

24<sup>th</sup> November 2022

## CONFIRMATION OF COVER (UPDATED)

In accordance with your instructions we hereby confirm that we have effected the following Contract of Insurance subject, where a Policy is to be issued, to the terms and conditions of the policy. Please check this document carefully and if it is not in accordance with your requirements or if any of the Insurers stated hereon are not acceptable, please inform us immediately.

CLASS OF INSURANCE	GROUP PERSONAL ACCIDENT INSURANCE
<b>POLICY NO.</b>	ZZG0004694ZC (BRO)
<b>POLICY FORM</b>	To follow the limits, terms and conditions of Zurich Insurance Company Ltd Group Personal Accident Insurance policy wording other than as amended or endorsed hereon.
<b>INSURED</b>	The Hong Kong University of Science and Technology
<b>ADDRESS</b>	Room 4592, 4/F., Annex Building, Clear Water Bay, Kowloon, Hong Kong
<b>BUSINESS</b>	Educational Institution, Research and Development and/or operation of all associated (including property leasing and renting) and/or related business and activities / Management of Staff Quarters / Student Quarters
<b>PERIOD OF INSURANCE</b>	From 00:00 15 August 2022 to 24:00 30 June 2023 (Both dates inclusive local standard time)
<b>INSURED PERSONS</b>	For all outsider participants as designated by the Policyholder
<b>AGE LIMIT</b>	7-70
<b>COVERAGE</b>	<p><u>For Hong Kong participants</u> Against any accidental loss sustained while the insured person is participating in and/or attending the designated activities organized/supervised/arranged by the insured in Hong Kong, Macau or China. Coverage shall commence when the insured person leaves his/her place of residence directly to the appointed meeting place, or three (3) hours before the appointed meeting time for the purpose of participating in the designated activities, whichever is later; and cease when the insured person arrives at his/her place of residence, three (3) hours after the end of the designated activities or when he/she disperses from the group, whichever is earlier.</p> <p><u>For Overseas participants</u> Against any accidental loss sustained while the insured person is participating in and/or attending the designated activities organized/supervised/arranged by the insured in Hong Kong, Macau or China. Coverage shall commence when the insured person arrives at the immigration of Hong Kong directly to the appointed meeting place, or three (3) hours before the appointed meeting time in Hong Kong for the purpose of participating in the designated activities, whichever is later; and cease when the insured person leaves Hong Kong immigration or when he/she disperses from the group, whichever is earlier.</p>
<b>DESIGNATED ACTIVITIES</b>	<p>Activities organised or arranged by the Policyholder and/or Students Organisations.</p> <p>Appendix 1 – List of proposed events</p>

