



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)
001/23-24	2023-24 New School Year Announcement
002/23-24	Self-improvement Plan
003/23-24	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.
004/23-24	Student bringing mobile phone and items not related to lessons to school
005/23-24	Grace Scheme
006/23-24	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.
007/23-24	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.
008/23-24	Permission to publish students' works and images
009/23-24	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.
010/23-24	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.
011/23-24	Student Personal Accident Insurance Plan <input type="checkbox"/> I agree to purchase Student Personal Accident Insurance Plan (\$15.00). <input type="checkbox"/> I do not agree to purchase Student Personal Accident Insurance Plan.
012/23-24 (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: \_\_\_\_\_

1<sup>st</sup> September, 2023

Dear Parents / Guardians,

**2023-2024 New School Year Announcement (S.4)**

New school term for 2023-2024 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) School time for September:
  1. 5<sup>th</sup> September, 2023 : School Commencement Ceremony (9:00 am to 11:00 am)
  2. 6<sup>th</sup> September, 2023 - 15<sup>th</sup> September, 2023 onwards: Normal school day starts (8:05am to 1:30pm)
  3. 18<sup>th</sup> September, 2023 onwards: Normal school day starts (8:05am to 3:30pm)
- (4) Students have to pay the following fees on 4<sup>th</sup> September, 2023:

	Payment Items	Student (Fees)
1.	Exercise books and Handbooks	\$80.5
2.	Tong Fai	\$340.0
3.	House fee (Remark 1)	\$10.0
4.	Student Union fee (Remark 2)	\$15.0
5.	Student Smart Card	\$0.0
Total Fee:		\$445.5

(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.

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

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

Moreover, in order to accord with the current teaching trend of emphasising on continuous assessment, the aggregate mark for the course is determined by a 30:70 or 40:60 weighting between coursework and examination which enables our students to study hard during weekdays and attain better results. Quizzes, dictations, projects, science experiments, class participation, homework, etc., are counted as continuous assessment. In compliance with the assessment of the HKDSE, the passing mark for all subjects in senior forms has been adjusted to 40%.

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

(7) 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 (8 <sup>th</sup> September, 2023)
S.2	
S.3	In case you miss the deadline, you still can make application before the end of October. Low-income Working Family Allowance (15 <sup>th</sup> September, 2023)
S.4	Textbook allowance/Travelling allowance/ Internet fee allowance (8 <sup>th</sup> September, 2023)
S.5	
S.6	Grantham subsistence allowance (15 <sup>th</sup> September, 2023) Low-income Working Family Allowance (15 <sup>th</sup> September, 2023)

(8) 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.

(9) 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 8<sup>th</sup> September, 2023.

(10) Taking student photos:

Students can take student photos through the photography company arranged by our school (on 6<sup>th</sup> September, 2023). 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 18<sup>th</sup> September, 2023.

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>	



1<sup>st</sup> September, 2023

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) The Plan in details:

- 1) Students are encouraged to apply for the Plan of their own accord.
- 2) On top of the merits attained by representing our School through different competitions, the merits gained this year can replace the demerits. Once an application has been accepted, both will not be printed on the school result transcript.
- 3) The Plan can only be applied on a one-merit-to-one-demerit basis. If a student gets two demerits in a single incident, he or she is not qualified to apply for this Plan. For instance, if one gets two demerits due to breaking the rule of 'Improper Behaviours in School', he or she cannot apply for the Plan as it is not possible to replace two demerits with two merits.
- 4) Students concerned have to make application within the specific period. There is no limits on the number of demerits being offset.

(II) Application method: Within specific period, students concerned proactively ask the class teacher for the application form. After filling out the form, students concerned return the form to the class teacher for verification.

