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Group Personal Accident Insurance Policy

The Schedule

POLICY NO.	:	10-24-PG003736(0009)
POLICYHOLDER/INSURED	:	UOW College Hong Kong
ADDRESS	:	18 Che Kung Miu Road, Pro-Secondary College, The Pavilia Farm, Tai Wai, Shatin, N.T.
NATURE OF BUSINESS	:	College and all related business
INSURED PERSON	:	For all active "unnamed" full time students and part time students (including exchange students), assistant coaches & coaches of the Policyholder - Hong Kong Office
ELIGIBILITY PERIOD	:	1 st day of his/her employment / registration
NO. OF INSURED PERSON	:	Full time students - xxxx Part time students - xxxx Other Models Student - xxxx
TOTAL SUM INSURED	:	HK\$140,000,000.-
JOB DUTIES	:	Students & Coach
AGE LIMIT	:	15 - 80
BENEFICIARY/RELATIONSHIP	:	Legal Estate
SCOPE OF COVERAGE	:	In respect of the all school activities of the universities / college &/or activities of students' organizations, coverage shall commence when the Insured Person arrives at the appointed meeting point for the purpose of participating in the above activities, and cease when he/she leaves the appointed dismissal point upon completion of the above activities or disperses from the group, whichever is earlier.
AGGREGATE LIMIT	:	HK\$50,000,000.- per accident
PERIOD OF INSURANCE	:	From 01 July 2024 To 30 June 2025 (both dates inclusive)



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

ANNUAL PREMIUM

- : • Basic Premium:
- HK\$xxxx.-
- Premium Levy:
- HK\$xxxx.- x 0.1% = HK\$xxxx
- Total:
- HK\$xxxx



For details of Premium Levy, please refer to the following:-
<http://www.generali.com.hk/customer-service/levy>

ASSICURAZIONI GENERALI S.p.A.

Hong Kong, 09 July 2024

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ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

SCHEDULE OF BENEFITS

Benefit (Scale 3)	<u>Amount Insured Per Person Per Event</u>	<u>Premium Per Person</u>
	<u>(HK\$)</u>	<u>(HK\$)</u>
A. Accidental Death (Event 1)	100,000	7.00
B. Permanent Total or Partial Disablement (Events 2-20)		
C. Accidental Medical Expenses Benefit (Max. per accident; Deductible : Nil)	In Hong Kong: 5,000 Outside Hong Kong: 25,000 For Coach only (in & outside Hong Kong): 50,000	Included
D. Emergency Medical Evacuation Benefit Accident Only	80,000	Free
E. Repatriation of Remains Benefit Accident Only	80,000	Free
F. Burns Benefit (2 nd and 3 rd degree burns)	100,000	Free
G. Funeral Expenses Benefit	20,000	Free
H. Coma Benefit (Up to 50 weeks)	500 / week	Free
I. Rehabilitation Expenses / Home Renovation Expenses Benefit	25,000	Free
J. Kidnap Benefit	500 per day up to 30 days	Free
K. Cosmetic Damage	50,000	Free
L. Deviated Travel (each full 12 hours of continuous late arrival)	500 (up to 10,000)	Free
M. Corporate Travellers' Family Assistance	50,000	Free
N. Drowning & Suffocating By Gas, Poisonous Fumes or Smoke	50,000	Free
O. Scarring of The Face Benefit	25,000	Free
P. Spouse Retraining Benefit	20,000	Free
Q. Psychotherapy Benefit	1,500 per day per visit and 15,000 in aggregate	Free
R. Corporate Image Protection	20,000	Free
S. Natural Disaster Protection	15,000	Free
T. Rental Vehicle Excess Waiver	5,000	Free

SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THIS POLICY.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

U. Identity Theft]	20,000	Free
]		
V. Political Retreat Benefit]	15,000	Free
]		
W. Loss of Teeth Benefit]	1,000 per tooth	Free
* Free 24-hour Worldwide Emergency Assistance Services			

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 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 Policyholder and with student visa issued.

AGGREGATE LIMIT OF INDEMNITY PER ACCIDENT: REFER TO “THE SCHEDULE”

The Company shall not be liable for an amount in excess of the above stated aggregate limit of liability. If the aggregate amount of benefits otherwise payable by reason of coverage provided under this policy exceeds such aggregate limit of liability the Company shall not be liable in respect of each insured person for a greater portion of the benefits otherwise payable than the aggregate limit of liability bears to the aggregate amount of such benefits.

