

Group Travel Insurance

團體旅遊保險



Insured : **The Hong Kong Polytechnic University**

Policy No. : **1-T0265290-PPT**

Period of Insurance : **01 September 2019 to 31 August 2020**

Coverage Overview

Insured person	All Staff travelling abroad for business trips authorized by the Insured; All Registered Students going overseas for activities approved / endorsed / arranged by the Insured.		
Age Limit	13-85		
Max. Duration of a Trip	366 days (exchange/ internship programmes/ research activities/ sabbatical leave); 180 days for others.	Territorial Scope	Worldwide
Scope of Cover	Cover commences while travelling directly from the place of residence or place of regular employment to the immigration counter to commence such trip or within four (4) hours before the scheduled departure time of the carrier to travel (whichever last occurs); and shall continue until returning to the place of residence or place of regular employment or within four (4) hours after the scheduled arrival time of the carrier, (whichever first occurs). Cover continues when the return date is after the expiry date up to the maximum duration as specified above. Stationed Location: Hong Kong		

Benefit Cover

Benefit	Sum Insured (HKD) Per Person
Personal Accident	
A. Accidental Death or Permanent Disablement	1,000,000
B. Major Burns (Second or Third Degree)	200,000
C. Disappearance and Exposure	Included
Medical Expenses	
• Local follow-up Medical Expenses up to 365 days • Chinese Bonesetter, Acupuncturist or Chiropractors expenses up to HKD300 per day visit and HKD4,000 in aggregate	1,000,000
Hospital and Quarantine Allowance	5,000 (500 / day)
24 Hours Worldwide Emergency Assistance	
A. Emergency Medical Evacuation and/or Repatriation	Actual cost
B. Repatriation of Mortal Remains	Actual cost
C. Return of Unattended Child(ren)	One-way economy class airfare

Benefit	Sum Insured (HKD) Per Person
D. Hospital Admission Guarantee	50,000
E. Compassionate Visit	One return economy class airfare and accommodation at HKD2,000 per day, HKD10,000 in aggregate
F. Convalescence Assistance	10,000 (2,000 / day)
G. Hotline and Referral Service	Included
Personal Belongings	
A. Baggage and Personal Effects <ul style="list-style-type: none"> • HKD5,000 per item, HKD5,000 per laptop, HKD5,000 on sports equipment 	20,000
B. Personal Money (cash limit HKD4,000)	20,000
C. Document Loss	
Trip Cancellation or Curtailment Expenses	
A. Trip Cancellation	50,000
B. Trip Curtailment	50,000
Trip Re-route (after delay of 5 hours)	10,000
Delay Benefits	
A. Baggage Delay (\$500 for each full 5 hours)	2,000
B. Travel Delay <ul style="list-style-type: none"> • Hotel accommodation after 24 hours of delay • HKD500 cash for each 5 full hours 	4,000
Personal Liability	5,000,000
Coma Benefit (14 days waiting period)(max. 50 weeks)	25,000 (500/week)
Credit Card Protection	20,000
Hijack (1,000 for each full 6 hours)	40,000
Home Protection (3,000 per article)	50,000
Kidnap Benefit (4,000 for each 24 hours)	100,000
Loss of Teeth	HK1,000 per tooth
Missed Event	1,000
Natural Disaster Protection <ul style="list-style-type: none"> • An economy one way ticket • Hotel accommodation at max. HKD1,000 per day for 5 days 	Included
Political Retreat <ul style="list-style-type: none"> • An economy one way ticket • Hotel accommodation at max. HKD1,000 per day for 5 days 	Included
Recruitment Expenses	20,000
Rehabilitation and Home Improvement Expenses	25,000 per Policy Year
Scarring of the Face	25,000
Trauma Counseling Benefits	1,500 per visit up to 15,000 per Policy Year

