

BUS RYDE

Go with KMB Monthly Pass

Life is full of uncertainty. One moment you might lose your phone on the bus, and the next, you might lose your balance on the stairs after a tiring workday.

How to better live with uncertainty? Get your Plan B – BUS RYDE insurance for KMB Monthly Pass holders. If you lose belongings or get injured on KMB bus, you'll be covered for up to **HK\$7,000***.

How to get free BUS RYDE?

1. Buy a valid KMB Monthly Pass
2. Finish 2-step registration on [YAS website](#)
3. Get the policy by email and enjoy the coverage

Eligibility:

- ◇ Hold a valid KMB Monthly Pass
- ◇ 18–70 years old with a valid HKID
- ◇ Bus routes that KMB Monthly Pass covers



(i) Loss or Theft of Personal Belongings^{1,2} e.g. phones, AirPods, etc.

For the loss of belongings during your KMB ride, you are covered for **HK\$1,000** per item, up to **HK\$2,000**³. Cash and Octopus cards are not covered.



(ii) Accidental Medical Expenses¹

For the accidents that happened on the KMB bus, you are covered for up to **HK\$5,000**⁴.

- Remarks**
1. The claim application must be submitted within 30 days after the incident on YAS MicroInsurance app, along with the completed claim form and supporting documents. You can make multiple claims for each benefit until reaching the respective benefit coverage limit.
 2. To be eligible for the claim application, you must report the loss to the local police authority and KMB within 24 hours.
 3. The deductible amount per incident is HK\$200.
 4. The deductible amount of HK\$500 applies to Chinese bone-setting or acupuncture therapy.

Major Exclusions:

Pre-existing conditions, self-inflicted injury, conditions caused by chronic alcoholism or drug addiction, mental disorders, illegal acts, pregnancy, congenital anomalies and acts of war.

Exclusions for Personal Belongings Coverage:

Money, tickets, food, pets/animals, furniture, property left unattended intentionally, the loss more specifically insured by any other insurance policies or otherwise reimbursed by KMB, business goods, documents, hired property, data, artificial teeth, contact lens, etc.

Notes:

BUS RYDE is issued by Assicurazioni Generali S.p.A. (Hong Kong Branch), an authorised insurer in Hong Kong, and arranged by YAS Digital Limited. Assicurazioni Generali S.p.A. reserves the right to accept or decline any application. This leaflet serves as a general guideline only. For details of cover and exclusions, please refer to BUS RYDE policy provisions.

***This Campaign is subject to Terms and Conditions.**

Important Statement: The insurance products and the respective benefits are not provided by The Kowloon Motor Bus Company (1933) Limited. Any insurance products or claim-related issues are unrelated to The Kowloon Motor Bus Company (1933) Limited.