## The University of Hong Kong Travel / Personal Accident Insurance for Students 2024/2025

#### **Corporate Business Travel ("Travel") Insurance Policy**

For HKU registered undergraduate and postgraduate students ("students") who are travelling overseas (outside Hong Kong) in connection with HKU business purposes including but not limited to study, internship, exchange programme, placement, field trips, research, conferences, and all other activities organized or arranged by HKU, a travel insurance program has been arranged to protect them from unforeseeable financial risks and losses that may occur during the trip. The current period of insurance would be from **October 1, 2024 to September 30, 2025.** However, it is important to note that coverage is limited to specific situations, events, and losses stated in the policy documents, and is subject to the terms and conditions. In addition, personal or non-official travel arrangements are outside the scope of this insurance coverage, and students are advised to make their own travel insurance arrangements at their own cost in these circumstances.

- 2. Although no prior declaration of each trip to the insurer is required, departments must keep records of the total number of travelers for each trip and the total number of trips. At the end of each financial year (30 June), Finance and Enterprises Office ("FEO") will issue a notice requesting departments to submit the recorded data to the insurer. Hence, insured person must provide trip details to the respective office or department that is responsible for arranging their trip.
- 3. Certificate of Travel Insurance could be issued by our insurer upon request by insured person. Please submit the eForm Request for Certificate of Travel Insurance (For Students) in the FEO website (<a href="https://intraweb.hku.hk/local/finance/student/insurance.html">https://intraweb.hku.hk/local/finance/student/insurance.html</a>) to FEO for processing. It would take about 5 working days for certificate issuance by the insurer.
- 4. For emergency assistance, such as the need for medical evacuation, repatriation services or inpatient hospital treatment due to bodily injury or sickness while staying overseas (outside Hong Kong), insured person should contact **AIG** (the insurer) directly by making a collect call to their 24-hour Travel Guard Assistance Hotline at +852 3516 8699 and provide the Policy No. **GPP2001042**.
- 5. Insured person travelling to Mainland China can obtain a named e-copy "China Assist Card" ("e-card") on a need basis from the insurer. The e-card provides the hospital admission deposit guarantee to the designated hospitals in Mainland China if hospitalization is required due to bodily injury or sickness. Hence, application for an e-card is recommended if the insured person plans to stay in Mainland China for a long period of time or make multiple trips to Mainland China during the period of insurance (i.e. from 1 October of current year to 30 September next year). The e-card covers the entire journey as long as the departure date falls within the period of insurance and the total number of travelling days per trip is within 183 days. To apply for the e-card, please provide the full name of the applicant together with the travel period to FEO via <a href="feo-insurance@hku.hk">feo-insurance@hku.hk</a>. FEO will then submit the application to the insurer for processing. The e-card will take approximately 5 working days to complete and will be forwarded to you by email upon availability.
- 6. For claim procedure of the travel insurance, please refer to the FAQ and follow the guideline as given in the Claim Form which could be downloaded after login to Portal at FEO Intranet.

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#### Group Personal Accident ("GPA") Insurance Policy

- 7. In addition to the basic primary health care provided by the University to its students through the University Health Service and the subsidized hospitalization (entitlements according to the student's right of abode status in Hong Kong) as provided by the public health care services of the Government, the University has arranged a GPA Insurance Policy which covers accidental death and permanent disablement as well as accidental medical expenses incurred by insured person due to an accident causing bodily injury. Coverage shall commence from 1 July to 30 June next year starting each day as an insured person leaves the residence or study place directly for the trip to the University / appointed meeting place and / or using the shuttle bus services of the University or other transport service to participate in the University activities / courses which are arranged or organized by the University in connection with the business of the University and throughout the day and ceases at the time as an insured person arrives the residence or study place or four hours after the assigned courses or activities closing whichever comes first. Internship / career placement arranged by the University on weekends and/or during vacations and/or study leave and/or summer holiday are also covered. Please note that GPA policy does not cover leisure time activities of student, even if the accident occurs within HKU premises such as student quarters or sport facilities centres.
- 8. Please note that insured person may treat the Corporate Business Travel Policy as primary coverage and the GPA Insurance Policy as excess coverage to claim the balance amount (applicable to accident only) subject to the terms and conditions of the policy and whether initial treatment was sought in the country travelled.

