please contact Locobike customer service hotline at 5212 1706 (Mon – Sun, 10am-6pm).

Frequently Asked Questions

Questions	Answer
Q1. How can I enroll for this plan?	This plan is not available to the public for enrollment. This plan is only applicable to members of Locobike Mobile App operated by Locolla Limited. An individual will be automatically registered for the coverage under this Policy via the Locobike application using his/her mobile phone number to become an Insured person under this Policy upon successful payment of his/ her first registration / top-up during the policy period from 1 September 2022 to 31 August 2023 (both dates inclusive). Please contact Locobike customer service hotline at 5212 1706 (Mon – Sun, 10am-6pm).
Q2. What is the eligibility of this plan?	The Insured person of this plan must be: i aged 12 – 70 and, ii registered as membership in Locobike mobile app iii settled the payment of registration / top-up during the policy period from 1 September 2022 to 31 August 2023 (both dates inclusive). Please contact Locobike customer service hotline at 5212 1706 (Mon – Sun, 10am-6pm).
Q3. How long is the coverage period and when is the effective date of this plan?	The coverage period of this plan is 12 months from the effective date. The effective date of the coverage of this Plan would be the same date as the date you join Locobike membership after payment / the date you top-up your Locobike account. Please contact Locobike customer service hotline at 5212 1706 (Mon – Sun, 10am-6pm).
Q4. What is the coverage of this plan?	Please refer to “Benefit Summary” section above or please contact bolttech Insurance customer service hotline at 3123 3344 (Mon – Fri, 9am-6pm, Sat, 9am-1pm)
Q5. How can I make a claim?	Please refer to “Notice of Claim” and “How to file a Claim” sections above or please contact Locobike customer service hotline at 5212 1706 (Mon – Sun, 10am-6pm).

Q6. What is covered in Accidental Medical Expenses?

Medical surgical hospital and nursing fees or charges necessarily and reasonably incurred within 12 months of the happening of the Event provided that all such fees or charges are necessarily and reasonably incurred for medical professional services of a fully qualified and registered medical practitioner physician surgeon or nurse.
Accidental Medical Expenses do not include any fees or charges incurred for services of any kind from a Chinese Herbalist, Bonesetter or Acupuncturist.
Both inpatient and outpatient medical expenses are covered.

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- This leaflet is a summary of the key features of this plan for your reference only and does not contain the full terms and conditions and exclusions of this plan. For the full terms and conditions and exclusions, please refer to the policy provisions.
 - This Plan is underwritten by Bolttech Insurance (Hong Kong) Company Limited, which is authorized and regulated by the Insurance Authority of Hong Kong SAR to carry on general insurance business.
 - In case of any discrepancies between the Chinese and English versions, the English version shall prevail.

免費 12 個月「boltech 踩車保」 - 資料單張

boltech 踩車保（「本計劃」）為你提供意外保障，如意外身故、永久傷殘及意外受傷等意外情況。

承保公司:	保特保險(香港)有限公司
保單類別:	Master Policy (保單號碼: 740013930)
年齡限制 (上一個生日年齡):	年齡須要介乎 12 歲至 70 歲
保障期:	每位合資格的受保人的受保期為 12 個月
保障地區:	香港

保障概覽

保障範圍	賠償上限 (每名受保人)
i 意外死亡	港幣 100,000 元
ii 意外永久傷殘 賠償依照以下列的賠償表所列之百分率計算	全年港幣 100,000 元
iii 意外醫療費用 (每宗意外港幣 200 元)	全年港幣 1,000 元

賠償表

承保事件	賠償百分比
1. 完全及永久傷殘而導致不能從事或參與任何一類工作或職業	100%
2. 完全及永久喪失單眼或雙眼視力	100%
3. 完全喪失或永久及完全喪失以下身體部份之活動能力:	
a. 單肢或兩肢	100%
b. 單手或雙手	100%
c. 手肘以上的手臂	100%
d. 手肘或手肘以下的手臂	100%
e. 大腿	100%
f. 膝或小腿	100%
4. 完全及永久喪失:	
a. 其單目之視力 (對光線感應除外)	50%
b. 其單目之晶狀體	50%
5. 完全及永久喪失:	
a. 雙耳聽覺	75%
b. 單耳聽覺	15%
c. 言語能力	50%

6. 中暑

100%

不論受保人於保障期內發生意外的次數，保特保險有限公司（「保特保險」）就此保障的最高賠償總額不會超出以上表列的最高賠償比率總和的百分之一百。

主要不保事項

以下只為不保事項之概略，詳情請參閱保單條款。

- 自殺或蓄意自殘身體
- 暴動或罷工;
- 參加下列活動而導致的意外:
 - i 任何職業性質的比賽或運動(包括但不限於涉及高度專門技術、超乎正常的體力運用、使用專門工具或特技) 或受保人可能或可以賺取收入或報酬的運動或比賽時的意外
 - ii 任何競賽 (包括作為乘客或其他佔用座位者的比賽) ，徒步進行的比賽除外;
 - iii 攀山 (需要使用繩索或巖釘)
 - iv 速度或耐力競賽;
 - v 在海拔逾 5,000 米的
 - 高地跳傘
 - 徒步登山旅行
 - 遠足
 - vi 在逾 30 米水深進行水肺潛水
 - vii 其他危險活動或職業
- 受保人為任何空中或海上乘載工具的機務人員或操作員

