

Dos & Don'ts of "ZA Accident Protection Referral Reward" Promotion

When you engage in "ZA Accident Protection Referral Reward" promotion and share ZA Insure's promotion offer to others during the campaign period (Oct 15, 2020 to Dec 6, 2020), you should strictly follow the below Dos & Don'ts:

Dos

1. Can only use the standard message provided by ZA Insure to share the offer.
2. If others, after receiving your message, have any enquiry or want to understand more on the products and the policy application, you should invite them to browse ZA Insure website or call our customer service hotline +852 3665 3636 directly.
3. Recognize and avoid situations which may result in a conflict of interest. For example, if the recipients are not interested on the offer, you should avoid influencing their decisions for sake of the rewards you can get. If they feel the insurance offer is not suitable or not necessary for their needs, their decision should be respected.
4. Read the relevant Terms & Conditions before your sharing.
5. Contact ZA Insure at customer service hotline +852 3665 3636 for more information if there are any questions or clarifications required with regards to this referral reward promotion offer.

Don'ts

1. Do not distribute ZA Insure's offer to anyone that refuse to receive promotional message from ZA Insure.
2. The followings are prohibited since you are not a licenced intermediary (i.e. not a licensed insurance agent):
 - the act of negotiating or arranging a contract of insurance;
 - the act of inviting or inducing, or attempting to invite or induce, a person to enter into a contract of insurance;
 - the act of inviting or inducing, or attempting to invite or induce, a person to make a material decision; and
 - the act of giving insurance advice

Therefore, the followings should be avoided when you share the promotion offer:

- Introduce or explain product features;
 - Recommend any insurance products or provide any insurance advice and material decision;
 - Analyse the protection needs no matter at high level or in details; and
 - Answer questions relating to the promotion offer or product.
3. Do not apply the policies on behalf of others or accompany him/her to apply online. Application must be done by himself/herself.
 4. Do not share the offers to anyone outside Hong Kong or to apply for the policies outside Hong Kong.
 5. Do not conduct any illegal activity or solicit the performance of any illegal activity or other activity that infringes the rights of others or harms to ZA Insure.
 6. Do not disturb, influence or make any unwelcome statements that may create negative feeling to others.