

Braving the Epidemic

敢創抗疫



Virtual insurer helps Hongkongers to protect their families from pandemic

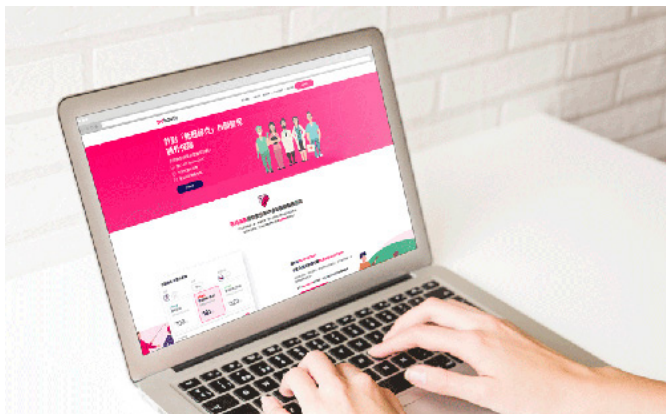
Queenie, a public hospital nurse, was selected on the onset of the pandemic to join the “dirty team” – a specialised team of healthcare professionals assigned to take care of COVID-19 infected patients. Queenie struggled with a dilemma. As a medical professional, the dedicated nurse had prepared to give her best when on duty; as a mother of two, however, she was worried that she could bring the disease back to her family.

Then one lucky day Queenie caught Bowtie’s “CEO Talk” livestream on Facebook during a break from work. Feeling dejected, she left a message in the live broadcast to express her feelings, “As a front line medical professional bearing dangerous risks and stress, sometimes it feels like we’re fighting alone.” To her pleasant surprise, Bowtie announced they would offer Voluntary Health Insurance Scheme protection free of charge for Hospital Authority employees and their families just a few days later. This generous gesture for frontline medical workers was like a bowl of soothing chicken soup for Queenie’s troubled soul. Not only did she receive extra protection as a healthcare professional, but she felt their voices had been heard and respected.

During the course of the pandemic, virtual insurer Bowtie has offered the special health protection scheme to all full-time, part-time and contracted employees working for the Hospital Authority, the Department of Health, private hospitals and clinics. The scheme was later extended to medical and healthcare students performing clinical duties, as well as the immediate families of qualified medical workers. Under the scheme, premiums for the Voluntary Health Insurance Scheme have been waived for the duration of the pandemic. The scheme offers cash allowances for people who are hospitalised, or require quarantine stays related to COVID-19. It also includes full payment for X-ray examinations and CT scans for lung or chest checks.

Bowtie has also waived all Voluntary Health Insurance Scheme premiums for the COVID-19 testing saliva specimen delivery team of fellow Cyberport Community Member, Pickup.

Fred Ngan, Co-founder and Co-Chief Executive Officer of Bowtie, said, “We have been fighting the pandemic for more than half a year now. While we all feel weary, Hong Kong people never give up! This spirit has been inspiring. As a local Hong Kong brand, we strongly believe that the insurance industry has an important social responsibility role to play. For this reason, Bowtie will do its best to protect Hong Kong people, and their families during this dangerous pandemic. We will continue to provide additional protection related to the coronavirus whenever necessary.”



“CEO Talk” is one of the various channels on which the virtual insurer can collect feedback from its clients. According to the company’s data, during the pandemic, nearly half of its insured customers believed that additional protection for coronavirus was an important factor in choosing an insurance plan for their needs. Some clients even pointed out that due to the pandemic, they had to retire earlier than expected and would no longer be covered by their company’s corporate medical insurance plan.

Quick facts



- Bowtie offers protection on viral testing and treatment for Hong Kong residents, right from birth to age 75, who are clients or direct relatives of the members of the Voluntary Health Insurance Scheme, and outpatient service “BowtieGo”.
- Over the past six months, there have been over 1.9 million visits to Bowtie’s digital portal; and on average the total sales increased by 30 percent per month.
- Winner of the Excellence in Digital Transformation Award in the Hong Kong Insurance Awards 2019.

