



To: Principal

I am the parent / guardian of Class \_\_\_\_\_ (Student Name) \_\_\_\_\_ ( ).

I acknowledge that I have read and understood the contents of the following notices:

Reference No.	Contents of notice (Please put <input checked="" type="checkbox"/> in the appropriate boxes)
001/24-25	2024-25 New School Year Announcement
002/24-25	Self-improvement Plan
003/24-25	Application for Student Locker <input type="checkbox"/> I would like to apply for a student locker for my child, and the locker number is _____. <input type="checkbox"/> I do not apply for a student locker for my child.
004/24-25	Student bringing mobile phone and items not related to lessons to school
005/24-25	Grace Scheme
006/24-25	Intranet Information, Email System and Student Smart Card <input type="checkbox"/> My child is a new student who needs to apply for a student smart card. I understood of the matter concerning payment. <input type="checkbox"/> My child's student smart card has been lost/damaged. It is necessary to apply for a new one. I understood of the matter concerning payment. <input type="checkbox"/> My child does not need to apply for or replace his/her smart card.
007/24-25	Participation of Students in PE Class and Various Sports Competitions <input type="checkbox"/> I agree that my child will participate in physical education class of your school. I state that his/her physical health is good enough to participate in sports activities and various sports competitions. <input type="checkbox"/> I do not agree that my child will participate in PE class and various sports competitions. Please find the attached medical certificate for your consideration.
008/24-25	Permission to publish students' works and images
009/24-25	Arrangement of having lunch at school <input type="checkbox"/> My child would like to use the food storage and heating service and promise to follow the rules. <input type="checkbox"/> My child would not use the storage and heating service.
010/24-25	Use of e-notice and e-payment <input type="checkbox"/> I have understood the arrangements and I will use e-notice and e-payment this year. <input type="checkbox"/> I will not use e-notice and e-payment this year. I will attach a letter to explain the reason and I will pay \$50 for photocopying and administration fee.
011/24-25	Student Personal Accident Insurance Plan <input type="checkbox"/> I agree to purchase Student Personal Accident Insurance Plan (\$22.00). <input type="checkbox"/> I do not agree to purchase Student Personal Accident Insurance Plan.
012/24-25 (Applicable to S2-S6)	Collection of Emergency Contact Information Parent/Guardian Mobile No.: : _____ Relationship with the student : _____ Student Mobile No.: : _____

Name of the parent / guardian: \_\_\_\_\_

Signature of parent / guardian: \_\_\_\_\_

Date: \_\_\_\_\_

2<sup>nd</sup> September, 2024

Dear Parents / Guardians,

**2024-2025 New School Year Announcement (S.1)**

New school term for 2024-2025 has begun. Below are some important announcements for the new school year for your attention and follow-up.

- (1) Every notice (in printed version) issued by our school will be stamped before sending out.
- (2) Students must arrive at school on or before 8:05am every day. For details, please refer to the attached timetable for your reference and ensure your child goes to school on time.

- (3) 1. In order to support 'Local Project Learning Excursion', our school has made arrangement for S.1 and S.2 students to undergo project learning activities during the 10th period on the following Thursdays:

	19/9/2024-16/1/2025	6/2/2025-29/5/2025
S.1	Project Learning End of lesson: 4:35pm	End of lesson: 3:30pm
S.2	End of lesson: 3:30pm	Project Learning End of lesson: 4:35pm

2. In order to strengthen the learning experience of our students and to enrich their life experience after school, 'Club Activities Period' will be held during the 10<sup>th</sup> period every Tuesday. All S.1 and S.2 students must attend.