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9. The general coverage of the insurance policies are given below for reference:-

Item	Coverage	s are given below for reference:-  Maximum Benefits per Person (HKD)		
100111		Travel Insurance	GPA Insurance	
			Accident	Accident
			within HK	outside HK
i.	Accidental Death and Permanent Disablement	1,000,000	100,000	100,000
ii.	Medical Expenses (include Chinese physician i.e. registered herbalist, acupuncturist and bonesetter)	400,000	5,000	25,000
	Sub-limit for Chinese physician	HKD250 per visit per day and HKD4,000 per policy year	HKD300 per visit per day, HKD2,000 per person per event or HKD4,000 per policy year	
	Follow up medical treatment – up to specified days from the date of bodily injury or sickness for any medical expenses necessarily incurred in country of residence, up to 100% of unused portion of sum insured of this section (Note a & b)	Up to 365 days	Up to 365 days	
iii.	Emergency Medical Evacuation (Note b)	Actual Cost	N/A	100,000
iv.	Repatriation of Remains	Actual Cost	N/A	100,000
V	Hospital Confinement (daily cash benefit due to accident or sickness)	1,000 per day, maximum 10 days	N/A	N.A
vi.	Personal Property (Limit of HKD5,000 any one item/pair/ set of articles including mobile phone; HKD10,000 any one lap top computer/ sport equipment) (Note c)	20,000	N/A	
vii.	Personal Money & Loss of Documents (Cash Limit: HKD4,000) (Note c)	20,000		
viii.	Travel Delay (HKD1,000 for at least 6 hours later than the scheduled arrival time at a planned destination during the journey up to HKD4,000)	4,000		
ix.	Baggage Delay (Payable up to HKD1,000 for each full 5 hours) (Note d)	4,000		
х.	Curtailment of Trip / Cancellation of Trip	50,000		
xi.	Travel Disruption	10,000		
xii.	Personal Liability	10,000,000	1	
xiii.	Maximum number of travelling days per trip (Note e)	183 days		
xiv.	Loss of Teeth (If the insured person's sound and nature parties during the trip, insurer will pay HKD1,000 Subject to a maximum limit of HKD5,000 parties.)	for each loss of whole	e tooth)	

#### Important Notes for Travel Insurance Policy

- a. In order to make a valid claim for medical expenses incurred, initial medical treatment should be sought locally, and the medicine taken before and after the trip must be prescribed by a qualified and licensed / registered medical practitioner in Hong Kong, or a practitioner legally authorized by the government with jurisdiction in the geographical area of their practice to render medical and surgical services. All medical expenses should be paid by the claimant first and reimbursement would be made by the insurer if subsequently approved by the insurer based on policy terms. Insurer may also request the claimant to explain the reason for not seeking initial medical treatment in the country which the accident occurred even the claim fulfilling the condition that "if initial treatment was not sought overseas (outside Hong Kong) provided that the insured person obtained treatment within 7 days of after return to Hong Kong .", i.e. the insurer reserves their right to reject the claim in case if the reason provided by the claimant is unreasonable. Please note that the Travel Insurance Policy is not classified as Medical Insurance but it provides medical coverage (an insured person suffers a bodily injury or sickness during the insured journey and medical expenses reasonably and necessarily incurred) and the Group Personal Accident Policy definitely not classified as Medical Insurance as it mainly covers accidental death and permanent disablement with an amount for accidental medical expenses incurred by the insured person.
- b. The insured person must directly contact AIG Travel Guard Assistance if bodily injury or sickness results in the need for in-patient hospital treatment (if hospital admission deposit guarantee is required) or the possible need for emergency rescue otherwise the costs may not be reimbursed.
- c. Any loss of personal property / travel documents / money must be <u>reported to the local police</u> or public authority having jurisdiction at the place where the loss occurs <u>within 24 hours</u> from the discovery or occurrence of the incident. It is important to obtain a report from the local police for submission to the insurer afterwards.
- d. If an insured person's personal property (i) has been checked-in by an airline and during the journey is temporarily lost for more than 5 hours, the insurer will pay HKD1,000 for each full 5-hour period of temporary loss up to a maximum of HKD4,000. If the personal property which has been temporarily lost becomes permanently lost, insurer will deduct the amount already paid for temporary loss from the final payment; and (ii) was lost or stolen during the journey, insurer will indemnify (after due allowance for wear, tear and depreciation other than depreciation of electrical items less than one year old at the date of the loss if documents supporting their purchase are produced) the insured person for the costs of replacement or repair up to the sum insured.