Company Profile

An alumnus of both the Cyberport Creative Micro Fund and Cyberport Incubation Programme, virtual insurer Bowtie is the first “Made in Hong Kong” brand in the insurance industry. With the support of innovative technology and medical expertise, the InsurTech company offers a convenient digital platform for clients to obtain quotations on commission-free and protection-only medical insurance products, proceed underwriting, and file a claim. Bowtie has raised over HK\$230 million in the seed round funding. Investors include Sun Life Financial and Hong Kong X Technology Fund Investment.



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Learn more about
Bowtie

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虛擬保險 「甘向險中行」



公立醫院護士Queenie，在新冠病毒疫情來襲初期就被選入「Dirty Team」照顧確診病人。身為醫護人員，抗疫自然當仁不讓，惟Queenie擔心自己會在醫院染疫，繼而傳染給家中兩個兒子，這份擔憂一直在心中揮之不去。一天，她看見虛擬保險公司Bowtie在Facebook進行「與CEO對話」直播，一時感觸在直播中留言：「作為前線醫護，我們承受着極大壓力和風險，有時真的覺得自己在孤軍作戰.....」。萬沒料到，幾天後Bowtie推出免費自願醫保計劃予醫管局轄下員工及家屬，Queenie不禁心頭一暖，不但覺得醫護人員健康獲得多一重保障，更感動他們的心聲和需要得到聆聽和尊重。

Bowtie在疫情期間為醫院管理局及衛生署旗下全職、兼職及合約制員工；私家醫院及診所全職、兼職及合約制員工；醫學系及護理系學生，以及以上合資格醫護人員之直系親屬包括配偶、子女、父母提供「疫轉勝」守護計劃，疫情期間豁免任何自願醫保計劃保費，計劃更針對新冠病毒而提供住院或隔離現金津貼，並全數支付肺部X光或肺/胸腔電腦掃描。



而Bowtie亦向同為數碼港社群成員的Pickupp其專責運送深喉唾液樣本的送遞員，於疫情期間豁免任何Bowtie自願醫保計劃保費。

「與CEO對話」是虛擬保險公司Bowtie其中一個積極收集客戶的意見的渠道。根據團隊統計，疫情期間有接近一半的投保客戶認為涵蓋「新型肺炎」額外保障是考慮合適保障的重要因素，更有有個別客戶指因為疫情需要提早退休，失去了公司提供的企業醫療保障。

Bowtie 聯合創辦人兼聯合行政總裁顏耀輝Fred表示：「我們與疫情持續鬥爭超過了半年，雖然感覺疲憊，但港人從未言棄，



這份精神非常讓人感動。作為土生土長的香港品牌，我們堅信保險業肩負重要的社會責任，所以Bowtie會在抗疫途上多盡一分力，守護港人以及他們的家人，並會繼續提供針對新冠病毒之額外保障。」

速覽



- 因應疫情Bowtie亦為0至75歲港人、自願醫保客戶、門診服務「BowtieGo」會員新增有關新冠病毒檢測和治療的保障。
- 過去半年Bowtie的網頁瀏覽量在高峰期曾錄得超過190萬人次，銷售量亦錄得每月30%增長。
- 曾於「香港保險業大獎2019」榮獲「傑出數碼革新大獎」。

公司簡介

虛擬保險公司Bowtie(保泰人壽)為「數碼港創意微型基金」及「數碼港培育計劃」畢業初創，是香港多年來首個「香港製造」的保險新品牌，透過創新科技及醫療專業，提供更方便的網上平台，讓客戶隨時隨地獲得零佣金「純保障」醫保計劃產品報價、核保及索償服務。Bowtie首輪融資額已逾2.3億港元，投資者包括永明金融及Hong Kong X等。



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