Remarks:

- (1) S.1 and S.2 students must attend the above-mentioned activities. Absentees are required to hand in a leave letter or a medical certificate with a health practitioner's signature to class teachers; otherwise, it will be regarded as truancy.
  - (2) Any student who leaves our school during the activity without permission will be punished according to the school regulations.
- (4) School time for September:
    1. 3<sup>rd</sup> September, 2024: School Commencement Ceremony (9:00 am to 11:00 am)
    2. 4<sup>th</sup> September, 2024 – 13<sup>th</sup> September, 2024: Normal school day starts (8:05am to 1:30pm)
    3. 16<sup>th</sup> September, 2024 onwards: Normal school day starts (8:05am to 3:30pm)

- (5) Students have to pay the following fees on 3<sup>rd</sup> September, 2024:

	Payment Items	New Student (Fees)
1.	Exercise books and Handbooks	\$89.6
2.	Visual arts subject materials	\$50.1
3.	T.E. lesson materials	\$100.0
4.	House fee (Remark 1)	\$10.0
5.	Student Union fee (Remark 2)	\$15.0
6.	Student Smart Card	\$30.0
Total Fee:		\$294.7

(Remark 1) House fee: 'House' has been the unit of our school's extracurricular activities. Students are grouped under four Houses "Honesty", "Faith", "Goodness" and "Diligence". Each House member has to pay House fee as the running fee of each House.

(Remark 2) Student Union fee: Each student has to pay Student Union fee to facilitate student welfare.

- (6) Details of uniform tests, examinations and assessment methods are as follows:

	1 <sup>st</sup> Term	2 <sup>nd</sup> Term	
Percentage of total marks of the whole year	40%	60%	
Percentage of total marks of the term	Examination	Test	Examination
	100%	30%	70%

Moreover, in order to accord with the current teaching trend of emphasising on continuous assessment, 40% of the total marks of the main subjects are determined by continuous assessment, where for Chinese History, Citizenship, Economics and Society, History, Geography and Putonghua, the continuous assessment comprises 30% of the total subject mark. This enables our students to study hard throughout the term and attain better results. Quizzes, dictations, projects, science experiments, class participation, homework, etc., are the common means of continuous assessment.

- (7) If your child has special needs on learning, you can contact the class teacher in September at 2602 1000.

- (8) Applications for various allowances:

Parents can apply for textbook allowance or traffic allowance at Student Financial Assistance Agency if they have financial difficulties. Please kindly fill in the application form and send it to the Student Financial Assistance Agency as soon as possible.

Class	Various allowances for application (Deadline)
S.1	Textbook allowance/Travelling allowance/ Internet fee allowance (10 <sup>th</sup> September, 2024) Applications can still be made until the end of October.
S.2	
S.3	
S.4	Low-income Working Family Allowance (17 <sup>th</sup> September, 2024)
S.5	Textbook allowance/Travelling allowance/ Internet fee allowance (10 <sup>th</sup> September, 2024) Grantham subsistence allowance (17 <sup>th</sup> September, 2024)
S.6	
	Low-income Working Family Allowance (17 <sup>th</sup> September, 2024)

- (9) Application for MTR Student Travel Scheme:

Students can apply for travel discount by obtaining the application form from Tai Wai MTR station or by filling in the online application form.

- (10) Student Health Service:

S.1 to S.6 students are all qualified to apply for the Student Health Service under the Department of Health, so that their state of health can be followed. Qualified students (any student who has a Hong Kong ID card, with either parent having the Hong Kong ID card) can enjoy the service free of charge. Application form must be filled in and submitted to the class teacher on or before 6<sup>th</sup> September, 2024.

- (11) Taking student photos:

Students can take student photos through the photography company arranged by our school (on 11<sup>th</sup> September, 2024). The size of the photo is 1 inch x 1.5 inch, with pastel blue as background, self-adhesive, and costs \$12 each dozen. Students can purchase more than one dozen. Students are free to take their student photos at other companies. When taking photos, students must be in neat school uniform and decent appearance, and sit with proper posture. Students must submit a dozen photos to the class teacher on or before 17<sup>th</sup> September, 2024.