- e. The cover will remain in force as long as the commencement date of the journey falls within a valid period of insurance and up to 183 days. If the trip exceeds 183 days, the insured person should arrange their own additional travel insurance. It should also be noted that the University's Travel Insurance Policy automatically covers authorized business trips from the date of departure from Hong Kong, regardless of whether the insured person has arranged additional personal insurance. However, the University's policy may not fully meet the individual's personal needs during travel.
- f. The insured person should take all reasonable efforts to avoid bodily injury, and manual / construction site work to be carried out by the insured person during the trip would not be allowed, unless prior approval of such work requirement has been obtained from the insurer prior to the departure of the insured person from Hong Kong.
- g. The insured person must take all reasonable steps to avoid or minimize any loss or damage and must also make every effort to recover any property covered by the policy which has been lost or stolen. It should be noted that the maximum benefit per person for personal property is HKD20,000 only subject to the article as specified in item (vi). Please read the details of item (vi) of the table on page 3. If the insured person carries any high value items during the trip, i.e. individual value exceeding HKD5,000, it is strongly recommended to arrange their own additional travel insurance at their own cost.
- h. Please refer to the attached sheet at <u>Annex I</u> for the summary of special conditions and major policy exclusions of the AIG GroupPlus Group Travel Insurance Policy.

#### **Global Travel Emergency Assistance Programme ("GTEA")**

10. The University has entered into a service agreement with a leading travel health and safety assistance provider, which is NOT an insurance company but to provide worldwide 24/7 assistance services to students. To minimize the medical and travel security risk as far as possible and for better travel planning purpose, it is strongly recommended for students to contact GTEA directly by phone or through their mobile app for advice on matters which a traveler should pay special attention to when visiting a particular country. Please refer to **Annex II** for details.

Finance and Enterprises Office, HKU October 1, 2024

**Group Travel Insurance** 

Insurer: <u>AIG Insurance Hong Kong Ltd.</u> Policyholder: The University of Hong Kong