提出索償

請於意外發生後 30 日內向保特保險提供書面通知。

如何申請索償

一但你受保於本計劃，你可向保特保險提出索償。保障生效日期為你成功付費登記加入 Locobike 會員計劃 / 為 Locobike 錢包增值之日期。

步驟 1-準備以下文件

- i 醫療費用索償:
 - a 所有收據，例如由主診醫生 / 登記醫生發出的醫療收據。所有收據須清晰列明病者姓名、病症名稱/任何診斷、任何診療資訊、診症日期、每項醫療收費金額及附有主診醫生簽署及印鑑
 - b 受保人的香港身份證副本
 - c 主診醫生發出的物理治療/脊醫治療轉介信副本 (如適用)
- ii 身故索償:
 - a 死亡證核證副本
 - b 死者的香港身份證副本
 - c 受益人的護照/身份證明文件副本
 - d 遺產管理書/遺囑認證核證副本
- iii 完全永久傷殘索償
 - a 受保人的香港身份證副本
 - b 傷殘評估報告或由登記醫生發出的其他醫療報告副本

iv 所有索償

- a 填妥及簽署個人意外索償申請表
- b 提交 Locobike 手機應用程式，個人檔案手機截圖（需顯示用戶編號）(路徑：更多>點擊個人頭像)
- c 提交 Locobike 手機應用程式，踩車記錄手機截圖（需顯示意外當天的記錄）(路徑：更多>踩車記錄)
- d 提交手機號碼擁有證明（如手提電話號碼賬單或 Locobike 之信用卡賬單之付費記錄） payment record)
- e 只適用於手機號碼擁有人並非 Locobike 之受保用戶）提交受保用戶與手機號碼擁有人之直系親屬證明（如出世紙、婚姻記錄證明書）

以上文件為提出索償時必須提交的文件。保特保險保留權利，於有必要時，要求受保人提供其他資料或文件以進行索償程序。

步驟 2 一向保特保險遞交已填妥的索償文件及相關文件

你可以透過以下方式向保特保險遞交索償文件

郵寄遞交 保特保險(香港)有限公司
香港中環德輔道中 308 號富衛金融中心 9 樓（賠償部）

親身遞交 任何保特保險綜合服務中心

電郵遞交 claims.hk@bolttechinsurance.com

聯絡我們

有關索償申請的查詢，請直接致電保特保險的客戶服務熱線 3123 3344（星期一至五上午 9 時至晚上 6 時，星期六上午 9 時至下午 1 時）。

如你就本計劃需要協助，請聯絡 Locobike 客戶服務熱線 5212 1706（星期一至日上午 10 時至晚上 6 時）。

常見問題

問題	回應
Q1. 我如何可以參與本計劃？	<p>本計劃不接受公眾投保。本計劃只適用於由 Locolla Limited 營運的 Locobike 手機應用程式之用戶。</p> <p>用戶使用手提電話於保險期(2022 年 9 月 1 日至 2023 年 8 月 31 日) 內付費登記成為 Locobike 應用程式之會員或增值 Locobike 應用程式內之錢包後，即自動登記成為受保成員。</p> <p>如有查詢，請聯絡 Locobike 客戶服務熱線 5212 1706（星期一至日上午 10 時至晚上 6 時）。</p>

- Q2. 參與本計劃須具備甚麼資格？
- 受保人必須為：
- 12 歲至 70 歲及，
 - 於 Locobike 手機應用程式登記成為會員
 - 於保險期(2022 年 9 月 1 日至 2023 年 8 月 31 日) 內完成首次登記之付款或為 Locobike 手機應用程式內之錢包增值
- 如有查詢，請聯絡 Locobike 客戶服務熱線 5212 1706 (星期一至日上午 10 時至晚上 6 時)。
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- Q3. 本計劃的保障期有多長及甚麼時候起保？
- 本計劃的保障期為起保日起計 12 個月。本計劃之保障生效日期為你成功付費登記加入 Locobike 會員計劃/ 為 Locobike 錢包增值之日期。
- 如有查詢，請聯絡 Locobike 客戶服務熱線 5212 1706 (星期一至日上午 10 時至晚上 6 時)。
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- Q4. 本計劃有什麼保障項目？
- 有關本計劃的保障項目，請參閱以上「保障概覽」部份。
- 如有查詢，請聯絡保特保險之客戶服務熱線 3123 3344 (星期一至五上午 9 時至晚上 6 時，星期六上午 9 時至下午 1 時)。
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- Q5. 我如何申請及提出索償？
- 有關申請及索償程序請參閱以上「提出索償」及「如何申請索償」部份。
- 如有查詢，請聯絡 Locobike 客戶服務熱線 5212 1706 (星期一至日上午 10 時至晚上 6 時)。
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- Q6. 意外醫療保費用包括甚麼？
- 於意外發生後 12 個月內，必要及合理之手術、住院及護士之醫療費用，而上述必要及合理之費用必須由完全合資格的醫生、外科醫生或護士提供的專業醫療服務所產生的費用。意外醫療費用並不包括就中醫、跌打醫師及針灸醫師所提供任何種類的服務而產生的任何費用或收費。
- 門診及住院之醫療費用均可受保。

- 本單張為本產品之主要特點概要，並不包括保單之全部條款及不保事項，只供參考。有關條款細則的詳細資料及所有不保事項，請參閱本保單條款。
- 本計劃由保特保險(香港)有限公司承保，並獲香港保險業監管局授權在香港經營一般保險業務。
- 如中、英文條款有所差異，一概以英文版本為準。