

Terms and Conditions

Apex Insurance Brokers Limited (a member of Professional Insurance Brokers Association (“PIBA”) with membership number 0212) (hereinafter referred to as the “Company”, “Apex”, “we”, “us” or “our”) is remunerated for its services by the receipt of commission paid by insurers. Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of commission by the Company.

This website contains information about Apex and the products, services and/or funds offered by Apex. This website is not directed to any person in any jurisdiction where the availability of this website is prohibited and any such persons to whom any prohibition applies must not access the website. The information provided on this website is also not intended for distribution to, or use by, any person/entity in any country/jurisdiction that would subject Apex or any of its affiliates to any registration requirement with which Apex does not comply. By accessing this website, you represent and warrant that you are not in breach of any applicable laws and/or regulations of any jurisdictions relevant to you.

The Apex website and its contents is for informational purposes only and nothing on this website constitutes a solicitation, recommendation or offer to purchase any products, services and/or funds offered by Apex. This website and its content are not intended to be a complete description of all terms and conditions applicable to the products, services and/or funds described in this website.

Although Apex endeavors to ensure that the information on this website is accurate and up to date, the information is provided "as is" without any warranty of any kind. The information on this website is provided strictly for informational purposes only and does not constitute any form of recommendation or investment advice.

Any reproduction of this website or the information contained herein, in whole or in part, is prohibited.

The information about insurance product is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions of the insurance contract, please refer to the policy document itself which shall prevail in case of inconsistency. The Insurance Companies reserve the right of final approval and decision.

Any contract entered for an insurance product will be between you and the insurance provider. All products and services described in this Website or arranged by Apex are subject to the terms and conditions of the contract between you and the applicable insurance provider. You are advised to read these terms and conditions carefully and to satisfy yourself that you understand such terms and conditions thoroughly before you enter a contract for such products or services. If you are in doubt as to your obligations under these Terms and Conditions or if you wish to seek assistance in relation to our service, you are encouraged to contact our customer service hotline at 3412-2600.

No insurance coverage shall be construed as bound, in force, applied for or assumed as a result of your submission of data to Apex on the Website or otherwise unless and until notification of coverage has been sent to you by Apex or the relevant insurance company/provider.

Unless otherwise specified, products and services described in this Website are not available to persons who are outside the Hong Kong SAR or to persons who do not possess legal capacity to enter into contracts, such as minors, and accordingly, no contract purported to be entered by these persons will bind Apex.

Where appropriate and with your consent, all documents related to insurance products may be sent to you electronically. In cases where insurance documents cannot be delivered electronically due to legal constraints, physical forms will be posted to you upon your request.

Information on this Website and all materials to be found pertaining to products and services on offer are not representative of, and thus must not be treated as, the complete description of the particular and individual terms and conditions nor the precise cover provided by that product or service. It is your sole responsibility to seek independent and professional advice and to ensure all details and information provided to and/or to be found by this Website are accurate and reliable. With regard to a specific product or service, the terms and conditions of that product or service shall prevail should contradictions arise with the information contained in this Website.

Prior to any cover being confirmed or provided to you, you should fully and faithfully inform Apex of everything you know, or could reasonably be expected to know that could be relevant in the process or the decision to grant you the requested insurance. You are obliged (i) to disclose every fact which would influence the judgment of a prudent insurer in fixing the premium or in determining whether to underwrite the risk; (ii) not to misrepresent material facts and (iii) not to make fraudulent claims. A fact is material and requires disclosure to the insurer (even if not asked or prompted by the insurer in the proposal form or any other communication between you and the insurer, whether through Apex or not) if it is relevant to the nature of the risk sought to be covered. To do otherwise may result in receiving no benefit from your chosen policy.

You must read and accept all applicable terms, conditions, exclusions, and limitations of any policy before entering any agreement or arrangement with an insurer.

By proceeding with the purchase of a Voluntary Health Insurance Scheme (“**VHIS**”) product through this Website you authorise Apex to pass your personal data to our payment processing partner, Stripe, Inc and to charge your credit card account for the amount of the insurance premium.

Premiums will not be refunded once a VHIS insurance certificate has been issued.

All insurance applications are subject to Insurance Companies' underwriting and acceptance.

The Insurance Companies are solely responsible for all approvals, coverage and compensations of their insurance plans.

Apex does not render any legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.

You are reminded to review the relevant product materials provided to you and seek independent advice if necessary.

In the event of any discrepancy between the English and the Chinese versions of this Website, the English version shall prevail.

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Any personal information you enter on the Apex Insurance Brokers Limited website, including medical records, will be provided to third party websites. All information you provide will be subject to the terms of the third-party website. Apex Insurance Brokers Limited is not responsible for the content of this website and for the use of the content.

Information is for reference only and does not form part of the insurance contract. Please refer to the policy document itself which shall prevail in case of inconsistency. Insurance company reserves right of final approval and decision.

You are not required to purchase the Voluntary Health Insurance Scheme plans and you may choose to cover your insurance needs from other sources.

The Insurance Companies are not subsidiaries or affiliates of Apex Insurance Brokers Limited.

All matters and disputes related to promotions will be subjected to the final decision of the Insurance Companies which reserve the right to amend relevant terms and conditions without prior notice.

Insurance Companies reserve the final right of approval of Insurance Plans.

The Insurance Companies are the authorized insurers in Hong Kong and the above information is not intended to solicit business outside Hong Kong.

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