Accidental Death or Permanent Disablement Scale of Benefits

Event	Percentage of Sum Insured
1. Accidental Death	100%
2. Permanent Total Disablement	150%
3. Permanent and Incurable Paralysis of all Limbs	150%
Loss of both hands, or of all fingers and both thumbs	150%
4. Permanent Total Loss of Sight of both Eyes	150%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	150%
7. Loss of or the Permanent Total Loss of use of one Limb	
(a) Right Hand	125%
(b) Left Hand	100%
(c) One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	150%
10. Permanent Total Loss of Hearing in	
(a) Both Ears	100%
(b) One Ear	30%
11. Loss of Speech	70%
12. Permanent Total Loss of the Lens of one Eye	70%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
(a) Right Hand	80%
(b) Left Hand	60%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
(a) Right Hand	50%
(b) Left Hand	40%
15. Loss of or the Permanent Total Loss of use of one Thumb	
(a) Both Right Joints	40%
(b) One Right Joint	25%
(c) Both Left Joints	30%
(d) One Left Joint	20%
16. Loss of or the Permanent Total Loss of use of Fingers	
(a) Three Right Joints	20%
(b) Two Right Joints	15%
(c) One Right Joint	10%
(d) Three Left Joints	15%
(e) Two Left Joints	10%
(f) One Left Joint	10%
17. Loss of or the Permanent Total Loss of use of Toes	
(a) All - one Foot	25%
(b) Great - both Joints	10%
(c) Great – Joint	10%
18. Fractured Leg or Patella with established non-union	20%
19. Shortening of Leg by at least 5cm	10%
20. Permanent Disability not otherwise provided for under Events 10 to 19 inclusive, such percentage of the sum insured as we shall in its absolute discretion determine and being in our opinion not inconsistent with the compensation provided under Events 10 to 19 inclusive.	

Benefit Description

Personal Accident

Compensation for an Accidental Death or Permanent Disablement as a result of an Injury within 12 months according to Accidental Death or Permanent Disablement Scale of Benefits table.

Major Burns

Compensation for an Injury certified as A Second Degree Burn or A Third Degree Burn listed below:

<u>A Second Degree Burn or A Third Degree Burn</u>	<u>Percentage</u>
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

Disappearance

Benefit as Accidental Death when Insured Person not found within twelve (12) consecutive months after the date of the disappearance following the sinking or wrecking of aircraft or other conveyance either on the ground or at sea due to an Accident. If after any amount is paid there is any proof that an Insured Person is still alive, any amount paid will be refunded to the Company.

Exposure

Compensation as Accidental Death as the result of being unavoidably exposed to the elements due to an Injury sustained on a Journey during the Period of Insurance.

Medical Expenses

Reimburse the customary and reasonable Medical Expenses (excluding the cost of dental treatment unless necessarily incurred by Injury) incurred Overseas on charges made by Registered Medical Practitioner, Hospital, ambulance service providers for medical, surgical and nursing home treatments including medical supplies, X-ray, laboratory tests, additional travel and accommodation (excluding food and beverages) reasonably and necessarily incurred as a result of Injury sustained or Sickness contracted solely and directly during the Journey whilst traveling Overseas.

Extending to cover expenses incurred as a consequence of a condition wholly or partly caused by childbirth, pregnancy or the complications thereof provided that expenses relate to emergency medical complications that are not considered routine treatment and are incurred before the 28th week of pregnancy.

Local Follow-up Medical Expenses

Reimburse the necessary local medical (excluding dental) expenses incurred in the Stationed Location for the continuation of medical treatment rendered by a Registered Medical Practitioner within 365 days immediately after.

Extended to cover medical expenses related to an infectious disease contracted in the course of a Journey if no medical treatment outside the Stationed country has occurred, subject to a Registered Medical Practitioner diagnosing the infectious disease within 7 calendar days after an Insured Person's returning to the Stationed Location.

Include medical treatment and consultation by a Registered or Listed Chinese Medicine Practitioner or Chiropractor subject to a maximum aggregate limit of HK\$4,000 per Insured Person with a limit of HK\$300 per visit per day.

