Challenge yourself and run fearlessly

Running can be addictive: the emotional lifts and the chance to push your own limit. To a lot of runners, running is not only a hobby, but a lifestyle too! RYUN MicroInsurance protects your everyday run so you can go further fearlessly!

RYUN MicroInsurance is a "tap-and-protect" running insurance that fuses personalised experience and innovative technology. By simply tapping "Go" on the YAS MicroInsurance App, RYUN offers seamless protection for you and your personal belongings from the moment you start! RYUN offers exclusive protection for day run and night run. Enjoy an extra peace of mind while you run with our innovative in-app GPS tracking!

Coverage Requirements:

- 18 - 65 years old with a valid HKID
- Activate your protection before you start your run

$5K

(1a) Accidental Medical Expenses[1]
Getting sidelined from an injury is the last thing any runner wants. For injuries caused by accidents during the running journey, you are covered for **HK$5,000** medical expenses. Within this coverage, you can choose to have a combination of Western and Chinese medicine treatments. For Chinese medicine treatments, a deductible amount of **HK$500** per accident will be applied.

$2K

(1b) Extension Benefit - Accidental Damage of Personal Belongings[1,2]
In addition to protection for you, we also cover your personal belongings. During the run, if you are injured and your personal belongings are damaged in the same accident, the damage will also be covered. With this extended coverage, your personal belongings are covered for up to **HK$1,000** per item, up to the cap of **HK$2,000** with **HK$200** deductible per accident.

$2K

(2) Special Coverage for Day Run - Heat Stroke Related Medical Expenses[1,3]
Getting heat stroke during the day can be deadly. For heat stroke related medical expenses reimbursement, RYUN offers up to **HK$ 2,000** coverage. This Benefit is only applicable if the trip is activated between 6:00 a.m. and 5:59 p.m.[7]

$2K

(3) Special Coverage for Night Run - Personal Items Theft[1,4]
Theft might occur when you least expect it. You are covered for up to **HK$2,000** per accident with an item limit of HK$1,000 and deductible amount of up to **HK$200**. This Benefit is only applicable if the trip is activated between 6:00 p.m. and 5:59 a.m.[7]

PREMIUM TABLE:

Plan	Premium[8] (HK$)	Valid Period
500 km Protection[5,6]	50 / 500 km	Expires in 6 months from the purchase date

Remarks

1. 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.
2. Extension Benefit - Accidental Damage of Personal Belongings is only payable if the Benefit for Accidental Medical Expenses is payable for the same accident.
3. Only applicable if the trip is activated between 6:00 a.m. and 5:59 p.m.
4. Only applicable if the trip is activated between 6:00 p.m. and 5:59 a.m.
5. Your RYUN coverage is charged based on the total amount of km of your running trip. The amount of km will start recording once you activate RYUN on YAS MicroInsurance App and will end when you complete the running trip on the app. If no location data is recorded during your trip, total usage will be estimated by your coverage time with the average running speed in our database.
6. Every time you activate RYUN, 5 km will be deducted from your RYUN plan. If your running trip does not reach 5 km, it will also be counted as 5 km. For running trips over 5 km, the total amount of your running trip will be deducted from your RYUN plan. Any decimals will be rounded up and calculated as 1 km.
7. Time record on YAS MicroInsurance App should serve as the final record. Once you have activated and ended your run on YAS MicroInsurance App, you will receive notifications from YAS.
8. Premium levy is not included.

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 the running is registered, sports in a professional capacity or for income, mountaineering.

Exclusions for Extension Benefit - Personal Belongings Accidental Damage and Special Coverage for Night Run - Personal Items Theft:
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:
RYUN is an insurance policy issued in Hong Kong 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...

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