

HONG KONG BAPTIST UNIVERSITY YEAR OF 2025/2026

GROUP TRAVEL INSURANCE SUMMARY – FOR STUDENT

GENEAL INFORMATION

1. Policyholder	Hong Kong Baptist University ("HKBU")
2. Policy No.	TTT0001125ZC
3. Insurance Company	Zurich Insurance Company Limited ("Zurich")
4. Commencement of Trip	Departure Date Between 1 July 2025 and 30 June 2026 (inclusive)
5. Insured Person	Student of Hong Kong Baptist University
6. Area of Travel	Worldwide except Hong Kong
7. Insured Journey & Duration of Cover	<p>Insured Journey means Business Trip or Study Trip or any Trip arranged or organised or approved or authorized by HKBU. Duration of Cover of each Insured Journey is up to 365 days from the Commencement of Cover and shall continue until the Termination of Cover.</p> <ul style="list-style-type: none"> ➢ Commencement: When the Insured Person leave his/her place of residence or regular employment in Hong Kong to commence the trip directly to the immigration counter or within 3 hours before the schedule departure time of the public common carrier whichever occurs last ➢ Termination: When the Insured Person returns to his/her place of residence or regular employment in Hong Kong or within 3 hours after the scheduled arrival time of the public common carrier which first occur
8. Premium Matters	<p>Provided that the total duration of each Insured Journey shall not exceed 365 days, the following applies:-</p> <ol style="list-style-type: none"> 1. Free Cover for Insured Journey not exceeding 185 days inclusive personal trip during the Insured Journey; 2. Additional premium will be charged for Insured Journey inclusive personal trip over 185 days; 3. Additional premium will be charged for Personal Trip immediately before &/or after the Insured Journey <p>Please contact Finance Office for detailed information on paying Additional Premium.</p> <p>Incorrect Trip Period or Incorrect Premium may result invalid of Coverage and Decline of Insurance Claim.</p>

BENEFITS TABLE

Benefits	Coverage	Maximum Amount (HK\$)
1. Personal Accident	Benefits payable in the event of Death or Permanent Disablement occurred within 12 months after the date of Accident incurred in overseas during the Insured Journey. Accident means a sudden, unforeseen, unexpectedly, unintended, unusual and identifiable event happening by chance.	\$1,000,000
2. Medical Expenses (Accident & Sickness)	<p>Reimbursement of actual medically necessary expenses incurred in overseas during the Insured Journey paid by Insured Person within twelve (12) months from the first day of sustaining an injury or illness to a qualified medical practitioner, physician, nurse, hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment. Medical expenses include the cost of medical supplies and ambulance hired. for dental treatment for accidental injury to sound natural teeth.</p> <p>It also covers follow-up medical expenses within 12 months after return to Hong Kong including treatment provided by legally registered Chinese Medical Practitioners, Bone-setter, acupuncturist and/or chiropractor with sub-limit \$300 per visit per day and \$4,000 in aggregate per year.</p> <p>Subject to an excess of HK\$150 each and every loss</p>	\$1,000,000
3. 2 nd or 3 rd Degree Burns	Benefits payable to Insured Person for 2 nd or 3 rd degree of burn due to Accident in overseas. Accident means a sudden, unforeseen, unexpectedly, unintended, unusual and identifiable event happening by chance.	\$100,000
4. Baggage and Personal Effect	<p>Reimburse to Insured Person for accidental loss of or damage to baggage or personal belongings which are normally worn or carried on by the insured person during the Insured Journey in overseas.</p> <ul style="list-style-type: none"> – \$3,000 for any one article, set or collection of baggage &/or personal belongings – \$10,000 for lap-top computer (but excluded PDA, HHC & Tablet PC) – \$5,000 for sports equipment (per set / pair) – \$3,000 for mobile phone <p>Subject to an excess of HK\$200 each and every loss</p>	\$10,000
5. Loss of Money	<p>Reimburse the Insured Person for the loss of personal money, defined as cash, cheques, money order or traveller's cheques only, belonging to and being carried by the Insured Person or in a locked hotel room due to robbery, burglary or theft, occurring during the Insured Journey in overseas.</p> <p>Subject to an excess of HK\$200 each and every loss</p>	\$3,000
6. Loss of Travel Documents	<ol style="list-style-type: none"> Reimburse the cost of replacing the Hong Kong Identity Card, credit cards, driving licence, travel ticket or passport belonging to the Insured Person following accidental loss during the Insured Journey, &/or Reimburse the cost of additional travelling expenses (economy class) and/or accommodation expenses incurred by the Insured Person for the sole purpose of making necessary travel arrangement for replacing the loss of travel documents, but the travel ticket class and the room type for the accommodation should not be better than the original one as specified in the Insured Person's original itinerary <p>Subject to an excess of HK\$200 each and every loss</p>	\$3,000

