

GENERAL INFORMATION

1. Policyholder	Hong Kong Baptist University ("HKBU")
2. Policy No.	TTT0002959ZC
3. Insurance Company	Zurich Insurance Company Limited ("Zurich")
4. Commencement of Trip	Departure Date from Overseas to Hong Kong between 1 July 2024 and 30 June 2025
5. Insured Person	Incoming Short Term Contract Staff or Visiting Scholar (who are not covered by The University integrated Medical Scheme) and Incoming Students of Hong Kong Baptist University.
6. Age Limit	From age 17 to age 80
7. Stationed Location	A country, province, or city where the Insured Person resides for periods in excess of 180 days during any 12 months period prior to depart for Hong Kong or where is the home country of the Insured Person.
8. Area of Travel	Within Hong Kong Only
9. Insured Journey & Duration of Cover	<p>Trips arranged or organised or approved or authorized by HKBU from overseas to Hong Kong for purposes of performing job duties or studying course at HKBU.</p> <p>Duration of cover from the Commencement of Cover and shall continue until the Termination of Cover not exceed 365 days</p> <p>Commencement of Cover: When the Insured Person leaves his/her place of residence or regular employment in the Stationed Location to commence the trip directly to the immigration counter depart for Hong Kong or within 3 hours before the schedule departure time of the public common carrier depart for Hong Kong whichever last occurs.</p> <p>Termination of Cover: When the Insured Person returns to his/her place of residence or regular employment in the Stationed Location or within 3 hours after the scheduled arrival time of the public common carrier which first occurs</p> <p>Insurance Period for Trip: Incoming Short Term Contract Staff or Visiting Scholars shall insure for his Contract Period maximum upto 365 days. Renewal of coverage will not be offered.</p> <p>Incoming Student shall insure his Study Period for 365 days, and renew in next Policy Year. Renewal period must be continuous until completion of whole Study.</p> <p>Insurance Company does not accept non-continuous renewal.</p> <p>Any person, if his Stationed Country is Hong Kong, or not travel from Overseas to Hong Kong for performing job duties or for studying course, shall not be covered by this Policy.</p>

BENEFITS TABLE

Benefits	Coverage	Maximum Amount (HK\$)
1. Personal Accident	<p>During the Insured Journey in Hong Kong, Benefits payable to Insured Person for Death or Permanent Disablement resulted within 12 months from the date of Accident.</p> <p>Accident means a sudden, unforeseen, unexpectedly, unintended, unusual and identifiable event happening by chance.</p>	<p>Plan I: \$100,000</p> <p>Plan II: \$500,000</p>
2. Medical Expenses (Accident & Sickness)	<p>During Covered Period in Hong Kong, reimburse to Insured Person for actual medically necessary expenses incurred 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.</p> <p>Medical expenses includes the cost of medical supplies and ambulance hired for dental treatment for accidental injury to sound natural teeth</p> <p>It also covers medical expenses for treatment provided by legally registered Chinese Medical Practitioners, Bone-setter, acupuncturist and/or chiropractor in Hong Kong, with sub-limit \$300 per visit per day and \$4,000 in aggregate per year</p> <p>Medical Expenses incurred after Insured Person has completed the Insured Journey and departed from Hong Kong will not be covered</p>	\$25,000
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 Hong Kong. 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 by the Insured Person during the first 185 days of the Insured Journey.</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 \$200 each and every loss</p>	\$10,000

Benefits	Coverage	Maximum Amount (HK\$)
5. Loss of Money	Reimburse to 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 in the first 185 days of the Insured Journey. Subject to an excess of \$200 each and every loss	\$3,000
6. Loss of Travel Documents	i. 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 first 185 days of Insured Journey, &/or ii. 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 during the first 185 days of Insured Journey, 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 Subject to an excess of \$200 each and every loss	\$3,000
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 6 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 6 hours &\$1,000 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 due to misdirection in delivery by a public common carrier after the Insured has arrived at Hong Kong for the Insured Journey. Insured Person can only utilize this benefit once during the Insured Journey, and not applicable for homeward trip and/or trip depart from Hong Kong	\$1,000
10. Emergency Assistance	Emergency Medical Evacuation or Repatriation of Mortal Remains and other Assistance Services Refer to Zurich Emergency Assistance Services below	Actual Cost

ZURICH EMERGENCY ASSISTANCE SERVICES: What To Do When The Insured Person Needs Help**24 Hours Worldwide Assistance Service Hotline: (852) 2886 3977**

In any an emergency circumstance for accident or serious sickness within Hong Kong, Insured Person may call Zurich Emergency Assistance Hotline 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 within Hong Kong, details of coverage subject to original Policy wording of Zurich Insurance Company Limited.