Hospital and Quarantine Allowance

A daily cash HK\$500 allowance when

1. Hospital Confinement Overseas or in the Stationed Location for medical treatment including continuation of medical follow-up within 365 days immediately after the Insured Person returns to the Stationed Location due to Injury or Sickness; or

2. detained due to compulsory quarantine measure by the government authority in the travelling country.

24 Hours Worldwide Emergency Assistance

A. Emergency Medical Evacuation and/or Repatriation

When suffering Serious Injury or Sickness whilst traveling Overseas:

- i. Emergency Medical Evacuation to arrange the Insured Person to the nearest Hospital or clinic with appropriate or adequate medical facility; and/or
- ii. Emergency Medical Repatriation to arrange the Insured Person back to the Stationed Location or Home Country for continuation of treatment.

B. Repatriation of Mortal Remains

Repatriation of the mortal remains or ashes to the Stationed Location or Home Country; or the cost of burial at the place of death.

C. Return of Unattended Child(ren)

The cost for a one-way economy class airfare for the unattended child(ren) under eighteen (18) years of age to returning to the Stationed Country or the Home Country is covered when the Insured Person suffers death or Hospital Confinement outside the Stationed Country due to a Serious Injury or Sickness.

D. Hospital Admission Guarantee

A Hospital Admission Guarantee up to HK\$50,000 for Hospital Confinement due to Serious Injury or Sickness.

E. Compassionate Visit

Reimburse the cost for one (1) economy class return airfare for one (1) family member or designated person to travel to care for the Insured Person including the cost of an ordinary room accommodation up to HKD2,000 per day and HKD10,000 in aggregate, but excluding the cost of drinks, meals and other room services when the Insured Person suffers a Serious Injury or Sickness whilst travelling Overseas resulting in Hospital Confinement for more than twenty-four (24) consecutive hours.

F. Convalescence Assistance

Reimburse accommodation expenses necessarily and unavoidably incurred following Hospital discharge for convalescence subject to HK\$2,000 per day and up to a HK\$10,000 in aggregate.

G. 24-hour Telephone Hotline and Referral Services

Telephone travel enquiry services are available for:

- i. pre-trip Information assistance
- ii. dispatch of a physician
- iii. embassy referral
- iv. emergency cash
- v. essential medical / medical equipment
- vi. medical service provider referral
- vii. lost passport assistance
- viii. lost luggage assistance
- ix. interpreter referral
- x. legal referral

Personal Belongings

A. Baggage and Personal Effects

Compensation for the loss or accidentally damage personal property or personal property (owned by the Insured Person including purchases made during the Journey) during the Journey (after due allowance for wear, tear and depreciation other than depreciation of electrical items less than one year old at the date of the loss). It covers the costs of replacement or repair or payable in cash. It also extends to cover accidental damage to the personal property due to chipping, scratching or breakage of glass, china or other fragile articles.

It is provided that:

- i. max. HK\$5,000 per each laptop computer, computer notebook or subnotebook, including accessories;
 - ii. max HK\$5,000 in aggregate for all sports equipment;
 - iii. max. HK\$5,000 for others (including mobile phone) per item, pair or set including accessories except jewellery items.
- The sub-limit for jewellery items HK\$3,000 in aggregate and a max. HK\$1,500 for each item, pair or set.

B. Personal Money

Reimburse the irrecoverable loss of cash, coins, banknotes or travelers cheques as a result of loss by Accident, theft or robbery during the Journey. A police report for such loss is required for claim purpose.

C. Document Loss

Reimburse the costs of replacement for the loss of Hong Kong Identification Card, China Re-entry Card, passport, credit card(s), driving licence or travel tickets in the event of Accidental loss occurring during the Journey, and any additional transportation and hotel expenses (excluding food and beverages) reasonably and necessarily incurred Overseas in replacing the essential lost travel documents that inhibits the Insured Person from completing the scheduled Journey.

