



Reference: 0002118321500

Jardine Lloyd Thompson Limited

5th Floor, Cityplaza Four
12 Taikoo Wan Road
Taikoo Shing, Island East
Hong Kong

Tel +852 2864 5333
Fax +852 2861 2758
Website www.jltasia.com

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 Federal Insurance 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 2015 to 24:00 31st August 2016
(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

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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 commence 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.

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SCHEDULE OF BENEFIT PER PERSON	<u>Coverage</u>	Plan I - Outgoing Students <u>Plan II – Incoming / Non-local Students</u>
	1) Accidental Death (Event 1) and Permanent Total or Partial Disablement (Event 2-20) *	HKD1,000,000
	2) Emergency Medical Evacuation and Repatriation of Remains (Accident Only)	HKD1,000,000
	3) Free Worldwide 24-hour International SOS hotline service	Free
	<u>Extra benefits</u>	
	4) Second and Third Degree Burns Benefits	HKD100,000
	5) Scarring of the Face	HKD25,000
	6) Coma (up to 60 weeks) (Coma due to an accident following the 2 weeks waiting period)	HKD500 per week
	7) Funeral Expense Benefit	HKD2,500
	8) Trauma Counselling Benefits	HKD1,500 per visit and HKD15,000 in total period of insurance
	9) Mobility Extension	HKD15,000
	* Subject to Table of Benefits – Scale 2 as per attached	
AGGREGATE LIMIT	:	HKD50,000,000 any one accident

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- ESTIMATED NO. OF INCOMING AND OUTGOING STUDENTS (2015/16)** :
- 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

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- 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 Federal 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 sane 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 Federal Group Personal Accident policy.

PREMIUM PER PERSON	:	<table border="0"> <tr> <td style="padding-right: 20px;"><u>Insurance Period</u></td> <td>Plan I – Outgoing Students and Plan II – Incoming / Non-local Students</td> </tr> <tr> <td>Not exceeding 6 months</td> <td>HKD141</td> </tr> <tr> <td>Not exceeding 12 months</td> <td>HKD266</td> </tr> </table> <p>(Subject to prior declaration and premium will be payable by the student to Federal insurance directly)</p>	<u>Insurance Period</u>	Plan I – Outgoing Students and Plan II – Incoming / Non-local Students	Not exceeding 6 months	HKD141	Not exceeding 12 months	HKD266
<u>Insurance Period</u>	Plan I – Outgoing Students and Plan II – Incoming / Non-local Students							
Not exceeding 6 months	HKD141							
Not exceeding 12 months	HKD266							

INSURER : Federal Insurance Company – 100%

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APPLICABLE JURISDICTION &/OR LAW &/OR PRACTICE : Hong Kong

INFORMATION TO INSURER (Not limited or warranted) : 1) Clean Claims experience since 1 September 2007 has been noted by insurer.
Source of data provided by Federal Insurance on 12 June 2015

2) 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

3) 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.

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

5) Federal 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

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TABLE OF BENEFITS

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

<u>COVERAGES</u>	<u>COMPENSATION</u>
	Scale 2
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	
(a) Right Hand	100%
(b) Left Hand	100%
(c) One foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
(a) both Ears	75%
(b) one Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
(a) Right Hand	70%
(b) Left Hand	50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
(a) Right Hand	40%
(b) Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb	
(a) both Right Joints	30%
(b) one Right Joint	15%
(c) both Left Joints	20%
(d) one Left Joint	10%
16. Loss of or the Permanent Total Loss of use of Fingers	
(a) three Right Joints	15%
(b) two Right Joints	10%
(c) one Right Joint	7.5%
(d) three Left Joints	10%
(e) two Left Joints	7.5%
(f) one Left Joint	5%
17. Loss of or the Permanent Total Loss of use of Toes	
(a) all - one Foot	20%
(b) great - both Joints	7.5%
(c) great - Joint	5%
18. Fractured Leg or Patella with established non-union	15%
19. Shortening of Leg by at least 5 cm	10%
20. Permanent Disability not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

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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. 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.

4. 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.

5. 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.

6. 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.



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7. 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.