ADMINISTRATION METHOD

Simplified Administration

The Policyholder should provide two censuses, including Insured Person's full name, date of birth, position/occupation, Basic Monthly Salary/plan selected (if applicable), passport/ID no., as at the beginning and end of the period of insurance. No declaration of Insured Person's movement or salary increment is required during the period of insurance except any significant change of underwriting material including but not limited to addition of subsidiaries and change of job nature. Premium adjustment shall be made at the end of each policy anniversary date on basis of the following formula:-

$$\text{Adjustment premium} = (A + B) / 2 - A$$

A: Annual premium charged at the beginning of the policy year

B: Actual premium charged at the end of the policy year

ADDITION TO DEFINITIONS

Basic Monthly Salary

“Basic Monthly Salary (BMS)” shall mean the average monthly gross basic earned income of the Insured Person during the twelve (12) months immediately preceding any injury which causes death or disablement within the meaning of this policy, excluding bonuses, commission, overtime payments and any other allowances or perquisites.

SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THIS POLICY.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

ADDITION TO CONDITIONS

- It is agreed that this Policy is extended to cover an accident to an insured person if it happens when, with the duration of a gale warning, or of a rainstorm warning, travelling between the place of residence and the Community College of City University, by a direct route within a period of 4 hours before the time of commencement of the approved school activities (by the Policyholder), and with a period of 4 hours after the time of cessation of such school activities, and for the purposes of this paragraph :-
 - “gale warning” (烈風警告) means a warning of the occurrence of a tropical cyclone in, or in the vicinity of, Hong Kong by the use of the tropical cyclone warning signals issued by the Director of the Hong Kong Observatory to the effect that any of the tropical cyclone warning signals commonly referred to as No. 8NW, 8SW, 8NE, 8SE, 9 or 10 is in force;
 - “rainstorm warning” (暴雨警告) means a warning of a heavy rainstorm in, or in the vicinity of, Hong Kong by the use of the heavy rainstorm warning signals issued by the Director of the Hong Kong Observatory to the effect that any of the heavy rainstorm warning signals commonly referred to as Red or Black is in force.
- Although no individual name declaration is required, the Company reserves the right to check the record book of the policyholder if in case loss occurs.
- All claims must be verified by the policyholder.
- Minimum premium per policy is HK\$1,500.-

SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THIS POLICY.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

REMARKS

- It is hereby noted and agreed that #15) of “GENERAL CONDITIONS (applicable to all Sections)” is replaced by the following:
 - a) The Company may cancel this Policy at any time by giving **sixty (60) days** prior notice in writing to the Insured. Such notice will be delivered or sent (by ordinary prepaid post) to the address of the Insured last notified to the Company.
 - b) The Company will be entitled to cancel this Policy at any time with immediate effect in the event of fraud, material misstatement, concealment or breach of utmost good faith on the part of the Insured in connection with a claim submitted to the Company or any other matters affecting or in relation to the underwriting of this Policy or any other policy issued by the Company to the Insured.
- It is hereby noted and agreed that Exclusions (applicable to all Sections) under this Policy are amended to read as below:-

This Policy will not cover Death, Disabilities, Bodily Injury, medical expenses, loss of income or other expenses arising directly or indirectly from:

- a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or direct participation in strike, riot or civil commotion.
- b) committing crime, taking part in unlawful act or illegal activity, resistance to arrest or fighting of any kind (except in bona fide self-defense).
- c) suicide, attempted suicide, intentional self-injury or willful exposure to danger (other than in an attempt to save human life).
- d) Human Immunodeficiency Virus (HIV), HIV related illness including Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), any mutant derivatives or variations however caused.
- e) disease of any kind.
- f) mental defect or infirmity of any kind.
- g) pregnancy, miscarriage, childbirth or complications arising from any of them.
- h) Accident occurring while the Insured Person is serving on full time active duty in the disciplinary forces, military, naval, air force or other armed service or operation of any country or international authority, whether in time of peace or war.
- i) flying or taking part in any other aerial activities except whilst traveling as a passenger in, boarding or alighting from a scheduled aircraft and not as pilot or aircrew nor for the purpose of any trade or technical operation in or on the aircraft.
- j) engaging in any kind of sport in a professional capacity or where the Insured Person would or could earn any income or remuneration from engaging in such kind of sport.

SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THIS POLICY.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

ACCIDENTAL MEDICAL EXPENSES BENEFIT

This Policy is extended to provide Accidental Medical Expenses Benefit up to the sum insured stated in the schedule of benefits and to the extent herein limited and provided:

DEFINITIONS

Hospital

means institution lawfully operated for the care and treatment of injured persons with organized facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under legally qualified Registered Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care or treatment of alcoholics or drug addicts.

