

Summary of Insurance Schedule

Policyholder	: The Education University of Hong Kong
Insurer	: Liberty International Insurance Limited
Who is Covered	: 1. For EdUHK Students under University Grants Committee Funded Programmes ("UGC Programmes") 2. For EdUHK Students under Self-financing Programmes ("Self-financing Programmes")
Policy Number	: 1. H2122121100184 (UGC Programmes) 2. H2122121100185 (Self-financing Programmes)
Period of Insurance	: From 1 July 2022 to 30 June 2023
Geographical Limit	: Worldwide except Hong Kong SAR

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Summary of Insurance Schedule

Duration of Trips	: Maximum 180 days (except Outgoing Exchange Student - Maximum 366 days)
Nature of Trip	: Overseas Study Trips arranged and approved by EdUHK on Worldwide outside Hong Kong
Trip Period	: Any overseas Study Trips with Departure Date within the Insurance Period between 1 July 2022 and 30 June 2023
Scope of Coverage	: 1. Coverage commences when passed the immigration counter for departure from Hong Kong 2. Coverage ceases when passed the immigration counter on arrival at Hong Kong upon completion of such Trip

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Travel Insurance Coverage and Benefits

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Travel Insurance Coverage and Benefits



(1) Accidental Death & Permanent Disablement (Maximum - HK\$1,000,000)

Coverage:

- Accident means a sudden, unintended, unusual and identifiable event happening by chance that could not be expected or foreseen.
- Accidental Death or Permanent Total / Partial Disablement resulted within 12 consecutive months from the date of Accident during the Trip in overseas

Benefit:

- Maximum: HK\$1,000,000

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Travel Insurance Coverage and Benefits



(2) Major Burns (Maximum - HK\$100,000)

Coverage:

- Compensation for 2nd or 3rd degree burns of body surface arising from accident incurred overseas during the Study Trip

Benefit:

- Maximum: HK\$100,000

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Travel Insurance Coverage and Benefits



(3) Medical Expenses (Maximum - HK\$750,000)

Coverage:

- Accidental Bodily Injury or Illness incurred overseas
- Reasonable & medically necessary medical expenses including outpatient, hospitalization, surgical, medication etc. incurred during the Trip overseas
- Inclusive Follow-up treatment after returning to Hong Kong within 12 months (must have first medical consultation in overseas)

Benefit:

- Maximum: HK\$750,000
- Chinese bonesetter, acupuncturist, Registered / Listed Chinese Medical Practitioner in Hong Kong, subject to sub-limit HK\$150 per visit per day and HK\$1,800 per trip
- **Policy Excess (自負額): HK\$200 per accident or illness**

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Travel Insurance Coverage and Benefits



(4) Trip Cancellation (Maximum - HK\$20,000)

Covered Causes:

- Death, Serious Bodily Injury or Serious Illness of the Insured Person or Immediate Family Member within 30 days before the departure date of the Trip
- Unexpected outbreak of War, Strike, Riot, Civil Commotion, Terrorism, Natural Catastrophe or infectious disease at the planned destination arising within 7 days before the departure date of the Trip
- Jury service, compulsory quarantine of the Insured Person
- The refusal, failure or inability of any licensed travel operator, booking agent or airline in Hong Kong to provide services, facilities or accommodation, by the reason of their financial default or insolvency
- Note: No cover for Known Event, e.g. COVID-19

Benefit:

- non-refundable, unused and additional travel fare and/or accommodation expenses
- Maximum: HK\$20,000

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Travel Insurance Coverage and Benefits



(5) Trip Curtailment (Maximum - HK\$20,000)

Covered Causes:

- Death, Serious Bodily Injury or Serious Illness of the Insured Person or Immediate Family Member
- Unexpected outbreak of War, Strike, Riot, Civil Commotion, Terrorism, Natural Catastrophe or infectious disease at the planned destination which prevent the Insured Person from continuing with his/her Trip
- Jury service, compulsory quarantine of the Insured Person
- The refusal, failure or inability of any licensed travel operator, booking agent or airline in Hong Kong to provide services, facilities or accommodation, by the reason of their financial default or insolvency
- Note: No cover for Known Event, e.g. COVID-19