Trip Cancellation or Curtailment Expenses

A. Trip Cancellation

Reimburse the loss of transportation and accommodation expenses paid in advance and not recoverable from any other source upon cancellation of the Journey due to:

- i. sudden death, Serious Injury or Sickness of the Insured Person, Spouse, Relative, close business partner or travel companion; or
- ii. witness summons, jury service or compulsory quarantine of the Insured Person; or
- iii. unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, natural disaster, pandemic or adverse weather conditions at the planned destination arising within 1 week before the departure date of the Journey, or
- iv. serious damage to the Insured Person's home in the Stationed Country arising from fire, burglary or natural disaster (such as flood or earthquake) within 1 week before the departure date of the planned Journey; or
- v. unexpected issuance of a Black or Red Alert for the city or country where the Insured Person is scheduled to travel to and continues to be in effect within 1 week before the departure date; and announced after the Insured Person issue the travel tickets / accommodation; or
- vi. financial collapse of the travel agent of the booked itinerary.

B. Trip Curtailment

Reimburse the additional transportation and accommodation expenses (excluding food and beverages) incurred Overseas or irrecoverable traveling and/or accommodation expenses paid in advance after the commencement of the Journey consequent upon the Insured Person having to return directly to the Stationed Country due to:

- i. sudden death, Serious Injury or Sickness of the Insured Person, Spouse, Relative, close business partner or travel companion; or
- ii. witness summons, jury service or compulsory quarantine of the Insured Person; or
- iii. unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, pandemic, natural disaster or adverse weather conditions at the planned destination that prohibits the continuation of the Journey, or
- iv. serious damage to the Insured Person's home in the Stationed Country arising from fire, flood or burglary; or

- v. the unexpected issuance of a Black or Red Alert as announced by HKSAR for the city or country where the Insured Person is traveling, provided that the cause of the curtailment is not related to any circumstance known to or within the control of the Insured Person when planning the Journey.

Trip Re-route

Reimburse the necessary additional cost incurred by using alternative public transportation to arrive at the Insured Person's scheduled destination when the aircraft, ship or train scheduled is cancelled or delayed for more than 5 hours due to Strike, other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, natural disaster, adverse weather conditions, mechanical and/or electrical breakdown of the Common Carrier, or causes beyond the Common Carrier's control, A report from the concerned Common Carrier or travel provider as evidence of such claim.

Delay Benefits

A. Baggage Delay

HKD500 cash benefit for each full 5 hours up to HKD2,000 when checked-in baggage being delay more than for more than 5 hours due to misdirection in delivery by a public common carrier. The same item can only be claimed either this benefit or Baggage and Personal Effects.

B. Travel Delay

When the departure of the aircraft or ship is delayed over 5 hours due to Strike or other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, natural disaster, adverse weather conditions, mechanical and/or electrical breakdown of the Common Carrier, or causes beyond the Common Carrier's control,

- HKD500 cash benefit for each full 5 consecutive hours delay;
- Reimburse either the irrecoverable loss of pre-paid or reasonable and necessary additional expenses incurred on hotel room when travel delay Overseas over 24 consecutive hours.

A report from the concerned Common Carrier or travel provider is required.

Personal Liability

Against the legal liability in respect of

- i. Bodily Injury,
 - ii. Property Damage or loss,
- due to an accident during the Journey.

Coma Benefit

Cash benefit of HK\$500 per week up to 50 weeks when the Insured Persons is injured and confined in hospital in a continuous unconscious state subject to 14-day waiting period.

Credit Card Protection

Reimburse the outstanding credit card(s) balance for purchases made during the Journey when Insured Person suffers Accidental Death. Not applicable for Insured Person below 18 years of age.

Hijack

Cash benefit of HKD1,000 for each full 6 hours up to HKD40,000 when insured person is forcibly or illegally detained over 6 consecutive hours due to a hi-jack of aircraft.