1. Hospital Admission Guarantee

Deposit for admission to a hospital in Hong Kong up to a limit of HK\$39,000. Insured Person shall settle all medical expenses when discharge from hospital and claim such expenses from insurance company for such expenses. Any of such hospital expenses if not a covered benefit item under this Policy shall be borne by the insured person himself.

Emergency Assistance and will be based entirely upon medical necessity.

2. Emergency Medical Evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred (in Hong Kong) as a result of an emergency medical evacuation or repatriation of the Insured Person to his Stationed Location. The timing, means and final destination of evacuation will be decided by Zurich

3. Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the mortal remains of the Insured Person from the place of death (in Hong Kong) to his/her Stationed Location / country of citizenship or the cost of local burial at the place of death as approved by Zurich Emergency Assistance.

4. Compassionate Visit

In the event that the Insured Person suffers from serious bodily injury or serious illness (in Hong Kong) and being confined to a hospital as a resident in-patient for over three (3) consecutive days,

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 at Hong Kong.

5. 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.

6. Unattended Dependent

In the event that the Insured Person suffers from serious bodily injury or serious illness (in Hong Kong) and 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 Stationed Location /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. Zurich's prior approval and determination on the payment of the expenses incurred shall be based on medical grounds and at its discretion. The maximum amount payable under this Section is HK\$30,000.

7. 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: 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.

EXCLUSIONS OF RESPECTIVE SECTION OF BENEFIT

1. Medical Expenses

- 1.1. non essential treatment as determined by insurer;
- 1.2. any travel contrary to the advice of a medical practitioner;
- 1.3. 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;
- 1.4. cosmetic surgery, refractive errors of eyes or hearing aids, and prescriptions therefor except necessitated by injury occurred during the 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 for the Insured Person return to Stationed Country;
- 1.8. any medical expenses incurred as a result of the Insured Person's refusal to return to Stationed Country 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 not reported to the local police, airline or other carrier within twenty-four (24) hours of discovery
- 2.2. 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 airline
- 2.3. 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

- 2.4. any loss of property when it is left unattended in public place, in unlocked or unattended vehicle, or as a result of Insured Person's failure to take due care and precautions for the safeguard and security of such property
- 2.5. any loss or damage to brittle or fragile items
- 2.6. any unexplained loss or mysterious disappearance
- 2.7. 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
- 2.8. lap-top computer with any problem or defects triggered by software & malicious codes; any loss of data recorded on tapes, cards, diskettes or any other portable devices
- 2.9. any loss of or damage to hired or leased equipment, except for business usage
- 2.10. The Insured Person cannot claim under this section and Baggage Delay for the same incident

3. Personal Money

- 3.1. any loss not reported to the local police, hotel management or public authority within twenty-four (24) hours of discovery
- 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 unexplained loss or mysterious disappearance
- 3.5. any loss of plastic money (including credit value of credit card, Octopus cards, etc)

4. Travel Document

- 4.1. any loss not reported to the local police, airline or other carrier, hotel, or public authority or within 24 hours of discovery
- 4.2. loss of any travel document &/or visa which is not needed to complete the Insured Journey
- 4.3. any unexplained loss or mysterious disappearance
- 4.4. any fines or penalties incurred due to non-replacement or late replacement of the documents by an Insured Person
- 4.5. for the claim of both temporary and permanent version of the same travel document In the event of such loss, the Insured Person may claim either one version

