COVER NOTE

In accordance with your instructions, we confirm having effected the following insurance on your behalf. Please read this document carefully and notify us immediately should you disagree with any point.

**TYPE**
- GROUP PERSONAL ACCIDENT INSURANCE PROGRAMME FOR HKU EXCHANGE STUDENTS AND NON-LOCAL STUDENTS (BOTH INCOMING AND OUTGOING STUDENTS) – OPEN COVER

**FORM**
- To follow the limits, terms and conditions of Chubb Insurance Hong Kong Limited Group Personal Accident insurance policy wording as per Policy No. 93092694 other than as amended or endorsed hereon

**POLICYHOLDER**
- The University of Hong Kong

**BUSINESS**
- Educational institution, university and all associated and ancillary activities

**PERIOD**
- From 00:00 01st September 2016 to 24:00 31st August 2017 (both days inclusive) local Hong Kong time
  - (The policy is still in force if the commencement date of the students falls within the insurance period and up to 365 days maximum)

**ELIGIBLE MEMBERS**
- 1) **Plan I – Outgoing Students**
  - For all named students (irrespective whether local or non-local students of HKU) attending in exchange / studying program include internship (non-manual work) which are sponsored / organised / approved by the Policyholder within Hong Kong or outside Hong Kong territories
- 2) **Plan II – Incoming Students / Non-local Students**
  - For all named non-local undergraduate students and/or non-local postgraduate students attending in the studying program include internship (non-manual work) organised / approved by the Policyholder within Hong Kong or outside Hong Kong territories

**ELIGIBILITY PERIOD**
- Subject to prior declaration
COVERAGE: 24 hours worldwide covering the Insured Person against Accidental Death, Bodily Injury and any coverage specified hereunder while travelling outside the territory of his / her place of departure to attend an exchange / studying program include internship (non-manual work) sponsored / organised / approved by the Policyholder

Outgoing Students – Coverage shall commences as an Insured Person leaves his/her place of residence at Hong Kong to commence such exchange program directly to the immigration counter, three (3) hours before his/her scheduled departure time of the carrier in which the Insured Person has arranged to travel or the insurance period as specified in the Application Form to be completed by the Insured Person whichever last occurs, and shall continue until such time as he/she returns to his/her place of residence at Hong Kong, or within three (3) hours after his/her scheduled arrival time of the carrier in which the Insured Person has arranged to travel, whichever first occurs.

Incoming Students – Coverage shall commence from the 1st day of exchange program of the Insured Person or the insurance period as specified in the Application Form to be completed by the Insured Person and shall continue until such time as he/she returns to his/her place of residence or within three (3) hours after his/her scheduled arrival time of the carrier in which the Insured Person has arranged to travel, whichever first occurs.

Non-local Students – Coverage shall commence from the 1st day of registration or the insurance period as specified in the Application Form to be completed by the Insured Person and shall continue until such time as he/she returns to his/her place of residence or within three (3) hours after his/her scheduled arrival time of the carrier in which the Insured Person has arranged to travel, whichever first occurs.

This Policy is extended to cover the student whilst he / she is travelling on his own / private trip outside the host territory / country or return to their home country to visit their family shortly during the insurance period.

If is further extended to cover the student who sustain bodily injury during their free-time within or outside the host territory / country.