Registered Medical Practitioner

means any person qualified by degree in western medicine and legally authorized by the Government with jurisdiction in the geographical area of his or her practice or render medical and regular services, but excluding a Registered Medical Practitioner who is the Insured Person, or an Immediate Family Member of the Insured Person.

COVER

If the Insured Person suffers Accidental Bodily Injury during the Period of Insurance that necessitates medical or surgical treatments, the Company will, in accordance with the Amount Insured specified in the Schedule, pay the actual medical expenses necessarily and reasonably incurred by the Insured Person where treatments are carried out

- a) in the Hospital including the expense of medical treatments and medical supplies, surgical operations, nursing care, dental treatments, physiotherapy and ambulance services received as a registered in-patient;
- b) by legally qualified and Registered Medical Practitioners in the clinic, diagnostic laboratory or Hospital for out-patient consultation.

Acupuncturist or Bonesetter

In the event of the Insured Person sustaining Accidental Bodily Injury during the Period of Insurance that necessitates treatments carried out in Hong Kong by an acupuncturist or a bonesetter, the Company will, subject to the terms, the exclusions and the conditions, pay for the necessary and reasonable treatment expenses up to HK\$300 per day per visit and HK\$1,500 per accident during the Period of Insurance.

Claim for the expenses must be supported by official receipts from the acupuncturist or bonesetter in Hong Kong.

PROVISIONS

- a) If the Insured Person is entitled to benefit payable under any other sources or insurance policies, the benefit payable will be limited to the balance of expenses not covered by such other sources or insurance policies.
- b) No benefit will be payable if medical expenses are incurred due to or for the purpose of sickness, disease, illness or non-Accidental nature.
- c) No benefit will be payable unless the expenses are supported by official statement or accounts and official receipts from the legally qualified and Registered Medical Practitioner, clinic, diagnostic laboratory or Hospital.

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

EMERGENCY MEDICAL EVACUATION BENEFIT

This Policy is extended to provide Emergency Medical Evacuation Benefit up to the sum insured stated in the schedule of benefits and to the extent herein limited and provided:

COVER

In the event of an Insured Person sustaining Accidental Serious Bodily Injury (insured by this Policy) outside Stationed Location and calling the Emergency Assistance Provider, the Emergency Assistance Provider will, subject to the Terms of this Policy and in accordance with the recommendation of its authorised medical representatives, arrange and pay for the Medically Necessary Expenses to

- a) Transfer of the Insured Person to one of the nearest Hospital, or
- b) Transfer of the Insured Person with necessary medical supervision to a Hospital more appropriately equipped for the particular Serious Bodily Injury or Serious Illness, or
- c) repatriation of the Insured Person with necessary medical supervision to the Hospital if the medical condition of the Insured Person has been stabilised by local medical facilities and is certified by the authorised medical representatives as being fit to fly.

All decisions as to the final destination and the means of transfer, evacuation or repatriation including but not limited to air ambulance, service ambulance, scheduled commercial flight, road ambulance or any other appropriate means will be made by the Emergency Assistance Provider and will be based solely upon medical necessity.

DEFINITION

Transfer Expenses

means direct out of pocket expenses determined to be reasonable and necessary to provide the Insured Person with Emergency Medical Evacuation, Return of Mortal Remains or Staff Replacement /Compassionate Visit, less any monies refundable for the original return fare.

This Policy will not cover any transfer, evacuation or repatriation that is not arranged by the Emergency Assistance Provider and no benefit will be payable of such expenses that are recoverable from any other sources or insurance policies.

REPATRIATION OF MORTAL REMAINS BENEFIT

This Policy is extended to provide Repatriation of Mortal Remains Benefit up to the sum insured stated in the schedule of benefits and to the extent herein limited and provided:

COVER

In the event of an Insured Person sustaining death as a result of Bodily Injury (insured by this Policy) outside Stationed Location during the Business Trip, the Emergency Assistance Provider will, subject to the Terms of this Policy, arrange and pay for the necessary repatriation expenses of the Insured Person's mortal remains or ashes to Stationed Location on condition that any unused portion of the travel ticket will be surrendered to the Emergency Assistance Provider.

All decisions as to the means of repatriation will be made by the Emergency Assistance Provider.

