

The University of Hong Kong
Corporate Business Travel Insurance for Students
2017/2018

The arrangement of this travel insurance programme is meant to cover both undergraduate (“UG”) and postgraduate (“PG”) students for travelling overseas during the period from **October 1, 2017 to September 30, 2018** on activities which are officially arranged by the University. Travels arranged on personal/non-official basis are outside the scope of this insurance cover, and students are strongly advised to make travel insurance arrangement at their own cost in the circumstances.

2. Although no prior declaration of each trip to the insurance company is required, departments are still required to keep record of (a) total no. of travelers of each trip and (b) total no. of trips. Soon after the financial year end (i.e. 30 June) each year, notice would be issued by FEO to request departments to submit the data so recorded for submission to the insurer.

3. For PG students, except for those overseas trips funded by the URC and UGC conference/research grants, the premium of \$100 per person per trip will be charged for the standard travel insurance arranged by the University and deducted from the funding account accordingly. Please contact the Account Manager of your Department for further details of charging. As for those day trips outside Hong Kong but without overnight stay, e.g. a day trip to Shenzhen or Macau etc., the charge of \$100 will be waived irrespective of the funding account is a block grant funded or non-block grant funded account.

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

5. In the situation where students need serious emergency assistance such as the emergency medical evacuation and/or repatriation services, bodily injury or sickness results in the need for in-patient hospital treatment etc. while he/she is staying overseas, he/she must directly contact Zurich (the insurance company) by making a collect call at their 24-hour Emergency Assistance Service Hotline (852) 2886 3977 and quoting the Policy No. **TTT0001673ZC**.

6. An arrangement has been made with the insurer, on a need basis, to provide a named China Medical Card for our students when travelling in China. This facility provides the card owner with a guarantee of admission deposit to certain “Appointed Hospitals” in China if hospitalization is required due to bodily injury or sickness in the course of the trip. Hence, application for a China Medical Card is recommended if the Insured Person will have to stay in China for a long period of time or to take multiple trips to China during the year (i.e. from 1 October of current year to 30 September next year). A fee of \$50 per card per year will be charged irrespective of when the card is to be issued, and it will be expired on September 30 which is in line with the policy year. To apply for the card, please provide the full name of the applicant(s) (UG and/or PG students) together with the fee of \$50 per head via department to us for our onwards submission of the application(s) to the insurance company for their processing. Usually, it would take at least 10 working days for this office and the insurance company to arrange the issuance of the Card. We would notify you by email once the Card is available for collection from our office counter located at 1/F Knowles Building.

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

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

Important Notes

- a. *The loss must be reported to the police having jurisdiction at the place where the loss occurs within 24 hours from the occurrence of the incident.*
 - b. *If an Insured Person's personal property has been checked-in by an airline and during the journey is temporarily lost for more than 5 hours, the insurer will reimburse the insured's emergency purchase up to HKD4,000.*
 - c. *The policy is extended to include a **total** of 10 days in respect of deviations from the period of the authorized business trip(s) for personal business. However, the total no. of travelling days **per trip** (including both authorized business trips and personal deviations) must not exceed 180 days. In addition, it has been confirmed with the insurance company that no further extension of days beyond the allowed 10 days for personal business can be arranged due to the travel insurance policy of the University is arranged on "Group" basis. If the personal business part of the trip exceeding the allowable maximum of 10 days, the Insured Person should arrange his/her own additional travel insurance cover. It should be further noted that the University business part plus the 10 days personal business part of the trip will be automatically covered by the University travel insurance policy from the date of departure from Hong Kong irrespective whether any additional personal insurance arrangement has been arranged by the Insured Person.*
 - d. *The Insured Person should take all reasonable efforts to avoid bodily injury, and manual/construction site work to be carried out by the Insured Person during the trip would not be allowed, unless the insurance company has been notified of such work requirement prior to the departure of the Insured Person from Hong Kong.*
 - e. *The Insured Person should take all reasonable and necessary precautions for the safety of all of his/her Personal Property. It should be noted that the maximum benefit per person for personal property is HKD20,000 only. Please read the details of item(v) of the table in page 2. Should the Insured Person carry any high value items during the trip, i.e. individual value exceeding HKD5,000, it is strongly recommended for him/her to take up separate adequate insurance cover at his/her own cost.*
 - f. *Please refer to the attached sheet at Annex I for summarizing the special conditions and major policy exclusions of the Zurich Group Travel Insurance Policy.*
8. For claim procedure, please follow the guidelines as given in the Claim Form which could be downloaded after login to Portal under the path: SIS Menu - Financial Services - FEO Info and Hotlines - Finance and Enterprises Office - Insurance Information for Students.
9. The University has entered into a service agreement with the International SOS, a leading travel health and safety assistance provider, which is NOT an insurance company but to provide worldwide 24/7 assistance service for HKU students. Please refer to Annex II for details.