<b>MAXIMUM NO. OF INSURED PERSONS PER EVENT</b>	350										
<b>BENEFICIARY</b>	Policyholder										
<b>BENEFIT(S)</b>	<table border="0"> <thead> <tr> <th><u>Benefits</u></th> <th><u>Compensation Per Person</u></th> </tr> </thead> <tbody> <tr> <td>Accidental Death</td> <td>HKD 100,000</td> </tr> <tr> <td>Permanent Total &amp; Partial Disablement (Scale 2)</td> <td>HKD 100,000</td> </tr> <tr> <td>With 2<sup>nd</sup> or 3<sup>rd</sup> Degree Burns Benefit</td> <td>HKD 100,000</td> </tr> <tr> <td>Accidental Medical Expenses</td> <td>HKD 5,000</td> </tr> </tbody> </table>	<u>Benefits</u>	<u>Compensation Per Person</u>	Accidental Death	HKD 100,000	Permanent Total & Partial Disablement (Scale 2)	HKD 100,000	With 2 <sup>nd</sup> or 3 <sup>rd</sup> Degree Burns Benefit	HKD 100,000	Accidental Medical Expenses	HKD 5,000
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<b>GEOGRAPHICAL LIMIT</b>	Hong Kong, Macau and China										
<b>AGGREGATE LIMIT OF LIABILITY</b>	HKD 20,000,000 per conveyance/t errorism										
<b>MAJOR TERMS AND CONDITIONS</b>	<ol style="list-style-type: none"> <li>1. All claims must be verified by the Policyholder</li> <li>2. Exposure and Disappearance Clause</li> <li>3. Bodily Injury shall also include injury caused by or attribute to gas poisoning and/or by accident arising out of or in the course of laboratory work</li> <li>4. Full Terrorist Act Coverage</li> <li>5. 60 Days Notice of Cancellation by Insurer Clause</li> <li>6. 60 Days Non-Renewal Notice by Insurer Clause</li> <li>7. "Registered Medical Practitioner", "Physician" or "Surgeon" shall mean any person qualified by degree in western medicine and legally authorised by the Government with jurisdiction in the geographical area of his or her practice to render medical and regular services, but excluding a Registered Medical Practitioner who is the insured person, or an immediate family member of the insured person.</li> <li>8. Although no individual name declaration is required, the Company reserves the right to verify the lists of Insured Persons in the book of record kept by the Policyholder in the case of any losses occur.</li> <li>9. This Policy is not subject to "War Exclusion" and "Pregnancy Exclusion"</li> <li>10. All PRC citizens who reside and work in China will not be covered within the territory of China except they are holding a valid HKID or has a working visa/employment contract in Hong Kong.</li> <li>11. This policy is subject to quarterly declaration and adjustment will be made at year-end.</li> <li>12. Prior declaration for the following activities is required and to be approved by the insurer. <ul style="list-style-type: none"> <li>- Aerial / height activities over 2 meters</li> <li>- Underwater activities</li> <li>- Construction works</li> </ul> </li> <li>13. Rights of Third Parties</li> <li>14. The following conditions are applied for insured persons while working in lab. <ul style="list-style-type: none"> <li>• The Insured Persons must comply with the safety measures and/or safety requirement set by the relevant authority and/or policyholder.</li> <li>• The Insured Persons must wear protective eye-glasses and/or protective jacket when working for experimental jobs</li> <li>• The Insured Persons must wear protective gloves and rubber work boots or close shoes appropriate for experimental jobs</li> <li>• Fire fighting equipment &amp; safety equipment on Lab shall be maintained in accordance with the equipment manufacturers recommendations</li> </ul> </li> </ol>										

	All other terms, limits and conditions as per original policy
<b>APPLICABLE LAW</b>	Hong Kong
<b>PREMIUM</b>	As agreed
<b>INSURER</b>	Zurich Insurance Company Ltd

**Important Note: The above is only a summary of cover. For full details of the policy coverage, exclusions, terms and conditions, please refer to the actual policy document.**

**For and on behalf of  
Howden Insurance Brokers (HK) Ltd**

A handwritten signature in black ink, appearing to be a stylized name.

**Authorised Signature  
E. & O.E.**

Appendix 1

Item	Event	Event nature
1.	Opening Ceremony. Closing Ceremony. Dinner Gathering. Market Fair	Normal event
2.	Orientation Activities. Mass Games	High risk nature
3.	Fashion Show	Normal event
4.	Opening Ceremony	Normal event
5.	Performance	High risk nature
6.	Gathering. Mass Games	High risk nature
7.	Singing Contest	High risk nature
8.	Forum team building	High risk nature
9.	Gathering. Photo taking	Normal event
10.	Joint-U Broadcasting Event	High risk nature
11.	Debate Activity	Normal event
12.	Dance	High risk nature
13.	Workshop	Normal event
14.	Gathering. Handcraft activity	Normal event
15.	K-Pop. Singing contest	High risk nature
16.	Gathering. games	High risk nature

Sports Competition:		
17.	Badminton	High risk nature
18.	Archery	High risk nature
19.	Basketball. Volley. Squash. Soccer. Karate. Fencing. Korfbal. Taekwondo. Swimming. Tennis. Table-tennis. Track&Field	High risk nature
20.	Activities in lab e.g. lab tour or experimental exercise	High risk nature
21.	Working in lab for some experimental jobs/research jobs.	High risk nature