- (12) Measures for students sent to hospital due to injury/illness

Our school prioritizes student safety and health. If a student feels unwell or is injured during classes or school activities, a teacher with first aid qualifications will initially assess the situation and provide recommendations. If hospital treatment is deemed necessary and time permits, the school will first reach an agreement with the parents before proceeding. In urgent and critical situations, the school will immediately call for ambulance services and notify the parents. A staff member will accompany the student to the emergency room to ensure their safety. The cost of emergency room services (HKD 180 per visit for eligible individuals) will be the responsibility of the parents.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School

## Class Timetable

Special Time	Regular Time	Monday	Tuesday	Wednesday	Thursday	Friday
<b>08:05-08:20</b>	<b>08:05-08:30</b>	Morning Assembly				
<b>08:20-08:50</b>	<b>08:30-08:05</b>					
<b>08:50-09:20</b>	<b>08:05-09:40</b>					
<b>09:20-09:35</b>	<b>09:40-10:00</b>	Recess				
<b>09:35-10:05</b>	<b>10:00-10:35</b>		Hall Assembly/ Class Period			
<b>10:05-10:35</b>	<b>10:35-11:10</b>		Hall Assembly/ Class Period			
<b>10:35-10:45</b>	<b>11:10-11:25</b>	Recess				
<b>10:45-11:15</b>	<b>11:25-12:00</b>					
<b>11:15-11:45</b>	<b>12:00-12:35</b>					
<b>11:45-12:00</b>	<b>12:35-13:40</b>	Recess / Lunch				
---	<b>13:40-13:45</b>	Roll Call				
<b>12:00-12:30</b>	<b>13:45-14:20</b>					
<b>12:30-13:00</b>	<b>14:20-14:55</b>					
<b>13:00-13:30</b>	<b>14:55-15:30</b>					
---	<b>15:30-15:40</b>	Recess				
	<b>15:40-16:35</b>		<b>Uniformed Groups &amp; School Club Period</b>		<b>S.1 - S.3 Project Learning</b>	



2<sup>nd</sup> September, 2024

Dear Parents / Guardians,

**Self-improvement Plan**

In order to nourish our students to develop a sense of self-encouragement as well as self-improvement, our school has implemented a 'Self-improvement Plan'. Details are as follows:

(I) Plan details:

- 1) The application should be initiated by the student.
- 2) Aside from representing the school in external competitions, each merit point obtained by the student during the current academic year can replace one demerit point. Once the application is approved, neither the merits nor the demerits will be printed on the report card.
- 3) The plan only applies to replacing a single demerit point with a single merit point. If a violation incident results in two demerit points, this record will not be applicable for this plan. For example, if a student received two demerit points for "improper behavior on school campus," this record cannot be replaced by two merit points.
- 4) Students must submit the application within the designated application period, and there is no limit to the number of demerit points that can be applied for replacement.

(II) Application method:

Student can obtain the application form from the class teacher and fills it out on their own. Then submits it along with their student handbook to class teacher within the application submission period. After the application has been reviewed and verified, the class teacher will forward the application to Ms. Yiu Nga Lam for processing.

(III)

Application submission period for S.6 students: 6/1/2025 - 5/3/2025*
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* All merits/demerits granted after 5/3/2025, are not applicable to the plan.
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Application submission period for S.1 to S.5 students: 26/5/2025 - 18/6/2025*
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* All merits/demerits granted after 18/6/2025, are not applicable to the plan.
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Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No.:003/24-25

2<sup>nd</sup> September, 2024

Dear Parents / Guardians,

**Application for Student Locker**

Our school allows students who need it to apply for the use of lockers, which allows students to store items they do not need to bring home daily, helping to reduce the weight of their schoolbags and develop their self-management skills. Students must properly arrange the use of their lockers, taking home only the textbooks and exercise books they need for revision or homework.

