This summary sets out the details of Group Travel Insurance Policy No.ACEGT00287/05 effected with ACE Insurance Ltd.

**Entitlement**

All students of Hong Kong Baptist University for the University’s business.

**Duration**

Cover commence when the Insured Person leaves his/her place of residence at HK or place of regular employment at HK to commence such trip directly to the immigration counter three (3) hours before the scheduled departure time of the carrier whichever last occurs, till the Insured Person returns to his/her place of residence at HK or place of regular employment at HK or within three (3) hours after the arrival of the carrier whichever first occurs.

**COVERAGE**

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limit</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Accident</td>
<td>HK$100,000</td>
<td>Accidental death and permanent disablement</td>
</tr>
<tr>
<td>Medical Expenses</td>
<td>HK$250,000</td>
<td>Sickness and Bodily Injury treatment, Chinese Bone-setting and Herbalist (only incurred in Mainland China by registered medical practitioner), and inclusive of follow up treatment in HK. Follow up treatment covers qualified medical practitioner other than western medical practitioner subject to HK$150 per visit per day and HK$2,000 per policy. Chinese Bonesetters and Acupuncturists subject to HK$2,000 per accident and HK$4,000 per policy. Subject to excess HK$150</td>
</tr>
<tr>
<td>Trip Curtailment</td>
<td>HK$25,000</td>
<td>Due to death or serious sickness of insured person and close relatives. Subject to excess HK$200</td>
</tr>
<tr>
<td>Trip Cancellation</td>
<td>HK$25,000</td>
<td>Due to death or serious sickness of insured person and close relatives, compulsory quarantine, jury services, strike, riot, civil commotion or any other unforeseen circumstances. Subject to excess HK$200</td>
</tr>
<tr>
<td>Baggage &amp; Personal Effects</td>
<td>HK$10,000</td>
<td>Loss or damage to baggage and personal effects. Sub-limit HK$3,000 per article for personal effect. Subject to excess HK$200 for loss of baggage and personal effect.</td>
</tr>
<tr>
<td>Personal Money</td>
<td>HK$3,000</td>
<td>Subject to excess HK$200</td>
</tr>
<tr>
<td>Loss of Document</td>
<td>HK$2,000</td>
<td>Subject to excess HK$200</td>
</tr>
<tr>
<td>Baggage Delay</td>
<td>HK$1,000</td>
<td>Expenses for emergency purchase of essential items at destination for delay of 6 hours or more.</td>
</tr>
<tr>
<td>Flight Delay and Re-route Expenses</td>
<td>HK$1,000</td>
<td>HK$250 for each 6 hours delay and additional re-route expenses for delay due to industrial action, bad weather conditions or mechanical fault of common carrier.</td>
</tr>
<tr>
<td>Personal Liability</td>
<td>HK$1,000,000</td>
<td>Insured person’s legal liability to third party</td>
</tr>
<tr>
<td>SOS Worldwide Emergency</td>
<td></td>
<td>At actual cost for (a) Emergency Medical Evacuation; (b) Repatriation of Remains and (c) Free 24 hours telephone assistance service.</td>
</tr>
</tbody>
</table>

The Age limit of Insured Person(s) under this Insurance Program is between 17 – 80 years (both inclusive).

**CONDITIONS:**

- **Medical Expenses**
  - Cover expenses of Insured Person to legally qualified medical practitioner for surgical fee, hospital, nursing, ambulance service, emergency dental charges etc necessarily incurred as a result of Bodily Injury or Sickness during the trip. Continuation of medical treatment is inclusive up to 365 days following the Insured Persons return to Hong Kong and cover qualified medical practitioner other than western medical practitioner subject to HK$150 per visit per day and HK$2,000 per policy. Chinese Bonesetters and Acupuncturists subject to HK$2,000 per accident and HK$4,000 per policy.

- **Trip Curtailment & Cancellation**
  - Cover travel and accommodation deposits or payment which is not recoverable from any other sources at the time of cancellation of trip; reasonable additional travel and hotel expenses or board necessarily incurred resulting from curtailment due to the causes of:-
    1. death, serious injury, serious sickness of Insured Person, spouse, parent, parent-in-law, grandparent, child, brother, sister, business partner or director(for Cancellation and Curtailment);
    2. Compulsory quarantine or Jury service of the Insured Person (for Cancellation cover);
    3. Strike, riot or civil commotion or any other unforeseen circumstance outside the control of the Insured Person (for Cancellation);
Baggage Personal Effects, Money and Document
Pay to the Insured Person the actual expenses incurred for the emergency purchases of essential items or clothing or requisites
Cover loss of or damage to an Insured Person’s Baggage, personal effects, money (including cheques, cash, banknotes or travelers’
cheques, money order) and travel document (including replacement cost of travel document, credits cards, HKID card and driving licence)
during the trip.
The Insurers shall not be liable in respect of:
1. Foodstuffs, animals, motor vehicles and accessories, motorcycles, boats, motors and other conveyance, snow skis household effects,
   antiques, business goods or sample, artificial teeth or limbs, hired or leased equipment etc.
2. Loss destruction or damage due to normal wear and tear, depreciation, insects vermin inherent
3. Property more specifically insured or otherwise reimbursed by Common Carrier or Hotel
4. Losses not report to the Police or if appropriate in writing to Hotel or Common Carriers within 24 hours of loss

Baggage Delay
Pay to the Insured Person the actual expenses incurred for the emergency purchases of essential items or clothing or requisites
inconsequence of baggage delay after 6 hours at destination. This benefit can only be utilized once during the Period of Insurance and does
not apply when the Insured Person is taking a journey back to the place where he/she resides.