This policy is still in force if the commencement date of the student falls within the insurance period and continue until his/her returns to Hong Kong or place of residence after the expiry date as specified in the Certificate of Insurance up to maximum 365 days.
<table>
<thead>
<tr>
<th>Coverage</th>
<th>Plan I - Outgoing Students</th>
<th>Plan II – Incoming / Non-local Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Accidental Death (Event 1) and Permanent Total or Partial Disablement (Event 2-20) *</td>
<td>HKD1,000,000</td>
<td></td>
</tr>
<tr>
<td>2) Emergency Medical Evacuation and Repatriation of Remains (Accident Only)</td>
<td>HKD1,000,000</td>
<td></td>
</tr>
<tr>
<td>3) Chubb Assistance Emergency Hotline Service</td>
<td>Free</td>
<td></td>
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<tr>
<td><strong>Extra benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4) Second and Third Degree Burns Benefits</td>
<td>HKD100,000</td>
<td></td>
</tr>
<tr>
<td>5) Scarring of the Face</td>
<td>HKD25,000</td>
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<tr>
<td>6) Coma (up to 60 weeks) (Coma due to an accident following the 2 weeks waiting period)</td>
<td>HKD500 per week</td>
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<tr>
<td>7) Funeral Expense Benefit</td>
<td>HKD2,500</td>
<td></td>
</tr>
<tr>
<td>8) Trauma Counselling Benefits</td>
<td>HKD1,500 per visit and HKD15,000 in total period of insurance</td>
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<tr>
<td>9) Mobility Extension</td>
<td>HKD15,000</td>
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</tr>
</tbody>
</table>

* Subject to Table of Benefits – Scale 2 as per attached (Schedule Benefit has been revised)

**AGGREGATE LIMIT**: HKD50,000,000 any one accident
ESTIMATED NO.  
OF INCOMING 
AND OUTGOING 
STUDENTS  
(2016/2017) :  
1) Outgoing students – approx. 2,500  
Incoming students – approx. 1,300  
who will participate in the exchange program sponsored / organised by the Policyholder

2) Non-local students of the Policyholder who will take full three-year / four-year undergraduate programme organised by the Policyholder – approx. 620

Subject to prior declaration and enrolment on voluntary basis

DURATION OF 
EACH TRIP : 1 – 365 days

BENEFICIARY : Beneficiary shall be the Own Estate under the Hong Kong Ordinance

CONDITIONS 
(inter alia) :  
1) Exposure and disappearance Clause

2) Age limit 17 to 75

3) Full Terrorist Act coverage

4) A master policy will be issued to HKU (the Policyholder) for record. The insurer will issue a certificate of insurance to the student directly via email as HKU will require the student to produce the evidence of coverage.

5) To effect cover, the student is required to complete the Group Personal Accident Insurance Program for HKU Non-local Students / Exchange Student – Outgoing Students Application Form. Enrolment and payment method as highlighted in the Proposal Form

6) The student shall make payment together with the Application Form to the insurer. No remittance or refund will be made after the cheque has been bank-in

7) In the event of claim, the claimant (student) should file claim application to JLT / insurer (not via HKU). However, all claims must be verified by the Policyholder

8) HKU may arrange the insurance on the behalf of the exchange / non-local students subject to declaration. However, the non-local student may not have time to open a cheque account in Hong Kong, then HKU may notify JLT the above and pay the premium on the student’s behalf.

9) This policy also provides full protection for the following:-
- All Sports Cover including hockey, climbing and mountaineering, winter sports, hunting, bungee jumping, horseback riding, all water sports, rugby and soccer, parachuting, judo and karate
CONDITIONS (inter alia) (Continued)

- Special Situations Cover including hijacking, food poisoning, gas poisoning, riot and civil commotion, terrorism, motor-cycling
- Air Travel Cover – Full protection while flying as a passenger in all forms of licensed private and commercial aircraft including helicopter

All other terms, limits and conditions as per Chubb’s Group Personal Accident policy wording.

PRINCIPAL POLICY EXCLUSIONS (inter alia)

1) War, invasion, act of foreign enemy, civil war, direct participation in a riot, strike, civil commotion
2) Any kind of disease, sickness, pregnancy, childbirth, miscarriage, abortion, any intentionally self-inflicted injury, suicide or any attempt thereat, while same or insane
3) The Insured Person engaging in a sport in a professional capacity or where an insured person would or could earn income or remuneration from engaging in such sport
4) This Policy will not cover any Insured Persons involving in manual work
5) Any PRC citizens who reside and work / study in PR China will not be covered within PRC territories (not include HKSAR and Macau) except
   a) full-time student who is a PRC citizen but possesses a valid student visa in Hong Kong and/or
   b) part-time student who is a PRC citizen but possesses a working visa or dependent visa or student visa in Hong Kong
6) Economic Sanctions Exclusions

All other exclusions as per Chubb’s Group Personal Accident policy.