DEFINITIONS

Transfer Expenses

means direct out of pocket expenses determined to be reasonable and necessary to provide the Insured Person with Emergency Medical Evacuation, Return of Mortal Remains or Staff Replacement /Compassionate Visit, less any monies refundable for the original return fare.

This Policy will not cover any repatriation that is not arranged by the Emergency Assistance Provider and no benefit will be payable if such expenses are recoverable from any other sources or insurance policies.

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

SECOND & THIRD DEGREE BURNS BENEFIT

This Policy is extended to provide the Second & Third Degree Burns Benefit up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

DEFINITIONS

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 tissues beneath.

Burns

means tissue damage caused by the agent as heat only.

Degree

means the unit of measurement for the Burns customarily used by the local government in the place where this Policy is issued.

COVER

If during the Period of Insurance, the Insured Person sustains Bodily Injury and is diagnosed by a Registered Medical Practitioner to have suffered any of the Events listed hereunder, the Company will, subject to the Terms of this Policy, in respect of the following Events pay the percentage hereunder:

Events	Percentage of the Principal Sum
Burns, Second Degree or Third Degree	
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%

PROVISIONS

- a) Compensation will not be payable for more than one of the above Events in respect of the same Bodily Injury. Should more than one of the Events occur from the same Bodily Injury, the Company will only be liable for the greatest Compensation.
- b) In the event the total indemnity paid for the benefit of Event 1-20 of Compensation Table of Accidental Death & Permanent Total or Partial Disablement and Second and Third Degree Burns on the same Insured Person equals to one hundred percent (100%) of the AD&PD sum insured, all insurance in respect of such Insured Person shall be ceased immediately.

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

FUNERAL EXPENSES BENEFIT

This Policy is extended to provide the Funeral Expenses Benefit up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

If during the Period of Insurance, an Insured Person sustains Bodily Injury which directly causes or results in his/her death, the Company will pay the reasonable cost in respect of any funeral expense incurred up to the maximum amount stated in the Schedule of Benefit. The benefit shall be paid provided such funeral arrangement is undertaken with the Company prior written agreement and only upon receipt of supporting documents. Provided the Accidental Death benefit under Benefit A of this Policy is payable under the same Bodily Injury.

PROVISION

This benefit shall be payable for services rendered by a mortician or undertaker, including the cost of a casket, the embalming and cremation if so elected.

COMA BENEFIT

This Policy is extended to provide Coma Benefit up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

If during the Period of Insurance, an Insured Person sustains Bodily Injury which directly causes or results in a continuous unconscious state and under the regular care and attendance of a Registered Medical Practitioner, the Company shall pay a weekly benefit stated in the Schedule of Benefits or subsequent endorsement(s) (if any) for each full week of continuous unconsciousness subject to fourteen (14) days waiting period and up to a maximum of fifty (50) weeks for any one Accident.

KIDNAP BENEFIT

This Policy is extended to provide the Kidnap Benefit up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

DEFINITIONS

Kidnapped

means the illegal abduction and holding hostage of one or more Insured Person for the purpose of demanding.

COVER

If during the Period of Insurance an Insured Person is Kidnapped, the Company shall pay a daily benefit for each completion of twenty-four (24) hours stated in the Policy Schedule or subsequent endorsement(s) (if any) per any one Accident subject to a maximum of thirty (30) days.

PROVISIONS

Police report for such Kidnapping must be obtained.

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

REHABILITATION EXPENSES/ HOME RENOVATION EXPENSES BENEFIT

This Policy is extended to provide Rehabilitation Expenses/ Home Renovation Expenses Benefit up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

REHABILITATION EXPENSES

COVER

If during the Period of Insurance, an Insured Person sustains Bodily Injury which directly causes or results in any of the disabilities covered under the benefit item B) Permanent Total or Partial Disablement (Events 2-20) of this Policy which requires rehabilitation training as recommended by a Registered Medical Practitioner treating the Insured Person, the Company will pay the Amount Insured stated in the Schedule of Benefits for the reasonable cost incurred for tuition or advice from a licensed vocational school, a licensed educational institution or a Hospital during the Period of Insurance. Provided such tuition or advice is undertaken with our prior written agreement and the agreement of the Insured Person's attending Registered Medical Practitioner.

Compensation payable under this benefit will be limited to the reasonable cost incurred subject to the maximum amount stated in the Schedule of Benefits or subsequent endorsement(s) (if any) but in no events shall it exceed HK\$25,000 equivalent subject to a maximum of six (6) months during the Period of Insurance. Provided the benefit under Permanent Total or Partial Disablement (Events 2-20) of this Policy must be paid before the Insured Person is entitled to this benefit.