Schedule of Benefits	As per Policy Schedule		
Age Limit	o age limit owever, the amount payable for a loss will be reduced if an insured person age 81 or older on the date of accident.		
Special Conditions	- For loss of baggage(s) and personal effects, money and / or trave document(s), the insured person must report the loss to the local police airline or other carrier / hotel management, public authority within 24 hours of discovery.		
Major Exclusions	This policy does not cover any loss or liability arising as a result of or in		
(inter alia)	<ul> <li>connection with:</li> <li>Any act of war, acts of foreign enemies, hostilities, rebellion or warlike operations (whether ware be declared or not) or Direct participation in strike, riot or civil commotion.</li> <li>Any illegal or unlawful act by an insured person or any confiscation, detention, destruction by customs or other authorities.</li> </ul>		
	- Suicide or intentional injuries or any attempts thereat.		
	- Insured person is travelling against the advice of a physician.		
	- The purpose of the journey is to receive medical treatment or advice or for routine medical examinations.		
	- Any loss of property when it is left unattended in public place or any unexplained loss or mysterious disappearance.		
	- Riding or driving in any kind of motor racing or 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.		
	<ul> <li>Chartered/non-scheduled air and water conveyance are not covered.</li> <li>Travel on board any military aircraft or flying as a pilot in any aircraft.</li> <li>Any liability arising from any propelled vehicle, aircraft or watercraft (other than non-power driven craft), ownership or possession of land,</li> </ul>		
	<ul> <li>buildings or caravans.</li> <li>Loss of money due to carelessness is not covered by the policy as the insured person shall take reasonable care to avoid loss or damage during the journey.</li> </ul>		
	- Exclude damage or loss to personal property due to chipping, scratching or breakage of glass (including screen crack of mobile phone), China or other fragile articles unless due to fire, theft or accident to the conveyance		
	<ul> <li>in which they were being transported.</li> <li>Cancellation of Trip or Curtailment due to mechanical breakdown of the ship, aircraft or train where the delay is less than 24 hours from the time of the original departure except for travel delay at planned destination.</li> </ul>		
	- All other exclusions as per HKU's Group Travel Insurance Policy issued		
Remarks	<ul><li>by AIG Insurance.</li><li>Under the Personal Accident and Medical Expenses Section of the policy</li></ul>		
NCHIAI KS	there is no exclusion for amateur sports such as Hot Air Balloo Skiing, Hiking, Windsurfing etc. However, the policy excludes an insperson while engaging or participating in a professional capacity or van insured person would or could earn income or remuneration		

Note: The above table has just listed out part of the exclusions contained in the policy terms and therefore, is for reference purpose only. Whether any exclusion(s) will be applied to a claim case shall be determined by the Insurer according to the full set of the policy terms on a case-by-case basis.

## GardaWorld Travel Security Complete Start Guide





#### **Complete User Guide**

#### First Connection to the GardaWorld Travel Security Portal

- Go to the <u>travelsecurity.garda.com</u> portal.
- Click LOGIN and enter your university e-mail address.
  - Select "create an account"
  - Create your password
  - Go to your inbox and click on the link you received to verify your email address
  - You can now login



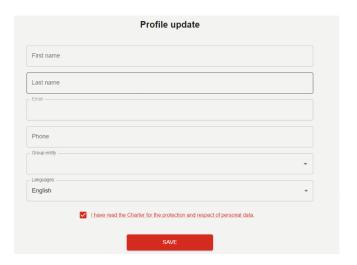
#### Updating your profile

- The first time you connect to the portal, you will be asked to create your user profile.
- Enter your mobile telephone number, including the country code, so that your university and/or the Europ Assistance Hong Kong (EAHK) team will be able to reach you.

If your phone number changes, please update the information in the "My Profile" section.

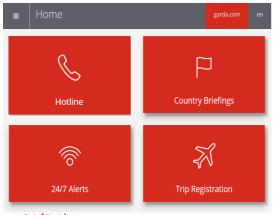
It is crucial to select your **Entity** in the p section

• Click on save after updating your profile



#### **■** Welcome to Garda World Travel Security

Thanks to its *responsive design*, the portal can be accessed from your computer, tablet, or smartphone. The content will automatically adjust to fit the size of your screen.



#### **■** Traveller Resources

Our traveller resources provide a wide range of content, updated daily, to help prepare for travel abroad:-

- Country reports (security issues, health risks, practical information)
- 24/7 Alerts
- Trip registration
- 24/7 hotline

#### **■ 24/7 Alerts**

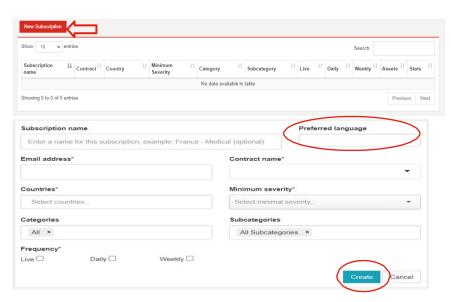
You will have access to our alerts, published 24/7 on the GardaWorld portal. Our alerts cover the entire world and all topics that could have an impact on business travellers: security, health, transportation, natural risks, etc.