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7. Travel Delay	Payment of cash allowance to the Insured Person In the event of the public common carrier in which the Insured Person has arranged to travel as specified in his/her original itinerary for the Insured Journey being delayed for at least 5 hours as a result of strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster or the mechanical and/or electrical breakdown of the public common carrier	\$300 for each 5 hours & \$2,000 in aggregate
8. Re-routing Consequent upon Travel Delay	Payment of additional costs of travel ticket (economy class only) incurred by the insured person to reach the planned destination as specified in his/her original itinerary by an alternative means of public common carrier. In the event of the public common carrier in which the Insured Person has scheduled to travel in an Insured Journey is being cancelled as a result of <u>delay over 10 hours</u> due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster or mechanical and/or electrical breakdown of the public common carrier after Insured Person's check-in and that public common carrier fails to arrange an alternative transportation Insured Person can only utilize Travel Re-Route benefit once during the Insured Journey	\$10,000
9. Baggage Delay	Reimburse the cost of emergency purchases of essential clothing or toiletries in the event of an Insured Person's checked-in baggage being delayed for more than 6 hours after the arrival of the Insured Person at any of the scheduled destination in an Insured Journey due to misdirection in delivery by a public common carrier Insured Person can only utilize this benefit once during the Insured Journey, and not applicable for trip back to Hong Kong	\$1,000
10. Trip Cancellation	Reimburse the unrecoverable and non-refundable unused travel fares, and/or accommodation expenses for cancellation of the schedule Insured Journey due to:- <ul style="list-style-type: none"> death, serious bodily injury or serious illness of Insured Person, immediate family member, close business partners or travel companion* witness summons, jury service or compulsory quarantine of the Insured Person* unexpected outbreak of strike, riot or civil commotion, terrorism, adverse weather conditions, natural disaster or infectious disease at the planned destination* serious damage which renders the Insured Person's principal home in Hong Kong to be uninhabitable and which arises from fire, flood or burglary* * Events (1) or (2) occur within 30 days or Events (3) or (4) occur within 7 days before Insured Journey Subject to an excess of HK\$200 each and every loss	\$25,000
11. Trip Curtailment	Reimburse the prepaid and unused travel fare and/or accommodation expenses which have been paid in advance and not recoverable from any other sources for the scheduled Insured Journey or the additional actual travel fare and accommodation expenses reasonably and necessarily incurred for the curtailment, if the Insured Person has to abandon the Insured Journey and return to the Hong Kong once the Insured Journey has begun due to: <ul style="list-style-type: none"> death, serious bodily injury or serious illness of the Insured Person, immediate family member, close business partner or travel companion unexpected outbreak of strike, riot or civil commotion, terrorism, adverse weather conditions, natural disaster or infectious disease at the planned destination which prevent the Insured Person from continuing with his/her Insured Journey Subject to an excess of HK\$200 each and every loss	\$25,000
12. Personal Liability	To indemnify any amount which the Insured Person becomes legally liable to pay as compensation for an accident occurred during the Insured Journey which causes injury to a third party or accidental damage to property belongs to a third party. Note: Insured Person must not make any offer or admit liability to any other party without prior written approval from insurance company.	\$5,000,000
13. Zurich Emergency Assistance Services	If Insured Person suffered from serious bodily injury or serious illness in overseas during the insured journey, Zurich will provide Services basis of medical necessity: <ul style="list-style-type: none"> Hospital Admission Guarantee (upto limit HK\$39,000) Emergency Medical Evacuation (at actual cost) Repatriation of Mortal Remains (at actual cost) Compassionate Visit / Additional Travel & Accommodation Expenses / Unattended Dependent 24 hours Worldwide Assistance Service Hotline Refer to Zurich Emergency Assistance Services below	Upto Specified Limit