(III)

Period of application for S.6 students: 15/1/2024 - 19/1/2024\*  
\*After 8/12/2023, all merits/demerits are not applicable to the  
'Self-improvement Plan'

Period of application for S.1 to S.5 students: 4/6/2024 - 18/6/2024\*  
\*After 17/5/2024, all merits/demerits are not applicable to the  
'Self-improvement Plan'

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



1<sup>st</sup> September, 2023

Dear Parents / Guardians,

**Application for Student Locker**

Our school provides the students in need to apply for lockers in which they can keep the things they do not have to bring back home to alleviate the weight issue of their school bags. It also provides students with self-management training opportunities on using lockers properly. They can make their own decisions to bring textbooks and exercise books back home for doing homework or studying according to their needs. The ability of their self-management can be developed. Students should abide by 'The Code of Practice on Using Student Lockers'. We hope you can regulate your child to use the locker properly.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School

## 【The Code of Practice on Using Student Lockers】

1. The deadline of using locker is 1<sup>st</sup> June, 2024.
2. The usage of the locker is restricted to store textbooks, exercise books and learning materials for class. No cellphones, money, food or drinks or other materials not for use in class are allowed.
3. The borrower of the locker must take full responsibility of the safety of the materials in the locker.
4. The right of using the locker is confined to specific students only. No lending to others, sharing or exchange without permission from our School are allowed.
5. The borrower of the locker must clear the things in the locker within specific period, otherwise our School reserves the right to confiscate the things inside the locker.
6. The locker must be locked at all time. Once any lockers being found unlocked, our School reserves the right to disqualify the right to use the locker of the student concerned.
7. The key of the locker must be kept carefully. It should not be given to other students. If a student loses his/her key, he/she must inform the class teacher. He/she must not handle the situation by himself/herself.
8. Students are only allowed to use the lockers during the 1st recess, the 2nd recess, lunch time or after school so that it will not disturb other students in class.
9. Our School will check the locker in front of the student when necessary. The student concerned must co-operate with our School.
10. Students must keep lockers clean and neat. It is not allowed to smear it or put any stickers onto the lockers. If any lockers are found damaged, students must inform the class teacher to follow-up.
11. Students should learn to take care of and protect the property of our School. If any students are found damaging the lockers with intention or due to improper usage, they will be severely punished, and have to make compensation.
12. If a student withdraws from our School, he/she has to clear the locker and inform the staff of our school office within 7 days after the withdrawal. Otherwise our School will take it as an overdue case.
13. One day before test week/examinations/long holidays (Christmas, Chinese New Year and Easter holidays), students concerned must bring all textbooks and exercise books back home to study. They can use the lockers soon after examinations.
14. Students concerned must follow the Code of Practice listed as above. Anyone who violates them may be penalized and deprived of the right to use the locker.



1<sup>st</sup> September, 2023

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. Each student will be assigned a mobile phone locker. Students must turn off their mobile phones, put them in the locker immediately when they come to school and take the phones when they leave the school.
- b. The usage of the locker is restricted to store one mobile phone and earphones (if any). No other thing can be put in the locker.
- c. Lockers are not transferable.
- d. A lock (Max. 3cm x 5cm) should be prepared by the students.
- e. Any student violating the regulations will be given a minor offence for the first attempt, two minor offences for the second attempt, and a major offence for frequent attempts.
- f. Our school will reserve the right to check the locker when necessary.



Dear Parents / Guardians,

**Grace Scheme**

Our School will be implementing a ‘Grace Scheme’, from 3<sup>rd</sup> October, 2023 to 18<sup>th</sup> June, 2024. Details are as follows:

**Objective:** To provide a self-correcting opportunity to those who break the following rules of our School.

**Requirement:** Any student who participates in the Scheme is required not to break any rules of our School for 15 days consecutively from 3<sup>rd</sup> October, 2023 onwards. He/she can submit the application to the class teacher to waive the demerit.