Benefit:

- non-refundable, unused and additional travel fare and/or accommodation expenses
- Maximum: HK\$20,000

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Travel Insurance Coverage and Benefits



(6) Trip Delay (HK\$300 for every 5 hours upto max. HK\$1,000)

Covered Causes:

- Due to industrial action of the employees of the operator of the Public Conveyance (except such industrial action already taking place prior to the commencement of a Trip);
- The mechanical breakdown or derangement or structural defect of the Public Conveyance;
- Bad weather; or
- Any other reasonable cause beyond the control of the operator of the Public Conveyance.

(Remarks: 航空管制、機組人員因生病延誤飛行 / 航行等理由一律是不受保的)

Benefit:

- Cash benefit \$300 for each 5-hour Delay upto maximum HK\$1,000

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Travel Insurance Coverage and Benefits



(7) Trip Re-route (Maximum HK\$10,000)

Covered Cause:

- If as a consequence of delay, the Public Conveyance is cancelled or delayed for over 12 hours from the time specified in the itinerary after the commencement of the Trip and it caused to miss another scheduled Public Conveyance

Benefit:

- Extra traveling expenses necessarily incurred to arrive the original destination of the Trip
- Maximum : HK\$10,000

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Travel Insurance Coverage and Benefits



(8) Baggage Delay (After 5 hours delay upto max. HK\$1,000)

Coverage:

- Accompanied baggage is delayed, temporarily misplaced or misdirected by any transport carrier for more than 5 consecutive hours
- Note: No cover for homeward trip

Benefit:

- Reimburse emergency purchases of essential clothing or toiletries after 5 hours delay
- Cash Benefit : HK\$500 after 5 hours delay
- upto maximum HK\$1,000

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Travel Insurance Coverage and Benefits



(9) Personal Property (Maximum HK\$20,000)

Coverage:

- Accidental loss of or damage to or theft of personal baggage or personal belongings during the Trip in overseas

Benefit:

- HK\$10,000 for laptop computer including accessories;
- HK\$3,000 for others per item / pair / set of item

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Travel Insurance Coverage and Benefits



(10) Personal Money (Maximum HK\$3,000)

Coverage:

- Money is defined as:-
- Coins, bank notes, postal or money orders, signed travelers and bank cheques; Personalised Octopus Card, credit cards, automatic teller machine cards
- Accidental loss of, theft of or damage to Personal Money during Study Trip in overseas

Benefit:

- Cash Limit: HK\$3,000.
- Inclusive replacement cost of Personalised Octopus Card, credit card and ATM cards

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Travel Insurance Coverage and Benefits



(11) Personal Travel Document (Maximum - HK\$2,000)

Covered Cause:

- Travel Documents means passports, travel ticket, visas, entry permits, and other similar documents necessary for the Trip
- Accidental loss of or damage to or theft of Personal Documents during Trip in overseas

Benefit:

- Replacement cost of Travel Documents and;
- Additional reasonable travel and hotel accommodation expenses until any lost Travel Documents is replaced
- Maximum : HK\$2,000

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Travel Insurance Coverage and Benefits



Important Note to Personal Property, Money, Travel Document

- No cover for **unexplained / unknown / unattended** loss of personal baggage or personal belongings
- The Insured Person must **take all reasonable precautions** for the safety and supervision of any of your own Baggage, Money, Travel Documents and Mobile Electronic Equipment
- The Insured Person must report all loss or damage caused by theft or willful damage **to the local police**, or appropriate authorities **within 24 hours** after the discovery of loss, damage or theft

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Travel Insurance Coverage and Benefits



(12) Personal Liability (Maximum - HK\$1,500,000)

Covered Cause:

- Due to The EdUHK Student's negligence, he/she becomes legally liable for causing 3rd party bodily injury &/or 3rd party property damage during Trip in overseas

Benefit:

- Maximum : HK\$1,500,000

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Travel Insurance Coverage and Benefits



