

**The University of Hong Kong**  
**Travel / Personal Accident Insurance for Students**  
**2023/2024**

**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, 2023 to September 30, 2024**. 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 (<https://intraweb.hku.hk/local/finance/student/insurance.html>) 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 in-patient 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 or +60 3 2772 5603 and provide the Policy No. **GPP2001042**.

5. Insured person travelling to Mainland China can obtain a named “China Assist Card” on a need basis from the insurer. The 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 a “China Assist 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). A fee of HKD50 per card per person will be charged regardless of when the card is issued, and the 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 card, please provide the full name of the applicant and pay the fee of HKD50 per person to FEO. FEO will then submit the application to the insurer for processing. The 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 under the path: - SIS Menu → Financial Services → FEO Info and Hotlines → Finance and Enterprises Office → Insurance Information for Students.

**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 sponsored / organized / supervised / endorsed / approved by 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.

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.

.../P.3

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

Item	Coverage	Maximum Benefits per Person (HKD)		
		Travel Insurance	GPA Insurance	
			Accident within HK	Accident outside HK
i.	<b>Accidental Death and Permanent Disablement</b>	1,000,000	100,000	100,000
ii.	<b>Medical Expenses</b> <i>(include Chinese physician i.e. registered herbalist, acupuncturist and bonesetter)</i>	400,000	5,000	25,000
	<i>Sub-limit for Chinese physician or Chiropractors</i>	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	
	<i>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 &amp; b)</i>	Up to 180 days	Up to 365 days	
iii.	<b>Emergency Medical Evacuation</b> <i>(Note b)</i>	Actual Cost	N/A	100,000
iv.	<b>Repatriation of Remains</b>	Actual Cost	N/A	100,000
v	<b>Hospital Confinement (daily cash benefit due to accident or sickness)</b>	1,000 per day, maximum 10 days	N/A	N.A
vi.	<b>Personal Property</b> <i>(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)</i>	20,000	N/A	
vii.	<b>Personal Money &amp; Loss of Documents</b> <i>(Cash Limit: HKD4,000) (Note c)</i>	20,000		
viii.	<b>Travel Delay</b> <i>(HKD1,000 for at least 6 hours later than the scheduled arrival time at a planned destination during the journey up to HKD4,000)</i>	4,000		
ix.	<b>Baggage Delay</b> <i>(Payable up to HKD1,000 for each full 5 hours) (Note d)</i>	4,000		
x.	<b>Curtailement of Trip / Cancellation of Trip</b>	50,000		
xi.	<b>Travel Disruption</b>	10,000		
xii.	<b>Personal Liability</b>	10,000,000		
xiii.	<b>Maximum number of travelling days per trip</b> <i>(Note e)</i>	183 days		
xiv.	<b>Loss of Teeth</b> <i>(If the insured person's sound and nature permanent teeth are broken caused by an accident during the trip, insurer will pay HKD1,000 for each loss of whole tooth) Subject to a maximum limit of HKD5,000 per year under the Group Travel Insurance</i>			

**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 **reported to the local police** or public authority having jurisdiction at the place where the loss occurs **within 24 hours** 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 **Annex I** 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.

**Group Travel Insurance****Insurer: AIG Insurance Hong Kong Ltd.****Policyholder: The University of Hong Kong**

Schedule of Benefits	As per Policy Schedule
Age Limit	No age limit However, the amount payable for a loss will be reduced if an insured person is age 81 or older on the date of accident.
Special Conditions	- For loss of baggage(s) and personal effects, money and / or travel 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 (inter alia)	This policy does not cover any loss or liability arising as a result of or in connection with: <ul style="list-style-type: none"> <li>- Any act of war, acts of foreign enemies, hostilities, rebellion or warlike operations (whether war 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> <li>- Suicide or intentional injuries or any attempts thereat.</li> <li>- Insured person is travelling against the advice of a physician.</li> <li>- The purpose of the journey is to receive medical treatment or advice or for routine medical examinations.</li> <li>- Any loss of property when it is left unattended in public place or any unexplained loss or mysterious disappearance.</li> <li>- 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.</li> <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, 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> <li>- 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 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> <li>- All other exclusions as per HKU's Group Travel Insurance Policy issued by AIG Insurance.</li> </ul>
Remarks	- Under the Personal Accident and Medical Expenses Section of the policy, there is no exclusion for amateur sports such as Hot Air Ballooning, Skiing, Hiking, Windsurfing etc. However, the policy excludes an insured person while engaging or participating in a professional capacity or where an insured person would or could earn income or remuneration from engaging or participating in such sport.