HOME RENOVATION EXPENSE

DEFINITION

Principal Home

means the Insured Person's place of residence in Hong Kong or the regular and habitual place of residence in Hong Kong in the event that the Insured Person has more than one place of residence in Hong Kong and specified as such in the Policy Schedule or subsequent endorsement(s) (if any) as such.

COVER

If during the Period of Insurance, an Insured Person sustains Bodily Injury which directly causes or results in his/her disablement and Permanent Total Disablement benefit of this Policy shall be payable, The Company will reimburse the necessary expenses incurred in renovating his/her Principal Home and/or expenses incurred in purchasing medical equipment for the purpose of coping with the Permanent Total Disablement up to the maximum Amount Insured stated in the Schedule of Benefits or subsequent endorsement(s) (if any).

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

COSMETIC DAMAGE

This Policy is extended to provide Cosmetic Damage up to the sum insured stated in the schedule of benefits and to the extent herein limited and provided:

COVER

If during a Business Trip the Insured Person suffers Accidental Bodily Injury but does not qualify for compensation in terms of Permanent Disablement cover or Medical Expenses cover, the company will reimburse reasonable and customary charges incurred by an Insured Person, up to the amount of benefit stated in the Schedule, for treatments and applications aimed at reducing or eliminating any cosmetic damage, including plastic and cosmetic surgery.

DEFINITION

Business Trip

means a trip which is on assignment by or at the direction of the Policyholder subject to a maximum of one hundred (100) days. Such trip shall be deemed to commence at the time the Insured Person arrives at the immigration counter in Stationed Location for the purpose of starting the trip; and terminates when he/she returns to the immigration counter in Stationed Location upon completion of the trip.

DEVIATED TRAVEL

This Policy is extended to provide Deviated Travel up to the sum insured stated in the schedule of benefits and to the extent herein limited and provided:

DEFINITION

Emergency Medical Treatment

means necessary medical treatment of any sudden, life threatening Accidental Bodily Injury or Sickness during a Business Trip, where time is of the essence.

Business Trip

means a trip which is on assignment by or at the direction of the Policyholder subject to a maximum of one hundred (100) days. Such trip shall be deemed to commence at the time the Insured Person arrives at the immigration counter in Stationed Location for the purpose of starting the trip; and terminates when he/she returns to the immigration counter in Stationed Location upon completion of the trip.

COVER

If during a Business Trip, the route of the aircraft or sea vessel in which the Insured Person is riding on is deviated from the original route to another airport or sea port as specified in the itinerary due to drunk passenger, Emergency Medical Treatment of a passenger or bomb threat, resulting in the late arrival of the Insured Person on the final destination as specified in the itinerary, the Company will pay the Amount of Benefit stated in the Schedule for each and every full 12 hours of continuous late arrival, up to the maximum stated in the Schedule.

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

CORPORATE TRAVELLER'S FAMILY ASSISTANCE

This Policy is extended to provide Corporate Traveller's Family Assistance up to the sum insured stated in the schedule of benefits and to the extent herein limited and provided:

DEFINITION

Business Trip

means a trip which is on assignment by or at the direction of the Policyholder subject to a maximum of one hundred (100) days. Such trip shall be deemed to commence at the time the Insured Person arrives at the immigration counter in Stationed Location for the purpose of starting the trip; and terminates when he/she returns to the immigration counter in Stationed Location upon completion of the trip.

COVER

If during a Business Trip an Insured Person's Spouse, while in his/her permanent residence, suffers Accidental Bodily Injury which results in death, the Company will pay the amount of benefit stated in the Schedule.

DROWNING AND SUFFOCATION BY GAS, POISONOUS FUMES OR SMOKE

This Policy is extended to provide Drowning and Suffocation by Gas, Poisonous Fumes or Smoke up to the sum insured stated in the schedule of benefits and to the extent herein limited and provided:

DEFINITION

Business Trip

means a trip which is on assignment by or at the direction of the Policyholder subject to a maximum of one hundred (100) days. Such trip shall be deemed to commence at the time the Insured Person arrives at the immigration counter in Stationed Location for the purpose of starting the trip; and terminates when he/she returns to the immigration counter in Stationed Location upon completion of the trip.

COVER

If during a Business Trip, the Insured Person suffers an Accidental Bodily Injury due to drowning or suffocation by gas, poisonous fumes or smoke, which directly and independently of all other causes, results in death or Permanent Total Disablement, the Company will pay the amount of benefit stated in the Schedule, provided that such injury does not arise out of the Insured Person's wilful and intentional act.

