

The Education University of Hong Kong 2021 – 2022 Student Travel Insurance Plan Summary

Information given herein is for descriptive purpose only.

This Summary does not form any part of the contract of insurance between the Policyholder and Insurer named below.

All terms, conditions & exceptions are subject to the original policy as issued.

GENERAL INFORMATION

Insured	The Education University of Hong Kong (“EdUHK”)
Insured Person	All Students under UGC Funded Program and Self-financed Program of the Insured
Policy No.	Student of UGC Funded Program → H2121121100168 Student of Self-financed Program → H2121121100169
Insurer	Liberty International Insurance Ltd
Scope of Coverage	Insurance Company will provide cover to Insured Person for various Benefits as specified hereunder while Insured Person is participating in the Insured Trip outside the territory of Hong Kong.
Insured Trip and Duration of Cover	<p>Insured Trip shall mean an Overseas Trip which is organized by or arranged by or at the direction of EdUHK.</p> <p>Insured Trip shall commence from the departure date when Insured Person passed the Immigration Counter at Hong Kong for departure, till completion of the Insured Trip, and cease when Insured person passed the Immigration Counter at Hong Kong for arrival.</p> <p>Duration of Insured Trip for The EdUHK Outgoing Exchange Program is maximum 366 days whilst for other type of Trip is maximum 180 days.</p>
Stationed Location:	Hong Kong
Area of Travel:	Anywhere in the world except Hong Kong
Insured Trip	Applicable for Insured Trip with Departure Date between 1 July 2021 and 30 June 2022

SCHEDULE OF BENEFITS

MAXIMUM AMOUNT OF BENEFITS (HK\$)

1	<p>Personal Accident</p> <p>If Insured Person suffers Accidental Bodily Injury during the Insured Trip which direct results to loss of life or permanent disablement within 12 months from the date of accident, compensation will be payable. (payment of benefit amount refer to Compensation Table).</p> <p>Note: Accidental Bodily Injury shall be caused by a sudden, unforeseen, unintended, unusual and identifiable event happening by chance.</p>	\$1,000,000
2	<p>Burns Benefits</p> <p>If Insured Person sustains 2nd or 3rd degree burns of body surface as a result of accidental bodily injury during the Insured Trip (payment of benefit amount refer to Compensation Table).</p>	\$100,000
3	<p>Medical Expenses (Accident & Sickness)</p> <p>If Insured Person sustains Accidental Bodily Injury or Sickness in overseas during the Insured Trip, reimbursement of reasonable and necessary medical expenses including outpatient, laboratory test, surgery and hospitalization fees incurred by local authorised registered medical organisation and medical practitioner.</p> <p>Follow-up Treatment after return to Hong Kong for 12 months also inclusive for medical expenses incurred by Registered / Listed Chinese medical practitioner, Chinese bonesetter or acupuncturist subject to sub-limit of HK\$150 per visit per day and HK\$1,800 maximum per trip.</p> <p>Deductible: The first HK\$200 per claim for accident or sickness</p>	\$750,000
4	<p>4.1 Emergency Medical Evacuation</p> <p>If Insured Person sustains serious accidental bodily injury or serious sickness during Insured Trip, covers 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 from the place of injury or sickness to a medically more appropriate locations or back to Hong Kong for treatment.</p> <p>The final destination of evacuation will be decided by Liberty Emergency Assistance and will be based entirely upon medical necessity.</p>	<p>Actual Cost</p> <p>Call Emergency Assistance Service 24-hours Hotline</p>

The Education University of Hong Kong
2021 – 2022 Student Travel Insurance Plan Summary