*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.*



**TRAVEL EYE**

# **Travel Eye profile registration process**



# Travel Eye

---

The University of Hong Kong is committed to offer you travel security assistance at any time, so it is very important for us to offer you all the necessary elements when you are on a trip, either abroad or in the country of your residence\*, this way we will be fulfilling our "Duty of Care".

Our security teams and you, play a key role to keep you out of any risk.

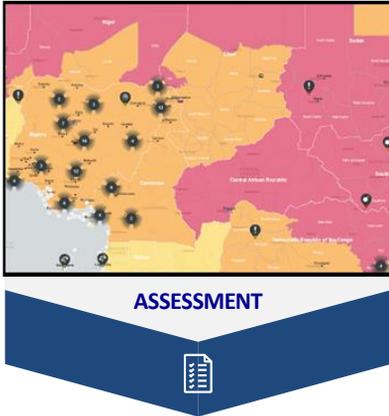
That's why, it's highly recommended that every time you are about to start a trip:

We are right there to help you, therefore registering a trip about going abroad.

Additionally, we have an insurance product that you can benefit from, feel free to reach out to us at our emergency number:

**Telephone number: (852) 2861 9266;**  
**Membership Number: 39379**

# Travel Eye Functionalities



## Country Information provides:

- A first overview of country & city risks to different target groups
- Insights to key security & medical risks
- General knowledge about business environment
- General recommendations before and during a trip



## Security Risks

- Granular country, region and city risk evaluation from HUMINT/OSINT
- Risk specification (terrorism, crime, etc.)

## Medical Risks

- Immediate medical outbreaks (Ebola, etc.)
- Common diseases (Vaccine Preventable, etc.)



- Information to avoid being at risk (threat to life or physical condition)
- Guidelines to be followed during an incident
- Preparatory and preventive measures
- Security-Medical related information on a travel destination

# Travel Eye functionalities

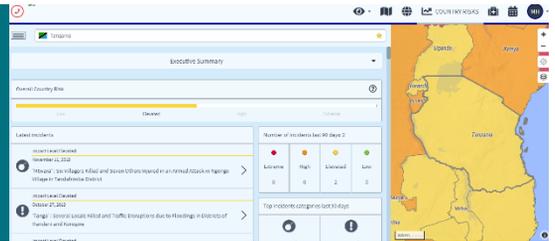
## GLOBAL EVENTS

Find all relevant events in real-time in the Global Events section, filter your search, set up your individual favourites and receive automated alert emails or regular digests.



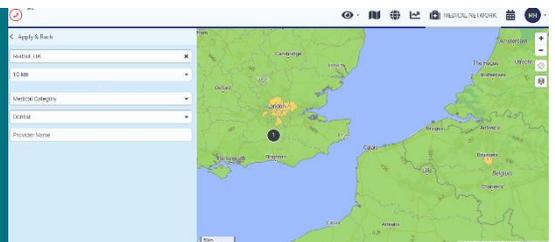
## COUNTRY RISKS

Find the most important information about your country of destination in the Country Risks section, displayed in state-of-the-art visualizations.



## IPA MEDICAL NETWORK

Access to IPA's medical network worldwide, including hospitals, practitioners and specialists who have been audited and approved by our experts.

