

SUMMARY OF COVER

To:
HHCKLA Buddhist Ma Kam Chan Memorial English
Secondary School
9 Luen Yick Street,
Fanling,
New Territories, Hong Kong

From:
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cyrus.Wong@marsh.com

Our Ref.: Clara Wo / Cyrus Wong

CLASS OF INSURANCE	Group Personal Accident Insurance – Open Cover
POLICY FORM / WORDING	To follow the terms, limits and conditions of Chubb Insurance Hong Kong Limited Group Personal Accident Insurance policy wording as per expiring policy no. ACEGA00398/22 other than as endorsed or amended hereon.
INSURED	HHCKLA Buddhist Ma Kam Chan Memorial English Secondary School
CORRESPONDENCE ADDRESS	9 Luen Yick Street, Fanling, New Territories, Hong Kong
PERIOD OF INSURANCE	01/10/2023 ~ 30/09/2024 (dd/mm/yyyy) From 00:00 to 24:00 Local Hong Kong Time (both dates inclusive)
COVERAGE	To indemnify the Insured Persons against Accidental death, Accidental Permanent Disablement and Accidental Medical Expenses as more fully defined in the original policy.
BUSINESS	School
SCOPE OF COVER	<p>The Insurance is operative only while the Insured Persons are participating in the occupational duties of the Insured or Policyholder (as the case may be) or participating in & whilst during performing duties, activities & services including accommodation service provided by the Insured or Policyholder (as the case may be) and any event / activities organised, held and coordinated by the Insured or Policyholder (as the case may be) or whilst the Insured Person is travelling directly to and from the home & place of work / meeting place.</p> <p>It is hereby noted and agreed that this policy is extended to cover the event being carried outside Hong Kong, the coverage commences when an Insured Person leave his/ her place of residence to commence a business trip directly to the immigration counter and shall continue until such time as he/ she returns to his/ her place of residence directly in which the Insured Person has arranged to travel or the Insured Persons disperses from the group at country of travelling, whichever is earlier.</p>

GEOGRAPHICAL LIMIT	Worldwide						
ELIGIBLE INSURED PERSONS (2023/2024)	On estimated 811 students (details as per Appendix 1 lodged with the insurer) while those students are participating and/or attending the insured program.						
BENEFIT(S)	<table><tr><td><u>i) Accidental Death/Permanent Disability</u></td><td><u>Rating Per head basis 人頭</u></td></tr><tr><td><u>ii) Accidental Medical Expenses</u></td><td></td></tr><tr><td>i) HKD308,000 ii) HKD17,000</td><td>HKD8.00 per head</td></tr></table>	<u>i) Accidental Death/Permanent Disability</u>	<u>Rating Per head basis 人頭</u>	<u>ii) Accidental Medical Expenses</u>		i) HKD308,000 ii) HKD17,000	HKD8.00 per head
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i) HKD308,000 ii) HKD17,000	HKD8.00 per head						
BENEFICIARY	Unless stated separately, beneficiary will be the Own Estate of the Insured Person according to the Hong Kong jurisdiction						
AGGREGATE LIMIT(S) OF LIABILITY	HKD200,000,000 any one conveyance						
AGE LIMIT	<p>From 0 to 120 years old</p> <p>For the insured persons who age between 0 to 100 years old, as per schedule of benefit be provided.</p> <p>For the Insured Person who aged over 100 on the commencement date of the Period of Insured, as per schedule of benefit but in no way exceed the following maximum Schedule of Benefits (per event per person):</p> <ul style="list-style-type: none">• Accidental Death / Permanent Disability: HKD500,000• Accidental Medical Expenses: HKD7,000• Double Indemnity: Not Covered• Major Burns: Not Covered						
CONDITION(S)	<ol style="list-style-type: none">1. Scale III Benefits2. Double Indemnity For Public Conveyance Or Innocent Victim in Armed Robbery Extension3. No Terrorism Exclusion4. Additional Major Burns for limit at HKD300,0005. Accidental Medical Expenses payable to Chinese Bonesetting and Acupuncturists will subject to HKD6,000 in aggregate per person per policy year6. Subject to minimum and non-refundable premium of HKD300 per certificate or endorsement.7. Scaring of the face : HKD25,000 any one accident8. Loss of Teeth : HKD1,000 per teeth9. Emergency Medical Evacuation (Accident only) – Actual Cost10. Repatriation of Mortal Remains (Accident only) – Actual Cost11. Tuition or Advice Expenses for Rehabilitation – HKD25,00012. Coma Benefit – HKD500 per week up to 50 weeks (2 weeks waiting period)13. Accidental Hospital cash – HKD500 per day up to HKD10,00014. Fractured Bones – HKD10,000 any one accident15. Mobility Expenses : HKD20,000 any one accident16. Education Fund : HKD25,000 per accident17. Compassionate Visit : HKD15,000 any one accident18. Child Escort : HKD15,000 any one accident19. Hospital Guarantee Admission Service : HKD39,000 any one accident20. Compassionate Death : HKD50,000 any one accident21. Funeral Expense : HKD100,000 any one accident22. Kidnap Benefit: HKD500 per day up to 30 days23. Loss of or Damage to Personal Belongings due to Assault - HKD15,00024. PRC Citizens are eligible for cover under this policy25. Trauma Counselling Benefits – HKD1,500 per visit up to HKD15,000						

26. Parent Care – HKD15,000
27. Credit Card Protection – HKD20,000
28. Psychotherapy Expenses – HKD20,000

All other terms, limits and conditions are as per original policy wording.