SCARRING OF THE FACE BENEFIT

This Policy is extended to provide Scarring of The Face Benefit up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

In the event of the Insured Person suffers Bodily Injury results in Permanent disfigurement or Permanent scarring of the face of at least one square centimeter or two centimeters in length, the Company will pay the Amount Insured stated in the Schedule of Benefits. The Amount of Insured payable will not take into account any psychological effects.

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

SPOUSE RETRAINING BENEFIT

This Policy is extended to provide Spouse Retraining Benefit up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

If during the Period of Insurance, an Insured Person suffers an Accidental Death or Permanent Total Disablement (for Group Travel: in the course of a Business Trip), the Company will reimburse the actual costs incurred for the training or retraining of the Insured Person's Spouse up to the maximum Sum Insured stated in the Policy Schedule or subsequent endorsement(s) (if any):

- a) For the purpose of obtaining gainful employment; or
- b) To improve his/her employment prospects; or
- c) To enable him/her to improve the quality of care he/she can provide to the Insured Person.

DEFINITION

Business Trip

means a trip which is on assignment by or at the direction of the Policyholder subject to a maximum of one hundred (100) days. Such trip shall be deemed to commence at the time the Insured Person arrives at the immigration counter in Stationed Location for the purpose of starting the trip; and terminates when he/she returns to the immigration counter in Stationed Location upon completion of the trip.

PROVISIONS

- a) The Spouse is aged under sixty-five (65) years at the commencement of such training; and
- b) The training is provided by a recognized institution with qualified skills to provide such training; and
- c) All such expenses are incurred within twelve (12) months from the date the Insured Person suffered the Bodily Injury for which the claim depends.

PSYCHOTHERAPY BENEFIT

This Policy is extended to provide Psychotherapy Benefit up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

If during the Period of Insurance, an Insured Person suffers an Accidental Death (for Group Travel: in the course of a Business Trip), the Company will reimburse his/her Spouse's or children's cost of psychotherapy directly related to this incident provided that such therapy is essential and recommended by a Registered Medical Practitioner, up to HK\$1,500 per visit and HK\$15,000 in aggregate per policy.

DEFINITION

Business Trip

means a trip which is on assignment by or at the direction of the Policyholder subject to a maximum of one hundred (100) days. Such trip shall be deemed to commence at the time the Insured Person arrives at the immigration counter in Stationed Location for the purpose of starting the trip; and terminates when he/she returns to the immigration counter in Stationed Location upon completion of the trip.

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

CORPORATE IMAGE PROTECTION

This Policy is extended to provide Corporate Image Protection up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

If during the Period of Insurance, an Insured Person or group of Insured Persons suffer Bodily Injury (for Group Travel: in the course of a Business Trip) and in Our opinion this is likely to result in a valid claim for Accidental Death or Permanent Total Disablement, the Company will reimburse the Insured for costs (other than the Insured's own internal costs) incurred for the engagement of image and/or public relations consultants; and/or the release of information through the media regarding the captioned insured person's Accidental Death or Permanent Total Disablement for protection corporate image purpose. Costs must be incurred within fifteen (15) days of, and directly in connection with, such Bodily Injury, to protect and/or positively promote the Insured's business and image up to the maximum Sum Insured stated in the Policy Schedule or subsequent endorsement(s) (if any) with respect to any one (1) event and is subject to a signed undertaking giving by the Insured that any amount paid to the Insured will be repaid to the Company, if it is later found that a valid claim did, and will not eventuate.

DEFINITION

Business Trip

means a trip which is on assignment by or at the direction of the Policyholder subject to a maximum of one hundred (100) days. Such trip shall be deemed to commence at the time the Insured Person arrives at the immigration counter in Stationed Location for the purpose of starting the trip; and terminates when he/she returns to the immigration counter in Stationed Location upon completion of the trip.

NATURAL DISASTER PROTECTION

This Policy is extended to provide Natural Disaster Protection up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

If during the Period of Insurance an Insured Person is recommended to leave the city (GPA) in which he/she is travelling outside his/her stationed country / (Group Travel) in the course of a Business Trip by officials in that country or the government of HKSAR issues a travel warning of leaving or not travelling to that city or country (whichever is applicable) in order to avoid risk of personal Bodily Injury or Illness to him/herself following an occurrence of a natural disaster: earthquake, tsunami or volcanic eruption, the Company will indemnify the Insured Person for the additional cost of (i) an economy one way ticket back to his/her country of residence; and (ii) an ordinary room accommodation in any reasonable hotel subject to HK\$1,000 per day for five (5) consecutive days, but excluding the cost of drinks, meals and other room services, up to the maximum Sum Insured stated in the Policy Schedule or subsequent endorsement(s) (if any).

