

[Extra welcome gift for Bupa Hero VHIS Plan
\("Promotion Offer"\) Terms and conditions](#)

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from now until 30 June 2025 (both dates inclusive) ("Promotion Period").
2. Within the Promotion Period, one HK\$300 supermarket e-voucher ("Gift") will be offered to selected Zurich Insurance Company Ltd customers who have contacted our Bupa Health Management Consultant as specified in Clause 3 below and enrolled as policyholders successfully ("New Customers") under Bupa Hero VHIS Plan ("Eligible Scheme") within the Promotion Period and fulfill all eligibility criteria in clause 3 below ("Eligibility Criteria").
3. To enjoy the Promotion Offer, all New Customers are required to meet all of the following Eligible Criteria:
 - Application for any of the Eligible Scheme must be submitted through a Bupa Health Management Consultant by calling 2517 5566 or email to partnershipsindividual@bupa.com.hk during the Promotion Period;
 - The Eligible Scheme must come into effect between 1 January 2025 to 1 July 2025 (both dates inclusive) with annual premium payment paid;
 - The net annual premium amount in the first year after all discounts applied must be HK\$3,000 or above;
 - All New Customers must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to and after the date of submitting the application for the Eligible Scheme; and
 - The Promotion Offer is not applicable to New Customers who transfer their existing individual scheme underwritten by Bupa to the Eligible Scheme.
4. The Gift will be sent out in the form of electronic gift voucher by email ("Gift Email") to the New Customer's email address provided for policy enrolment within 4 months after the Eligible Scheme is effective. New Customers can use the Gift on or before the expiry date set out in the Gift Email at the specified supermarket outlet(s). New Customer's Eligible Scheme must still be in force at the time of issuing the Gift Email. In the event Bupa subsequently discovers that the Eligible Scheme has been cancelled for whatever reason, Bupa reserves the right to cancel the Gift Email without notice or demand repayment of the value of the Gift. If the Gift Email is not received by a New Customer because the New Customer's email address provided is incorrect or the email is unsuccessfully delivered (except any fault of Bupa), Bupa will not reissue the Gift Email and Promotion Offer.
5. The Promotional Offer can only be used in conjunction with prevailing offer(s) (if applicable) as specified below and subject to the terms and conditions of the prevailing offer(s):
Bupa Hero VHIS Plan: <https://www.bupa.com.hk/pdf/Bupa-Hero.pdf>
6. Bupa reserves the right to refuse or disqualify any person who in Bupa's reasonable opinion has breached any of these terms and conditions or has acted suspiciously in any way. Bupa reserves the right of final decision for any person's entitlement to the Promotion Offer.
7. The Promotion Offer is not exchangeable, transferable, returnable or redeemable for cash or other goods.
8. Bupa reserves the right to replace the Promotion Offer with a different offer and the value of any such replacement may be different from the value of the Promotion Offer.
9. Bupa is not the supplier of the Gift and Bupa:
 - makes no representations and warranties of any kind, either express or implied, by fact or in law in relation to the quality or suitability of the Gift (and any goods exchanged with the Gift) and service provided by the Supplier of the Gift;
 - is not responsible for any acts and/or omissions of the supplier of the Gift, their respective employees, agents, servants or representatives; and
 - to the extent permitted by law, will accept no responsibility or liability under tort (including negligence), breach of contract or otherwise, for death or personal injury, loss, damage, costs or expenses howsoever occasioned, sustained or suffered, as a result of or in connection with the use of the Gift.
10. Any additional cost incurred in connection with the redemption and the use of the Gift shall be borne by the New Customer(s).
11. The redemption and the use of the Gift are subject to the terms and conditions imposed by the supplier of the Gift.
12. By participating in this Promotion, you hereby agree, understand, accept the terms and conditions of this Promotion Offer. Bupa reserves the right to cancel or terminate this Promotion Offer (in whole or in part) or amend these terms and conditions at any time without prior notice.
13. Zurich Insurance Company Ltd ("Zurich") is not the underwriter of Bupa Hero VHIS Plan and is not involved in providing the Promotion Offer, therefore it shall not be liable in any way with respect to the Bupa Hero VHIS Plan or the Promotion Offer. Zurich is not a licensed insurance agent of Bupa, nor does it represent Bupa for the distribution of its products. Any act of Zurich does not constitute and should not be construed as an offer, solicitation, or recommendation to provide, sell, or persuade



the purchase of any products of Bupa.

14. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion Offer.
15. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

投保保柏非凡自願醫保計劃的額外迎新禮品

（「推廣優惠」）條款及細則

1. 是次活動的推廣日期由即日起至 2025 年 6 月 30 日（首尾兩日包括在內）（「推廣期」），由保柏（亞洲）有限公司（「保柏」）提供。
2. 於推廣期內，特選蘇黎世保險有限公司客戶以第三條所列的方式與保柏健康管理顧問聯絡並成功投保保柏非凡自願醫保計劃（「合資格計劃」）成為保單持有人，並符合所有以下第三條列出的所有條件的新客戶（「新客戶」），即可獲 HK\$300 超市電子禮券乙張（「禮品」）：
3. 如欲享推廣優惠，所有新客戶須符合以下所有合資格條件（「合資格條件」）：
 - 投保合資格計劃的申請須於推廣期內致電 2517 5566 或電郵至 partnershipsindividual@bupa.com.hk，並透過保柏健康管理顧問遞交；
 - 合資格計劃必須於 2025 年 1 月 1 日至 2025 年 7 月 1 日（首尾兩日包括在內）期間生效並以年繳方式支付保費；
 - 首年年繳淨保費金額（扣除所有折扣後）必須為 HK\$3,000 或以上；
 - 新客戶在申請投保合資格計劃前後 6 個月內並無曾經取消任何保柏的個人醫療保障計劃；及
 - 推廣優惠不適用於新客戶轉移其現有由保柏承保的個人計劃至合資格計劃。
4. 保柏將於新客戶之計劃生效日起計四個月內透過電郵發送禮品的電子禮券（「禮品電郵」）至新客戶投保時提供的電郵地址。新客戶須於禮品電郵列明之到期日前到指定超市商店使用禮品。在發出禮品電郵時，新客戶的合資格計劃必須仍然生效。如保柏其後發現新客戶的合資格計劃以任何原因取消，保柏保留在沒有任何通知的情況下取消送達禮品電郵或要求償還已發出之禮品金額的權利。若因新客戶所提供的電郵地址不正確或電郵未能成功發出以致未能收到換領電郵（因保柏之失誤除外），保柏將不再另外補發禮品電郵及推廣優惠。
5. 推廣優惠可與以下之現行推廣優惠同用，並受其推廣優惠的條款及細則束：
保柏非凡自願醫保計劃: <https://www.bupa.com.hk/pdf/Bupa-Hero.pdf>
6. 任何保柏合理地認為有違反任何此等條款及細則或行為可疑的人士，保柏保留權利拒絕或取消其獲有此推廣優惠的資格。保柏保留任何人士可獲享的推廣優惠之最終決定權。
7. 禮品不得交換、轉讓、退回或換領現金或其他產品。
8. 保柏保留以其他產品或服務替代優惠的權利，且任何該等替代優惠的價值可能與原來的優惠的價值相異。
9. 保柏並非禮品的供應商，且：
 - 概不就禮品（以及禮物交換的任何商品）的質素或合適性，以及禮品供應商所提供的服務作出任何類型根據事實或法律（不論明示或暗示）的陳述及保證；
 - 並不就禮品供應商及其各自僱員、代理、服務員或代表的任何行為及／或遺漏負責；及
 - 在法律允許的範圍內，就使用禮品而引致或與之相關的死亡、人身傷害、損失、損害、成本或開支（無論發生、承受或遭受的方式為何），概不承擔侵權（包括疏忽）、違約或其他義務或責任。
10. 新客戶須自行承擔於換領或使用禮品時所招致的任何額外成本。
11. 新客戶換領或使用禮品時須受禮品供應商實施的任何條款及細則所約束。
12. 新客戶參加此推廣優惠即代表其了解、接受及願意遵守此等條款及細則。保柏保留隨時取消或終止此推廣優惠（全部或部分）或修改此條款及細則的權利，恕不另行通知。
13. 蘇黎世保險有限公司（「蘇黎世」）並非保柏非凡自願醫保計劃的承保人，也不參與提供推廣優惠，因此就保柏非凡自願醫保計劃或推廣優惠方面蘇黎世不承擔任何責任。蘇黎世並非保柏的保險代理中介人或代表其進行任何保險產品分銷。蘇黎世的任何行為一概不構成及不能詮釋為提供或銷售或游說購買保柏的任何產品的要約、招攬及建議。
14. 如有任何爭議，保柏擁有與此推廣優惠有關的所有事項之最終決定權。
15. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。