The Travel Security platform offers you the ability to view these alerts in the following languages: English, German, Spanish, French, Italian, Portuguese, Japanese and Mandarin.

#### **Complete User Guide**

#### Subscribe to Alerts

- A subscription tool for the alert feed is available on your user account (My Profile/My Subscriptions).
- You can create your own set of rules for incoming alert feeds by email (by severity, categories and countries).
- You can start the subscription process by clicking on the new subscription button.
- Your preferred language for the Alert subscription can be selected.



4: High

#### Country Briefings

Country Briefings shows the overall risk assessment at the country level. In addition to five categories, Security, Infrastructural, Political, Environmental and Medical.

You will see the risk ratings of the countries indicated using a 1 - 5 scale, which are broken down into .25 increments, where necessary:-

3: Moderate

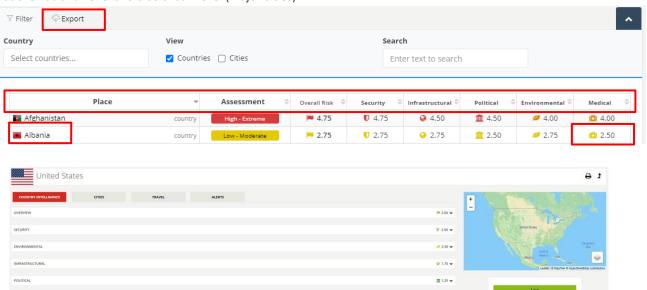
• You may export the risk levels anytime by clicking on export.

1: Negligible

- Click on the *column headers* to sort in ascending or descending order.
- Click on a *country name* to access the comprehensive country content in detail.

2: Low

• You may access the analysis of a country's security situation by selecting a country of your choice. This provides risk analysis at the national level and also urban level (major cities).



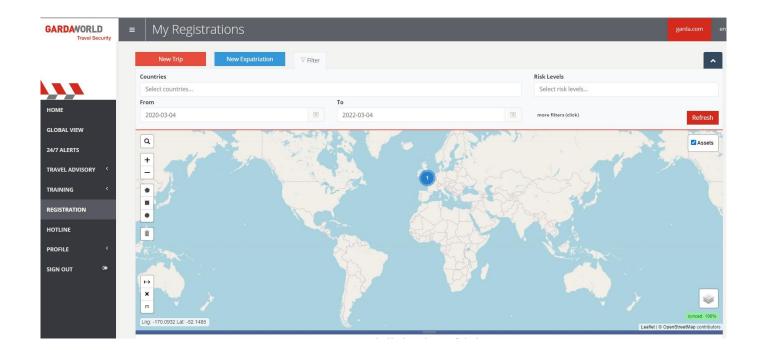
#### **Complete User Guide**

#### **■** Travel Registration

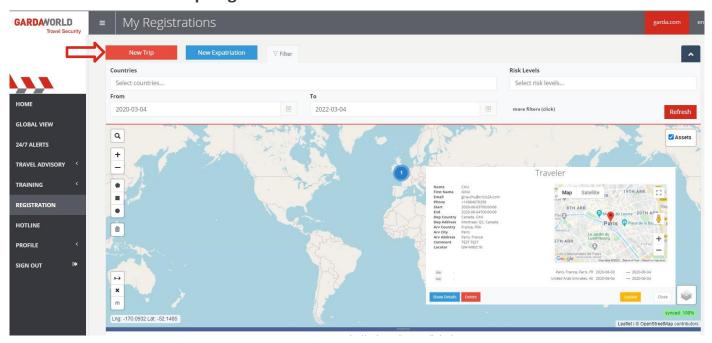
Trip registration allows EAHK to **inform you of potential risks** prior to and during your stay. We will also **intervene on your university behalf** in the event of an emergency.

