

THE HONG KONG POLYTECHNIC UNIVERSITY
DEPARTMENT OF APPLIED SOCIAL SCIENCES

Guidelines for Group Personal Accident Insurance Claim

The Hong Kong Polytechnic University has purchased group personal accident insurance for all full time and part time registered students taking fieldwork placements/attachments in Hong Kong and offshore including mainland China and overseas. If you are injured during the placement period while carrying out fieldwork duties, you are entitled to compensation as long as you follow the procedures below:

1. To report the incidents immediately (or within three days) to your Fieldwork Supervisor, the Center-in-charge of your fieldwork unit, and the Fieldwork Coordinators of your programme, who will then inform the Health and Safety Office (HSO) and the Insurer.
2. To consult a doctor as soon as possible and obtain formal medical receipts (including official receipts from the Accident and Emergency Department, out-patient and in-patient units of public or private hospitals with diagnosis).
3. To fill in and submit the Accident/Incident Report Form to the Department which in turn, will be sent to HSO within three days or 72 hours of the accident. Department shall report the same to HSO for record & issue the authorization letter, with approval signature & department chop to the student for their online claim submission.
4. Students should submit their claim together with scanned copies / photos of medical receipts & other supporting document, including the signed authorization letter, to insurers, QBE Hongkong & Shanghai insurance Limited (“QBE”), via their Online Insurance Claim platform (<http://claims.qbe.com/claims/>) directly, not later than 90 days from the date of accident.
5. The students can select the claims settlement method during online submission, either by “Direct Credit” or “Cheque” to receive settlement accordingly.

For details of the insurance claim procedure, student could refer to the “Insurance Claim procedures & Certificate for General Insurance” (Aug 2022) via the intranet at Finance Office. https://www.polyu.edu.hk/fo/docdrive/_sso/Staff/Policies_Guidelines/Insurance/Claim_procedure_for_general_insurance.pdf?t=0