

- NOTES: (1) For any inquiries, please call Finance Office of Hong Kong Baptist University at 3411 7683.
(2) This is for information only. All terms, conditions are subject to ORIGINAL of Group Travel Insurance Policy No. TTT0001125ZC.

GENERAL INFORMATION

1. Policyholder	Hong Kong Baptist University ("HKBU")
2. Policy No.	TTT0001125ZC
3. Insurance Company	Zurich Insurance Company Limited ("Zurich")
4. Commencement of Trip	Between 1 July 2013 and 30 June 2014 (inclusive)
5. Insured Person	Student of HKBU
6. Area of Travel	Worldwide except Hong Kong
7. Insured Journey & Duration of Cover	<p>Business trip means any trip authorized by HKBU. Duration of cover of each Insured Journey is up to 366 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 whining 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 under no circumstance shall not exceed 366 days,</p> <ul style="list-style-type: none"> i. Free cover will be provided for Business Trip up to 185 days &/or personal trip during the Business Trip ii. Additional premium will be charged for Business Trip over 185 days or Personal trip immediately before &/or after the Business Trip <p>Please contact Finance Office for more information.</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 a bodily injury sustained by the Insured Person caused by an accident which is a sudden, unforeseen and unexpected event during the Insured Journey	HK\$1,000,000
2. Medical Expenses (Accident & Sickness)	<p>Reimbursement of actual medically necessary expenses incurred within twelve (12) months from the first day of sustaining an injury or illness during the Insured Journey which are paid by the Insured Person to a qualified medical practitioner, physician, nurse, hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire</p> <p>Medical expense for dental treatment for injury to sound natural teeth is included.</p> <p>It also covers follow-up medical expenses incurred within 12 months after the return to Hong Kong including treatment provided by legally registered Chinese Medical Practitioners subject to:-</p> <ul style="list-style-type: none"> – Bone-setting &/or acupuncture treatment: HK\$2,000 per Accident & HK\$4,000 in aggregate – Other Traditional Chinese Medical Treatments: HK\$150 per visit per day & HK\$2,000 in aggregate <p>Subject to an excess of HK\$150 each and every loss</p>	HK\$350,000
3. 2 nd or 3 rd Degree Burns Benefit	In the event of burn due to accident which is a sudden, unforeseen and unexpected event during the Insured Journey	HK\$100,000
4. Baggage and Personal Effect	<p>Covers the accidental loss of or damage to baggage or personal belongings and lap-top computer during the Insured Journey.</p> <ul style="list-style-type: none"> – HK\$3,000 for any one article, set or collection of baggage &/or personal belongings – HK\$10,000 for lap-top computer (but excluded PDA, HHC & Tablet PC) – HK\$5,000 for sports equipment (per set / pair) <p>Subject to an excess of HK\$200 each and every loss</p>	HK\$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.</p> <p>Subject to an excess of HK\$200 each and every loss</p>	HK\$3,000
6. Loss of Travel Documents	<ul 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>	HK\$2,000

Benefits	Coverage	Maximum Amount (HK\$)
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	HK\$300 for each 5 hours & HK\$1,000 in aggregate
8. Re-routing (Due to 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 delay for at least 6 hours 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	HK\$1,000
9. Baggage Delay (Emergency Purchase)	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	HK\$1,000
10. Trip Cancellation	Covers unrecoverable and non-refundable unused travel fares, accommodation expenses due to:- 1. death, serious bodily injury or serious illness of Insured Person, immediate family member, close business partners or travel companion* 2. witness summons, jury service or compulsory quarantine of the Insured Person* 3. unexpected outbreak of strike, riot or civil commotion, terrorism, adverse weather conditions, natural disaster or infectious disease at the planned destination* 4. 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	HK\$25,000
11. Trip Curtailment	Pay for either: – the loss of unused travel fare and/or accommodation expenses which have been paid in advance and for which the insured or the Insured Person is legally liable and which are not recoverable from any other sources OR – the additional actual travel fare and accommodation expenses reasonable and necessarily incurred for the curtailment in the event that the Insured Person has to abandon the Insured Journey and return to the Hong Kong once the Insured Journey has begun due to: – 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	HK\$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 which belongs to a third party and any cost agreed by Zurich in writing	HK\$1,000,000
13. Emergency Assistance	Refer to Zurich Emergency Assistance Services below	Actual Cost

ZURICH EMERGENCY ASSISTANCE SERVICES: What To Do When The Insured Person Needs Help

In an emergency circumstance for accident or sickness whilst overseas, call to Zurich Emergency Assistance Hotline on Hong Kong (852) 2886 3977 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

1. 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.**

2. Evacuation or Repatriation

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.