To register a trip manually (if necessary), be sure to include your current traveler information (mobile/cell phone number, university email address). When you register a trip, please make sure to give your updated traveller information (mobile/cell phone number, e-mail address).





#### **How-To Guide - New Trip Registration Form**



#### Declaring a New Trip

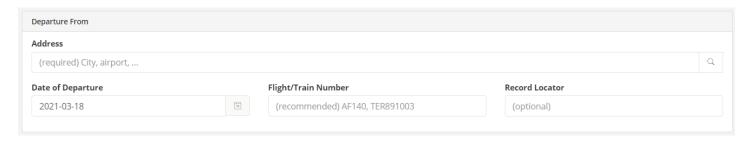
- To declare a new trip, click on **New Trip** (under the **REGISTRATION** tab), fill out all required fields (departure address, destination address(es), etc.), and click **SEND**.
- By default, the system will automatically fill out your personal information listed in "My Profile" (name, email address, telephone number). If a trip is being registered for a third party, delete your information and replace it with the traveller's details.
- If the entire trip is to be undertaken by more than one traveller, click on the symbol to add the additional person/s.

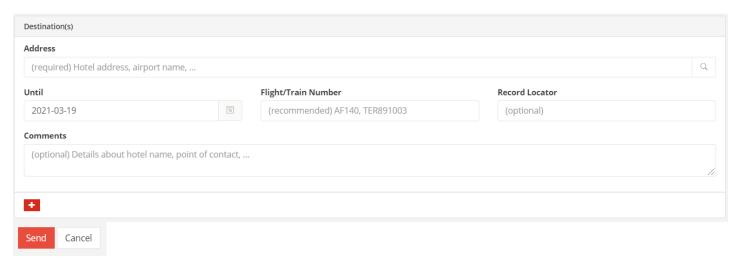


#### Entering Departure and Destination Addresses

- You can enter precise places of departure and arrival in the ADDRESS line (street address, **hotel name**, meeting place). To do so, start typing in the address and the system will offer you suggestions. The traveller will be tracked based on the address chosen.
- If the trip entails more than one destination, click on the symbol to add the additional step(s).
- You have the option of adding further information in the **DETAILS** section (name of the hotel, flight numbers, etc.).

#### **How-To Guide - New Trip Registration Form**

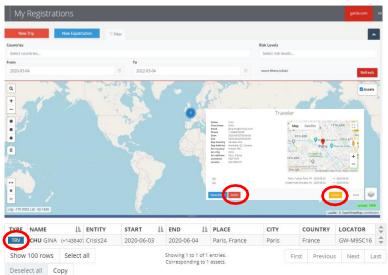




Once you have completed the registration of the TRIP, click 'Send'. You can then view your trips in the MY REGISTRATION
page

#### **■** Modify or Delete an Existing Trip

- The calendar filter (from / To) allows you to find all registered trips on the system
- You have the option to modify or delete your registered trip at any time by clicking on the blue TRV button, followed by Update to modify information regarding your trip, or on Delete in order to cancel the trip entirely.

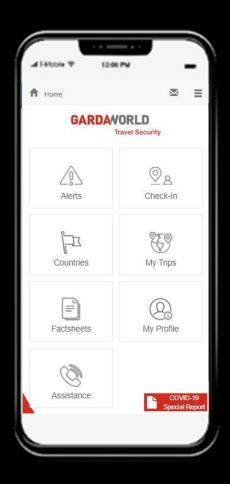


#### **■** View One or All Registered Trips

- From the FILTER category you can search by country/countries and/or Risk Level,
- To view all previous or future trips, select the desired period on the form (FROM/TO) and click on REFRESH. Please note that by default, the Global View provides you with a 24 hour time slot
- You can access more filter options by clicking on *more filters*
- Click on one or more pins displayed on the map to view registered trips.

NB: Individuals can use their GardaWorld Travel Security accounts to register trips for a colleague or a classmate as well as their own trips.

