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Group Business Travel Insurance Policy

The Schedule

POLICY NO.	:	10-24-GT001590(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	:	All staff members going aboard for duty reasons and students (excluding exchange students) traveling overseas on the activities organized by the Insured are covered automatically on a non-declaration basis. Staff and students will be covered automatically from the date they depart Hong Kong until the date they return to Hong Kong for a period not exceeding 180 days. Including the personal deviations during and/or immediately before/after an authorized business trip. Staff member and student including: 1) Staff go to Mainland China for duty reasons 2) Students (excluding exchange students) travelling to Mainland China on activities organized by the insured 3) Students (excluding exchange students) participate in overseas study tours organized by the insured
ELIGIBILITY PERIOD	:	Staff - 1 st day of employment Students - 1 st day of registration
AGE LIMIT	:	1 - 80
BENEFICIARY/RELATIONSHIP	:	Legal Estate
SCOPE OF COVERAGE	:	24-hour worldwide during authorized Business Trip while traveling outside the Stationed Location
AGGREGATE LIMIT	:	HK\$150,000,000.- per accident "Combined limit with 10-24-GT001584 (0009) & 10-24-GT001591(0009)
STATIONED LOCATION	:	Hong Kong
PERIOD OF INSURANCE	:	From 01 July 2024 To 30 June 2025 (both dates inclusive)



ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-GT001590(0009)

- ANNUAL FLAT PREMIUM** :
- Basic Premium:
 - HK\$xx.-
 - Premium Levy:
 - HK\$xx.- x 0.1% = HK\$xx.-
 - Total:
 - HK\$xx.-



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

THIS POLICY IS SUBJECT TO MEMORANDUM(S) "A" TO "C" AND RIDER HEREIN ATTACHED.

ASSICURAZIONI GENERALI S.p.A.

Hong Kong, 09 July 2024

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ATTACHING TO AND FORMING PART OF POLICY NO. 10-24-GT001590(0009)

SCHEDULE OF BENEFITS

Coverage (Scale 3)		Principal Sum Per Person (HK\$)
1.	Medical Expenses (Accident & Sickness) Follow-up treatment after returning to HK within 90 days. Including expenses payable to Chinese bonesetter, acupuncturist, Registered/Listed Chinese Medical Practitioner, up to HK\$150 per visit per day and HK\$3,000 per policy year. Including Hospital Guarantee Admission Service up to sum insured stated in Schedule of Benefit Follow-up treatment is covering 100% arising from both sickness & accident	400,000
2.	Emergency Medical Evacuation	Unlimited
3.	Repatriation of Remains	Unlimited
4.	Accidental Death & Permanent Disablement	1,000,000
5.	Trip Cancellation	30,000
6.	Trip Curtailment	30,000
7.	(i) Trip Delay (HK\$500 per 6 hours up to HK\$5,000) (ii) Trip Re-route	5,000 25,000
8.	Baggage Delay (Reimbursement for emergency purchases after 6 hours)	1,000
9.	Personal Baggage or Personal Effects (Accompanied) (max. HK\$3,000 per pair/set of item) (max. HK\$7,500 for lap-top computer including accessories)	7,500
10.	Personal Money	3,000
11.	Personal Liability	500,000
12.	Double Indemnity Benefit	1,000,000
13.	Burns Benefit (2 nd or 3 rd degree burns)	100,000
14.	Trauma Counseling Benefit	1,500 per day per visit and 15,000 in aggregate
15.	Funeral Expenses Benefit	20,000
16.	Coma Benefit (Up to 50 weeks)	500 / week
17.	Rehabilitation Expenses / Home Renovation Expenses Benefit	25,000
18.	Kidnap Benefit	500.- per day up to 30 days

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19.	Hijacking or Strike Benefit (HK\$500 per 12 consecutive hours)	5,000
20.	Cosmetic Damage	50,000
21.	Deviated Travel (each full 12 hours of continuous late arrival)	500 (up to 10,000)
22.	Corporate Travellers' Family Assistance	50,000
23.	Drowning & Suffocating By Gas, Poisonous Fumes or Smoke	50,000
24.	Spouse Retraining Benefit	20,000
25.	Psychotherapy Benefit	1,500 per day per visit and 15,000 in aggregate
26.	Scarring of The Face Benefit	20,000
27.	Natural Disaster Protection	15,000
28.	Rental Vehicle Excess Waiver	5,000
29.	Identity Theft	20,000
30.	Political Retreat Benefit	15,000
31.	Loss of Teeth	1,000 per tooth
32.	Emergency Cash	10,000
33.	China Medical Guarantee Card (HK\$50 per person)	Optional
Annual Flat Premium:		HK\$25,000
Including 24-hour Worldwide Emergency Assistance Services		

ESTIMATED BUSINESS TRIPS FORECAST – EACH YEAR

Duration of Each Trip : Within 180 days

Destination : Worldwide

Purpose of trip : Business

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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

UNNAMED BASIS

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 the addition of subsidiaries and change of business/job nature. Actual travel frequency, duration and destination during the period of insurance should be declared to the Company at the expiry of the Policy for the calculation of renewal premium.