Home Protection

Reimburse the Replacement Cost of the Household Contents of the Insured Person's place of residence when there is loss of or damage to the Household Contents of the Insured Person's place of residence in the Stationed Country due to burglary whilst it is uninhabited during the Journey subject to HK\$3,000 per any one item of Household Contents and HK\$50,000 in aggregate.

Kidnap Benefit

HK\$4,000 cash benefit for each 24 hours of Kidnap or hostage up to 25 days. The Insured person shall inform the appropriate local authorities and the Company of the kidnapping immediately on occurrence.

Loss of Teeth

HK\$1,000 cash benefit for each broken Tooth per any one Accident due to an Accident.

Missed Event

Reimburse the ticket cost paid in advance by the Insured person's or his or her Spouse's credit card up to HK\$1,000 when unable to attend the overseas sports, music or entertainment event necessitated by the following and occurring within 60 days before the commencement date of the Journey as a result of:

- (a) death, serious physical injury or serious illness of the Insured Person, immediate family member or travel companion;
- (b) witness summons, jury services or compulsory quarantine of the Insured Person;
- (c) mechanical and/or electrical breakdown of the Common Carrier occurred before the scheduled start time of the aforesaid event.

Natural Disaster Protection

Reimburse the additional cost of:

- i. an economy one way ticket returning to Stationed Country;
- ii. an ordinary room accommodation in a reasonable hotel subject to HK\$1,000 per day for 5 consecutive days (excluding the cost of drinks, meals and other room services) when Insured Person is recommended to leave the city or country immediately by officials of that country, or the government of the Stationed Country issues a travel warning to not travel to or recommending the Insured Person to leave the city or country immediately, due to a natural disaster, earthquake, tsunami or volcanic eruption.

Political Retreat

Reimburse the additional cost of:

- i. an economy one way ticket returning to Stationed Country;
- ii. an ordinary room accommodation in a reasonable hotel subject to HK\$1,000 per day for 5 consecutive days (excluding the cost of drinks, meals and other room services) when Insured Person is recommended to leave the city or country immediately by officials of that country, or the government of the Stationed Country issues a travel warning to not travel to or recommending the Insured Person to leave the city or country immediately, due to Strike, Riot or civil commotion.

Recruitment Expenses

Reimburse the recruitment expenses inclusive of advertisements and employment agency fees for a replacement of the staff (Insured Person) within 6 months from the date of death or diagnosis of Permanent Total Disablement of the Insured Person.

Rehabilitation and Home Improvement Expenses

A. Rehabilitation Expenses

Reimburse the cost for consultation from a licensed educational institution or a Hospital for a maximum of six (6) months when an Insured Person sustains Disablements requiring rehabilitation training as recommended by the treating Registered Medical Practitioner.

B. Home Improvement Expenses

Reimburse the necessary expenses in:

- i. modifying the Insured Person's place of residence to accommodate the Permanent Total Disablement; and/or
- ii. expenses in purchasing medical equipment related to the Permanent Total Disablement.

Scarring of the Face

Cash benefit for a permanent scar in the face of at least one (1) square centimeter or two (2) centimeters in length on Injury due to accident.

Trauma Counseling Benefit

Reimburse the expenses of the trauma counseling as recommended by the Registered Medical Practitioner up to subject to HK\$1,500 per visit up to HK\$15,000 per policy year when an Insured Person is witness to and/or is the victim of a traumatic event during a Journey such as Acts of Terrorism, armed hold up, assault, natural disaster or rape.

Definition

"A Second Degree Burn" means both the epidermis and the underlying dermis are damaged.

"A Third Degree Burn" means the damage or destruction of the skin to its full depth and damage to the tissue beneath.

"Accident" means an unforeseen, unexpected and involuntary event which happens by chance during the Period of Insurance.