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 loss for which the Insured Person fails to obtain written confirmation from the public common carrier on the number of hours and the reason of such delay
- 5.3. any delay due to late arrival of the Insured Person at the airport or port after check-in or booking-in-time except for the late arrival due to strike or industrial action by the employees of the public common carrier
- 5.4. any loss in relation of cancellations or alternations to schedules that is not verified by the airline, travel agency or other relevant organizations
- 5.5. 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)
- 5.6. The Insured Person cannot claim under Travel Delay and Re-routing for the same incident

6. Baggage Delay (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 for which the Insured Person fails to submit receipts for the purchase of emergency items or requisite
- 6.3. 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
- 6.4. The Insured Person cannot claim under this section and loss of Baggage and Personal Effect for the same incident

7. Emergency Evacuation / Repatriation of Mortal Remains

- 7.1. 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
- 7.2. 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
- 7.3. when the Insured Person is residing or travelling outside Stationed Location contrary to the advice of a medical practitioner
- 7.4. when the Insured Person is residing or travelling outside Stationed Location 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

1. Any PRC national who does not possess a HKID card for any claim incurred within the territory of Mainland China;
2. 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;
3. 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 this insurance, unless the Insured Person has joined this insurance for 12 consecutive months;
4. Illegal or unlawful act by the Insured Person, or confiscation, detention, destruction by customs or other authorities;
5. Insured Person not taking all reasonable efforts to safeguard his property / money, or to avoid injury to minimize any claim under this policy
6. 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;
7. Suicide or self-inflicted injury; insanity, mental disorder; any condition resulting from venereal disease;
8. Any home leave while the Insured Person is confined to a hospital as an in-patient;
9. Air travel other than as a passenger on a regular scheduled airline or licensed chartered aircraft;
10. 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;
11. Abortion, miscarriage, pregnancy or childbirth;
12. Dental care or treatment unless caused by accident during the Insured Trip/Covered Period;
13. Insured Person engaging in manual labour or hazard work, such as offshore drilling, mineral extraction, handling of explosive s, construction work, stunt works and aerial photography;
14. Insured Person admit liability or agree to pay compensation to any third party without the written consent from insurer;
15. Insured Person not report the loss of personal baggage, money and travel document to the local police within 24 hours of such loss.

- Note: (1) Insured Person must continuous renewal to this Insurance until completion of Contract or completion of Study with HKBU. Any selective or non-continuous insured period may result as invalid insurance coverage or be applied Pre-Existing Condition Exclusion for decline of claims.
- (2) The above Exclusion is summary only; detailed Exclusion for each insured section please refer to insurance policy.
- (3) This is for information only. All terms, conditions are subject to standard of Group Travel Insurance Policy TTT0002959ZC.

CLAIM PROCEDURE

A. IMPORTANT NOTES TO CLAIMANT

1. Time Limitation of Submitting Claim Application

- 1.1. The Claimant must submit the designated Travel Insurance Claim Form / Medical Expenses Claim Form to Finance Office of HKBU **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 by Finance Office of HKBU.
- 2.2. Any claim application (a) submitted by the Claimant / Insured Person directly to Zurich or (b) not verified by Finance Office of HKBU 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. Worldwide 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 as necessary from you.
- 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

II. Proof of Trip:

- ☐ Copy of valid Hong Kong Baptist University Staff Identity Card or Student Identity Card, and
- ☐ HKBU's written confirmation certifying the nature and period of Contract or Service or Trip (applicable for Trip was arranged by HKBU), and
- ☐ HKBU's written confirmation certifying the nature and period of Course or Program (applicable for Incoming Student), and
- ☐ Proof of Period of Insured Journey: Boarding pass, common carrier ticket, passport stamp

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

1. Personal Accident Benefits

- ☐ 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 or Coroner Report (for death)
- ☐ (in the event of a disappearance) presumption of death as proclaimed by a court

2. Medical Expenses / Burns Benefits

- ☐ 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

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

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

4. Travel Delay / Re-routing Benefits

- ☐ Original Official documentation from the airline or common carrier including date, times, length and reason of the delay
- ☐ Copy of Ticket / boarding pass for original itinerary and 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.)

5. Baggage Delay Benefits

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

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

***End**