Travel Delay and Re-route Expenses
Pay to the Insured Person HK$250 for each 6 hours delay from the scheduled time of airline or any Common Carrier in which the Insured
Person has arranged to travel due to industrial action, bad weather or mechanical fault of Common Carrier. If the Common Carrier is
consequently cancelled, the additional travelling expenses for re-routing will also be reimbursed.

Personal Liability
Pay to the Insured Person for legal liability to a third party arising during the trip as a result of: a) accidental death or bodily injury of any
person; b) accidental loss of or damage to property. The Insurer shall in addition indemnify an Insured Person against third party costs and
expenses and damages provided such Insured Person does not admit liability or enter into any settlement agreement with a third party
unless consent of the Insurers is obtained.
The Insurers shall not be liable in respect of any liability directly or indirectly arising from
1. Death, bodily injury or property damage to any members of an Insured Person’s family or any employee.
2. Loss of or damage to property belonging to or in the custody or control of the Insured Person.
3. Damage relating to any liability assumed under contract or undertaking of any trade, business or profession.
4. Damage relating to willful, malicious, or unlawful act on the part of the Insured Person.
5. The use or ownership of land, building, vehicles, aircraft, watercraft, firearms, or animals.
6. Any criminal proceedings.

MAJOR EXCLUSIONS:
Insurers shall not be held responsible:-
1. Due to legal restriction in Mainland China, this policy cannot provide any cover to PRC Citizens who do not possess a HKID
   card within the territory of Mainland China.
2. Act of war, act of foreign enemy, civil war, revolution or military power.
3. Illegal or unlawful act by the Insured Person, or prohibition or regulations by any government.
4. Pregnancy or childbirth, and any injury or sickness associated with pregnancy or childbirth, venereal disease, suicide or attempted
   suicide or intentional self-injury.
5. AIDS, HIV or related disease, mental and nervous disorders, insanity.
6. Any pre-existing condition for which the Insured Person received medical treatment, diagnosis consultation or prescribed
   drugs, or a condition for which medical advice or treatment was recommended by a physician during twelve (12) months
   period preceding the trip of the Insured Person.
7. If any Insured Person traveled against the advice of a qualified Medical Practitioner or for the purpose of obtaining medical
treatment.
8. Any expenses that can be compensated from any other sources.
9. Loss of baggage, personal effects and money without report to police within 24 hours of loss.
10. With respect to flight or baggage delay due to
   a) the failure of an Insured Person to check in for the departure by the time specified by the carrier or act upon the express
      instructions of the carrier or their agents the airport and the port authorities as appropriate.
   b) Strike or industrial action which has commenced or has been announced before the Policy for Insured Person is effected.

MAKING A CLAIM:
1. Retain your boarding pass, booking invoices or receipts and attach them to the claim form.
2. Keep all medical expenses receipts and report showing cause of injury or diagnosis.
3. Report to police and obtain report within 24 hours of loss of baggage, personal effects, money, travel document etc.
4. Report to Hotel, Common Carrier immediately, as appropriate, and obtain written report of lost item.
5. Receipt or invoice of purchase items for emergency necessity or replacement of lost.
6. Written confirmation from airline companies or common carrier stating the number of hours of delay and the reason of delay.
7. In case of an emergency call the SOS Worldwide Assistance Services immediately at (852) 3122 8899.
8. The SOS Worldwide Assistance Services will not settle any medical bills for the insured. The insured persons are required to settle
   their medical bills first and claim reimbursement from the underwriter later.
9. Obtain a claim form without delay from the Hong Kong Baptist University or Insurer and return it together with supporting
documentation.
ACE WORLDWIDE ASSISTANCE SERVICES (SOS)
The 24 hours Worldwide Assistance Services providing the following coverage and services prior to or during the trip:-

1. Emergency Medical Evacuation at Actual Cost for arranging transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an insured person.
2. Repatriation of Remains at Actual Cost of for necessary arrangements for the return of the Insured Person’s remain to Hong Kong or his/her home country as a result of injury or sickness.
3. Compassionate Visit covers if the Insured Person is confined in hospital for over seven (7) consecutive days, the cost of economy class ticket for one (1) person plus maximum five (5) days of ordinary room accommodation to visit the Insured Person. Child Escort at one way transportation of any unattended child age below sixteen (16) to country of residence.
4. Convalescence Assistance if the Insured Person is determined as necessary for a period of convalescence prior to resuming the Trip or returning to original work location.
5. Free 24-hour Telephone Assistance Services including but not limited to:-
   - Weather, Exchange Rate and Visa Requirement Information
   - Embassy and Interpreter Referral
   - Loss of Luggage, Travel Document Assistance
   - Emergency Reservation of Airline and Hotel
   - Emergency Message Transmission
   - Telephone Medical Advice
   - Medical Service Provider Referral
   - Monitoring of Medical Conditions when Hospitalisation
   - Arrangement of Appointment with Doctors
   - Arrangement of Hospital Admission
6. The SOS does not cover an Insured Person’s medical treatment received during a Trip which was made for the purposes of receiving medical treatment, or the loss incurred where a Trip is undertaking against the advice of a Physician.

Collect call to SOS 24 Hours Emergency Hotline at (852) 3122 8899 by quoting the Insured Person’s name, HKID number, policy number, location, name of hospital, contact number and assistance services required.

Remark: This summary is for information only. Details please refer to ACE Group Travel Insurance Policy No. ACEGT00287/05.