



THE CHINESE UNIVERSITY OF HONG KONG

Group Travel Insurance

JARDINE LLOYD THOMPSON LIMITED

Date : 15 May 2019



AGENDA



- Policy Coverage & Benefits
- Emergency Assistance Service
- Major Policy Exclusions
- Claims Procedures
- Questions and Answers

POLICY COVERAGE & BENEFITS



- Insured Person
 - Any student and Postgraduate / Research studentship holder of CUHK and all students of School of Continuing & Professional Studies whilst travelling on any of the University's approved assignments, duties, study tours and all other academic activities outside Hong Kong

- Age Limit
 - 16 to 90

- Eligibility Period
 - 1st day of his/her registration

POLICY COVERAGE & BENEFITS



- Geographical Limit
 - Worldwide

- Period of Insurance
 - From 1 September 2018 to 31 August 2020 local Hong Kong Time
(Extend to cover all trips which commence within policy period until the completion of such trip)

- Trip Duration
 - Maximum 365 days per trip

(Covers all personal deviations / trips during and/or immediately before/ after the authorized trip subject to the total number of travelling days not exceeding the maximum trip duration.)

POLICY COVERAGE & BENEFITS



- The following benefits are applicable to all Insured Persons:-

Benefits

Limits (per person)

1. Medical Expenses (Accident & Sickness) : HK\$1,000,000
(HK\$500,000 for age 81-85;
HK\$390,000 for age 86-90)

Follow-up treatment after returning to Hong Kong within 120 days. Including expenses payable to Chinese bonesetter, acupuncturist, Registered/ Listed Chinese Medical Practitioner, up to HK\$200 per visit per day and HK\$5,000 in aggregate. Including Hospital Guarantee Admission Service up to sum insured stated in Schedule of Benefit.

Follow-up treatment is covering 100% arising from both sickness & accident

2. Emergency Medical Evacuation : Unlimited

POLICY COVERAGE & BENEFITS



Benefits

Limits (per person)

3. Repatriation of Remains	: Unlimited
4. Accidental Death & Permanent Disablement	: HK\$1,000,000 (HK\$500,000 for age 81-90)
5. Hospital Allowance – HK\$500 per day	: HK\$10,000
6. Trip Cancellation	: HK\$30,000
7. Trip Curtailment	: HK\$30,000

POLICY COVERAGE & BENEFITS



<u>Benefits</u>	<u>Limits (per person)</u>
8. i) Trip Re-route (eligible duration period 24 hours)	: HK\$30,000
ii) Trip Delay (HK\$500 per 5 hours up to HK\$5,000)	HK\$ 5,000
9. Baggage Delay	: HK\$ 1,000
10. Personal Baggage or Personal Effects (Included loaned property)	: HK\$10,000
<ul style="list-style-type: none">- Excess : HK\$500 each and every loss- max. HK\$3,000 per pair/ set of item- max. HK\$10,000 for lap-top computer including accessories;- max. HK\$5,000 for per pair/ set of item for sports equipment	

POLICY COVERAGE & BENEFITS



<u>Benefits</u>	<u>Limits (per person)</u>
11. Personal Money	: HK\$ 3,000
12. Personal Documents	: HK\$30,000
13. Compassionate Visit	: HK\$20,000
14. Personal Liability	: HK\$2,000,000
15. Burns Benefit (2 nd or 3 rd degree burns)	: HK\$100,000
16. Convalescence Assistant Benefit	: HK\$8,000

POLICY COVERAGE & BENEFITS



Benefits

Limits (per person)

- | | |
|------------------------------------|---|
| 17. Trauma Counseling Benefit | : HK\$1,500 per day per visit and HK\$15,000 in aggregate |
| 18. Kidnap Benefit | : HK\$500 per day up to 30 days |
| 19. Hijacking or Strike Benefit | : HK\$5,000 |
| – HK\$500 per 12 consecutive hours | |

* Including 24-hour Worldwide Emergency Assistance Service

EMERGENCY ASSISTANCE SERVICES



- Worldwide Emergency Assistance Service includes:

- Telephone medical advice
- Arrangement of Hospital admission
- Emergency medical evacuation
- Repatriation of remains

- Please call :

Hong Kong alarm centre at **(852) 3187 6888**

and quote CUHK, policy no. 10-18-GT001192, location (name of hospital if any)

MAJOR POLICY EXCLUSIONS



- War, direct participation in strike, riot and civil commotion
- Committing crime, taking part in illegal activity
- Suicide, attempted suicide or intentional self-infliction
- AIDS or AIDS related complex, HIV or related diseases
- Mental defect or infirmity of any kind
- Engaging duty with any disciplinary forces, military or armed force services of any kind
- Any aerial activities except traveling as a passenger
- Professional sports

MAJOR POLICY EXCLUSIONS



- Pre-existing, congenital or heredity conditions
- For the purpose of obtaining medical treatment or services
- Dental care (unless resulting from accidental bodily injury)
- Under the influence of alcohol or drugs
- Not taking reasonable efforts to safeguard his/her property or to avoid bodily injury

All benefits, limits, terms and conditions as per existing Group Travel Insurance policy.

CLAIMS PROCEDURES



- Record the time, date and place of loss or incident.
- For personal accident or sickness, obtain (1) medical expenses receipt(s) with diagnosis; (2) medical record / discharge summary issued by the clinic / hospital.
- For loss of property, report to the local police or the relevant party (e.g. hotel, airline, public common carrier, etc.) within 24 hours and obtain a written proof
- For travel delay, curtailment, re-route and cancellation, obtain written confirmation from public common carrier stating the period of delay and reason.
- Keep all the travel documents (e.g. itinerary, boarding pass, etc.)

CLAIMS PROCEDURES



- Report a claim : Students have to send the completed claim form with CUHK's approval letter by hand (1/F, Sui Loong Pao Building) or email (insurance@cuhk.edu.hk) for endorsement. Students are then required to send the endorsed claim form with required supporting documents to the insurance company, Generali by POST DIRECTLY within 30 days after the incident date. For details, please refer to the guidelines stated in the last page of the claim form.
- Report a claim timely if you are aboard : To assure time reporting of incident, students overseas are advised to email the completed claim form with CUHK's approval letter by email (insurance@cuhk.edu.hk) for endorsement. Then, students could email the endorsed claim form with required supporting documents to the insurance company, Generali by email (travelclaims_info@general.com.hk) within 30 days after the incident date. Original documents should be send to Generali when they are back.
- Claim should be reported to the insurer within 30 days after the incident

**“All claims or enquiry should be directed to
Business Unit of CUHK for handling””**

Business Unit Insurance Enquiries:

Tel. No.: 3943-4735 (Ms. Jess Lee) or 3943-7887 (Ms. Karina Luk)

Email: insurance@cuhk.edu.hk

Please visit the following link for details

<https://www.bur.cuhk.edu.hk/insurance/group-travel-2/>

https://www.bur.cuhk.edu.hk/insurance/faq_1/

Thank you !

Questions & Answers



THE CHINESE UNIVERSITY OF HONG KONG

Group Travel Insurance

JARDINE LLOYD THOMPSON LIMITED

Date : 15 May 2019