ADDITIONAL EXCLUSION:

- a) Natural disaster being in existence prior to the Insured Person entering the country or its occurrence being foreseeable to a reasonable person before the Insured Person entered the country.

DEFINITION

Business Trip

means a trip which is on assignment by or at the direction of the Policyholder subject to a maximum of one hundred (100) days. Such trip shall be deemed to commence at the time the Insured Person arrives at the immigration counter in Stationed Location for the purpose of starting the trip; and terminates when he/she returns to the immigration counter in Stationed Location upon completion of the trip.

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

RENTAL VEHICLE EXCESS WAIVER

This Policy is extended to provide Rental Vehicle Excess Waiver up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

If during the Period of Insurance, an Insured Person rents or hires a Rental Vehicle in the course of a Business Trip which is involved in a collision whilst under the control of the Insured Person or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition) which makes such Insured Person liable for the loss or damage of the Rental Vehicle, The Company will reimburse him/her for the Rental Vehicle Excess chosen up to the maximum Sum Insured stated in the Policy Schedule or subsequent endorsement(s) (if any). This benefit shall be payable once per Journey.

Definition:

“Rental Vehicle” shall mean a rented sedan, station wagon, hatchback or four-wheel-drive (4WD) and other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying an Insured Person on public roadways and shall not include any other vehicle or use.

Provisions:

As part of the arrangement for the rent or hire of the Rental Vehicle, the Insured Person must take all compulsory motor vehicle insurance provided by the rental organization, against loss or damage to the Rental Vehicle during the rental period.

Additional Exclusions:

- 1) Any use of the Rental Vehicle that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
- 2) The Insured Person being in charge of a Rental Vehicle whilst under the influence of alcohol or a drug not prescribed by a Doctor or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident;
- 3) The illegal or criminal use of a Rental Vehicle by an Insured Person;
- 4) The use of the Rental Vehicle on any roadway that is inaccessible to two-wheel-drive vehicles;
- 5) The use of the Rental Vehicle by an Insured person without holding a valid license for the country the motor vehicle is being operated in;
- 6) Any Rental Vehicle that is not comprehensively insured.

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

IDENTITY THEFT

This Policy is extended to provide Identity Theft up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

If during the Period of Insurance, an Insured Person is a victim of Identity Theft as a result of his/her Documents having been stolen in the course of a Business Trip, The Company will indemnify the Insured Person for reasonable legal expenses incurred with Our consent up to the maximum Sum Insured stated in the Policy Schedule or subsequent endorsement(s) (if any):

- 1) To pursue closure of any disputed areas;
- 2) For re-submitting applications for loans, grants, other credit or debit instruments that are rejected solely as a result of the lender receiving incorrect information as the result of Identity Theft;
- 3) For notarizing affidavits or other similar documents, amending or rectifying records in regard to the Insured Person's true name or identity as the result of Identity Theft;
- 4) To defend any suit brought against the Insured Person by a creditor or collection agency or other entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as the result of Identity Theft;
- 5) To remove any civil judgment wrongfully entered against the Insured Person as a result of Identity Theft.

Definitions:

"Documents" shall mean papers or other items containing references to the Insured Person's identity including, but not limited to the following:

- Passport; Driver's license; Credit, debit and bank cards; Share certificates; Birth certificate; Bank account details; Insurance documents – motor, home, travel and life; Utilities account details; Membership numbers of professional bodies.

"Identity Theft" shall mean the theft of personal data or Documents relating to the Insured Person's identity which results:

- a) In their fraudulent use to obtain money, goods or services; and/or
- b) In the Insured Person incurring expense to:
 - stop further fraudulent use;
 - replace such Documents;
 - restore their credit rating and bank/mortgage/loan accounts;
 - amend or rectify records regarding the Insured Person's true name or identity.

Provisions:

The Insured Person shall take all reasonable precautions for the safety and supervision of his/her Documents.