"Accidental Death" means death caused directly, solely and independently of all other causes from an Injury by an Accident that occurs during the Journey within the Period of Insurance, within twelve (12) consecutive months from the date of Accident, and shall exclude death caused by Sickness or disease, bacterial or viral infection.

"Acts of Terrorism" means an act(s) or threat(s) thereof, including but not limited to the use of force or violence against any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) which from its nature of context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Burn(s)" means tissue damage caused by contact with heat, fire or a hot object. In the event of claims involving Burns, the percentage of the body surface affected will be assessed using the Rule of Nines system.

"Rule of Nines" means the system used by Registered Medical Practitioner for assessing the percentage of the body surface affected by Burns. In this system, the head and each arm, each cover 9% of the body surface, the front of the body and the back of the body and each leg, each cover 18% of the body. The groin covers the remaining 1%.

"Child(ren)" means biological, step or legally adopted child(ren), accompanied by parents or guardians during the Journey, under eighteen (18) years of age, or up to twenty-five (25) years of age if registered as a full time student.

"Common Carrier" means any bus, coach, taxi, hotel car, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any aircraft provided and operated by an airline or an air charter company which is duly licensed for regular transportation of fare-paying passengers, and any regularly scheduled airport limousine operating on fixed routes and schedules.

"Confinement" means the necessary confinement in a Hospital as an In-Patient while under the care of a Registered Medical Practitioner for the treatment of an Injury to or Sickness of the Insured Person and in which the Hospital makes a charge for room and board, except when such Confinement is in connection with an actual surgical operation which does not require the Insured Person to remain in a Hospital as a resident In-Patient.

"Hijack" means unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.

"Hospital" means an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons, and which:

- has organized facilities for diagnosis, treatment and major surgery;
- provides twenty-four (24) hours a day nursing services by registered nurses;
- is under the supervision of a Registered Medical Practitioner; and
- is not primarily a clinic, a place for custodial care, alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishment for the mentally disturbed.

"Household Contents" means items owned by the Insured Person which are located at the Insured Person's place of residence at the time of the burglary but excluding: (i) items

composed of gold, silver, precious metals or precious stones; (ii) antiques; (iii) valuable paintings; (iv) jewellery; (v) cash.

"Injury" means bodily injury to the Insured Person caused solely and directly by Accident (excluding any Sickness, disease or medical disorder).

"Personal Money" means coins, bank notes, personalized Octopus Card, postal or money orders, signed travellers and other cheques.

"Personal Property" means items belonging to an Insured Person or for which he/she is responsible (except Personal Money, antiques, jewellery that is not worn or carried by the Insured Person at the time of loss or damage, contracts, bonds, securities, animals, software, business goods or sample, vehicles or any other conveyance or their accessories) which are taken by him/her on the Journey or acquired by him/her during the Journey.

"Pre-existing Medical Condition" refers to any Injury, Sickness, medical or dental condition that already existed or which a sign or symptom presented in respect of (whether the Insured Person is or should have reasonably been aware of) before the effective dates of respective sections of coverage under this Policy.

"Registered Medical Practitioner" means any person who is a legally qualified and registered medical practitioner to render medical or surgical service, but excluding a Registered Medical Practitioner who is the Insured Person, the Spouse, the Relative or the employer of the Insured Person.

"Registered or Listed Chinese Medicine Practitioner" means any Chinese medicine practitioner including general practitioner, acupuncturist and bonesetter whose name appears on the List of Registered or Listed Chinese Medicine Practitioners as an approved and qualified practitioner, administered by the Chinese Medicine Council of Hong Kong, but excluding the Insured Person, the Spouse, the Relative or the employer of the Insured Person.

"Relative" means an Insured Person's parent, parent-in-law, grandparent, child, grandchild, sibling, brother or sister-in-law or legal guardian.

"Replacement Cost" means the cost of repairing or replacing a Household Contents item or any part thereof with the articles or parts of the same kind at the time of loss or damage.

