

Group Personal Accident - Students

All full-time and part-time students (including exchange students) participating in UOWCHK activities anywhere in the world are covered under the group personal accident insurance policy.

Students participating in sports activities organized or approved by UOWCHK, apart from those in a professional capacity or for earn income/ remuneration, are covered.

This insurance policy is extended to cover an accident which happens to students who are travelling between their home and the College by a direct route within the periods of (i) 4 hours before the start of a UOWCHK student activity and (ii) the 4 hours after the finishing time of that activity. There is a requirement that a gale warning or rainstorm warning is hoisted during these two stated time periods.

The coverage and sums insured are summarised as follows:

	Coverage (Scale 3)	Sum Insured (Per Person / Per Event)
A	Accidental Death	HK\$100,000
B	Permanent Total or Partial Disablement	As above
C	Accidental Medical Expenses Nil Deductible i) In Hong Kong ii) Outside Hong Kong iii) For Coach / Assistant Coach (in/outside Hong Kong) Including cover for Acupuncturist or Bonesetter, subject to a limit of HK\$1,500 per accident and HK\$300 per day / visit	HK\$5,000 HK\$25,000 HK\$50,000
D	Emergency Medical Evacuation (Accident Only)	HK\$80,000
E	Repatriation of Remains (Accident Only)	HK\$80,000
F	Burns Benefit (2 nd and 3 rd degree burns)	HK\$100,000
G	Funeral Expenses Benefit	HK\$20,000
H	Coma Benefit (Up to 50 weeks)	HK\$500 / week

I	Rehabilitation Expenses / Home Renovation Expenses	HK\$25,000
J	Kidnap Benefit	HK\$500 per day up to 30 days
K	Cosmetic Damage	HK\$50,000
L	Deviated Travel (each full 12 hours of continuous late arrival)	HK\$500 (up to HK\$10,000)
M	Corporate Travelers' Family Assistance	HK\$50,000
N	Drowning & Suffocating by Gas, Poisonous Fumes or Smoke	HK\$50,000
O	Scarring of the Face Benefit	HK\$25,000
P	Spouse Retraining Benefit	HK\$20,000
Q	Psychotherapy Benefit	HK\$1,500 / visit and HK\$15,000 in aggregate
R	Corporate Image Protection	HK\$20,000
S	Natural Disaster Protection	HK\$15,000
T	Rental Vehicle Excess Waiver	HK\$5,000
U	Identity Theft	HK\$20,000
V	Political Retreat	HK\$15,000
W	Loss of Teeth	HK\$1,000 / tooth

This Policy will not cover

- i) PRC citizen who reside, work, stay or travel within the territory of PRC and/or
- ii) Local citizens who work in local countries unless he/she is:
 - Employed by the College (the Policyholder) in Hong Kong with working permit in Hong Kong and/or Hong Kong Identity Card issued.
 - A full-time/part-time registered student of the College (the Policyholder) and with student visa issued.

In case of any claim, please complete the claim form.

Policy number is PG003736

24-Hours Worldwide Emergency Hotline Assistance Services: (852) 3187 6888