(13) 24 hours Worldwide Emergency Assistance Services

- Emergency Medical Evacuation and Repatriation
- Repatriation of Mortal Remains
- Hospital Admission Guarantee
- Overseas Medical Referral
- Privilege Travel Service
- Remarks: If any services provided are under the policy exclusions (e.g. pre-existing conditions, pregnancy and childbirth), then Insured Person shall reimburse all expenses to AAI
- Remarks: Caller to pay the roaming charges

Call (852) 2164 9898
24-hours Worldwide
Liberty Emergency Assistance Hotline
(services provided by
Assistance Alliance International (HK) Ltd ("AAI"))

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Travel Insurance Coverage and Benefits



(14) Emergency Medical Evacuation and Repatriation– Unlimited Amount

Covered Cause:

- The Insured Person is in overseas and sustains Bodily injury or suffers from serious medical condition is certified by the legally qualified Medical Practitioner as unfit to travel or continue with the Trip and result in the necessity for Emergency Medical Evacuation and/or Repatriation.

Benefit:

- Arrangement for transferring to the nearest Hospitals for appropriate medical treatments and care
- Following the stabilization of the Insured Person's condition, if it is determined Medically Necessary, will repatriate the Insured Person to Hong Kong for further treatment

(15) Repatriation of Mortal Remains – Unlimited Amount

- Necessary arrangement to return Insured Person's mortal remains to the airport of Hong Kong.

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Summary - Coverage and Benefits

Benefits	Limit Per Person (HK\$)
1. Accidental Death & Permanent Disablement	HK\$1,000,000
2. Major Burns (2 nd or 3 rd degree)	HK\$100,000
3. Medical Expenses	HK\$750,000
Follow up Medical Treatment includes expenses paid to Chinese Medicine Practitioner or Chinese Bonesetter or Acupuncturist incurred in Hong Kong, subject to sub-limit of HK\$150 per visit per day and HK\$1,800 aggregate per trip	
Policy Excess : HK\$200 per claim	

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Summary - Coverage and Benefits

Benefits	Limit Per Person (HK\$)
4. Trip Cancellation	HK\$20,000
5. Trip Curtailment	HK\$20,000
6. Trip Delay	HK\$1,000
- HK\$300 per 5 hours delay and upto max. HK\$1,000)	
7. Trip Re-route	HK\$10,000
- All extra traveling expenses if the Public Conveyance is cancelled or delayed for over 12 hours)	
8. Baggage Delay	HK\$1,000
- Reimburse emergency purchases after 5 hours delay	
- Cash Benefit: HK\$500 after 5 hours delay	

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Summary - Coverage and Benefits

Benefits	Limit Per Person (HK\$)
9. Personal Property - HK\$10,000 for laptop computer including accessories; - HK\$3,000 for others per item / pair / set of item	HK\$20,000
10. Personal Money	HK\$3,000
11. Personal Documents	HK\$2,000
12. Personal Liability	HK\$1,500,000
13. Worldwide Emergency Assistance a) Emergency Medical Evacuation b) Repatriation of Mortal Remains c) 24-hour Assist Hotline Service	Actual Cost – No limit Actual Cost – No limit Free