Finance and Enterprises Office, HKU

October 1, 2017

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

Schedule of Benefits	As per Policy Schedule
Age Limit	1-100 However, the amount payable for a loss will be reduced if an insured person is age 81 or older on the date of accident.
Special Conditions	- For loss of baggage(s) and personal effects, money and/or travel document(s), the insured person must report the loss to the local police, airline or other carrier / hotel management, public authority within 24 hours of discovery.
Major Exclusions (inter alia)	This policy does not cover any loss or liability arising as a result of or in connection with: <ul style="list-style-type: none">- The insured person is not taking reasonable efforts to avoid injury to minimize any claim under this policy.- Direct participation in strike, riot or civil commotion.- Any illegal or unlawful act by an insured person or any confiscation, detention, destruction by customs or other authorities.- Any suicide or intentional self-inflicted injuries.- Insured Person is travelling against the advice of a physician.- The purpose of the journey is to receive medical treatment or advice or for routine medical examinations.- Riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where an insured person would or could earn income or remuneration from engaging in such sport.- Insanity, mental disorder; or any condition resulting from venereal disease.- Any home leave while the insured person is confined to a hospital as an in-patient.- Air travel other than as a passenger on a regular scheduled airline or licensed or private chartered aircraft.- Naval, military or airforce services or operations while actively engaged in war.- Any liability arising from any propelled vehicle, aircraft or watercraft (other than non-power driven craft), land, buildings, firearms or animals.- Other exclusions as per the Group Travel Policy
Remarks	- Under the Personal Accident and Medical Expenses Section of the policy, there is no exclusion for the amateur sports such as Hot Air Ballooning, Skiing, Hiking, Windsurfing etc.

Note: The above table has just listed out part of the exclusions contain in the policy terms and therefore, is for reference purpose only. Whether any exclusion(s) will be applied to a claim case shall be determined by the Insurer according to the full set of the policy terms on a case-by-case basis.

(Prepared by JLT on 14 September 2017)

HKU Global Assistance Programme Support for HKU Staff and Students 24/7 while overseas

About International SOS ("Intl.SOS")

HKU has entered into a service agreement with Intl.SOS, the leading travel health and safety assistance provider, to provide **worldwide medical and security support** for HKU staff and students. Before heading overseas, staff and students can review the medical and security information about the destination country for pre-trip planning. When overseas, and in need of medical or security assistance, staff and students can contact Intl.SOS for support. Please note that Intl.SOS is **NOT an insurance policy**. It is therefore important to ensure that you have adequate medical or travel insurance coverage before heading overseas.

Download the App

Download the app so that you can have instant access to country-specific medical and security alerts while abroad. It will also give you access to the nearest assistance call number.



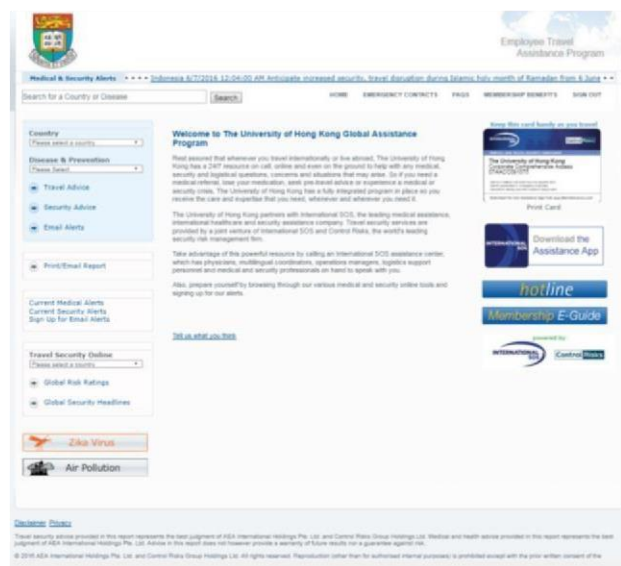
- 1) Search and download the "International SOS Assistance App" in the app store. Available for iOS, Android, Blackberry, Windows and Amazon smartphones
- 2) Enter the HKU Membership ID: **07AACC091075**
- 3) Enable GPS or Location Services



Visit the Intl.SOS Online Portal

Visit the Intl.SOS online portal before heading overseas so that you are well-prepared and informed on country-specific information.

- 1) Visit the Intl.SOS website at: <https://www.internationalsos.com/en/>
- 2) Enter the HKU Membership ID: **07AACC091075**



Call Intl.SOS 24/7 Assistance Center for a pre-travel medical & security brief and overseas medical, security and travel assistance:
HK 24-hour center number:

+852 2528 9900