To ensure students can use the lockers appropriately and effectively, our school has drawn up a "Student Locker Usage Guidelines". We sincerely hope that parents will supervise their children to make good use of the assigned lockers and strictly abide by the relevant rules.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School

## Student Locker Usage Guidelines:

1. The usage period is until 4<sup>th</sup> June, 2025.
2. The lockers are solely for storing textbooks, exercise books, and learning materials. Students are not allowed to keep mobile phones, money, food, drinks, or other items that are not for use in class inside.
3. Locker users are responsible for the safety of the items stored inside.
4. Lockers are for designated students only and cannot be borrowed, shared, or privately swapped.
5. Locker users must clear out the contents within the designated period; otherwise, the school has the right to confiscate the items without returning them.
6. Lockers must be kept locked at all times. If a locker is found unlocked, the school has the right to revoke the usage privilege.
7. Locker keys should be carefully kept and not given to others. Students must report immediately to the class teacher if the key is lost.
8. Students can only open the lockers during recess, lunch, or after school to access personal items, so as not to disrupt other students in class.
9. The school reserves the right to open the locker for inspection in the presence of the student, and the student must cooperate.
10. Students must keep the lockers clean and tidy, without defacing or sticking stickers. Any damage to the locker must be reported to the class teacher immediately.
11. Students should take care of school property. Intentional damage or inappropriate use resulting in locker damage will be punished, and the student will be required to pay for the repair.
12. If a student withdraws from school, he/she must clear out the locker contents within seven days after withdrawal and notify the school office, or the locker will be treated as unclaimed.
13. One day before the two exams, students must take home all textbooks and assignments from the lockers for revision. After the First Term Examinations, students can continue using the lockers.
14. Students must comply with the above usage guidelines. Violation may result in the loss of usage privileges and disciplinary action.



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No. : 004/24-25

2<sup>nd</sup> September, 2024

Dear Parents / Guardians,

**Students Bringing Mobile Phone and Items Not Related to Lessons to School**

The rapid development of information technology (IT) has facilitated the wide use of mobile phones and IT products in our society. To facilitate communication between students and their families beyond school hours, our school allows students to bring their mobile phones to school; however, to enable students to concentrate on their studies and to ensure safe and secure storage for their mobile phones, students have to switch off their mobile phones and lock them in the assigned locker when they come to school. Please find the details of monitoring students bringing mobile phone and mobile phone locker usage guidelines in the Appendix attached. Should there be any student using his/her mobile phone on campus or bringing along the mobile phone to the classroom without the permission of our school, he/she will be given a minor offence as punishment.

Unless prior approval is given, students are not allowed to bring along IT products (such as tablet computer, smartwatch etc.) or other items not related to lessons to school. Any student violating the regulations will be given a demerit for the first attempt, two demerits for the second attempt, and a minor offence for frequent attempts.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



**Details of Monitoring Students Bringing Mobile Phone and Mobile Phone Locker Usage Guidelines**

- a) The school will assign a mobile phone storage locker to each student. Students must turn off their mobile phones immediately upon arrival at the school campus and promptly store them in their assigned phone lockers, which must be locked.
- b) Students must bring their own locks, with a suggested maximum size of 3 cm x 5 cm.
- c) The phone locker can only be used to store student's own mobile phone, headphones (if any) or mobile charger (if any), and no other items are allowed.
- d) Students are not permitted to swap or use phone lockers assigned to other students. Under no circumstances can a student store their mobile phone in another student's locker.
- e) Students can only retrieve their mobile phones from the lockers when preparing to leave the school campus after classes, and they must promptly depart the school premises. Except with special permission from the teacher, students are not allowed to use their mobile phones anywhere on the school campus.
- f) If a student brings their mobile phone to school and fails to store it in the designated locker, they will be given a minor offence for the first attempt, two minor offences for the second attempt, and a major offence for frequent attempts.
- g) The school reserves the right to inspect the phone lockers when necessary.



2<sup>nd</sup> September, 2024

Dear Parents / Guardians,

**Self-Renewal Program**

Our school will implement a ‘Self-Renewal Program’ from 2<sup>nd</sup> October, 2024 to 20<sup>th</sup> June, 2025.