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Benefits	Coverage	Maximum Amount (HK\$)
14. Funeral Expenses Benefit (New in 2025/26)	Reimburse the actual costs for the Insured Persons funeral incurred in Hong Kong or at the stationed location during the Insured Journey, if the Insured Person sustains injury as a result of covered accident which results in death during the same period. Note: Such funeral arrangement is undertaken by insurer with prior consent and only upon receipt of the relevant supporting documents	\$20,000
15. Scarring of the Face (New in 2025/26)	Reimburse a lump sum benefit for the Insured Persons funeral incurred in Hong Kong or at the stationed location during the Insured Journey, if the Insured Person sustains injury as a result of covered accident which results in permanent scarring of the face of at least one square centimeter or two centimeters in length during the same period and is substantiated by a written report from a qualified medical practitioner	\$25,000
16. Trauma Counseling Benefit (New in 2025/26)	Reimburse the cost of trauma counselling which is recommended by a qualified medical practitioner in writing, if the Insured Person who is the victim of a traumatic event including, but not limited to, rape, armed hold-up assault, natural disaster or acts of terrorism during the Insured Journey Note: Such counselling is undertaken by insurer with prior consent	\$15,000 (\$1,500 per visit per day)
17. Loss of Teeth (New in 2025/26)	Reimburse a lump sum benefit for each of the loss teeth if the Insured Person sustains injury as a result of covered accident which results in permanent loss of the Insured Person's teeth during the Insured Journey	\$1,000 per tooth

ZURICH EMERGENCY ASSISTANCE SERVICES

24 Hours Worldwide Assistance Service Hotline: (852) 2886 3977
(Caller to Pay for Roaming Charges)

In an emergency circumstance for accident or sickness whilst overseas, call to Zurich Emergency Assistance Hotline on Hong Kong and quote the (1) Policyholder's Name (i.e. Hong Kong Baptist University), (2) Insured Person's name (i.e. your name) and (3) Policy Number as shown above. An experienced assistance coordinator will deal with enquiry and give advice on what to do next.

Zurich Emergency Assistance Services provide the following benefits in the event of the Insured Person having suffered from serious injury or illness whilst outside Hong Kong, details of coverage subject to original Policy wording of Zurich Insurance Company Limited