"Riot" means the act of any persons taking part in any disturbance of the public peace (whether in connection with a strike or lock-out or otherwise).

"Serious Injury or Sickness" means Injury or Sickness certified by a Registered Medical Practitioner as being dangerous to life or causing critical impairment to health conditions of the Insured Person.

"Sickness" means sickness or disease first contracted by an Insured Person after the commencement date of the Period of Insurance and during a Journey and shall exclude any Pre-existing Medical Conditions.

"Spouse" means the legally married partner of the Insured Person. A common law marriage is not considered a legal marriage.

"Strike" means the willful act of any striker or locked-out done in furtherance of a strike or in resistance to a lock-out; the action of any lawfully constituted authority in preventing or attempting to prevent any such act, or in minimizing the consequences of any such act.

"Teeth/ Tooth" means a sound and natural permanent teeth/tooth but does not include first or milk teeth, dentures, implants and dental fillings.

Major Exclusions

1. Insanity, geriatric condition, psychiatric condition or any behavioral disorder.
2. Intoxication by alcohol, narcotics or drugs including related treatment.
3. Intentional self-inflicted injury or suicide.
4. Childbirth, pregnancy, miscarriage, abortion and all complications (except for medical expenses incurred before 28th week of pregnancy that are not considered routine treatment).
5. Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).
6. Committing serious crime or resistance to arrest.
7. Professional sports, engaging in flying or other aerial flight except as a passenger in a properly licensed power-driven aircraft.
8. Nuclear fission, nuclear fusion or radioactive contamination (not applicable to Acts of Terrorism).
9. Venereal disease, congenital or heredity condition, pre-existing medical condition.
10. Sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
11. Any Pre-existing Medical Conditions.

Claims Procedures

Notice must be given to the Company within ninety (90) calendar days of any occurrence likely to give rise to a claim. Please submit the completed Claim Form together with copy of your ID Card/passport, travel tickets and/or boarding pass. If this is a claim for your children, please also submit copies of their birth certificates. Please contact your broker to obtain the Claim Form if required.

The following documents are required in support of your claim:

Medical Expenses / Hospital and Quarantine Allowance

1. Original medical advice and sick leave certificate(s) with diagnosis issued by the medical practitioner.
2. Original hospital / clinic bill(s) and receipts with diagnosis and medicine receipts.
3. Original admission slips, discharge summary with diagnosis.
4. All other supporting documents, such as laboratory report, X-ray report and so forth.
5. Original of other related expenses receipt(s), if applicable.

Personal Accident / Credit Card Protection

1. Original medical advice and sick leave certificate(s) with diagnosis issued by the medical practitioner.
2. Original admission slips, discharge summary with diagnosis.
3. All other supporting documents, such as laboratory report, X-ray report and so forth.
4. Death Certificate
5. Post Mortem report
6. Probate or Letter of Administration
7. Police report and / or Coroner's Report if the death is caused by accident
8. Incident report issued by relevant authority at place of death
9. Original receipts for related burial expenses
10. Copy of HKID or passport of the deceased.
11. Certificate of Order Authorizing Burial / Cremation of Body.
12. Original credit card statement(s) and / or other supporting receipt(s).

Personal Belongings

1. Original police report or property irregularity report / damage report from the airline company or hotel confirmation.
2. Original purchase invoice(s) and replacement receipt(s).
3. All original receipts and / or warranties relating to the lost / damaged property if the property needs to be replaced.
4. Original Repair receipts and prior approval of the quote from QBE-HKSI if damaged property has been repaired.
5. Photos depicting the extent of damage.
6. Insured's Authorization Letter / Consent, if appropriate.
7. Original replacement invoice or receipt(s) for lost travel document(s).
8. Copy of bank statement(s) and / or exchange slip(s) indicating the withdrawal of cash.
9. Original additional traveling and accommodation expenses receipt