SCHEDULE OF BENEFITS		MAXIMUM AMOUNT OF BENEFITS (HK\$)
	<p>4.2 Repatriation of Mortal Remains</p> <p>If Insured Person dies as a result of accidental injury or sickness during the Insured Trip, covers the reasonable and unavoidable expenses for transporting the mortal remains of the Insured Person from the place of death to Hong Kong; or the cost of local burial at the place of death as approved by Liberty Emergency Assistance.</p>	
5	<p>Trip Cancellation</p> <p>Pay for loss of unused travel fare and/or accommodation expenses paid in advance for which the Insured Person is legally liable and which not recoverable from any other source upon cancellation of the Insured Trip due to:</p> <p>a) death, serious bodily injury or serious illness of Insured Person, immediate family member within 30 days prior to departure of trip;</p> <p>b) witness summons, jury service or compulsory quarantine of the Insured Person within 30 days prior to departure of trip;</p> <p>c) unexpected outbreak of strike, riot or civil commotion, terrorism, natural disaster or infectious disease at the planned destination within 7 days prior to departure of trip;</p>	\$20,000
6	<p>Trip Curtailment</p> <p>Pay for loss of unused travel fare and/or accommodation expenses which have been paid in advance and for which 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, upon Insured Person has to abandon the Trip and return to Hong Kong due to:</p> <p>a) death, serious bodily injury or serious illness of the Insured Person, immediate family member;</p> <p>b) unexpected outbreak of strike, riot or civil commotion, terrorism, natural disaster or infectious disease at the planned destination which prevent the Insured Person from continuing the Trip.</p>	\$20,000
7	<p>7.1 Travel Delay</p> <p>Pay cash benefit of HK\$300 for each 5 hours delay if the scheduled public common carrier is delayed due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster or mechanical or electrical breakdown of such public common carrier.</p> <p>7.2 Travel Re-Route</p> <p>If the scheduled public common carrier is cancelled as a result of delay over 12 hours after the specified checked-in time due to same cause mentioned in 7.1 Travel Delay and the public common carrier fails to arrange an alternative transportation, will pay for the additional travelling expenses incurred (by economy class only) by the Insured Person to reach the originally planned destination.</p> <p>Insured Person can only utilize Travel Re-Route benefit once during the Trip.</p>	\$1,000 \$10,000
8	<p>Baggage Delay</p> <p>If checked-in baggage is delayed for more than 5 hours after the arrival of Insured Person at the scheduled destination outside Hong Kong,</p> <p>a) Pay cash benefit of HK\$500 for over 5 hours delay; and</p> <p>b) Reimbursement the cost of emergency purchase of essential clothing or toiletries up to HK\$500.</p> <p>Insured Person can only utilize this benefit once during the Trip, and not applicable for trip back to Hong Kong.</p>	\$1,000
9	<p>Personal Property</p> <p>Pay for replacement cost (excluding deterioration and depreciation) for the accidental physical loss of or damage to personal baggage or personal property contained herein (other than money) being carried by an Insured Person during the Insured Trip.</p> <p>The maximum amount of benefits subject to the following sub-limits:</p> <ul style="list-style-type: none"> - HK\$10,000 for lap-top computer; - HK\$3,000 per item / pair / set / category of item for others; <p>Insured Person shall report the loss of personal property to local police within 24 hours.</p> <p>Note: Accident means Robbery, Burglary, Fire, Water Damage, Impact, Traffic Incident</p>	\$20,000
10	<p>Loss of Personal Money</p> <p>Pay for actual loss of cash, cheques, money order or traveller's cheques belonging to and being carried by the Insured Person or in a locked hotel room due to Robbery, Burglary or Theft during Insured Trip.</p> <p>Cash Limit: HK\$3,000;</p> <p>Insured Person shall report the loss of money to local police within 24 hours.</p>	\$3,000

The Education University of Hong Kong 2021 – 2022 Student Travel Insurance Plan Summary

SCHEDULE OF BENEFITS

MAXIMUM AMOUNT OF BENEFITS (HK\$)

11	<p>Loss of Travel Documents</p> <p>Pay for the cost of replacing Hong Kong Identity Card, Passports, Travel Tickets, Visa, Entry Permits, and other similar documents belonging to the Insured person following accidental loss during the Insured Trip; and also the additional travelling expenses and/or accommodation expenses incurred by Insured Person for the purposes of making necessary travel arrangement for replacing the loss of travel document.</p> <p>Insured Person shall report the loss of travel document to local police within 24 hours.</p> <p>Note: Accident means Robbery, Burglary, Fire, Water Damage, Impact, Traffic Incident</p>	\$2,000
12	<p>Personal Liability</p> <p>Covers Insured Person's legal liability to pay as compensation for an accident occurred and caused bodily injury or property damage to third party due to negligent act occurring during the Insured Trip.</p> <p>Insured Person must not make any offer or promise of payment or admit fault to any other party, or become involved in any litigation without prior written approval of Liberty International Insurance Ltd.</p>	\$1,500,000

EXCLUSIONS OF RESPECTIVE SECTIONS OF BENEFITS

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 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. Personal Property

- 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. 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

- 2.4. 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).