- Hospital Admission Guarantee**
Guarantee admission to a hospital with expenses incurred by the Insured Person up to a limit of HK\$39,000. **Such expenses are to be borne by the insured person unless otherwise covered under Section 3 of this policy.**
 - Emergency Medical Evacuation**
The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation or repatriation of the Insured Person. The timing means and final destination of evacuation will be decided by Zurich Emergency Assistance and will be based entirely upon medical necessity.
 - Repatriation of Mortal Remains**
The reasonable and unavoidable expenses for transporting the mortal remains of the Insured Person from the place of death to his/her Hong Kong / country of citizenship or the cost of local burial at the place of death as approved by Zurich Emergency Assistance.
 - Compassionate Visit**
In the event that the Insured Person suffers from serious bodily injury or serious illness and being confined to a hospital as a resident in-patient for over three (3) consecutive days outside Hong Kong, Zurich Emergency Assistance will arrange and pay for one (1) economy class return airfare for one (1) immediate family member of the Insured Person to accompany him/her.
 - Additional Travel & Accommodation Expenses**
Zurich Emergency Assistance shall pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by the insured person related to an incident requiring emergency evacuation to resume the course of the insured person's insured journey or to return him/her to his/her stationed location / country of citizenship subject to HK\$1,950 per day and up to a limit of HK\$7,800. Zurich's prior approval and its determination on the payment of the expenses incurred shall be based on medical grounds.
 - Unattended Dependent**
In the event that the Insured Person suffers from serious bodily injury or serious illness leaving his/her children under the age of seventeen (17) years or elderly dependents over the age of seventy-five (75) years unattended, Zurich Emergency Assistance will arrange and pay for a one-way economy class airfare ticket to return such children or elderly dependents to Hong Kong /country of citizenship, if the original ticket is not valid for such return. Zurich Emergency Assistance may arrange and pay for a qualified attendant to accompany such children or elderly dependents. Our prior approval and its determination on the payment of the expenses incurred shall be based on medical grounds and at our discretion. The maximum amount payable under this Section is HK\$30,000.
 - Zurich Emergency Assistance Services also provide 24 hours free telephone hotline and referral services**
 - Pre-trip Information Assistance
 - Telephone Medical Advice
 - Arrangement of Appointments with Doctors or Specialists
 - Arrangement for Medical Expenses Guarantee
 - Legal Referral
 - Lost Luggage Assistance
 - Monitoring Medical Condition during Hospitalization
 - Medical Service Provider Referral
 - Embassy Referral
 - Interpreter Referral
 - Lost Passport Assistance
- Important Notice:**
- Service Provider: Inter Partner Assistance Hong Kong**
 - If any required services or services incurred to the Insured Person are not within Policy coverage, the Insured Person shall reimburse all expenses incurred to Zurich Emergency Services after returning to Hong Kong.**
 - This policy does not cover any telecommunication charges incurred for calling Zurich Emergency Services Hotline.**

MAJOR EXCLUSIONS OF RESPECTIVE SECTION OF BENEFIT

- Medical Expenses**
 - non essential treatment as determined by insurer;
 - any travel contrary to the advice of a medical practitioner;
 - dental work or treatment, unless procedures necessitated by damage to sound and natural teeth as a result of an accident occurring during the Insured Journey;
 - cosmetic surgery, refractive errors of eyes or hearing aids, and prescriptions therefor except necessitated by injury occurred during the

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- insured journey;
- 1.5. any medical treatment received during an Insured Journey which was made for the purpose of receiving medical treatment or if the Insured Journey was undertaken while the insured person was unfit to travel;
 - 1.6. surgery or medical treatment which is not substantiated by a written report from the qualified medical practitioner;
 - 1.7. surgery or medical treatment when in the opinion of the qualified medical practitioner treating the Insured Person, the treatment can be reasonably delayed until the Insured Person returns to Hong Kong;
 - 1.8. any medical expenses incurred as a result of the Insured Person's refusal to return to Hong Kong upon completion of the original Insured Journey while the Insured Person's physical condition at the time is fit for travel in the opinion of the qualified medical practitioner treating the Insured Person;
 - 1.9. additional cost of single or private room accommodation at a hospital or charges in respect of special or private nursing except in the event of medical evacuation provided under Emergency Assistance; non-medical personal service; procurement of use of special braces, appliances or equipment.