**Content:**

	Item	Number of applications	Application period	
a.	Being late for school	no limit	Whole year	
b.	Failure to submit homework			
c.	Failure to bring textbook			
d.	Leaving the textbook in the classroom after school			
e.	Bringing items which are not for use in class to school			
f.	Entering other classrooms without teacher’s permission			
g.	School uniform / Appearance issue	<b><u>once</u></b> in each school term	<b><u>S1-S5</u></b> First Term: 12/12/2023 - 20/12/2023	<b><u>S6</u></b> 1/2/2024 - 28/2/2024
h.	Failure to show the attendance by presenting the student card		Second Term: 4/6/2024 - 18/6/2024	
i.	Using foul language	<b><u>first attempt only</u></b>	<b><u>S1-S5</u></b> 4/6/2024- 18/6/2024	<b><u>S6</u></b> 1/2/2024 - 28/2/2024
j.	Misbehavior			
k.	Bringing digital products or electronic gadgets to school			
l.	Bringing mobile phone			

**Method:** Students fill in the application form and submit it together with the handbook to the class teacher for processing.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



1<sup>st</sup> September, 2023

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



1<sup>st</sup> September, 2023

Dear Parents / Guardians,

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

Excellence in Moral, Intellectual, Physical, Interpersonal, Aesthetic and Spiritual Fields 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 8<sup>th</sup> September, 2023

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



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No.:008/23-24

1<sup>st</sup> September, 2023

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. : 009/23-24

1<sup>st</sup> September 2023

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, Food Committee decided to employ “VITALAND SERVICES LIMITED” as the lunch supplier of this school year, with each lunch costs at \$30. 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



1<sup>st</sup> September, 2023

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.

Yours faithfully,

Principal of Lock Tao Secondary School



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No. : 011/23-24

1<sup>st</sup> September 2023

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 year of 2023-2024. Each student's premium fee is \$15.00. 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

Age Limit	2 to 65
Period of Insurance	2023-9-20 to 2024-9-19
Company	China Pacific Insurance Co., (H.K.) Ltd.
Territorial Limits	Hong Kong Special Administrative Region
Coverage	<ol style="list-style-type: none"> <li>1. Accident that occurs while the Insured Person is inside the School's premises;</li> <li>2. Accident that occurs while the Insured person is participating in any Schooling Activities;</li> <li>3. Accident that occurs while the Insured person is traveling in conveyance owned, hire or arranged by the School;</li> <li>4. Food poisoning arisen by the food or drinks furnished or arranged by the School;</li> <li>5. Gas poisoning arisen in the School;</li> <li>6. Accident that occurs while the Insured Person is traveling directly               <ol style="list-style-type: none"> <li>(i) to School from his Residence for the objective of attending classes or any Schooling Activities.</li> <li>(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.</li> </ol> </li> </ol>

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 <ol style="list-style-type: none"> <li>(a) Both Ears</li> <li>(b) One Ear</li> </ol>	75% 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 <ol style="list-style-type: none"> <li>(a) Right Hand</li> <li>(b) Left Hand</li> </ol>	70% 50%
14. Loss of or the Permanent Total Loss of Use of four Fingers of <ol style="list-style-type: none"> <li>(a) Right Hand</li> <li>(b) Left Hand</li> </ol>	40% 30%
15. Loss of or the Permanent Total Loss of Use of one Thumb <ol style="list-style-type: none"> <li>(a) Both right phalanges</li> <li>(b) One right phalanx</li> <li>(c) Both left phalanges</li> <li>(d) One left phalanx</li> </ol>	30% 15% 20% 10%
16. Loss of or the Permanent Total Loss of Use of Fingers <ol style="list-style-type: none"> <li>(a) Three right phalanges</li> <li>(b) Two right phalanges</li> <li>(c) One right phalanx</li> <li>(d) Three left phalanges</li> <li>(e) Two left phalanges</li> <li>(f) One left phalanx</li> </ol>	15% 10% 7.5% 10% 7.5% 5%
17. Loss of or the Permanent Total Loss of Use of Toes <ol style="list-style-type: none"> <li>(a) All – one foot</li> <li>(b) Great – two phalanges</li> <li>(c) Great – one phalanx</li> <li>(d) Any other toe</li> </ol>	20% 7.5% 5% 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.



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No. : 012/23-24

1<sup>st</sup> September, 2023

Dear Parents / Guardians,

**Collection of Emergency Contact Information**

To facilitate a better communication in case of emergency concerning your child, please provide the school with your and your child's mobile phone numbers by filling out and submitting the attached form to your child's class teacher.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School