EXCLUSIONS

This policy does not cover any loss or liability directly or indirectly, in whole or part, arising as a result of:

1. Sickness, diseases, or any bacterial infection even if contracted by accident other than bacterial infection that is the direct result of an accident cut or wound.
2. 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.
3. Results from an Insured Person's intentional self-inflicted injury, suicide, or any attempt suicide, while sane or insane, reckless misconduct, or any illegal or criminal act committed by the Policyholder or an Insured Person;
4. Results from War, invasion or Civil War or direct participation in a Strike or Riot.

All exclusions are as per original policy wording.

APPLICABLE JURISDICTION AND/OR LAW AND/OR PRACTICE

Hong Kong

ANNUAL PREMIUM

HKD6,488 + HKD6.49 (0.1% IA Levy) = **HKD6,494.49**

INSURER

Chubb Insurance Hong Kong Limited 100%

INFORMATION

- Claims was seen and noted by insurer.

POLICY NUMBER

ACEGA00398/23

Table of Events		The percentage of the Sum Insured shown in the Schedule against Personal Accident (per Insured Person)
The Events Note: The following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.		Scale III
1	Accidental Death	100%
2	Permanent Total Disablement	150%
3	Permanent paralysis of all Limbs	150%
4	Permanent and incurable Insanity	150%
5	Loss of sight of both eyes	150%
6	Loss of sight of one (1) eye	100%
7	Loss of two (2) Limbs	150%
8	Loss of one (1) Limb	125%
9	Loss of speech and hearing	100%
10	Loss of hearing in both ears	100%
11	Loss of hearing in one (1) ear	30%
12	Loss of speech	80%
13	Permanent Loss of lens of each eye	80%
14	Loss of Toe of either Foot : (a) all – one (1) Foot (b) great – both joints (c) great – one (1) joint (d) other than great – each Toe	25% 10% 10% 1%
15	Permanent loss of use of one (1) Thumb of either Hand: (a) Both joints (b) One (1) joint	40% 25%
16	Loss of four (4) Fingers and Thumb of either Hand	85%
17	Permanent loss of use of four (4) Fingers	55%
18	Loss of Fingers of either Hand : (a) Three (3) joints (b) Two (2) joints (c) One (1) joints	20% 15% 10%
19	Fractured leg or patella with established non-union	20%
20	Shortening of leg by at least 5 cm	10%
21	Permanent partial disablement not specified in Event 2 to 20 above.	Such percentage of the Sum Insured which corresponds to the percentage reduction in whole bodily function of the Insured Person as certified by no fewer than two (2) Physicians, one (1) of whom will be the Insured Person's treating Physician and the other will be appointed by Us. In the event of a disagreement between the Physicians, the amount payable will be the average of the two (2) opinions.

We would remind you that Marsh (Hong Kong) Limited (the “Company”) is remunerated for its services by the receipt of remuneration paid by insurers. Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of remuneration by the Company. Where the Company places your insurance policies through an internet based system developed by the Company called the MPS Web, the Company may be remunerated by a fee paid by participating insurers for the use of MPS Web. This fee does not form part of any premium or levies due under your policy.

This Summary of Cover is issued as a matter of information only and confers no rights upon the holder. This document does not amend, extend or alter the cover afforded by the policy/policies listed. This document has been issued by us in our capacity as an insurance broker and it does not reflect in detail the policy terms or conditions and merely provides a very brief overview of the insurance that is, to the best of our knowledge, in existence at the date we have issued this summary.

For full particulars, you must refer to the policy contract. In issuing this Summary of Cover, we do not guarantee that the insurance outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms and conditions of the policy or in accordance with the terms of the local law.

Marsh (Hong Kong) Limited

Cyrus Wong
Assistant Vice President

IMPORTANT NOTICES

DUTY OF DISCLOSURE

It is understood that you have provided complete and accurate information to insurers and that you have complied with your legal duty to disclose, before inception of the insurance contract, all material matters relating to the risk (i.e. all information which would influence the judgement of a prudent insurer in determining whether to underwrite the risk and if so upon what terms and at what premium).

If all such information has not been disclosed, insurers have the right to avoid the contract from its commencement which may lead to claims not being met.

If you believe that you may not have complied with this duty, you should contact us immediately.

LIMITATION OF LIABILITY

Unless otherwise specifically agreed, in writing, if you do proceed with effecting coverage on this quotation and if Marsh or our Affiliates (as described in Marsh's Business Protocols or other contract/agreement between us) are liable to you or your Affiliates in respect of any losses, liabilities, damages, costs, expenses or claims arising out of or in connection with our services to you, Marsh's liability to you and your Affiliates for all services and policies which we arrange on your, or and your Affiliates' behalf, however caused, including arising as a result of breach of contract or statutory duty, negligence or any other act or omission or breach of duty, shall be limited to HK\$40m stated in Marsh's Terms Of Business Agreement or other contract/agreement between us.

WARRANTIES

Where this insurance is subject to a Warranty (whether stated within this Summary Of Cover or within the relevant Policy wording), there must be strict compliance with the stipulation in the Warranty. If you do not comply, and, in consequence, the Warranty is breached, insurers will be entitled to void the Policy from inception or renewal date.

CONDITIONS

Where this insurance is subject to Conditions (whether stated within this Summary Of Cover or within the relevant Policy wording), there must be due observance and fulfilment of all the conditions of this Policy. These Conditions may or may not be Conditions Precedent to any liability of the insurers. However, if you do not comply, and, in consequence, a Condition is breached, insurers may have the right to avoid payment under this Policy, subject to the relevant policy wordings.

INSURER SECURITY

We would like to take this opportunity to remind you that Marsh, acting in its capacity as an insurance broker, does not accept responsibility for the financial performance of any security.

PREMIUM PAYMENT

The premium for this insurance is due upon presentation of the debit note from Marsh.

INFLATION

To mitigate the impact of inflation, please be aware that it is highly important for you to review the declared value of your assets / exposures during the policy period and not only upon renewal.