2. Baggage & Personal Effects

- 2.1. any loss of or damage to any plastic money (including credit value of credit card, Octopus cards, etc), money (including cheques, traveller's cheques, etc), bonds, negotiable instruments, tickets or documents, coupons or securities, foodstuffs or drinks or medicine, animals, contact lenses, dentures and/or its appliances, motor vehicles (including accessories), motorcycle, boats, motors, or any other conveyances, household furniture and antiques;
- 2.2. lap-top computer with any problem or defects triggered by software & malicious codes (including installation and/or download of such software);
- 2.3. any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power or action taken by government authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade;
- 2.4. any loss or damage caused by wear & tear or gradual deterioration, insect, vermin, corrosion, rot, mildew, fungus atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials;
- 2.5. any loss or damage to brittle or fragile items;
- 2.6. any loss not reported to the local police or public authority, airline or other public common carrier within twenty-four (24) hours of discovery and such local report is not obtained;
- 2.7. any loss of or damage to property while in the custody of a hotel or public common carrier, unless reported immediately on discovery in writing to such hotel or public common carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an aircraft;
- 2.8. any loss of property when it is left unattended in public place, in unlocked or unattended vehicle or inside a trunk of the vehicle, or as a result of Insured Person's failure to take due care and precautions for the safeguard and security of such property;
- 2.9. any unexplained loss or mysterious disappearance;
- 2.10. loss of or damage to property insured under any other insurance policy, or otherwise reimbursed by public common carrier or a hotel;
- 2.11. any loss of or damage to property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred by the insured person;
- 2.12. any loss of property not being on the same public common carrier of the insured person or souvenirs and articles mailed or shipped separately unless the public common carrier intended to;
- 2.13. any loss of data recorded on tapes, cards, diskettes or any other portable devices;
- 2.14. any loss claimed under of Baggage Delay for the same cause.

3. Loss of Personal Money

- 3.1. any loss not reported to the local police, hotel management or public authority within twenty-four (24) hours of discovery of loss and relevant report is not obtained at the place of loss;
- 3.2. loss of traveller's cheque not immediately reported to the local branch or agent of the issuing authority;
- 3.3. shortage due to error, omission, exchange or depreciation in value;

- 3.4. any loss of money when it is left unattended in public place, or any unexplained loss or mysterious disappearance;
- 3.5. any loss of plastic money (including credit value of credit card, Octopus cards, etc).

4. Loss of Travel Document

- 4.1. any fines or penalties incurred due to non-replacement or late replacement of the documents by an Insured Person;
- 4.2. loss of any travel document &/or visa which is not needed for completing the Insured Journey;
- 4.3. any loss of travel document when it is left unattended in public place, or any unexplained loss or mysterious disappearance;
- 4.4. any loss not reported to the local police within 24 hours of discovery of loss and such police report is not obtained at the place of loss;
- 4.5. the replacement costs of both temporary and permanent version of the same travel document In the event of such loss, the Insured Person may claim either one (1) version of the same document.

5. Travel Delay / Re-routing

- 5.1. any circumstance leading to relevant delay or re-routing of the Insured Journey which is existing or announced before the date the receipt is issued by the travel agent or public common carrier for the confirmation of travel ticket;
- 5.2. any delay due to late arrival of the Insured Person at the airport or port at a time later than the time required for check-in or booking-in except for the late arrival due to strike or industrial action by the employees of the public common carrier;
- 5.3. any loss in relation to alterations to original itinerary that is not verified by the airline, travel agency or other relevant organizations;
- 5.4. any circumstance covered by other insurance schemes, government program or travel agent or tour operator or other service provider forming part of the booked itinerary (not applicable to Travel Delay allowance);
- 5.5. any loss for which the Insured Person fails to obtain written confirmation from the public common carrier on the number of hours of and the reason of such delay;
- 5.6. The Insured Person cannot claim under Travel Delay and Re-routing for the same cause

6. Baggage Delay and causing Emergency Purchase

- 6.1. any baggage not being on the same public common carrier of the Insured Person or souvenirs and articles mailed or shipped separately;
- 6.2. any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade;
- 6.3. any loss for which the Insured Person fails to submit original receipts for the purchase of emergency items or requisite;
- 6.4. any loss for which the Insured Person fails to obtain written confirmation from the public common carrier on the number of hours and the reason for such delay;
- 6.5. not applicable for homeward trip to the Stationed country;
- 6.6. The Insured Person cannot claim under this section and loss of Baggage and Personal Effect for the same cause.