Details are as follows:

**Objective:** To provide opportunities for self-renewal to students who have violated the following school rules.

**Requirement:** Students who have not violated any school rules for 15 consecutive school days before submitting an application form can proactively apply to the class teacher to have their demerits cleared.

**Content:**

	Item	Number of applications	Application submission period	
a.	Being late for school	no limit	Whole year	
b.	Failure to submit homework			
c.	Failure to bring textbook			
d.	Eating or bringing chewing gum to school			
e.	Bringing items which are not for use in class to school			
f.	Entering a classroom that does not belong to one's own class without teacher's permission			
g.	School uniform / Appearance issue	<b>ONCE</b> for each school term	<b>S1-S5</b>	
h.	Failure to show the attendance by presenting the student card		First Term: 11/11/2024 - 13/12/2024 Second Term: 19/5/2025 - 20/6/2025	<b>S6</b> 18/11/2024 - 28/2/2025
i.	Using foul language	<b>ONCE</b> for the whole school year <b>only</b>	<b>S1-S5</b> 19/5/2025 - 20/6/2025	<b>S6</b> 18/11/2024 - 28/2/2025
j.	Behaving in a disorderly manner			
k.	Bringing digital products or electronic gadgets to school			
l.	Prohibited possession/use of mobile phone (minor offence)			

**Method:** Student fills out the application form on their own, and submits it along with their student handbook to their class teacher. After the class teacher has reviewed and verified the student's eligibility, they will then forward the application to Ms. Yiu Nga Lam for processing.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



2<sup>nd</sup> September, 2024

Dear Parents / Guardians,

**Intranet Information, Email System and Student Smart Card**

To enable parents and students to receive updated information from our school as soon as possible, our school encourages parents and students to check our school's webpage (<http://locktao.edu.hk>) regularly. Our school's email system (Gmail) is not only a teaching platform, but also a communication tool between teachers and students and a tool for the delivery of messages. The school has already created email accounts for every student. The use of these services will be taught in technology education lessons. Students should login to the email system (Gmail) to check the messages to get the latest information about the school.

We have adopted the Smart School system from HKT to provide e -notice, e-payment and e-attendance services. After installing the HKT Smart School App and Tap & Go mobile applications, parents will read notices, make payments and check their child's attendance record using smartphones. This app does not only strengthen the communication between our school and parents, but also reduce the risk of students bringing large amount of cash to the school which eventually increases our school's management effectiveness.

The student's smart card is regarded as the identity card within the school. Every student should keep it carefully and bring it to school every day for taking attendance until he / she graduates and leaves the school. New students must pay **\$30** for issuing the new smart cards. Afterwards, if a student requires a re-issuance his / her smart card, he / she will have to pay **\$30**.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



2<sup>nd</sup> September, 2024

Dear Parents / Guardians,

**Participation of Students in Physical Education Class and Various Sports Competitions**

Excellence in Moral, Intellectual, Physical, Social, Aesthetic and Spiritual have been the visions of education of our school to nourish our students. It has been embraced and supported by our students and their parents. However, some students may have their very individual state of health problems which seem not appropriate to be involved in physical training. If your child's state of health is suitable to participate in physical education class and any kinds of sports competitions, you can apply for an exemption with an attachment of medical certificate. Please kindly return the reply slip to the class teacher by 9<sup>th</sup> September, 2024

The student being exempted will be arranged to a suitable environment to study during physical education class in the school year.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



2<sup>nd</sup> September, 2024

Dear Parents / Guardians,

**Permission to Publish Students' Works and Images**

It has been a usual practice for teachers to select excellent works or images to publish them in our school publications or websites in order to enhance teaching and learning. As we believe that it could help promote students' creativity, encourage cooperative learning and honor the quality of their works. It also cultivates students' holistic development. Parents could also have a better understanding of students' school life.