Additional Exclusions:

- 1) Any item which has been purchased by fraudulent use of the Insured Person's identity;
- 2) Any loss arising from any business pursuits or the theft of a commercial identity;
- 3) Any loss or liability arising from the use of any motor vehicle bought, leased or hired by fraudulent use of the Insured Person's identity, where civil or criminal action is, or has been taken against the Insured Person;
- 4) Authorized charges that the Insured Person has disputed based on the quality of goods or services;
- 5) Theft of the Insured Person's identity by a family member who lives with the Insured Person at the Insured Person's home address;
- 6) Any costs or expenses in connection with any claim not agreed in advance by Us;
- 7) Authorized account transactions or trades that the Insured Person has disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions;
- 8) Any incident of Identity Theft that does not occur within twelve (12) months from the date the Insured Person's Documents were stolen;
- 9) An incident of Identity Theft for which the Insured Person has not lodged a report with the police and /or cannot provide a copy of the police report.

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

POLITICAL RETREAT BENEFIT

This Policy is extended to provide the Political Retreat Benefit up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

If during the Period of Insurance while an Insured Person is travelling to a city in which he/she is recommended to leave such city immediately by officials of that country, or the government of HKSAR issues a Black Alert of travel warning recommending the Insured Person should leave that city or country immediately (whichever is applicable) in order to avoid risk of personal Bodily Injury or sickness to him/herself following an occurrence of a strike, riot or civil commotion, the Company will indemnify the Insured Person for the additional cost of: (i) an economy one way ticket back to his/her country of residence; and (ii) an ordinary room accommodation in any reasonable hotel subject to HK\$1,000 per day for five (5) consecutive days, but excluding the cost of drinks, meals and other room services, up to the maximum Sum Insured stated in the Policy Schedule or subsequent endorsement(s) (if any).

EXCLUSIONS

- 1) an Insured Person being a national or on secondment of that country;
- 2) the political unrest being in existence prior to the Insured Person entering the country or its occurrence being foreseeable to a reasonable person before the Insured Person entered the country.

PROVISIONS

If an Insured Person is required to leave that country, the Company must be contacted beforehand to confirm cover. Where possible the Company will make the travel arrangements and in all cases, the Company will decide where to send the Insured Person.

LOSS OF TEETH BENEFIT

This Policy is extended to provide the Loss of Teeth Benefit up to the Amount Insured stated in the Schedule of Benefits and to the extent herein limited and provided:

COVER

If during the Period of Insurance an Insured Person's teeth are broken during an Accident, the Company shall pay HK\$1,000 for each loss of whole Tooth and HK\$15,000 in aggregate per Policy.

DEFINITION

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

SUBJECT TO ALL TERMS AND CONDITIONS SET FORTH ABOVE AND THOSE OF THE POLICY, EXCEPT AS HEREIN MODIFIED.



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-PG003736(0009)

COMPENSATION TABLE (SCALE 3)

This Policy will insure the Insured Person in respect of the following Events as per the percentage of Amount Insured as stated in the Schedule of Benefits, in accordance with the defined Bodily Injury, resulting in:

Events	Percentage of Principal Sum
1. Loss of Life	100%
2. Permanent Total Disablement	150%
3. Permanent and Incurable Paralysis of all Limbs	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	
Right Hand	125%
Left Hand	100%
One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
both Ears	100%
one Ear	30%
11. Loss of Speech	75%
12. Permanent Total Loss of the Lens of one Eye	75%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
Right Hand	
Left Hand	85%
	65%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
Right Hand	55%
Left Hand	45%
15. Loss of or the Permanent Total Loss of use of one Thumb	
both Right Joints	40%
one Right Joint	25%
both Left Joints	30%
one Left Joint	20%
16. Loss of or the Permanent Total Loss of use of Fingers	
three Right Joints	20%
two Right Joints	15%
one Right Joint	10%
three Left Joints	15%
two Left Joints	10%
one Left Joint	10%
17. Loss of or the Permanent Total Loss of use of Toes	
all – one Foot	25%
great – both Joints	10%
great - Joint	10%
18. Fractured Leg or Patella with established non-union	20%
19. Shortening of Leg by at least 5cm	10%
20. Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

PROVISIONS

- Compensation shall not be payable for more than one of above Events 1 to 9 in respect of the same Bodily Injury.
- After the occurrence of any one of the Events 2 to 9 or the total compensation payable for the Events 10 to 20 equals to 100% whichever the first occur save for the liability already incurred hereunder, there shall be no further liability under this Policy in respect of the same Insured Person for Bodily Injury sustained thereafter.
- In cases where the Insured Person is left-handed, the compensation percentage in Events 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.

SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THIS POLICY.