



16th September 2021

Dear Parents / Guardians,

Student Personal Accident Insurance Plan

In view of the fact that the Education Bureau has purchased a Block Insurance Policy for all schools in Hong Kong, however, it does not include the additional medical expenses incurred as a result of injury occurred in school or in the event of participating in school activities.

In order to enable all students to enjoy a comprehensive protection, our School will arrange all students to purchase ‘Student Personal Accident Insurance Plan’ from China Pacific Insurance (Please find the attachment regarding the coverage of the insurance plan for reference). Coverage period is during the school term of 2021-2022. Each student’s premium fee is \$10.00. Should there be any queries on this matter, please kindly contact Mr. Masood.

If any student injures oneself when participating in our school activities, no matter inside or outside our premises, he or she must inform teachers, staff or janitors at our School so that immediate and proper care can be provided. He or she must inform the School to help him/her apply for the claim.

This insurance plan is for students to obtain a basic personal insurance coverage, so parents can decide whether to purchase this plan or to approach any other insurance company.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School

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To principal

Reference No. : 031/21-22

Student Personal Accident Insurance Plan

I am the parent/guardian of _____ (Name) of Class _____ (Class No.: ____). I acknowledged that I have read and understood the contents of the matter regarding the notice of **Student Personal Accident Insurance Plan**. I

agree to purchase Student Personal Accident Insurance Plan (\$10.00).

do not agree to purchase Student Personal Accident Insurance Plan.

Name of parent / guardian : _____

Signature of parent / guardian : _____

Date : _____



Student Personal Accident Insurance (Policy No.: U6CPICPAG2021001383)

Age Limit	2 to 65
Period of Insurance	2021-9-20 to 2022-9-19
Company	China Pacific Insurance Co., (H.K.) Ltd.
Territorial Limits	Hong Kong Special Administrative Region
Coverage	<ol style="list-style-type: none"> 1. Accident that occurs while the Insured Person is inside the School's premises; 2. Accident that occurs while the Insured person is participating in any Schooling Activities; 3. Accident that occurs while the Insured person is traveling in conveyance owned, hire or arranged by the School; 4. Food poisoning arisen by the food or drinks furnished or arranged by the School; 5. Gas poisoning arisen in the School; 6. Accident that occurs while the Insured Person is traveling directly <ol style="list-style-type: none"> (i) to School from his Residence for the objective of attending classes or any Schooling Activities. (ii) to his Residence from School, provided that the Accident occurs within two hours after the end of the day's classes or Schooling Activities.

Principal Sum Insured Per Person		
I	Indemnity for Accidental Death and Permanent Disablement	HKD 120,000
II	Medical Expenses (including Chinese Medicine & Bonesetter – HKD 1,000 per accident)	HKD 5,000

Compensation Table

Events	Percentage Of Sum Insured
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Loss of or the Permanent Total Loss of Use of two Limbs	100%
6. Loss of or the Permanent Total Loss of Use of one Limb	100%
7. Loss of or the Permanent Total Loss of Use of one Limb & Loss of Sight of one Eye	100%
8. Loss of Speech and Hearing	100%
9. Permanent Total Loss of Sight of one Eye	50%
10. Permanent Total Loss of Hearing in	
(a) Both Ears	75%
(b) One Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of Use of four Fingers and Thumb of	
(a) Right Hand	70%
(b) Left Hand	50%
14. Loss of or the Permanent Total Loss of Use of four Fingers of	
(a) Right Hand	40%
(b) Left Hand	30%
15. Loss of or the Permanent Total Loss of Use of one Thumb	
(a) Both right phalanges	30%
(b) One right phalanx	15%
(c) Both left phalanges	20%
(d) One left phalanx	10%
16. Loss of or the Permanent Total Loss of Use of Fingers	
(a) Three right phalanges	15%
(b) Two right phalanges	10%
(c) One right phalanx	7.5%
(d) Three left phalanges	10%
(e) Two left phalanges	7.5%
(f) One left phalanx	5%
17. Loss of or the Permanent Total Loss of Use of Toes	
(a) All – one foot	20%
(b) Great – two phalanges	7.5%
(c) Great – one phalanx	5%
(d) Any other toe	3%
18. In the event of an Insured sustaining any Permanent Total Disablement not falling under any of items 2-17 inclusive, the Company may, at its absolute discretion, pay that Insured the benefits which shall be calculated by assessing the degree of disability relative to the above scale without regard to his/her occupation.	

The precise coverage afforded is subject to the terms, conditions and exclusions of the policy as issued.