

The University of Hong Kong
Travel / Personal Accident Insurance for Students
2018/2019

Corporate Business Travel (“Travel”) Insurance Policy

For HKU registered students (both undergraduate and postgraduate students) who are required to travel overseas for University business purpose, i.e. activities which are officially arranged or recognized by the University such as overseas exchange programme, field trips, research and conference etc., a standard travel insurance programme has been arranged that protects students from certain financial risks and losses that may occur while traveling (*unforeseeable events*). These losses can be minor, like a delayed suitcase, or significant, like a last-minute trip cancellation or an emergency medical treatment overseas etc. The current insured period would be from **October 1, 2018 to September 30, 2019**. However, it should be noted that travel insurance covers only the specific situations, events, and losses included in the policy documents, and only under the conditions it describes. In addition, 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 Finance and Enterprises Office (“FEO”) to request departments to submit the data so recorded for submission to the insurer. Hence, students should report details of their trip to the respective office/department which is responsible for the arrangement of his/her trip.

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

4. 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**.

5. An arrangement has been made with the insurer, on a need basis, to provide a named China Medical Card for HKU 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 HKD50 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 HKD50 per head via department to FEO for onwards submission of the application(s) to the insurance company for their processing. Usually, it would take at least 10 working days for FEO and the insurance company to arrange the issuance of the Card. Applicant will be notified by email once the Card is available for collection from FEO office counter located at 1/F Knowles Building.

Group Personal Accident (“GPA”) Insurance Policy

6. In addition to the basic primary health care provided by the University to its registered students through (both undergraduates and postgraduates) the University Health Service and the subsidized hospitalization (entitlements according to the student’s right of abode status in Hong Kong) as provided by the public health care services of the Government, the University has arranged a group personal accident policy which covers accidental death and permanent disablement with an amount for accidental medical expenses incurred by its registered students due to an accident causing bodily injury when participating in activities/events arranged or approved or supervised by the University within or outside Hong Kong such as field trips, project work, overseas exchange or site visits etc.

7. For claim procedure, please follow the guideline 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. Please note that FEO must be informed within 30 days from the date of the accident. If the claimant will not be returned back to Hong Kong within 30 days from the date of the accident, the claimant must notify FEO by email (feo_insurance@hku.hk) and provide an e-copy of the duly completed claim form, the full itinerary of the trip as well as the trip authorization letter issued by HKU so as to avoid possible rejection of the claim by the insurer for the reason of late notification. Hence, it is strongly recommended for students to carry a copy of the said documents in case if a claim is needed during the trip period. Other supporting documents such as expense receipts or reports could be provided to FEO after returning back to Hong Kong.

8. Please note that the student may treat the Corporate Business Travel Policy as primary cover and the Group Personal Accident Policy as excess cover to claim the balance amount (accident only) subject to the terms and conditions of the policy and whether initial treatment was sought at the country he/she travels to.

International SOS (“ISOS”)

9. The University has entered into a service agreement with ISOS, a leading travel health and safety assistance provider, which is NOT an insurance company but to provide worldwide 24/7 assistance services to students. In order to minimize the medical and travel security risk as far as possible and for better travel planning purpose, it is strongly recommended for students to contact ISOS directly by phone (Tel.: +852 2528 9900) or through their mobile app “International SOS Assistance App” for advice on matters which a traveler should pay special attention when visiting a particular country. Please refer to **Annex II** for details.

10. The general coverage of the insurance policies are given below for reference:-

Item	Cover	Maximum Benefits per Person (HKD)		
		Travel Insurance	GPA Insurance	
			Accident within HK	Accident outside HK
i.	Accidental Death and Permanent Disablement	1,000,000	100,000	100,000
ii.	Medical Expenses <i>(include Chinese physician i.e. registered herbalist, acupuncturist and bonesetter)</i>	400,000	5,000	25,000
	<i>Sub-limit for Chinese physician or Chiropractors</i>	HKD250 per visit per day and HKD4,000 per policy year	HKD300 per visit per day, HKD2,000 per person per event or HKD4,000 per policy year	
	<i>Follow up medical treatment – up to specified 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 (Note a)</i>	Up to 180 days	Up to 365 days	
iii.	Emergency Medical Evacuation	Actual Cost	N/A	100,000
iv.	Repatriation of Remains	Actual Cost	N/A	100,000
v.	Personal Property <i>(Limit of HKD5,000 any one item/pair/set of articles including mobile phone; HKD10,000 any one lap top computer) (Note b)</i>	20,000	N/A	
vi.	Personal Money & Loss of Documents <i>(Cash Limit: HKD4,000) (Note b)</i>	20,000		
vii.	Travel 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 up to HKD1,000 for each full 5 hours) (Note c)</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 (Note d)	180 days		
xii.	Loss of Teeth <i>(If the insured person's sound and nature permanent teeth are broken caused by an accident during the trip, insurer will pay HKD1,000 for each loss of whole tooth)</i>			