Trip Cancellation or Curtailment Expenses

1. Reason for cancellation / curtailment of the trip together with relevant supporting documents.
2. Original certificate proving the non refund amount of travel expenses paid in advance.
3. If the cancellation / curtailment is due to the Insured Person / relative / close business partner / traveling companion's death or sickness or injury, please provide us with copies of death certificate or medical advice / certificate with diagnosis and supporting documents proving the relationships.
4. Original medical certificate / report with diagnosis issued by the medical practitioner.
5. Original invoice / receipt for the additional travel & accommodation expenses incurred.
6. Original invoice / receipt for the loss of travel & accommodation expenses paid in advance.
7. Copies of boarding passes / air-tickets / e-tickets / passport / other supporting documents.

Trip Re-route

1. Reason for re-route of the trip together with relevant supporting documents.
2. Original incident report from the concerned airlines.
3. Document proving that the Common Carrier would not provide an alternative transportation.
4. Documentary supporting for the alternative transportation.

Delay Benefits / Hijack

1. Carrier's (airline) certificate stating the reason and duration of baggage delayed
2. Original emergency purchase receipt(s) of essential items or clothing requisites.
3. Airline certificate stating duration and reason of delay or interruption.

Personal Liability

1. Photos showing the extent of the third party property damage and / or body injury and the scene of the accident, if possible.
2. Any third party correspondence, summons or writs. These should be forwarded to us immediately and unanswered.

* In the event that the Insured Person receives any writ, summon or other documents that would cause the Insured Person to lodge a personal liability claim, do not make any admission, offer or promise of payment to any third party without any prior approval.

Please provide relevant supporting documents in the event of claim for other benefits.

Remarks: This brochure is only a summary, please refer to the Policy for full terms and conditions.

ABOUT QBE HONGKONG & SHANGHAI INSURANCE LIMITED

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the Australian based QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

A public listed company on the Australian Stock Exchange for over 35 years, QBE Insurance Group has consistently maintained a high Standard & Poor's Insurer Financial Strength Rating. It operates in all key insurance markets with offices in over 50 countries staffed by over 16,000 team members worldwide.

QBE HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality general insurance products to meet the varied insurance needs of customers. The development of the QBE Insurance Group in Hong Kong symbolizes its commitment to providing quality customer services.

To know more about QBE HKSI, please visit its website at www.qbe.com.hk.

"The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by QBE Hongkong & Shanghai Insurance Limited, QBE Hongkong & Shanghai Insurance Limited will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the applicant further confirms to QBE Hongkong & Shanghai Insurance Limited that he or she is authorized to do so.

The applicant further understands that the above agreement is necessary for QBE Hongkong & Shanghai Insurance Limited to proceed with the application."

Underwritten by:

QBE Hongkong & Shanghai Insurance Limited 昆士蘭聯保保險有限公司



Please cut it out and bring along with you throughout the journey.

 QBE Hongkong & Shanghai Insurance Ltd. 昆士蘭聯保保險有限公司 <small>A member of the worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員</small>	Worldwide Emergency Assistance Services	全球緊急援助服務	
Insured: 保單持有人	The Hong Kong Polytechnic University	• 24-Hour Medical Advice	• 24小時醫療支援
Policy no: 保單號碼	1-T0265290-PPT	• Medical Repatriation / Evacuation	• 醫療護送 / 運送回港
Period of Insurance: 受保期	01 September 2019 to 31 August 2020	• Hospital Admission Guarantee	• 住院按金擔保
Worldwide Emergency Assistance Card 全球緊急援助證		• Repatriation of Mortal Remains	• 遺體運送
		• Legal Advice Referral	• 法律諮詢
		昆士蘭聯保24小時全球緊急援助熱線 QBE-HKSI 24-Hour Worldwide Emergency Assistance Hotline 852 2862 0182	
		<small>UWD.PATCWTRV.V1-1.1.1302</small>	

Quote the Policy Number whenever call upon Worldwide Emergency Assistance Hotline.