



1st September 2017

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 '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 during the school term of 2017-2018. Each student's premium fee is \$23.00. Students are required to submit the relevant fee to the class teachers on or before September 4th. 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 more comprehensive 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