The Education University of Hong Kong 2021 – 2022 Student Travel Insurance Plan Summary

4. Loss of Travel Documents

- 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 & Travel Re-route

- 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 / Trip 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;
- 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 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 Medical 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 Liberty Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Liberty 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.

LIBERTY EMERGENCY ASSISTANCE SERVICES**Liberty Emergency Assistance Service 24 Hours Hotline: (852) 2164 9898**

If Insured Person suffers serious accident or serious sickness during Insured Trip whilst outside Hong Kong may call the Liberty Emergency Assistance Services 24 hours hotline and provide (1) Policy Number of the Travel Insurance; (2) Policyholder's Name (i.e. The Education University of Hong Kong), (3) Insured Person's name (i.e. your name) and (4) Your Location and (5) kind of services needed. An experienced assistance coordinator will deal with your inquiry and give advice on what to do next.

Note:

- Service Provider: AA International Inc.
- This policy does not cover any telecommunication charges or roaming charges incurred for calling Liberty Emergency Assistance Services 24 Hours Hotline
- 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 Liberty Emergency Services after returning to Hong Kong.

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

1. war , invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war , rebellion, revolution, insurrection, military or usurped power, or direct participation in strike, riot or civil commotion;
2. any congenital and heredity condition, suicide or intentional self-inflicted injury;
3. any illegal or unlawful act by an insured person or any confiscation, detention, destruction by customs or other authorities;
4. the insured person is not taking reasonable efforts to avoid injury to minimize any claim under this policy;
5. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the insured person would or could earn income or remuneration from engaging in such sport;
6. insanity, mental disorder or any condition resulting from venereal disease, abortion or miscarriage or pregnancy or childbirth;
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 or private chartered aircraft;
9. naval, military or airforce services or operations while actively engaged in war;
10. any expenses that can be compensated from any other sources except for Personal Accident, Travel Delay Allowance, Baggage Delay Allowance;
11. Pre-existing Conditions of Insured Person, it means Insured Person has had any illness or injury or conditions which already existed, no matter know or unknown, or is had received any treatment or medicine by medical practitioner to the Insured Person within 12 months before departure of the Insured Journey;
12. Any loss of personal property, money or travel documents without report to local police within 24 hour of discovery;
13. No cover for labour works or dangerous activities, e.g. offshore drilling, mining, handling of explosive, construction site work, stunt or aerial shooting activities etc.
14. Any admission of liability for compensation to third party made by Insured Person without the prior written approval or agreement from insurance company.

The above General Exclusions is summary only; detailed Exclusions for each insured section please refers to official insurance policy.

- Notes:
- (1) For enquiries, please contact The Claims Desk, Lockton Companies (Hong Kong) Ltd at Tel: 2250 2620.
 - (2) This Insurance Summary is for information only, all terms and conditions shall follow standard Group Travel Insurance Policies Nos. H2121121100168 and H2121121100169 issued by Liberty International Insurance Ltd.
 - (3) If there is any inconsistency or ambiguity between this insurance summary and the original policy, the English version of Insurance Policy shall prevail.

POLICY RESTRICTIONS

1. By the regulation of China, if Insured person is 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 direct 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 direct arising out of the travel warning concern.

