

Braving the Epidemic

敢創抗疫



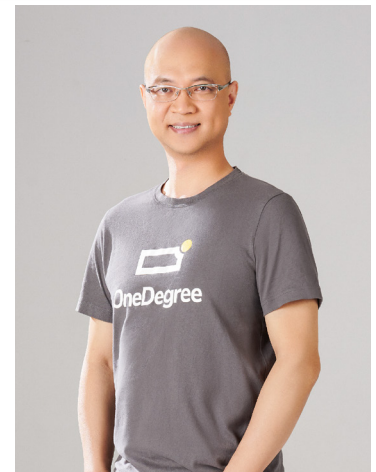
Virtual insurer offers protection to unsung heroes

Martin is a man of action. The young freelance delivery man has been working restlessly lately to collect and deliver saliva specimen for testing COVID-19, a door-to-door service offered by the logistic matching platform he uses in collaboration with the Department of Health. Martin took no time to decide he would take part in the programme. But he knows he is not immune to the risk of the getting infected, regardless of the stringent safety precautions advised by the platform. Had Martin been in contact with any infected person during his work, he would be identified as a “close contact” and have to undergo mandatory isolation for 14 days, losing income by default without any protection. With this weighing on his mind, Martin considered pulling out on several occasions when seeing orders asking him to go to buildings with confirmed cases. He followed the news daily and wanted to know if any delivery man got infected. Until he saw a news entry, reporting that virtual insurer OneDegree will be offering income protection for front-line delivery people exactly like himself. Martin registered for the protection right away. The delivery man finally felt a bit lighter and focused on the mission at hand.

As a Hong Kong insurance technology (InsurTech) start-up under the Cyberport incubation programme, OneDegree was granted the virtual insurance license by the Hong Kong Insurance Authority in April. Only days after receiving the license, while Hong Kong was battling the second wave coronavirus outbreak, the company acted quickly to show solidarity with the wider community.

“The continued prevalence of the coronavirus epidemic has worried a lot of people. Front-line individuals’ contribution to society in the battle should never be neglected. People responsible for the delivery of specimen for testing — especially the special collection team members of the two authorised service providers, GOGO X and Pickup, must get due respect,” said Arthur Lee, Chief Executive Officer of OneDegree. Lee has pledged his company will continue to contribute to Hong Kong in the fight against the pandemic, by making the most of its InsurTech advantage.

infected, and therefore needs to be hospitalised or, in fact, is considered a close contact of infected patient and therefore must undergo forced quarantine, that team person is entitled to a one-off compensation of HK\$7,000. Which can help ease the financial pressure of that delivery person. With this thoughtful plan, those people who are constantly working to protect people from the virus will no longer be overlooked.



Despite having received extensive training and stringent guidelines provided by the Department of Health, the risk of infection cannot be ignored. For that reason, OneDegree quickly released a special protection plan for the members of the team of the two companies. If a member is

Quick facts

- OneDegree is an InsurTech company which received Hong Kong’s third virtual insurance license in April.
- Initiative to provide a one-off compensation for GOGO X’s and Pickup’s special delivery team members who cannot work temporarily because of required quarantine arrangements.
- OneDegree’s “Pawfect Care” pet insurance is the industry’s first policy offering protection to pet owners related to COVID-19.

Company Profile

OneDegree is Hong Kong’s first InsurTech company to offer non-life insurance products exclusively on its digital platform. Founded in 2016, the company is financially backed by well-known companies investing in the financial technology sector, such as BitRock Capital and Cathay Venture, while getting strategic support by Cyberport. The company works with Munich Re and Scor Re, two global giants in the reinsurance space.



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Learn more about
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虛擬保險保障抗疫 無名英雄



年輕且對工作充滿熱忱的Martin，為自由身送貨員，疫情肆虐下，新型物流平台與衛生署合作提供深喉唾液樣本點對點速遞服務，Martin想也沒有想便立即申請加入，望能利用自己的專業為抗疫出力。然而，雖然平台亦提供充足的安全指引，但由於始終需與有機會染疫或成為確診者的人士接觸，Martin想起若因此需接受隔離導致手停口停，不禁心懷隱憂，有幾次更想過臨時爽約，並每天緊貼新聞，看看是否有送貨員因此染疫。一天他如常搜尋新聞時，卻看到一篇令他如釋重負的報導。原來是虛擬保險公司OneDegree推出專為他們而設的收入保障支援的報導；得知自己獲妥善保障後，Martin從此無後顧之憂地運送檢測樣本，為抗疫出力。

OneDegree是數碼港培育計劃成員，香港保險科技初創，今年4月獲香港保險業監管局（保監局）頒發虛擬保險牌照。當時正值香港新冠病毒疫情第二波爆發，OneDegree迅速反應，決定要與社會共渡難關。

OneDegree的行政總裁Arthur表示：「新冠病毒疫情持續，大家都為疫情感到擔心，而 GOGOx 及 Pickupp的速遞員無懼自身風險，願意為市民速遞化驗樣本，十分值得我們尊重。OneDegree會繼續透過自身的保險科技優勢，竭盡所能為香港出一分力，同心抗疫。」

被編為專責處理唾液樣本運送的特別小隊儘管經過嚴格訓練，亦會嚴格按照衛生署指引處理樣本瓶，但運送過程仍存有感染風險。



OneDegree為GOGOx及Pickupp的特別小隊推出特別計劃，假如速遞員因感染病毒而需入院，或因成為確診者的密切接觸者而被強制隔離，無法工作，該名速遞員即可獲一筆過7,000元補償，以維持他們在無法工作期間的生計，令速遞員更感安心，不會成為疫情下被忽視的一群。

速覽



- OneDegree今年4月獲發牌，是本港第三間虛擬保險公司。
- 向同為數碼港社群成員GOGOx及Pickupp的唾液樣本運送特別小隊提供一筆過7,000元補償維持因染疫或隔離而無法工作期間的生計。
- 推出首個寵物醫保「毛價保」同時涵蓋新冠病毒相關保障。

公司簡介

OneDegree 是首間直接透過全數碼平台向客戶提供非人壽保險的獨立科技公司。公司成立於2016年，獲得包括BitRock Capital、數碼港投資創業基金、國泰創投等著名投資機構的大力支持，其合作夥伴包括慕尼黑再保險及法國再保險等領先業界的再保險公司。



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