

Exclusive Offer for HKUMAA members

HKUMAA members can enjoy limited-time offers on specified insurance products from Bowtie.

Bowtie is the first virtual insurer authorised by the Insurance Authority in Hong Kong and believes that Insurance is fundamentally good. Bowtie's mission is to bring the good back, through modern technology. You can apply, get insured and claim directly through our powerful online platform. Bowtie offers medical insurance plans under the Voluntary Health Insurance Scheme (VHIS) and other protection-focused products to customers instantly and directly.

Enter the promo code "**HKUMAA**" while you are applying for specified Bowtie insurance products to enjoy **4-month premium waiver**. Check out the product details below.

	Bowtie Pink Full coverage* for any surgery in any hospital	As low as \$257/ month [^]	Learn More→
	Bowtie VHIS Flexi Claim-as-you-go to supplement your medical expenses	As low as \$200/ month [^]	Learn More→
	Bowtie Cancer Fighter Claim-as-you-go to cover all stages of cancer	As low as \$57/ month [^]	Learn More→
	Bowtie Term Life Financial support for your loved ones	As low as \$38/ month [^]	Learn More→
	Bowtie Term CI One-off payment to cover your life expenses during recovery	As low as \$91/ month [^]	Learn More→
	Bowtie Touchwood Protector Comprehensive accident medical protection	As low as \$62/ month [^]	Learn More→

Please see below for terms and conditions on the offer:

1. An Eligible Policy must fulfill the following conditions in order to enjoy the above offer.
 - a. The policy is successfully enrolled within 1 October 2022 to 30 September 2023, both days inclusive ("Promotion Period");
 - b. The insured person has never held any Bowtie policy;
 - c. The insured person is a HKUMAA Member. The insured person is required to show either the official or temporary membership card when making a claim;
 - d. The policy is applied by using the promotion code "HKUMAA";
 - e. The Application is approved by Bowtie within the promotion period.

2. Bowtie Life Insurance Company Limited (Bowtie) is a limited company in Hong Kong. Bowtie VHIS Flexi, Bowtie Pink VHIS Plan, Bowtie Cancer Medical Plan, Bowtie Accidental Medical Plan, Bowtie Term life and Bowtie Term CI are underwritten by Bowtie and are only distributed in Hong Kong.
3. The above information is for reference only. Please refer to the relevant product pages and the policy provisions for detailed terms and conditions of the products.
4. Bowtie reserves the right to modify these Terms and Conditions at any time without prior notice. In case of any dispute, Bowtie reserves the right of final decision.

Remarks:

Consider your own protection needs and affordability when taking out insurance.

*The Bowtie Pink Voluntary Health Insurance series fully covers eligible medical expenses such as diagnosis, hospitalisation, surgery, and prescribed non-surgical cancer treatments (except in the United States), and is subject to annual benefit limits and lifetime benefit limits. If the claim involves a Mainland China Hospital unlisted in / a High-end Mainland China Hospital listed in the “List of Designated Hospitals in Mainland China” or confinement in a room higher than the designated ward class or a pre-existing condition, the relevant benefit payable may be adjusted. For details, please refer to Section 1(b), 1(c) of the Supplement No. 1 and Section 6.4 of the Terms and Conditions.

^The above premium is based on a 30-year-old non-smoking male. The default deductible option chosen for Bowtie Pink (semi-private room) is HK\$80,000. The sum assured for Bowtie Term Life and Bowtie Term CI is \$1 million.