



YAS Care

Exclusive Extra Protection for You and Your Purchased Products

Available to YOHO customers only, YAS Care provides you with protection coverage for unexpected nuisances caused by accidents. In case of accidental injuries to yourself, or accidental damage to or theft of your electronic gadgets or appliances purchased through YOHO, YAS Care offers benefits* to give you peace of mind.

** Please refer to your policy schedule for the specific benefit(s) and benefit amount that are applicable to your YOHO purchase.*

Coverage Requirements:

- ◇ Age Limit: 18 - 100
(except AME benefit is only available to age group of 18-65)
- ◇ HK Residents Only (Valid HKID)
- ◇ Application for protection must be made within 7 days of the date of purchase of your gadget(s) or appliance(s) from YOHO

BENEFITS:



1) Theft of the Product *Limit to one claim for this benefit.*

YAS Care can't help you detect thieves, but it can help you better recover from your financial loss if your electronic gadget is stolen. Under YAS Care, in case of theft, you are covered for the cost of replacement up to the original purchase price (capped at HK\$10,000) and subject to a deductible of 35%.

Eligible electronic gadgets/ appliances



Case 1

Fiona bought an iPad for HK\$4,500 from YOHO and applied for YAS Care. Unfortunately her bag placed next to her was stolen in a restaurant during the insurance period and her iPad was also taken in the incident. She reported the incident to the police promptly within 24 hours of the incident and was able to make a claim under YAS Care for the replacement cost of HK\$4,500. She was successfully reimbursed HK\$2,925 (after 35% deductible was applied).



2) Accidental Damage or Theft of the Product *Limit to one claim for this benefit.*

Ever gotten frustrated when your precious electronic gadget got damaged accidentally, and the warranty does not cover the damages? You're in luck! YAS Care provides coverage for both accidental damage and theft of qualifying electronic products that you purchased at YOHO so you can rest easy.

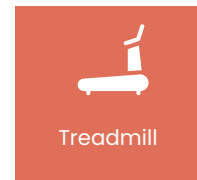
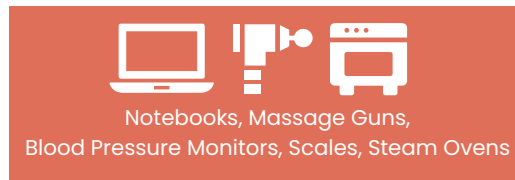
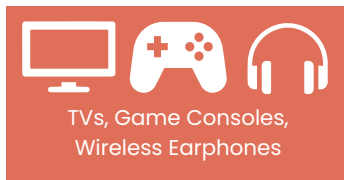


Under YAS Care, you can be reimbursed for the cost of repair of the insured electronic gadget incurred by accidental damage for up to the original purchase price (capped at HK\$10,000), and subject to 20% deductible. In case repair is not possible and such is confirmed by the authorized service center of the manufacturer, the cost of replacement will be reimbursed, subject to the same cap and deductible.



In the event of theft of the electronic gadget you purchased at YOHO, you may claim for reimbursement of the cost of replacement up to the original purchase price (capped at HK\$10,000) and subject to a deductible of 20%.

Eligible electronic gadgets/ appliances



Case 1

David bought a TV for HK\$13,000 from YOHO and applied for YAS Care. He accidentally tripped over a wire and the TV fell and broke during the insurance period. David tried to seek repair service from the authorized service center of the manufacturer but was told that he had to replace the TV as it was badly damaged and repairing it is more expensive than buying a new one. David replaced his TV same as original price and was able to make a claim under YAS Care within 30 days of the incident and got reimbursed HK\$8,000. (As the product original price exceed the maximum limit, the reimbursement is calculated by using HK\$10,000 with 20% deductible applied).



Case 2

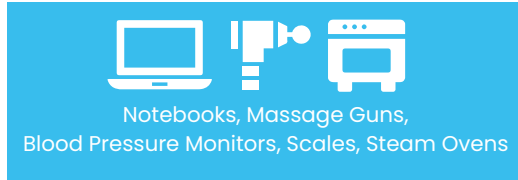
Esther bought a laptop for HK\$9,500 from YOHO and applied for YAS Care. Unfortunately her bag was stolen in a restaurant during the insurance period and her laptop was also taken in the incident. She reported the incident to the police promptly within 24 hours of the incident and was able to make a claim under YAS Care within 30 days of the incident for the replacement cost of HK\$9,500. She was reimbursed HK\$7,600 (after 20% deductible was applied).



