



3rd September 2018

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 2018-2019. Each student's premium fee is \$27.00. 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



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.