

“Live Young - Sports Protection Voucher” Scheme

“Live Young - Sports Protection Voucher” Scheme¹ (“this Scheme”) is one of the complimentary membership services offered by “Live Young” Rewards Program (“Live Young”), aiming to encourage you to enjoy sports activities with your family without worries. Program features include:

Simple



Three steps to activate the “Live Young – Sports Protection Voucher” (“Protection Voucher”), 1 single activation to protect yourself and concurrently up to a maximum of 4 of any of your family members additionally

Heart-warming



Double up the coverage once family mode is activated

Convenient



Activate the Protection Voucher via “Live Young” mobile application 24/7²

Scheme Overview

Promotion Period	Starting from 1 June 2023 to 30 November 2023 (both dates inclusive)
Eligibility requirements of covered person(s)	<ul style="list-style-type: none"> Only “Live Young” members are able to activate the Protection Voucher in either individual or family mode For individual mode, coverage will be provided to the “Live Young” member only For family mode, each “Live Young” member can concurrently add up to 4 family members (“family member” is defined herein as the “Live Young” member’s spouse, children or parents) additionally All covered person(s) must be between age 6 to 65 (as at their last birthday(s)), situating in Hong Kong and holding a valid identity proof (including but not limited to Hong Kong Identity Card or passport or birth certificate)
Collect, keep and activate the complimentary Protection Voucher	<ul style="list-style-type: none"> Register as “Live Young” member, download and activate the “Live Young” mobile application Complete the designated missions and have a chance to receive a 7-day Protection Voucher on the “Live Young” mobile application Enter the coverage effective date and provide required information to activate the Protection Voucher for yourself only (individual mode) or for yourself and concurrently up to a maximum of 4 of any of your family members (“family member” is defined herein as your spouse, children or parents) additionally (family mode). Upon successful activation, you will receive an email confirmation which confirms the successful activation and that the Protection Voucher shall become effective during the designated coverage period During the designated coverage period, you and your family members will be protected¹ while participating in sports activity(ies)³ in Hong Kong
Financial Aid Application	Member is required to apply for the financial aid via “Live Young” mobile application by submitting the required personal information and supporting documents within 90 days from the date of the Accident during sports activities ³ causing the Designated Injury ⁴ of the covered person under Protection Voucher

Coverage

Within coverage period	The amount of financial aid for each Eligible Person (HKD)	
	With surgery	Without surgery
Bone Fracture, Ligament Tear or Tendon Rupture caused by an Accident during sports activities	20,000 (Family mode)	4,000 (Family mode)
	10,000 (Individual mode)	2,000 (Individual mode)

Regardless of the applicable amount of financial aid, the number of Accident(s) that occurred, the type of Designated Injury or the degree of injury, etc., each Eligible Person is at most entitled to the financial aid under this Scheme once only under all circumstances.

Example



Activate the Protection Voucher

John, a “Live Young” member, and his 10-year-old son will participate a 3-kilometer family run race on the upcoming Sunday. They are planning to practice at the outdoor sports ground 3 days before the race. John activates the 7-day Protection Voucher on Tuesday for himself and his son before the running practice, which can provide a 7-day coverage effective from Wednesday for Bone Fracture, Ligament Tear or Tendon Rupture during their practice or the race.



Financial Aid Application

John tumbles over accidentally during the practice. He feels sharp pain on the back of the heel which makes it difficult for him to support his body weight and lift his heel. He then immediately visits the Accident and Emergency Department in a public hospital. After the ultrasound checking, he is preliminarily diagnosed with partial tendon rupture, needs to be arranged for confinement in the hospital and be referred to a Physician (as defined in the Terms and Conditions) who is an orthopaedic specialist for further diagnosis. On the next day, the Physician who is an orthopaedic specialist confirms that John is diagnosed with partial tendon rupture and schedules a surgery treatment in the hospital a week after. After the surgery and hospital observation are completed, John applies for the financial aid under the Protection Voucher immediately via “Live Young” Mobile Application by submitting required supporting documents (e.g. ultrasound exam report, emergency room record, surgery report etc.). After we complete the assessment and provided that John’s application is approved, John will receive a one-off payment of HKD20,000 financial aid under the Scheme.



[FAQ](#)



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¹ This Scheme is NOT an insurance product. Through the Protection Voucher which is given via the “Live Young” mobile application, this Scheme is offering a one-off financial aid to each Eligible Person (as defined in the Terms and Conditions) on a first-come, first-served basis until the total amount of financial aid under this Scheme in the sum of HKD 3,000,000 is exhausted. Terms and conditions apply.

² The Protection Voucher must be activated at least 1 day prior to the proposed coverage effective date.

³ The Protection Voucher only covers the sports activities undertaken in a non-professional capacity in Hong Kong, but exclude some designated dangerous sports activities. For details of such exclusions, please refer to the [Terms and Conditions](#).

⁴ “Designated Injury” refers to “Bone Fracture”, “Ligament Tear” or “Tendon Rupture” resulting from an Accident while participating in any sports activities in a non-professional capacity in Hong Kong. Please refer to [Terms and Conditions](#) for relevant definitions.