PREMIUM PER PERSON

<table>
<thead>
<tr>
<th>Insurance Period</th>
<th>Plan I – Outgoing Students and</th>
<th>Plan II – Incoming / Non-local Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not exceeding 6 months</td>
<td>HKD141</td>
<td>HKD266</td>
</tr>
<tr>
<td>Not exceeding 12 months</td>
<td>HKD266</td>
<td>HKD266</td>
</tr>
</tbody>
</table>

(Subject to prior declaration and premium will be payable by the student to Chubb Insurance directly)

INSURER

Chubb Insurance Hong Kong Limited – 100%
APPLICABLE JURISDICTION &/OR LAW &/OR PRACTICE: Hong Kong

INFORMATION TO INSURER (Not limited or warranted):

1) HKU has effected an Annual Group Personal Accident Policy covering all the registered students at Accidental Death and Permanent Disablement benefit of HKD100,000 per student.

2) HKU has arranged a Group Travel Insurance covering the outgoing students for a maximum period of 183 days. If the students stay overseas over 183 days or they consider the AD&D benefit under the Student Group Personal Accident Policy is inadequate, they will consider this Group Personal Accident scheme. Some of the outgoing students will take up the Personal Accident cover from the first day they leave Hong Kong whilst few students will join the Personal Accident Scheme after the cover of the Travel Insurance ceased i.e. the first 183 days study trip to be covered under the Travel Insurance whilst the remaining period (6 months or 12 months) to be covered under the above Personal Accident Policy.

3) A Personal Accident Insurance Application Form for non-local, incoming / outgoing student is provided for the student’s completion.

4) Chubb shall issue and forward a Certificate of Insurance to individual insured student directly via their email address as specified on the Application Form and copy to JLT for record. An endorsement showing the insured persons with insurance period will be issued by Insurer on monthly basis for HKU's record.

POLICY NO.: 93092694
TABLE OF BENEFITS

Percentage of Compensation of Principal Sum specified in Benefit A and B of the Table of Compensation

<table>
<thead>
<tr>
<th>COVERAGES</th>
<th>COMPENSATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Death</td>
<td>100%</td>
</tr>
<tr>
<td>2. Permanent Total Disablement</td>
<td>100%</td>
</tr>
<tr>
<td>3. Permanent Paralysis of all Limbs</td>
<td>100%</td>
</tr>
<tr>
<td>4. Permanent and Incurable Insanity</td>
<td>100%</td>
</tr>
<tr>
<td>5. Loss of Sight of both Eyes</td>
<td>100%</td>
</tr>
<tr>
<td>6. Loss of Sight of one (1) Eye</td>
<td>100%</td>
</tr>
<tr>
<td>7. Loss of two (2) Limbs</td>
<td>100%</td>
</tr>
<tr>
<td>8. Loss of one (1) Limb</td>
<td>100%</td>
</tr>
<tr>
<td>9. Loss of Speech and Hearing</td>
<td>100%</td>
</tr>
<tr>
<td>10. Loss of Hearing in both Ears</td>
<td>100%</td>
</tr>
<tr>
<td>11. Loss of Hearing in one (1) Ears</td>
<td>20%</td>
</tr>
<tr>
<td>12. Loss of Speech</td>
<td>50%</td>
</tr>
<tr>
<td>13. Permanent Loss of Lens of each Eye</td>
<td>50%</td>
</tr>
<tr>
<td>14. Loss of Toe of either Foot :</td>
<td></td>
</tr>
<tr>
<td>(a) all – one (1) Foot</td>
<td>20%</td>
</tr>
<tr>
<td>(b) great - both Joints</td>
<td>8%</td>
</tr>
<tr>
<td>(c) great – one (1) Joint</td>
<td>5%</td>
</tr>
<tr>
<td>15. Permanent Loss of use of one (1) Thumb of either Hand :</td>
<td></td>
</tr>
<tr>
<td>(a) Both joints</td>
<td>30%</td>
</tr>
<tr>
<td>(b) One (1) joint</td>
<td>15%</td>
</tr>
<tr>
<td>16. Loss of four (4) Fingers and Thumb of either Hand</td>
<td>70%</td>
</tr>
<tr>
<td>17. Permanent Loss of use of four (4) Fingers</td>
<td>40%</td>
</tr>
<tr>
<td>18. Loss of Fingers of either Hand:</td>
<td></td>
</tr>
<tr>
<td>(a) three (3) Joints</td>
<td>15%</td>
</tr>
<tr>
<td>(b) two (2) Joints</td>
<td>10%</td>
</tr>
<tr>
<td>(c) one (1) Joint</td>
<td>7.5%</td>
</tr>
<tr>
<td>18. Fractured Leg or Patella with established non-union</td>
<td>15%</td>
</tr>
<tr>
<td>19. Shortening of Leg by at least 5 cm</td>
<td>10%</td>
</tr>
<tr>
<td>20. Permanent partial disablement not specified in Event 2 to 21 above</td>
<td></td>
</tr>
</tbody>
</table>

