

## Group Personal Accident Insurance for Students

### Insurance Coverage

The University has a Group Personal Accident insurance policy that covers all registered students of PolyU against any loss (as specified below) they sustain as a result of an accident while participating in activities organized/arranged/sponsored/endorsed by PolyU anywhere in Hong Kong/the World.

Coverage shall commence from the time the insured person arrives at the school campus/site of activities and coverage shall cease at the time the insured person leaves the school campus or two hours upon the school closing, whichever comes first.

<u>Insured Benefits</u>	<u>Max. Compensation Amount(per person)</u> <u>HK\$</u>
Accidental death and permanent disablement (in accordance with the Scale of Benefit table on the insurance policy)	100,000
Major Burns	100,000
Disappearance and Exposure	Included
Accidental medical expenses (within Hong Kong)	10,000
Accidental medical expenses (outside Hong Kong)	25,000
24 Hours Worldwide Emergency Assistance	Included
Emergency Medical Evacuation / Repatriation	Actual Cost
Repatriation of Mortal Remains	Actual Cost
Return of Unattended Child(ren)	Included
Hospital Admission Guarantee	50,000
Compassionate Visit	Included
Convalescence Assistance (HKD2,000 per day)	10,000
Hotline and Referral Service	Included
Coma Benefit (HKD500 per week)	26,000
Credit Card Protection	20,000
Loss of Teeth (HK\$1,000 per teeth)	Included
Psychotherapy Benefit (HKD1,000 per visit)	1,000
Rehabilitation and Home Improvement Expenses	20,000
Trauma Counseling Benefit (HKD1,500 per visit)	15,000

**Note:**

- Accident shall mean an unforeseen, unexpected and involuntary event which happens by chance during the Period of Insurance.
- Accidental medical expenses include Chinese Bonesetter and/or Acupuncturist (registered in Hong Kong) subject to a sub-limit of HK\$300 per visit per day and HK\$2,500 per accident.
- Extend to cover an event consequent upon the insured person engaging in sport activities of all nature, provided that the insured person engage in such sport activity

are on behalf of the University and the activity concerned is organized or arranged or sponsored or endorsed by the University and/or student organizations.

**Excluded Activities:**

- Flying or other aerial activity except as a passenger in a properly licensed power driven aircraft (the word ‘passenger’ does not include any member of the aircrew or a technician working in or upon an aircraft).
- The Insured Person engaging in or taking part in driving or riding in any kind of race.
- Whilst 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.

**General Exceptions:**

The insurer shall not be liable in respect of Bodily Injury resulting directly or indirectly from:

- any consequence of declared or undeclared war or any act thereof, invasion or civil war, or direct participation in riot and civil commotion.
- sickness, disease (including HIV, AIDS or ARC), pregnancy or childbirth, health check-ups, pre-existing medical condition
- the Insured Person
  - intentional self-inflicted injury or suicide (whether felonious or not) or any attempt, whether sane or insane
  - flying or other aerial activities except as a passenger in a properly licensed power driven aircraft (the word ‘passenger’ does not include any member of the aircrew or a technician working in or upon an aircraft).
- the 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 sports
- the Insured Person engaging in or taking part in police, naval, military, or air force service or operations
- the Insured Person being in any violation of the laws or resistance to arrest intoxication by alcohol, narcotics or drugs not prescribed by a Registered Medical Practitioner.

**Remarks:**

- All terms, conditions and exceptions as per Policy No. (APG/Z2949072/10/R2AG) issued by the Insurer, AXA General Insurance Hong Kong Limited.
- The benefits may be adjusted by the University from time to time.

For details on the insurance coverage, please contact the Finance Office through email at [fo.insurance@polyu.edu.hk](mailto:fo.insurance@polyu.edu.hk) .