Important Notes

- a. *In order to make a valid claim for medical expenses incurred, initial medical treatment should be sought locally and the medicine taken before and after the trip must be prescribed by a qualified and licensed/registered medical practitioner in Hong Kong, or a practitioner legally authorized by the government with jurisdiction in the geographical area of his/her practice to render medical and surgical services. All medical expenses should be paid by claimant first and reimbursement would be made by the insurer if subsequently approved by the insurer based on policy terms. Insurer may also request the claimant to explain the reason for not seeking initial medical treatment at the country which the accident occurred even the claim fulfilling the condition that “if initial treatment was not sought overseas provided that the insured person obtained treatment within 7 days of his/her return to Hong Kong..”, i.e. the insurer reserves their right to reject the claim in case if the reason provided by the claimant is unreasonable. Please note that the Group Travel Policy is not classified as Medical Insurance but it provides Medical Expenses Cover (an insured person suffers a bodily injury or sickness during the insured journey and medical expenses reasonably and necessarily incurred) and the Group Personal Accident Policy definitely not classified as Medical Insurance as it mainly covers accidental death and permanent disablement with an amount for accidental medical expenses incurred by the students*

- b. *Any loss of personal properties/travel documents must be **reported to the police** having jurisdiction at the place where the loss occur **within 24 hours** from the occurrence of the incident. It is important to obtain a report from the local police for submission to the insurer afterwards.*

- c. *If an Insured Person’s personal property (i) 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 (HKD1,000 for each full 5 hours); and (ii) was lost during the flight, the insurer may reimburse the purchase cost (subject to the policy terms) provided that a copy of the purchase invoice and an incident report/letter issued by the Airline could be submitted to the insurer.*

- d. *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 must arrange his/her own additional travel insurance cover. It should be further noted that (i) 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; and (ii) the coverage of the University’s travel insurance policy might not meet the personal needs such as the activities taken by the Insured Person during the personal business period.*

- e. *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.*

- f. *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.*

- g. *Please refer to the attached sheet at Annex I for the summary of special conditions and major policy exclusions of the Zurich Group Travel Insurance Policy.*

Group Travel Insurance
Insurer: Zurich Insurance Company Ltd.
Policyholder: The University of Hong Kong

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. - All other exclusions as per HKU's Group Travel Insurance 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 5 October 2018)

Please note that the full version of the exclusion terms can be accessed via SIS Menu → Financial Services → FEO Info and Hotlines → Finance and Enterprises Office → Insurance Information for Students.

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.



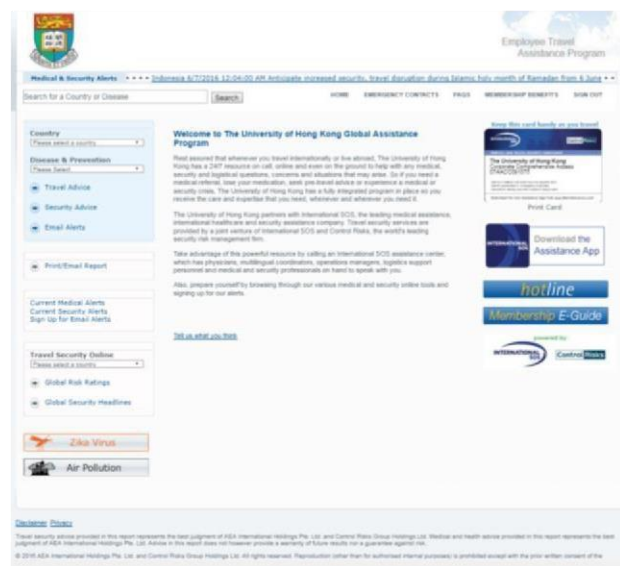
- 1) Search and download the "International SOS Assistance App" in the app store. Available for iOS, Android, Blackberry, Windows and Amazon smartphones
- 2) Enter the HKU Membership ID: **07AACC091075**
- 3) Enable GPS or Location Services



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