MEMORANDUM “A”

If China Medical Guarantee Card is selected, the Policyholder should declare to the Company by written notice regarding the actual number of cards required together with the full name and I.D. no. of the Insured Person.

The Policyholder should undertake to settle any medical expenses that is not payable or not covered by this insurance or any amount in excess of the insurance limit within fourteen (14) days after the written notification from the Company. The credit facility will be suspended if the Policyholder fails to reimburse the Company within the above time limit. Upon suspension, the Policyholder has to return all China Assist Cards to the Company and will remain liable to the Company for any outstanding payment in arrears. In the event to loss of China Assist Card, the Insured Person should advise the Company within forty-eight (48) hours and pay HK\$30 for each replacement card.

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MEMORANDUM “B”

- Sanction Clause :
 - The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition, or restriction, under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United States of America or any other country, state or territory which has jurisdiction in the matter.
- Territorial Exclusion Clause
 - The Company shall not indemnify the Insured/policyholder for any liability: (i) in respect of any judgment, award, payment, legal costs and expenses or settlement delivered, made or incurred where legal actions are brought in a court of law within countries which operate under the laws of <Excluded Countries/Territories>, or any order made anywhere in the world to enforce such judgment, award, payment, legal costs and expenses or settlement either in whole or in part; (ii) incurred by the government of <Excluded Countries/Territories> or resulting from activities that involve or benefit the government of <Excluded Countries/Territories> or where the payment of such indemnity by the Insurer will benefit the government of <Excluded Countries/Territories>, (iii) in respect of any settlement agreed or incurred outside of a court of law, prior to any legal actions being brought, by, or to the benefit of, persons or entities resident in <Excluded Countries/Territories>, Entities shall include any parent company, direct or indirect holding company owned or controlled by the government of <Excluded Countries/Territories>, persons or entities resident in <Excluded Countries/Territories>.
 - For the purposes of this territorial exclusion clause, the Insured/policyholder hereby acknowledges and agrees that Excluded Countries/Territories shall be listed under Generali Corporate website at https://www.generali.com.hk/ZH_HK/sanctioned_countries , with such list to be updated from time to time, and incorporated into the policy.
- 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:
 - a) employed by the Policyholder in Hong Kong with working permit in Hong Kong and/or Hong Kong Identity Card issued.
 - b) A full-time / part-time registered student of the Policyholder and with student visa issued.
- #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.
- No excess for all benefit items
- For those trip(s) commenced before the effective date of this Policy, this Policy will cover such trip(s) starting from the effective date of this Policy (i.e. 12:00am).

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- This Policy is extended to cover incidental leisure travel during and/or immediately before/after a covered trip designated by the Company.
- Maximum duration of each Business Trip is extended to 180 days.
- Please provide us Chinese & English name and No. of re-entry permit if the insured would like to apply China Medical Guarantee Card
- This Policy will not cover manual work, construction site or construction related work
- All claims must be verified by the policyholder.
- Minimum premium per policy is HK\$1,500.-
- The Company reserves the right to check the record book of the policyholder if in case loss occurs.

MEMORANDUM “C”

This Policy will not cover:

- 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) mental defect or infirmity of any kind.
- f) pregnancy, miscarriage, childbirth or complications arising from any of them.
- g) 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
- h) 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.
- i) 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.
- j) any Pre-existing, congenital or heredity conditions;
- k) any medical treatment received during a Business Trip which was made for the purpose of receiving medical treatment or if the Business Trip was undertaken while the Insured Person was unfit to travel;
- l) traveling abroad contrary to the advice of a Registered Medical Practitioner, or for the purpose of obtaining medical treatment or services.
- m) dental care (unless resulting from Accidental Bodily Injury to sound and natural teeth).
- n) Actions of the Insured Person while under the influence of alcohol or drugs to the extent of legal impairment.
- o) The Insured Person is not taking all reasonable efforts to safeguard his/her property or to avoid injury or minimize any claim under this Policy.

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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	85%
Left Hand	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

- a) Compensation shall not be payable for more than one of above Events 1 to 9 in respect of the same Bodily Injury.
- b) 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.
- c) 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.

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