# GardaWorld Travel Security Mobile App

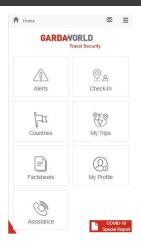


**Quick Start Guide** 

#### **Key Features**

If you already have a User account with travelsecurity.garda.com you can:

- Check the 24/7 alerts for the latest developments
- Subscribe to alerts and enable push notifications
- Register and consult your trips (past or upcoming)
- · Consult country files and factsheets
- · Share your GPS location
- · Receive instant messages via push notificaitons
- Update "My Profile" details (choose your language)



#### **Installation and Login**

- Download the GardaWorld Travel Security app directly from the Apple Store or Google Play Store.
- The first time you use the app you will need to fill in your email (ID) and password.
   If you already have an account on <u>travelsecurity.garda.com</u> you need to use the same credentials.
- If you do not have an account, you need to create a new User following the steps identified in p.2 of this guide.

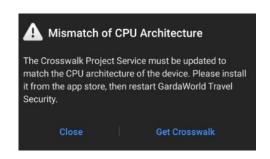


#### **Important Message for Android Users**

When installing or updating the app, you may get the following message:

#### Mismatch of CPU Architecture

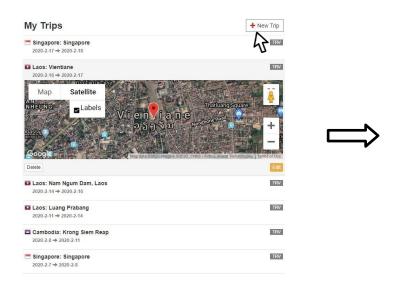
- Click on the Get Crosswalk button
- You will be automatically sent to the Google Play Store
- Download the Crosswalk Project 64bit app

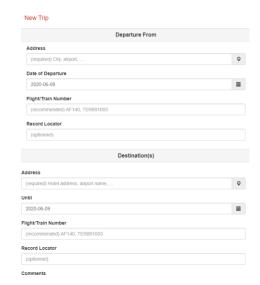


**Quick Start Guide** 

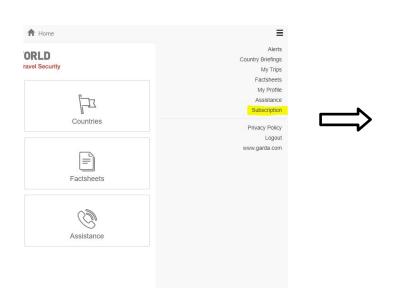
#### **Register trips**

• You can register your trips directly from the app using MY TRIPS:

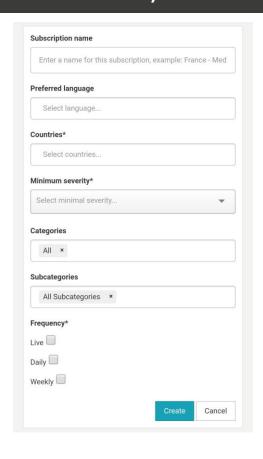




#### **Subscribe to Alerts (Email and/or Push Notifications)**



- You can subscribe to alerts directly from the app using SUBSCRIPTIONS
- You can start the subscription process by clicking on the new subscription button.



#### **Quick Start Guide**



You must <u>update the application</u> on your Play Store / Apple Store to benefit from the new features below. Once updated, you must log out of the application and log in again.

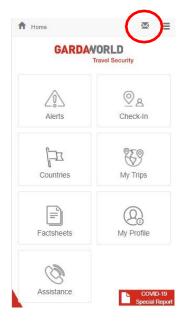


On iPhone: when this message pops up, press OK.

#### **Share a GPS location**



#### Receive mass communication messages



You can receive mass communication MES-SAGES directly on the application in push mode.



You have two options for direct responses by pressing **OK** (positive) or **HELP** (negative). The decision makers will receive the answer on the platform.

