The University of Hong Kong  
Corporate Business Travel Insurance for Students  
2016/2017

The arrangement of this travel insurance programme is meant to cover both undergraduate (“UG”) and postgraduate (“PG”) students for travelling overseas during the period from **October 1, 2016 to September 30, 2017** on activities which are officially arranged by the University. Travels arranged on personal/non-official basis are outside the scope of this insurance cover, and students are strongly advised to make travel insurance arrangement at their own cost in the circumstances.

2. Although no prior declaration of each trip to the insurance company is required, departments should still keep record of the following information and pass on such information to this office on or before July 15, 2017 for renewal purpose:

   For the period from July 1, 2016 to June 30, 2017  
   a: Total No. of travelers of each trip and total No. of trips for UG and PG students

No declaration of trip’s details from individuals to the insurance company is required.

3. For PG students, those overseas trips funded by the CRCG, URC or UGC grants, or approved by the central administering authority (such as the President and Vice-Chancellor, the Registrar or their delegates) and funded by a central budget account, such as the HKU Representatives account, the Academic Exchange with China account, or the Continuing Professional Development budget etc., the travel insurance arrangement will be free-of-charge. However, if an overseas trip is to be supported by a non-CRCG, URC, UGC funded account or a non-central budget account such as a donation account or department supplementary account etc., then a nominal amount of $100 per head for the trip in question will be charged and deducted from the funding account accordingly. Please contact the Account Manager of your Department for confirmation of the said amount is payable or not. As for those day trips outside Hong Kong but without overnight stay, e.g. a day trip to Shenzhen or Macau etc., the charge of $100 will be waived irrespective of the funding account is a block grant funded or non-block grant funded account.

4. Certificate of Travel Insurance could be issued by our insurer upon the request of students. Please send your request to our insurance team at feo_insurance@hku.hk, and also note that the process time required is 5 working days. Your advance notice to us in this respect is highly suggested.

5. In the situation where students need emergency assistance such as the emergency medical evacuation and/or repatriation services while he/she is staying overseas, he/she shall directly notify Zurich (the insurance company) by making a collect call at their 24-hour emergency assistance hotline (852) 2886 3977 and quoting the Policy No. **TTT0001673ZC**.
6. An arrangement has been made with the insurer, on a need basis, to provide a named China Medical Card for our students when travelling in China. This facility provides the card owner with a guarantee of admission deposit to certain “Appointed Hospitals” in China if hospitalization is required due to bodily injury or sickness in the course of the trip. Hence, application for a China Medical Card is recommended if the Insured Person will have to stay in China for a long period of time or to take multiple trips to China during the year (i.e. from 1 October of current year to 30 September next year). A fee of $50 per card per year will be charged irrespective of when the card is to be issued, and it will be expired on September 30 which is in line with the policy year. To apply for the card, please provide the full name of the applicant(s) (UG and/or PG students) together with the fee of $50 per head via department to us for our onwards submission of the application(s) to the insurance company for their processing. Usually, it would take at least 10 working days for this office and the insurance company to arrange the issuance of the Card. We would notify you by email once the Card is available for collection from our office counter located at 1/F Knowles Building.

7. The general coverage of this insurance policy is given below for reference:

<table>
<thead>
<tr>
<th>Item</th>
<th>Cover</th>
<th>Maximum Benefits per Person (HKD)</th>
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<tbody>
<tr>
<td>i.</td>
<td>Accidental Death and Permanent Disablement</td>
<td>1,000,000</td>
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<tr>
<td>ii.</td>
<td>Medical Expenses (include Chinese physician i.e. registered herbalist, acupuncturist and bonesetter) (Sub-limit for Chinese physician or Chiropractors: HKD250 per visit per day and HKD4,000 per policy year)</td>
<td>400,000</td>
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<td></td>
<td>Follow up medical treatment – up to 90 days from the date of bodily injury or sickness for any medical expenses necessarily incurred in country of residence, up to 100% of unused portion of sum insured of this section to maximum HKD400,000</td>
<td></td>
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<td>iii.</td>
<td>Emergency Medical Evacuation (Note a)</td>
<td>Actual Cost</td>
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<tr>
<td>iv.</td>
<td>Repatriation of Remains (Note a)</td>
<td>Actual Cost</td>
</tr>
<tr>
<td>v.</td>
<td>Personal Property (Limit of HK$5,000 any one item/pair/set of articles including mobile phone; HK$10,000 any one lap top computer) (Note b)</td>
<td>20,000</td>
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<td>vi.</td>
<td>Personal Money &amp; Loss of Documents (Cash Limit: HK$4,000) (Note b)</td>
<td>20,000</td>
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<td>vii.</td>
<td>Flight Delay (HKD1,000 for at least 6 hours later than the scheduled arrival time at a planned destination during the journey up to HKD4,000)</td>
<td>4,000</td>
</tr>
<tr>
<td>viii.</td>
<td>Baggage Delay (Payable to emergency purchase at HKD1,000 for each full 5 hours) (Note c)</td>
<td>4,000</td>
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<tr>
<td>ix.</td>
<td>Curtailment Expenses/Trip Cancellation/Loss of Deposit</td>
<td>50,000</td>
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<td>x.</td>
<td>Personal Liability</td>
<td>10,000,000</td>
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<td>xi.</td>
<td>Maximum number of travelling days per trip (Note f)</td>
<td>180 days</td>
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Important Notes

