

Group Travel

All staff members going abroad for duty reasons and students (excluding exchange students) travelling overseas on UOWCHK-organised activities are covered automatically on a non-declaration basis. Staff and students will be covered automatically from the date they depart Hong Kong until the date they return to Hong Kong for a period not exceeding 180 days.

The coverage and sums insured are summarised as follows:

	Coverage (Scale 3)	Sum Insured (Per Person / Per Event)
A	Accidental Death & Permanent Disablement	HK\$1,000,000
B	Medical Expenses (Accident & Sickness) Follow-up treatment after returning to Hong Kong within 90 days. Including expenses payable to Chinese bonesetter, acupuncturist, Registered / Listed Chinese Medical Practitioner, up to HK\$150 per visit per day and HK\$3,000 per policy year. Including Hospital Guarantee Admission Service up to sum insured stated in Schedule of Benefit. Follow-up treatment is covering 100% arising from both sickness and accident.	HK\$400,000
C	Emergency Medical Evacuation	Unlimited
D	Repatriation of Remains	Unlimited
E	Trip Cancellation	HK\$30,000
F	Trip Curtailment	HK\$30,000
G	i) Trip Delay (HK\$500 per 6 hours up to HK\$5,000) ii) Trip Re-route	HK\$5,000 HK\$25,000
H	Baggage Delay (Reimbursement for emergency purchases after 6 hours)	HK\$1,000
I	Personal Baggage or Personal Effects (accompanied) Max. HK\$3,000 per pair / set of item Max. HK\$7,500 for lap-top computer including accessories	HK\$7,500

J	Personal Money	HK\$3,000
K	Personal Liability	HK\$500,000
L	Double Indemnity	HK\$1,000,000
M	Burns Benefit (2nd or 3rd degree burns)	HK\$100,000
N	Trauma Counseling Benefit	HK\$1,500 per day per visit and HK\$15,000 in aggregate
O	Funeral Expenses Benefit	HK\$20,000
P	Coma Benefit (up to 50 weeks)	HK\$500 / week
Q	Rehabilitation Expenses / Home Renovation Expenses	HK\$25,000
R	Kidnap Benefit	HK\$500 per day up to 30 days
S	Hijacking or Strike Benefit (HK\$500 per 12 consecutive hours)	HK\$5,000
T	Cosmetic Damage	HK\$50,000
U	Deviated Travel (each full 12 hours of continuous late arrival)	HK\$500 / up to HK\$10,000
V	Corporate Travelers' Family Assistance	HK\$50,000
W	Drowning & Suffocating by Gas, Poisonous Fumes or Smoke	HK\$50,000
X	Spouse Retraining Benefit	HK\$20,000
Y	Psychotherapy Benefit	HK\$1,500 / visit & HK\$15,000 in aggregate
Z	Scarring of the Face Benefit	HK\$20,000
Aa	Natural Disaster Protection	HK\$15,000
Ab	Rental Vehicle Excess Waiver	HKD5,000
Ac	Identity Theft	HK\$20,000
Ad	Political Retreat	HK\$15,000
Ae	Loss of Teeth	HK\$1,000 / tooth
Af	Emergency Cash	HK\$10,000
Ag	China Medical Guarantee Card (Premium : HK\$50 per person)	Optional - Coverage on request

This Policy will not cover

- i) PRC citizen who reside, work, stay or travel within the territory of PRC and/or
- ii) Local citizens who work in local countries unless he/she is:
 - Employed by the College (the Policyholder) in Hong Kong with working permit in Hong Kong and/or Hong Kong Identity Card issued.
 - A full-time/part-time registered student of the College (the Policyholder) and with student visa issued.

In case of any claim, please complete the claim form.

Policy number is GT001590

24-Hours Worldwide Emergency Hotline Assistance Services: (852) 3187 6888