



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No. : 002/16-17

1st September 2016

Dear Parents / Guardians,

Student Personal Accident Insurance Plan

In order to enable all students to enjoy a comprehensive protection, our School will arrange all students to purchase 'Federal Student Personal Accident Plan' from Federal Insurance Company (Please find the attachment regarding the coverage of the insurance plan for reference). Coverage period is from the school term of 2016-2017. Each student's premium fee is \$23.00. Students are required to submit the relevant fee to the class teachers on or before September 5th. Should there be any queries regarding the purchasing of the insurance, please kindly contact Mr. Chong, our Vice Principal.

If any student injures oneself when participating in our school activities, no matter inside or outside our School, he or she must inform teachers, staff or workers 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 claim. (The highest claim of this school year is \$5,000 and 80% of the medical fee.)

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School

Lock Tao Secondary School

GROUP PERSONAL ACCIDENT INSURANCE Policy No. 93080204

Insured : For all registered active full time students and all active full time employees of the Policyholder in Hong Kong

Age Limit : 10 to 75

Period of Insurance : From 20 September 2016 To 19 September 2017

Company : ACE Insurance Limited

School Time Coverage : Against accidental Death or Injury incurred during the normal school year. Coverage commences everyday while the Insured Person leaves home directly to school during each normal school day and lasts when the Insured person leaves the school directly to home and ceases until he/she returns home or 2 hours after schooling, whichever first occurs.

Coverage also commences when the Insured Person leaves home directly to the place of gathering point to attend any designated activity which is arranged/organized/endorsed by the Policyholder, and lasts until the Insured Person leaves the place of designated activity directly to home and ceases until he/she returns home or 2 hours after he/she leaves the place of designated activity, whichever first occurs.

Scale of Benefit

| | Principal Sum Insured Per Person |
|---|------------------------------------|
| (A) Death (Event 1) | HK\$120,000.- |
| (B) Permanent Total or Partial Disablement (Events 2-20) | HK\$100,000.- |
| (C) Accidental Medical Expenses (subject to HK\$1,000 per accident) | 80% reimbursement upto HK\$5,000.- |
| (D) Burns Benefit (2 nd or 3 rd degree burns) | HK\$50,000.- |

Coverage

| Events | Compensation |
|---|--------------|
| 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. Permanent Total Loss of Sight of one Eye | 100% |
| 6. Loss of or the Permanent Total Loss of use of two Limbs | 100% |
| 7. Loss of or the Permanent Total Loss of use of one Limb. | |
| (a) Right Hand | 100% |
| (b) Left Hand | 100% |
| (c) One Foot | 100% |
| 8. Loss of Speech and Hearing | 100% |
| 9. Permanent and Incurable Insanity | 100% |
| 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 the 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 Joints | 30% |
| (b) one Right Joint | 15% |
| (c) both Left Joints | 20% |
| (d) one Left Joint | 10% |
| 16. Loss of or the Permanent Total Loss of use of Fingers | |
| (a) three Right Joints | 15% |
| (b) two Right Joints | 10% |
| (c) one Right Joint | 7.5% |
| (d) three Left Joints | 10% |
| (e) two Left Joints | 7.5% |
| (f) one Left Joint | 5% |
| 17. Loss of or the Permanent Total Loss of use of Toes | |
| (a) all - one Foot | 20% |
| (b) great - both Joints | 7.5% |
| (c) great - Joint | 5% |
| 18. Fractured Leg or Patella with established non-union | 15% |
| 19. Shortening of Leg by at least 5 cm | 10% |
| 20. Permanent Disability 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. | |

EXCLUSIONS

This Policy does not insure against Death or Injury or any other loss caused by or resulting from any or more of the following:

- (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in a riot, strike, civil commotion;
- (b) accident occurring while the Insured 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;
- (c) accident occurring while the Insured is travelling in any aerial device or aircraft as an operator, pilot or member of the aircrew or for the purpose of undertaking any aerial activity, navigation or technical operation therein or thereon, including boarding or alighting therefrom, except as a passenger in any properly licensed private and/or commercial aircraft;
- (d) sickness, disease, pregnancy, childbirth, miscarriage, abortion, bodily infirmity, bacterial viral, fungal infection other than bacterial infection occurring in consequences of any accidental cut or wound, any intentionally self-inflicted injury, suicide or any attempt thereat, while sane or insane;
- (e) Insured Person engaging in a sport in a professional capacity or where an Insured Person would or could earn income or remuneration from engaging in such sport;
- (f) violation or attempted violation of the law or resistance to arrest.

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