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Major Exclusions | 03

Major Exclusions – Applicable to all sections

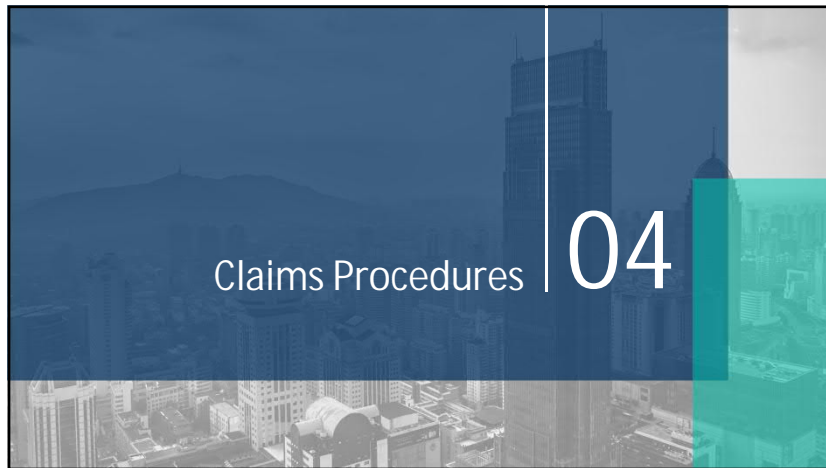
- Hospital Charges exceeding the Usual, Reasonable and Customary Charges range
- Influence of alcohol over the prescribed limit or drugs unless taken in accordance with proper medical prescription.
- Pre-existing Medical Condition, congenital or heredity condition (whether aware or not)
已存在, 先天性或遺傳性狀況 (已知或未知)
- Mental defects or infirmity of any kind; HIV, AIDS or related sexually transmitted disease
- Miscarriage, pregnancy, childbirth, abortion, bodily infirmity, infertility, bacterial viral, fungal infection other than bacterial infection occurring in consequence of an accidental cut or wound
- No cover for Medical Expenses follow up treatment in Hong Kong if no first consultation incurred overseas
- Suicide, attempted suicide or intentional self-infliction of bodily injury
- Travel contrary to doctor's advice; travel for obtaining medical treatment
- Loss of Personal Property, Money, Travel Document not report to local police within 24 hours of occurrence
- Fail to take reasonable precaution to safeguard property, avoid injury or minimize any claim
- Unexplained or Unknown or Unattended loss of Personal Property, Money, Travel document
- Chinese citizen whilst travelling within Mainland China, unless having working visa, holding HKID card or passport of other countries

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Major Exclusions – Applicable to all sections

- Active participation in war, invasion, hostilities, civil war, rebellion, riot, revolution
- Any illegal or unlawful act by the Insured Person, and any prohibition or regulation by any government
- Use, existence or escape of any Nuclear fuel, nuclear material or nuclear waste and radioactivity
- Insured Person is engaging or taking part in disciplinary forces, military, air force service, performing armed forces duties
- Insured Person is engaging or taking part in Aviation or aerial activities including as a pilot or aircrew member except air travel solely being a passenger in a properly licensed aircraft flown by a qualified pilot
- Insured Person is engaging or taking part in manual or hazardous works of any nature, handling of explosives and aerial photography; any kind of race (other than on foot), professional sports, or any sports or stunt activity where an Insured Person would or could earn income or remuneration from engaging in it
- Insured Person is participating in Extreme Sports/Activities (i.e. deep sea diving utilizing hard helmet with air hose attachments, water rafting grade 4 or above, hunting, caving, off-piste skiing, outdoor rock climbing, mountaineering or climbing necessitating the use of climbing equipment, guides or ropes by the Insured Person etc.)

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Claims Handling Procedure

Within 30 days upon occurrence of any Accident or Sickness or Loss or Incident which may arise to Claim under the Travel Insurance Policy:

Step 1

Fill in Travel Insurance Claim Form

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Step 2

Submit Basic Document and Supporting Document by post to :

- Provide full details of the incident
- State type of claim (accident or sickness or loss or damage of item) and claim amount

The Claims Desk
 Lockton Companies (Hong Kong) Ltd
 16/F Berkshire House, Taikoo Place,
 25 Westlands Road, Quarry Bay, Hong Kong

Tel : +852 2250 2620
 E-mail: hkclaims.cm2@asia.lockton.com


◆ Travel Insurance Claim Form can be downloaded from Finance Office, the Portal of EdUHK
 ◆ Please send Claim Form and Supporting Document to Lockton via email within 30 days of incident occurred (if you will stay overseas for more than 30 days after the Incident occurred)

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Basic Document


No matter what kind of claim that you are going to submit, you must provide Insurer with the following documents:

1




Original Claim Form duly signed by the Claimant and Other Documents to Lockton (The Claims Desk)

2



Departure Proof: Original Boarding Pass (for flights to and return) or Public Conveyance Ticket (i.e. bus, coach, ferry, train), &/or Copy of passport stamp

3




Trip Nature Proof: Letter from EdUHK for certifying your Trip that has been approved by the University

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Documents for Personal Accident (Fatal and Permanent Disability)