3) Accidental Medical Expenses

Accidents can be disruptive. When an accident occurs and you need to seek medical attention, YAS Care can help you on your road to recovery. Under YAS Care, you are covered for up to HK\$1,000 or HK\$3,000 in accidental medical expenses, subject to the electronic gadget or appliance category. You are free to combine Western and Chinese medical treatments under this coverage. For Chinese medical treatments, the expense will be subject to HK\$500 deductible per accident.

Eligible electronic gadgets/ appliances



Case 1

Sarah bought a steam oven from YOHO and applied for YAS Care. She accidentally burned her hand badly during the insurance period and consulted a Western doctor for treatment, costing HK\$700. She was able to make a claim under YAS Care within 30 days of the incident and got fully reimbursed for her treatment.



Case 2

Betty bought a smart watch from YOHO and applied for YAS Care. She was out for a jog and accidentally tripped and fell during the insurance period, resulting in 4 visits to the Chinese Bonesetter within one month from the date of accident, costing a total of HK\$1,200. She was able to make a claim under YAS Care within 30 days of the incident and got reimbursed HK\$700 (after HK\$500 deductible was applied).

YAS Care is an insurance coverage underwritten by Assicurazioni Generali S.p.A. - Hong Kong Branch ("Generali"), an authorised insurer in Hong Kong, and is arranged by YAS Digital Limited, a licensed insurance intermediary in Hong Kong. Generali reserves the right to accept or decline any insurance application. This brochure serves as a general summary of the coverage only. For the details of the coverage and exclusions, please refer to [YAS Care Policy Provisions](#).

Remarks

The list of items and item categories eligible for YAS Care can change from time to time subject to the sole discretion of YAS Digital Limited and Assicurazioni Generali S.p.A. - Hong Kong Branch.

The premium of YAS Care will vary according to the gadget purchased. It will be calculated and displayed in your purchase journey in YOHO.

APPENDIX

	Accidental Medical Expenses	Accidental Damage or Theft	Theft
Eligible Product Category	Smart Watches, Sport Watches, Smart Phones, Notebooks, Massage Guns, Blood Pressure Monitors, Scales, Steam Ovens, Treadmills	TVs, Game Consoles Wireless Earphones, Notebooks, Massage Guns, Blood Pressure Monitors, Scales, Steam Ovens, Treadmills	Smart Watches, Sport Watches, Smart Phones, Tablets, eBook Readers
Benefit Amount	The actual medical expenses up to \$1000 OR \$3000 (Treadmills, Smart Watches, Sport Watches, Smart Phones only) HK\$500 deductible per accident applies for treatment rendered by Chinese Medical Practitioner	Cost of repair/ replacement up to original purchase price (capped at \$10,000). 20% deductible applies for accidental damage or theft.	Cost of replacement up to original purchase price (capped at \$10,000). 35% deductible applies.
Major Exclusions <i>This is only a summary of the major exclusions, please refer to the policy provisions for the full list and exact details of exclusions.</i>	Acts of war, illegal acts, self-inflicted injury, duty in any disciplinary forces or flying service, pregnancy, mental disorders, pre-existing conditions, conditions caused by chronic alcoholism or drug addiction, congenital anomalies, sports in a professional capacity or for income, mountaineering.	Acts of war, illegal acts, any new parts, during delivery or under warehouse service, damage or theft covered by other insurance or warranty, mobile phone or tablet, defective design, mechanical breakdown, wear and tear, maintenance, scratching that do not affect the functionality, software related, repairs not made by authorised service center by the manufacturer, theft by the insured's immediate family member or a person entrusted by the insured, theft while the gadget is left unattended, theft by deception.	Acts of war, illegal acts, any new parts, during delivery or under warehouse service, theft covered by other insurance or warranty, theft by the insured's immediate family member or a person entrusted by the insured, theft while the gadget is left unattended, theft by deception.
Claim Requirements	<ul style="list-style-type: none"> - Claims must be reported within 30 days of the incident - Medical expenses must be incurred within four (4) months after the injury - Medical bills/ hospital bills with details showing diagnosis must be attached - Time and place of the accident must be provided 	<ul style="list-style-type: none"> - Claims must be reported within 30 days of the incident - For theft, the incident must be reported to police within 24 hours. - Replacement receipt and copy of police report (physical or electronic report) must be provided. - Time and place of theft must be provided. - For accidental damage, photo of the extent of damage, repair receipt (in case of repair), or repair quotation plus replacement receipt (in case of replacement when repair cost is higher than original price), or replacement receipt only (in case of replacement when repair is not available) must be provided. 	<ul style="list-style-type: none"> - Claims must be reported within 30 days of the incident - For theft, the incident must be reported to police within 24 hours. - Replacement receipt and copy of police report (physical or electronic report) must be provided. - Time and place of theft must be provided.