Such percentage of the Sum Insured which corresponds to the percentage reduction in whole bodily function of the Insured person as certified by no fewer than two (2) Physicians, one (1) of whom will be the Insured Person’s treating Physician and the other will be appointed by Us.

In the event of a disagreement between the Physicians, the amount payable will be the average of the two (2) opinions.
**Important Notices**

1. **Duty of Disclosure**

   It is understood that you have provided complete and accurate information to insurers and that you have complied with your legal duty to disclose, before inception of the insurance contract, all material matters relating to the risk (i.e. all information which would influence the judgement of a prudent insurer in determining whether to underwrite the risk and if so upon what terms and at what premium).

   If all such information has not been disclosed, insurers have the right to avoid the contract from its commencement which may lead to claims not being met.

   If you believe that you may not have complied with this duty, you should contact us immediately.

2. **Remuneration**

   We would remind you that Jardine Lloyd Thompson Limited (JLT) is remunerated for its services to you, by the receipt of brokerage commission paid by Insurers and that brokerage commission is part of the premium charged for this insurance. Your agreement and instructions to proceed with this insurance transaction were deemed to constitute your consent to JLT’s receipt of that brokerage commission.

3. **Limitation of Liability**

   Unless otherwise specifically agreed, in writing, if JLT or our Affiliates (as described in JLT’s Business Protocols or other contract/agreement between us) are liable to you or your Affiliates in respect of any losses, liabilities, damages, costs, expenses or claims arising out of or in connection with our services to you, JLT’s liability to you and your Affiliates for all services and policies which we arrange on your, or and your Affiliates’ behalf, however caused, including arising as a result of breach of contract or statutory duty, negligence or any other act or omission or breach of duty, shall be limited to the amount stated in JLT’s Business Protocols or other contract/agreement between us.

4. **Summary Document**

   This Cover Note summarises the insurance we have placed on your behalf but does not detail all terms and conditions, warranties and exceptions to the policy. Should there be any discrepancy, immediate notice should be provided to JLT.

5. **Warranties**

   Where this insurance is subject to a Warranty (whether stated on this Cover Note or within the relevant Policy wording), there must be strict compliance with the stipulation in the Warranty. If you do not comply, and, in consequence, the Warranty is breached, insurers will be entitled to void the Policy from inception or renewal date.
6. **Conditions**

Where this insurance is subject to Conditions (whether stated within this Cover Note or within the relevant Policy wording), there must be due observance and fulfilment of all the conditions of this Policy. These Conditions may or may not be Conditions Precedent to any liability of the insurers. However, if you do not comply, and, in consequence, a Condition is breached, insurers may have the right to avoid payment under this Policy, subject to the relevant policy wordings.

7. **Insurer Security**

We would like to take this opportunity to remind you that JLT, acting in its capacity as an insurance broker, does not accept responsibility for the financial performance of any security.

8. **Premium Payment**

The premium for this insurance is due upon presentation of the debit note from JLT.

This document has been electronically authorised by a JLT authorised signatory and requires no signature.