7. Trip Cancellation / Curtailment

- 7.1. any circumstances leading to the cancellation or curtailment or rearrangement of the Insured Journey which is existing or announced before the date the receipt is issued by the travel agent or public common carrier for the confirmation of travel ticket;
- 7.2. if the purpose of the Insured Journey is to obtain medical treatment or the Insured Journey is undertaken against the medical practitioner's recommendation;
- 7.3. any loss directly or indirectly arising from any government's regulations control or act, or air traffic control by local government or relevant authorities; bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, public common carrier and/or other provider of any service forming part of the booked itinerary;
- 7.4. failure to notify the travel agency, tour operator, public common carrier and/or other provider of any service forming part of the booked itinerary of the need to cancel or rearrange the travel arrangement immediately when it is found necessary to do so;
- 7.5. any loss in relation to cancellations or rearrangements to schedules that

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- is not verified by the airline, travel agency or other relevant organizations;
- 7.6. any loss which will be paid or refunded by any existing insurance scheme, government programme, public common carrier, travel agent or any other provider of transportation and/or accommodation;
- 7.7. failure to obtain a written medical report from the medical practitioner;
- 7.8. any expenses incurred for services provided by another party for which the insured person is not liable to pay and/or any expenses already included in the cost of a scheduled Insured Journey;
- 7.9. any loss if the Insured Person refuses to follow the recommendation of a medical practitioner to return to Hong Kong, or refuses to continue the Insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel (applicable to Trip Curtailment);
- 7.10. in respect of losses claimed under Travel Delay arising from the same cause.
- 8. Personal Liability**
- 8.1. any business, profession, or trade
- 8.2. any wilful, malicious or unlawful act of the Insured Person
- 8.3. liability to any person who is the immediate family member or employer or employee of the Insured Person;
- 8.4. contracts;
- 8.5. ownership, possession, use or control of any vehicle, watercraft, land, buildings, firearms or animals;
- 8.6. damage to property owned or held in trust or in the custody of the Insured Person or the Insured Person's family member or domestic partner or relative or employer of the Insured Person;
- 8.7. any act of terrorism regardless of any other causes or event contributing concurrently or in any other sequence to the loss;
- 8.8. any action in controlling preventing, suppressing, retaliating against or responding to any such act of terrorism;
- 8.9. any offer or promise of payment or admit liability to any other party, or become involved in any litigation, or legal cost incurred without insurance company's prior written approval.
- 9. Emergency Evacuation / Repatriation of Mortal Remains**
- 9.1. when the Insured Person is located in areas which represent war risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable;
- 9.2. for emergency medical evacuation or repatriation of the Insured Person's mortal remains or other cost which are not approved in advance by us and in writing to and/or not arranged by Zurich Emergency Assistance This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the Insured Person's prospect;
- 9.3. when the Insured Person is residing or travelling outside Hong Kong contrary to the advice of a medical practitioner;
- 9.4. when the Insured Person is residing or travelling outside Hong Kong for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

GENERAL EXCLUSIONS APPLICABLE TO THE ALL SECTIONS OF BENEFITS

THIS POLICY DOES NOT COVER LOSS ARISING OUT OF THE FOLLOWING:

