

Extreme Weather Events – Enhanced Benefits and Claims Service Terms and Conditions

1. Promotion Period is from 17 October 2025 to 31 December 2025 (both dates inclusive).
2. Extreme Weather hereunder this Promotion means typhoon signal number 8 or above, or black rainstorm warning.
3. Applicable only to new applications of Eligible Insurance Products² successfully applied for during the Promotion Period through Dah Sing Bank or directly through the Insurer.
4. All premium payments including insurance levies must be fully settled.
5. Not applicable to policyholders who cancel and reapply during the Promotion Period.
6. Eligible Insurance Products² are underwritten by the Insurer. The Insurer reserves the right to vary, suspend, or terminate this coverage, impose additional premium or amend these Terms and Conditions at any time without prior notice. In case of dispute, the Insurer's decision shall be final.
7. Information on this leaflet is for reference only and is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any general insurance products of Dah Sing Insurance Company Limited outside Hong Kong. Information on this leaflet is intended as a general summary only but does not mention the coverage, exclusions, content nor terms and conditions of the relevant general insurance product in details. Customers should read, fully understand and accept the terms and conditions, coverage, exclusions and premium stated in the product brochure and policy provision before applying for any general insurance plan.
8. In the event of any discrepancy between the Chinese and English version, the English version shall prevail.

The Insurance Plan mentioned above is a general insurance product which is underwritten by Dah Sing Insurance Company Limited ("Dah Sing Insurance"). Dah Sing Insurance is a member of Dah Sing Financial Group and is authorised and regulated by the Insurance Authority. Dah Sing Bank, Limited ("Dah Sing Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. The relevant general insurance product is a product of Dah Sing Insurance but not Dah Sing Bank.

Information above is for reference only and is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any general insurance products of Dah Sing Insurance outside Hong Kong. Information above is intended as a general summary only but does not contain the full terms of the relevant products. For the coverage and content, detailed terms and conditions and exclusions, etc. of the Insurance Plan, please refer to the policy provision and the information stated in the relevant policy provision shall prevail. Customers should read, fully understand and accept the terms and conditions, coverage, exclusions and premium stated in the product brochure and policy provision before applying for the Insurance Plan. Dah Sing Insurance is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of the relevant insurance plan. Policyholders are subject to the credit risk of relevant insurance company. In respect of an eligible dispute (as defined in the terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial

Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

The service(s) / product(s) mentioned herein is / are not targeted at customers in the EU.