1. Police report and witness statement, if applicable
2. Documentary proof certifying the extent of permanent disability (for permanent disability claim)
3. Death Certificate (for death claim)
4. Autopsy / Post-Mortem Report indicating the cause of death (for death claim)
5. Grant of Probate / Letters of Administration (for death claim)



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Documents for Claim for Medical Expense Reimbursement

1. Original hospital / medical bill(s) / receipt(s) (i.e. date, diagnosis, doctor's signature and chop, cause of injury/disease)
2. Medical report stating diagnosis and the date of injury / sickness commenced and certified by a legally qualified medical practitioner
3. Medical certificate from a legally qualified medical practitioner certifying the number of days of hospitalization, if applicable
4. Hospital discharge summary, if applicable



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Documents for Claim for Loss of Personal Property, Baggage, Belongings Personal Money or Travel Documents

1. Original loss / damage / irregularity report issued by the relevant authority or organization (e.g. police, airline, hotel, etc)
2. Color Photos showing the extent of damage to the property, if applicable
3. Original purchase receipt(s) of the lost / damaged item(s)
4. Original replacement receipt for new item(s), if applicable
5. Original repair quotation of the damaged item(s), if applicable
6. Original receipts for additional hotel accommodation and travel expenses, if applicable
7. Compensation breakdown from other parties (e.g. airlines), if applicable



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Documents for Claim for Travel Delay and Baggage Delay

1. Documentation indicating the reason(s) for and number of hours of delay (e.g. confirmation from common carrier or travel agent)
2. Original receipt for emergency purchase of essential items (i.e. clothing and toiletries; food is excluded) upon baggage delay, if applicable



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Document for Trip Cancellation / Curtailment / Re-route

For Trip Cancellation / Curtailment

1. Original receipt(s) showing any pre-paid costs or deposits made OR additional travel and / or accommodation expenses incurred after the commencement of your journey
2. Confirmation from common carrier or airline or travel agent for the non-refundable travelling expenses
3. Confirmation from common carrier or airline for cancellation of original scheduled transportation and whether any alternative arrangement upon cancellation
4. Original documentation showing the reasons of trip cancellation
5. Medical certificate indicating diagnosis and reason that you are unfit for travel, if applicable
6. Death certificate, if applicable (for cancellation due to the death of family member)
7. Proof of relationship to you, if applicable (for cancellation due to the death of family member)

For Trip Re-route

1. Original documentation / receipt(s) indicating the additional travel and / or accommodation expenses incurred after the commencement of your Trip outside Hong Kong
2. Documentation from common carrier or travel agent indicating the reason for travel Re-route due to trip cancelled or curtailed



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Document for Personal Liability

1. Statement for description of the incident
2. Photos, Witness Statements, Police report (if applicable)
3. All documents or request for compensation received from third party in connection with the incident.

Don't admit any liability!

Never negotiate with, promise to pay or make payment to the third party for settlement without insurance company's prior consent and agreement!

Contact Liberty Emergency Hotline for assistance in case of urgency.



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Voluntary Individual Top Up Insurance Plan 05

Voluntary Individual Top-up Travel Insurance plan for Student

1. Additional Individual Travel Insurance for EdUHK Student and Self-Financed Program Student

2. Additional Benefits (on top of EdUHK basic Policy):

- Accidental Death HK\$ 1,000,000
- Medical Expenses HK\$ 1,000,000
- Personal Property HK\$ 20,000
- Others as per policy
- Named China Card (optional)
- 0.1% levy is applicable to the premium

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Voluntary Individual Top-up Travel Insurance plan for Student

3. Application Procedures

- Complete the Application Form
- Pay Premium by **crossed cheque**
- Submit the Original Application Form and premium payment cheque to Liberty
- Liberty issues Travel Certificate to Student via email or by post

4. For enquiries, please contact the following persons:

Liberty International Insurance Company Ltd

Contact Person : Ms. Emily Cheung

Phone No. : 2892 3863

Address : 13th Floor, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Office Hours : From 9:00am To 12:30pm and From 2:00pm To 5:30pm

Monday to Friday except Public Holiday

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Useful Contacts

Contact Lockton Companies (Hong Kong) Ltd (effective from 1 July 2022)

For Claims Document Submission and Enquiry for insurance coverage or Claims Status
via email address: hkclaims.cm2@asia.lockton.com

To The Claims Desk, Lockton Companies (Hong Kong) Ltd.