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power or direct participation in strike, riot or civil commotion; naval, military or airforce services or operations;
2. Any Pre-Existing Conditions, congenital and heredity condition. (Pre-Existing Condition means a condition for which the Insured Person received medical treatment, diagnosis, consultation, or prescribed drug or advice or treatment was recommended by a physician whether presented signs or symptoms of which the Insured Person was aware or should reasonably have been aware within 12 consecutive months immediately prior to the day of joining the this insurance, unless the Insured Person has joined this insurance for 12 consecutive months);
3. Illegal or unlawful act by the Insured Person, or confiscation, detention, destruction by customs or other authorities;
4. Insured Person not taking all reasonable efforts to safeguard his property / money, or to avoid injury to minimize any claim under this policy;
5. Riding or driving of any kind of motor racing, or engaging in a professional sport or where the Insured Person would or could earn income or remuneration from engaging in such sport;
6. Suicide or self-inflicted injury; insanity, mental disorder; any condition resulting from venereal disease;
7. Any home leave while the Insured Person is confined to a hospital as an in-patient;
8. Air travel other than as a passenger on a regular scheduled airline or licensed chartered aircraft;
9. Any loss that can be compensated from any other sources (e.g. Insurance scheme, government programme, travel agent, public common carrier etc.) except for Personal Accident, Travel Delay and Baggage Delay;
10. Abortion, miscarriage, pregnancy or childbirth;
11. Dental care or treatment unless caused by accident during the Insured Trip;
12. Insured Person engaging in manual labour or hazard work, such as offshore drilling, mineral extraction, handling of explosives, construction work, stunt works and aerial photography;
13. Insured Person admit liability or agree to pay compensation to any third party without the written consent from insurer;
14. Insured Person does not report the loss of personal baggage, money and travel document to the local police within 24 hours of such loss.

The above Exclusion is summary only; detailed Exclusion for each insured section please refer to insurance policy.

This is for information only. All terms, conditions are subject to standard Group Travel Insurance Policy No. TTT0001125ZC.

POLICY RESTRICTIONS

1. By the regulation of China, if Insured person is a Chinese citizen and having Insured Trip within mainland China, this Policy will not provide cover; unless Insured Person is holding Hong Kong Identity Card or Student Visa or passport of any countries other than China.
2. If World Health Organisation has declared the trip destination area as epidemic area before the departure date of the Insured Trip, and Insured Person decided to depart for the Insured Trip, then no cover for any medical expenses which is directly arising out of the epidemic disease concern.
3. If the Hong Kong SAR Government has issued travel warning to the trip destination area before the departure date of the Insured Trip, and Insured Person decided to depart for the Insured Trip, then no cover all any claim which is directly arising out of the travel warning concern.

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CLAIM PROCEDURE

A. IMPORTANT NOTES

1. Time Limitation of Submitting Claim Application

- 1.1. The Claimant must fill in and submit the Travel Insurance Claim Form and relevant Supporting Document (if available) to Finance Office **WITHIN 30 days after the incident causing the loss**
- 1.2. In the event of accidental death of the Insured Person, immediate notice must be given to Zurich directly or via HKBU for reporting the event
- 1.3. Zurich has the right to decline any late reported claim or insufficient proof of loss.

2. Verification of Eligibility of Claim

- 2.1. All Travel Insurance Claim application must be verified and submitted to Zurich **VIA** Finance Office.
- 2.2. Any claim application (a) submitted by the Claimant / Insured Person directly to Zurich or (b) not verified by Finance Office will not be accepted.

3. Payment of Claim

- 3.1. Indemnity for death of the insured person is payable to the estate of the insured person
- 3.2. Global Emergency Assistance where the benefits will be paid based on

actual cost directly to the provider of service.

- 3.3. All other indemnities are payable to the insured person

4. About Claim Documents

- 4.1. The list of Basic Claim Documents is not exhaustive and Zurich may request any additional information / documentation from you as necessary.
- 4.2. Except otherwise specified or waived, all required claim documents must be original.
- 4.3. The submission of an incomplete form or insufficient information or supporting documents may delay the processing or result in the denial of your claim.
- 4.4. The claimant is fully responsible for providing the required documents **at his/her own cost**. Zurich will not be liable for any cost incurred for obtaining these documents.

5. Other Insurance

- 5.1. If at the time of a claim there is any other policy covered anything insured by this policy (except Personal Accident & Travel Delay), the Insurer will only be liable for the its proportionate share unless otherwise stated.