In view of the above, we need to have your consensus. Parents who do not agree with the stated arrangement should choose to write a letter to school.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No. : 009/24-25

2<sup>nd</sup> September 2024

Dear Parents / Guardians,

**Arrangement of Having Lunch at School (Applicable to Whole-day face to face classes)**

In order to nourish our students over group spirit and encourage them to join the activities during lunch time, our school has decided that S.1 to S.3 students have to stay in our school to have lunch. We also encourage S.4 to S.6 student to follow suit. Please kindly pay attention to the followings:

- (1) Having got the consent from Parent-Teacher Association, Catering Committee decided to employ “Vitaland Services Limited” as the lunch supplier of this school year, with each lunch costs at \$31. Students are free to pack their lunch to school, buy lunch at the tuckshop in our school or get their lunch delivered by their family members.
- (2) Our school provides storage and heating service for lunch (Quota: 50, on a first-come-first-served basis). Students are required to put their lunch boxes in the refrigerator between 7:45 am to 8:00 am in Room 208 (Late comer will not be entertained), and heat their lunch boxes in Room 208 within specific period (S.4 to S.6: 12:35 pm - 1:05 pm, S.1 to S.3: 12:50 pm - 1:05 pm). Food must be safe and healthy, so heating sushi, cup noodles or instant rice are not allowed so as to avoid any possibility of diarrhea, accidents or unhealthy diet. If any student does not follow the rules as mentioned above, our school will consider to depriving of one’s rights of using the food storing and heating facilities.

To secure our students’ safety and state of health, our school forbids our students to receive any food delivery service outside school.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



2<sup>nd</sup> September, 2024

Dear Parents / Guardians,

**Use of e-notice and e-payment**

In this school year, our school will use the electronic notice and electronic payment system to strengthen communication with parents, and avoid the risk of students carrying a large amount of money to school. We hope that parents can cooperate and support the implementation. If parents are not able to use the system, please write a letter explaining the difficulties and submit it to the class teacher. A paper notice can be issued after approval by the school, but a photocopying and administration fee of \$50 will be charged per academic year.

The arrangement of the electronic notice and electronic payment

<b>School Notice</b>	In the first two weeks, school notices will be distributed in paper form and electronic form. From the third week onwards, all school notices will be issued in the HKTE Smart School App and no paper form notices will be issued.
<b>Payment</b>	All electronic notices subjected to payment must be paid through the HKTE Smart School App.

To facilitate parents in installing and using the system, a briefing session on the HKTE Smart School App will be arranged in the non-Chinese speaking Parents' Day. Further details will be disseminated in due course. For enquiries, please contact Mr. Masood at 2602 1000. In addition, HKT will also provide support services including the customer service hotline 1833 222 for HKTE Smart School Application. If you encounter any issues during payment, please call Tap and Go customer service hotline at 2888 0000.

Yours faithfully,

Principal of Lock Tao Secondary School



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No. : 011/24-25

2<sup>nd</sup> September, 2024

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 Union Faith Insurance Advisor Limited (Please find the attachment regarding the coverage of the insurance plan for reference). Coverage period is during the school year of 2024-2025. Each student's premium fee is \$22.00. 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





**Student Personal Accident Insurance**

Policy holder	Lock Tao Secondary School
Insured member	All students and full-time employees
Period of Insurance	20/9/2024 to 19/9/2025

Benefit	Sum Insured (HK\$) (per member)
<b>1. Accidental Death</b>	120,000
<b>2. Permanent Total Disablement</b>	120,000
<b>3. Medical Expenses</b> (including Bonesetter Expenses – HKD 1,000 per accident)	6,000
<b>4. Burns benefit (2nd and 3rd degree)</b>	30,000

List of insured events that occur within the territory of Hong Kong Special Administrative Region:

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 to School from his Residence for the objective of attending classes or any Schooling Activities.
7. Accident that occurs while the Insured Person is traveling directly to his Residence from School, provided that the Accident occurs within two hours after the end of the day's classes or Schooling Activities.

Other Features:

1. Medical Expense Deductible - Waived
2. Age Limit: 1 to 75

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

Insurer: CMB Wing Lung Insurance Company Limited