16/F Berkshire House, Taikoo Place, 25 Westlands Road, Quarry Bay, Hong Kong

Claims Hotline: (852) 2250 2620 during office hours (Caller to Pay Roaming Charges)

E-mail: hkclaims.cm2@asia.lockton.com

Contact Worldwide Emergency Assistance Services

For Emergency Medical Assistance or Repatriate Services / Hospital Admission Guarantee / Referral To Doctors & Hospitals / Legal Service / Emergency Travel Service

Liberty 24 Hours Emergency Hotline : (852) 2164 9898 (Caller to Pay Roaming Charges)

Contact Liberty International Insurance Company Limited

For Voluntary Individual Top Up Travel Insurance Plan application, premium payment and policy issuance

- Contact Person: Ms. Emily Cheung
- Phone No.: (852) 2892 3863 during office hours

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FAQ 06

Q1

If I have to cancel the study trip due to the prolong outbreak of COVID-19 at the planned destination, can I claim for the loss of unused travel fare and/or accommodation expenses paid in advance and which are not recoverable from any other source?

- No.
- The outbreak of COVID-19 is a known event and Outbound Travel Alert is issued by HKGOV since 17 March 2020.
- Therefore, you cannot claim for any loss of unused travel fare or accommodation expenses paid in advance for the benefit of travel cancellation.


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Q2

During the overseas study trip, If I was contracted to COVID-19 or any infectious diseases which is declared and classified by the World Health Organization (WHO), can I claim for the medical expenses incurred and its procedure?

- Yes.
- If I was contracted to COVID-19 during the overseas study trip, **medical expenses claims incurred will be covered.**
- Keep Original medical reports, medical receipts, prescription list, hospital discharge slip, etc
- Check Diagnoses, Doctor's Signature and Stamp are shown on medical receipts and reports
- Submit Claim Form and other documents to Lockton

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Q3

If I felt sick overseas but did not seek for medical consultation, can I claim the medical expenses after coming back to HK?

- No.
- Visit local (overseas) legally qualified medical practitioner is a must if you required to claim the follow-up medical expenses in HK
- The Follow-up treatment in HK will include non-Western Medicine Practitioner e.g. Chinese Medicine and Bone-setting

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Q4

When should I call Liberty Emergency Assistance Services? Is there any charge for the Emergency Medical Assistance Services arranged by AAI ?

- **EMERGENCY SITUATION, SERIOUS INJURY OR SICKNESS**
- There is no extra charge for the Emergency Medical Assistance Services arranged by AAI if such services are covered by the Travel Insurance Policy
- If any services provided are under the policy exclusions (e.g. pre-existing conditions, pregnancy and childbirth), then Insured Person shall reimburse all expenses to AAI
- Caller to pay the roaming charges

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Q5

Can I claim from different travel insurance policies for the same loss?

- **For Accidental Death and Disablement**
 - YES, up to policy limit of each policy
- **For Major Burn**
 - YES, up to policy limit of each policy
- **For Medical Expenses**
 - YES, up to the actual expenses amount incurred, i.e. the balance can be claimed from other insurance policies
- **For Loss of Personal Property**
 - same as Medical Expenses

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Q6

If I cause third party bodily injury or property damage due to my own fault or negligence in the trip, how can I handle the claim against me?

- Don't admit liability.
- Keep **UNANSWERING** to the third party
- Submit claim to insurance company immediately with all third party correspondence
- For serious or emergency cases, call Liberty Emergency Assistance Services for legal advice

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Q7


How can I have additional Travel Insurance coverage to my trip?

- Arrange your own Travel Insurance from your own sources
- Purchase Voluntary Individual Top Up Insurance Plan from Liberty International Insurance Limited by obtaining the Application Form at the Finance Office

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Q&A



Thank You