3. 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.

4. 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.

5. **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 HKD30,000.

6. **Zurich Emergency Assistance Services also provide 24 hours free telephone hotline and referral services**

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| – 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 after returning to Hong Kong.

EXCLUSIONS OF RESPECTIVE SECTION OF BENEFIT (PART OF)

1. **Medical Expenses**

- 1.1. non essential treatment as determined by insurer
- 1.2. any travel contrary to the advice of a medical practitioner or for the purpose of receiving medical or surgical treatment
- 1.3. dental care and treatment; cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefore [except as necessitated by accidental injury occurred during the Insured Journey]
- 1.4. charges in respect of special or private nursing except in the event of medical evacuation provided under Emergency Assistance
- 1.5. surgery or medical treatment which is not substantiated by a written report from the qualified medical practitioner or
- 1.6. 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
- 1.7. 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

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 explained 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. 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 (1) version

5. **Travel Delay / Re-routing**

- 5.1. any delay due to strike or other industrial action 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 of 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
- 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. **Trip Cancellation & Curtailment**

- 7.1. any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator or other provider of any service forming part of the booked itinerary

- 7.2. *the disinclination to travel or cancellation due to financial problem of the Insured Person*
- 7.3. *the failure to notify the travel agent, tour operator or other provider of any service forming part of the booked itinerary of the need to cancel or abandon the travel arrangement immediately it is found necessary to do so*
- 7.4. *cancellations or alternations to schedules that is not verified by the airline, travel agency or other relevant organizations*
- 7.5. *any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by a travel agent, tour operator or other provider of any service forming part of the booked itinerary*
- 7.6. *any medical condition of the , immediate family member, close business partners or travel companion or other circumstances known to have existed at the commencement of the Insured Journey*
- 7.7. *any circumstances leading to the relevant cancellation or curtailment of the trip which is existing or announced before the issuance of the travel tickets and/or accommodation fees of the Insured Journey*
- 7.8. *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)*
- 7.9. *in respect of losses claimed under Travel Delay arising from the same cause (applicable to Trip Curtailment)*
- 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. *contractual liability*
- 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 employer*
- 8.7. *asbestos, asbestos products or asbestos contained in any product*
- 9. Evacuation or Repatriation / 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

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*
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 first 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*
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*

CLAIM PROCEDURE

A. Important Notes

1. Time Limitation of Submitting Claim Application

- 1.1. *The Claimant must submit the designated Travel Insurance Claim Form &/or other 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 by 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 from you any additional information/documentation 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.*

B. Basic Claims Documents

- I. **Travel Insurance Claim Form**: with detailed description of date, time, place, accident & nature of claim
- II. **Proof of Trip**:
- HKBU's written confirmation of the nature & period of trip (if trip was arranged by HKBU), 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 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
2. **Medical Expenses**
- 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**
- 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)
4. **Travel Delay / Re-routing**
- 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)
5. **Baggage Delay**
- 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.)
6. **Trip Cancellation and Trip Curtailment**
- 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
7. **Personal Liability**
- All Original Bills Receipts and Coupons
 - Diagnosis and treatment, including the relevant person's name, and date of diagnosis certified by a medical practitioner
 - Summons to a Witness or Jury service or subpoena or compulsory quarantine
 - Evidence showing the serious damage to the Insured Person's home
 - Death Certificate of the deceased person
 - Documents certified the relationship of the Insured Person of the deceased person or relevant person (e.g. business registration document, birth certificates)
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)