B. BASIC CLAIMS DOCUMENTS

- I. Travel Insurance Claim Form: with detailed description of date, time, place, accident & nature of claim

- ☐ Original receipt of replacement fee for travel document (Applicable for Loss of Travel Documents)

II. Proof of Trip:

- ☐ Copy of valid Hong Kong Baptist University Student Identity Card
- ☐ HKBU's written confirmation certifying the nature and period of trip (if trip was arranged or approved by HKBU), and
- ☐ Proof of Period of Insured Journey: Boarding pass, common carrier ticket, passport stamp

4. Travel Delay / Re-routing

- ☐ Original Official documentation from the airline or common carrier including date, times, length and reason of the delay
- ☐ Ticket / boarding pass for original itinerary
- ☐ Ticket for the alternative means of reaching the planned destination
- ☐ Original of Receipt or official certifications of compensation from other source (e.g. other insurance, government scheme etc.)

III. Supporting Documents as Proof of Loss (whichever is appropriate)

1. Personal Accident Cover

- ☐ Original Certificate or Medical Report issued by a medical practitioner certifying the degree or severity of disability
- ☐ Original Police report, where relevant
- ☐ Copy of Death Certificate for death
- ☐ Copy of Coroner report for death
- ☐ (in the event of a disappearance) presumption of death as proclaimed by a court

5. Baggage Delay

- ☐ Official documentation from the airline or common carrier including date, times and duration of the delay
- ☐ Original Receipts of the emergency purchase items in the Insured Journey, including the description & price of the items purchase

2. Medical Expenses / Burns

- ☐ Original medical report / certificate with Diagnosis and treatment received certified by a medical practitioner
- ☐ Original medical bills and receipts itemized medical expenses incurred issued by authorized clinic or hospital

6. Trip Cancellation and Trip Curtailment

- ☐ Document proof for reasons of Trip cancellation / Curtailment.
- ☐ If Trip Cancellation / Curtailment is due to death, serious physical injury or serious illness of the insured person or immediate family members, original medical report of diagnosis and treatment or copy of Death Certificate
- ☐ Documents certified the relationship of the Insured Person and the relevant person e.g. birth certificates, marriage certificate etc
- ☐ Summons to a Witness or Jury service or subpoena or compulsory quarantine
- ☐ Evidence showing the serious damage to the Insured Person's home
- ☐ Original of receipts for paid travel expense / hotel or accommodation fee / other travelling fee
- ☐ Copy of correspondence issued by public common carrier or travel agency or hotel for confirmation of cancellation or curtailment and any refund amount

3. Baggage and Personal Effects, Loss of Money, Loss of Travel Documents

- ☐ Original of Police Report or local public authority (must be made within 24 hours after the discovery of the occurrence)
- ☐ Original or copy of notification to hotel, airline or public common carrier and their written official acknowledgement (must be made within 3 days)
- ☐ Property Irregularity Report in the case of the event occurred in an airline (applicable for Baggage and Personal Effects)
- ☐ Original Purchase Invoices or Receipts, including date of purchase, price, model and type of items lost or damaged (applicable for Baggage and Personal Effects)
- ☐ Photos showing the damaged items and retain the damaged items for inspection (applicable for Baggage and Personal Effects)
- ☐ Copy of bank documents (such as bank statement, withdrawal slips, etc) showing the cash withdrawal records before the trip (Applicable for Loss of Money)
- ☐ Copy of notification to the issuing authority in respect of loss of traveller's cheques (which must be made within 24 hours of the occurrence)(Applicable for Loss of Money)

7. Personal Liability

- ☐ Statement of the nature and circumstances of the incident or event. (No admission of liability or settlement can be made or agreed to without our written consent)
- ☐ All associated documentation received in connection within the incident or event (including copies of any summons, all court document, solicitors' and other legal correspondence)

For any inquiries, please call Finance Office of Hong Kong Baptist University at 3411 7683.

End