

HYKE

Hike Without Fear and Conquer the Mountains with Confidence

Taking in the breath-taking views after a challenging climb is the most rewarding feeling ever. Enjoy protection from the phone in your pocket every step of the way on all your journeys through the local mountains and hills.

Since HYKE protection covers over 100 local trails, by simply tapping "Go" on the YAS Microinsurance app, we can comfortably protect you for up to 6 hours for merely the price of a bottle of water. Also, by scanning the QR Codes on designated KMB buses, you can instantly purchase HYKE and protect your upcoming hike. You're covered for accidents and lost personal belongings and we think HYKE is your greatest hiking companion. With the in-app GPS tracking, HYKE insures you for each ride with real-time protection.

Coverage Requirements:

- ◇ 8-65 years old with a valid HKID
- ◇ Cover hiking at designated hiking routes
- ◇ Activate your protection before you start your hiking



(i) Accidental Medical Expenses²

An emergency can happen anytime in the mountains. For injuries caused by accidents during the hike journey, you are covered for HK\$5,000 for medical expenses. Within this coverage, you're free to have a combination of Western and Chinese treatments. For Chinese bone-setting or acupuncture therapy, the expense will be subject to HK\$500 deductible per accident.



(ii) Extension of Accidental Medical Expenses - Cover for Damage of Personal Items^{2,3}

We offer protection for you, and your personal belongings. During the same hike journey, if you're injured and your personal belongings are damaged, we got you covered.

With this extended coverage, you're covered for up to HK\$1,000 per item, up to HK\$2,000 with HK\$200 deductible per accident.



(iii) Accidental Death & Permanent Disablement²

If, unfortunately, there's death or permanent disablement caused by accidents during your hike journey, you are covered for up to HK\$300,000.

PREMIUM TABLE:

Package	Premium ⁴ (HKD)	Valid Period
1 Hike	HK\$15 per hike ⁵	Package will expire in 1 month from the purchase date

Remarks

1. Acceptable hiking routes can be changed by the Company from time to time without prior notice. You should check the list of acceptable routes before activating a ticket.
2. Claim application must be submitted within 30 days after the incident via the YAS MicroInsurance app, together with completed claim information and supporting document(s). You can make multiple claims for each benefit until it reaches the respective benefit coverage limit.
3. Only payable if the benefit for Accidental Medical Expenses is payable for the same accident.
4. Premium levy is not included.
5. Each hiking trip is covered for up to 6 hours. If your trip is more than 6 hours, please activate another hiking trip to continue the coverage.

The following is only a summary of the major exclusions, please refer to the policy provisions for details.

General Exclusions:

Pre-existing conditions, self-inflicted injury, acts of war, illegal acts, duty in any disciplinary forces or flying service, pregnancy, mental disorders, conditions caused by chronic alcoholism or drug addiction, congenital anomalies, accidents caused by Typhoon Signal No. 8 or above or Black Rainstorm Warning hoisted before ticket activation, routes not accepted by the Company, sports in a professional capacity or for income, mountaineering, competition, hiking with specialized equipment, expeditions or equipped mountaineering.

Exclusions for Extension of Accidental Medical Expenses - Damage of Personal Items:

Money, food, pet/animals, business goods, furniture, artificial teeth, tickets, documents, contact lens, data, hired property or damage more specifically insured by any other insurance policies.

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