CLAIMS PROCEDURES

Within 30 days after the incident causing a loss, the Claimant shall complete the Travel Insurance Claim Form, submit original with relevant Claims Documentations to **The Claims Desk, Lockton Companies (Hong Kong) Ltd.** After verification, all Claim Documentations will be passed to Insurance Company for processing:

- Travel Insurance Claim Form:** Original completed with full details of incident and claim details, duly signed & dated
- Insured Person Proof :** Copy of valid The Education University of Hong Kong Student Identity Card
- Departure Proof:** Original of Boarding Pass or Ticket of Common Carrier (flight or vessel or vehicle), Copy of passport stamp
- Proof of Trip Nature:** Original of Letter issued by The EdUHK certifying the Nature, Itinerary and Period of Trip

Claim items	Claim Documentations Checklist (if applicable)
Personal accident	1. Original of overseas police report or incident report issued by relevant authority 2. Copy of medical report / coroner's report / death certificate 3. Copy of relationship proof to the insured e.g. birth certificate, marriage certificate 4. Original / certified true copy for the Letters of Administration / Grant of Probate
Medical expenses	1. Original of medical bills showing doctor's signature, medical expenses, diagnosis and treatment result 2. Copy of medical report and referral letter for medical treatments conducted by specialists, physiotherapists 3. Original of letter of hospital admission and discharge summary
Loss / damage to personal property	1. Coloured photographs showing the extent of damage(s) to the claim item(s) 2. Original of overseas police report / property irregularity report for loss (report to Police within 24 hours) 3. Original / Copy of purchase receipts of the lost / damaged item(s) 4. Original of repair quotation of the damaged items(s)
Loss of personal money / Loss of travel documents	1. Original of overseas police report / property irregularity report for loss (report to Police within 24 hours) 2. Original of receipts for extra accommodation fee, traveling expenses, replacement of lost travel documents 3. Original of foreign exchange record / Copy of bank withdrawal record / Copy of bank statement
Travel / baggage delay / Travel Re-route cost due to Travel Delay	1. Original of written report from the related public common carrier with reason(s) and duration for the travel delay or baggage delay 2. Original of scheduled and actual itinerary flight boarding pass / electronic boarding pass 3. Original of receipts for additional expense due to travel delay or emergency purchase of necessities expenses due to baggage delay
Trip Cancellation / Trip Curtailement	1. Trip cancellation / Trip curtailment proof e.g. Original of medical report or Copy of death certificate 2. Copy of refund confirmation issued by public common carrier or travel agency 3. Copy of relationship proof to the insured e.g. birth certificate, marriage certificate 4. Original of receipts for paid travel expense / accommodation fee and / or travelling fee 5. If travel cancellation / curtailment is due to death, serious physical injury or serious illness of the insured person, immediate family members, please provide their copy of death/medical certificates and relationship proof 6. Original / Copy of other relevant documentary proof of travel cancellation / curtailment
Personal liability	1. Original of overseas police report or incident report issued by relevant authority 2. Original of compensation invoice and payment receipt, coloured photos for the damaged item(s) 3. Other related documents e.g. copy of summons or court documents or solicitors' correspondences, original claims correspondence from third party etc

Notes:

1. **Within 30 days after the incident causing the loss**, the Claimant must submit Original Travel Insurance Claim Form and Claims Documentations to The Claims Desk, Lockton Companies (Hong Kong) Ltd, 16/F Berkshire House, Taikoo Place, 25 Westlands Road, Quarry Bay, Hong Kong ("Lockton"). If the Claimant has not yet finished the Trip must send claim documentation by e-mail to: hkclaims.cm2@asia.lockton.com, and submit original documents to Lockton within 14 days after returned to Hong Kong.
2. Lockton Insurance Company reserves the right to refuse any claim due to late submission.
3. Besides the above list of Claim Documentations, Insurance Company reserves the right to request for any supplementary documents from the Claimant for processing the claim.
4. The submission of incomplete Travel Insurance Claim Form or insufficient information or insufficient supporting documents may delay the processing or result in denial of the claim.
5. Except otherwise specified or waived, all required documents must be original.
6. The claimant is fully responsible for providing the required documents, Insurance Company will not be liable for any cost incurred for obtaining any documents
7. Travel Insurance Claim Form and Claim Documentation must be verified and signed by Lockton Companies (Hong Kong) Ltd, otherwise the claim will be invalid.

For Insurance Coverage or Claims, please contact The Claims Desk, Lockton Companies (Hong Kong) Ltd at Tel: 2250 2620

END