a. The Insured Person must contact “Zurich Emergency Assistance Service Hotline” as soon as possible if bodily injury or sickness results in the need for in-patient hospital treatment or the possible need for emergency rescue.

b. The loss must be reported to the police having jurisdiction at the place where the loss occurs within twenty-four (24) hours from the occurrence of the incident.

c. If an Insured Person’s personal property has been checked-in by an airline and during the journey is temporarily lost for more than five (5) hours, the insurer will reimburse the insured’s emergency purchase up to HKD4,000.

d. The Insured Person should take all reasonable efforts to avoid bodily injury, and manual/construction site work to be carried out by the Insured Person during the trip would not be allowed, unless the insurance company has been notified of such work requirement prior to the departure of the Insured Person from Hong Kong.

e. The Insured Person should take all reasonable and necessary precautions for the safety of all of his/her Personal Property.

f. The policy is extended to include a total of 10 days in respect of deviations from the period of the authorized business trip(s) for personal business. However, the total no. of travelling days per trip (including both authorized business trips and personal deviations) must not exceed one hundred and eighty (180) days. In addition, it has been confirmed with the insurance company that no further extension of days beyond the allowed 10 days for personal business can be arranged due to the travel insurance policy of the University is arranged on “Group” basis. If the personal business part of the trip exceeding the allowable maximum of 10 days, the Insured Person should arrange his/her own additional travel insurance cover. It should be further noted that the University business part plus the 10 days personal business part of the trip will be automatically covered by the University travel insurance policy from the date of departure from Hong Kong irrespective whether any additional personal insurance arrangement has been arranged by the Insured Person.

g. Please refer to the attached sheet at Annex I for summarizing the special conditions and major policy exclusions of the Zurich Group Travel Insurance Policy.

8. For claim procedure, please follow the guidelines as given in the Claim Form which could be downloaded after login to Portal under the path: SIS Menu - Financial Services - FEO Info and Hotlines - Finance and Enterprises Office - Insurance Information for Students.

Finance and Enterprises Office, HKU
October 1, 2016
## Annex I

**Group Travel Insurance**  
**Insurer:** Zurich Insurance Company Ltd.  
**Policyholder:** HKU

<table>
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<tr>
<th>Schedule of Benefits</th>
<th>As per Policy Schedule</th>
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| **Age Limit**        | 1-100  
However, the amount payable for a loss will be reduced if an insured person is age 81 or older on the date of accident. |

| **Special Conditions** | - Under Baggage and Personal Effects Sections, Loss of Money Section and Loss or Travel Document Section, the insured person should report the loss to the local police, airline or other carrier / hotel management, public authority within twenty-four (24) hours of discovery. |

| **Major Exclusions (inter alia)** | - The insured person is not taking reasonable efforts to avoid injury to minimize any claim under this policy  
- Direct participation in strike, riot or civil commotion;  
- Any illegal or unlawful act by an insured person or any confiscation, detention, destruction by customs or other authorities.  
- Suicide or intentional injuries or any attempts thereat  
- Insured Person is travelling against the advice of a physician  
- The purpose of the journey is to receive medical treatment or advice or for routine medical examinations  
- This policy does not cover any loss or liability arising from i) riding or driving in any kind of motor racing; or ii) 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  
- Insanity, mental disorder; or any condition resulting from venereal disease  
- Any home leave while the insured person is confined to a hospital as an in-patient  
- Air travel other than as a passenger on a regular scheduled airline or licensed or private chartered aircraft  
- Naval, military or airforce services or operations while actively engaged in war  
- Any expenses that can be compensated from any other sources except for Section 1 – Personal Accident, Section 4 – Hospital Cash Benefit, Section 9 – Travel Delay, Section 11 - Baggage Delay  
- Any liability arising from any propelled vehicle, aircraft or watercraft (other than non-power driven craft), land, buildings, firearms or animals  
Other exclusions as per Group Travel Policy |

| **Remarks** | - Under the Personal Accident and Medical Expenses Section, there is no exclusion for the amateur sports such as Hot Air Ballooning, Skiing, Hiking, Windsurfing etc. |

*Note: This leaflet is for reference only and is not a contract of insurance. Please refer to the policy documents for exact terms, conditions and exclusions.*  
(Prepared by JLT on 27 September 2016)