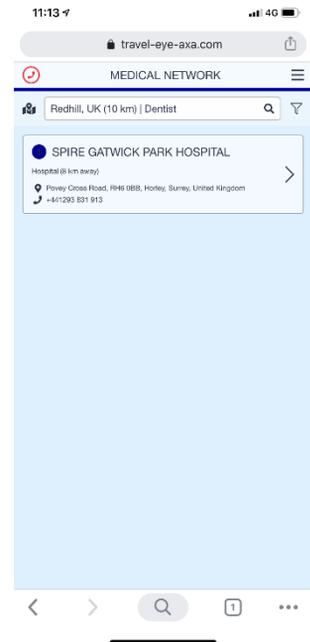
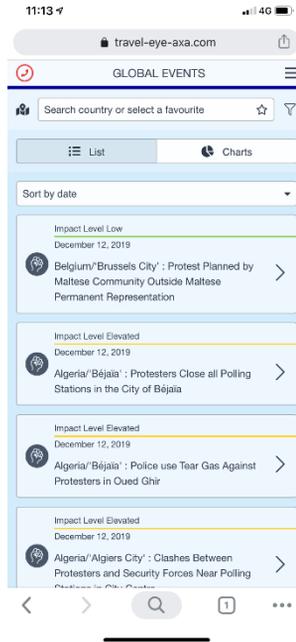
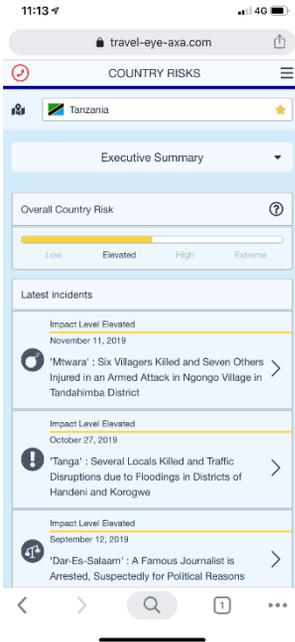


## ASSISTANCE 24/7

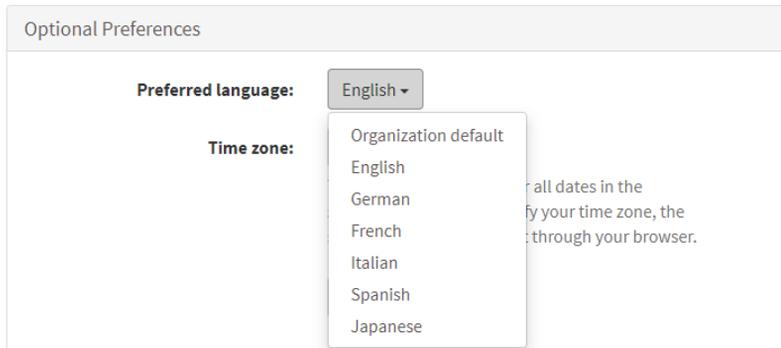
IPA's 24/7 Operation Centre is at your disposal if your travellers need assistance. But you also can integrate your in-house capacities, assistance provider or crisis consultant.



# Travel Eye mobile app



## Available in several languages



# Travel Eye self-registration process

## STEP 1

Click on the following self-registration link:

<https://accounts.travel-eye-axa.com/en/registration/110621>

## STEP 2

Add a user name your email address and password (1).  
You can set your language here as well (2)



(1)

Joe.traveller

Joe.traveller@myjob.com

.....

.....

Sign up

Language ▾

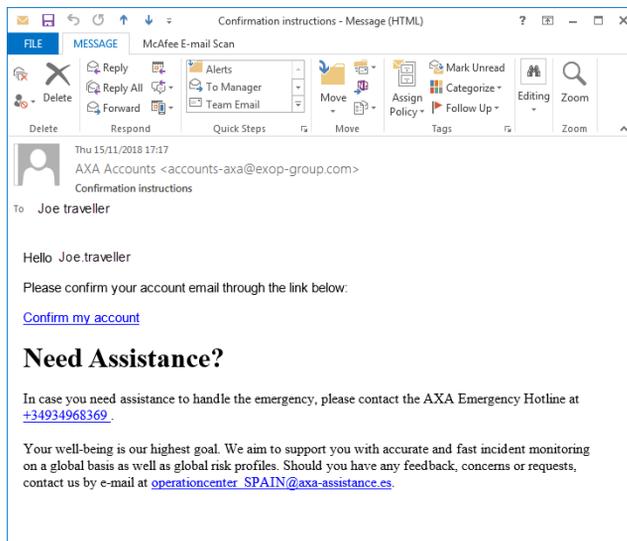
English  
German  
French

(2)

# Travel Eye profile registration process

## STEP 3

Right away you will get a confirmation email, click on the link to confirm your account



After this step your account is set up, you can now log in with your user name and password  
URL: <https://travel-eye-axa.com>



Language ▾

Your email address has been successfully confirmed.

## Log in

Remember me

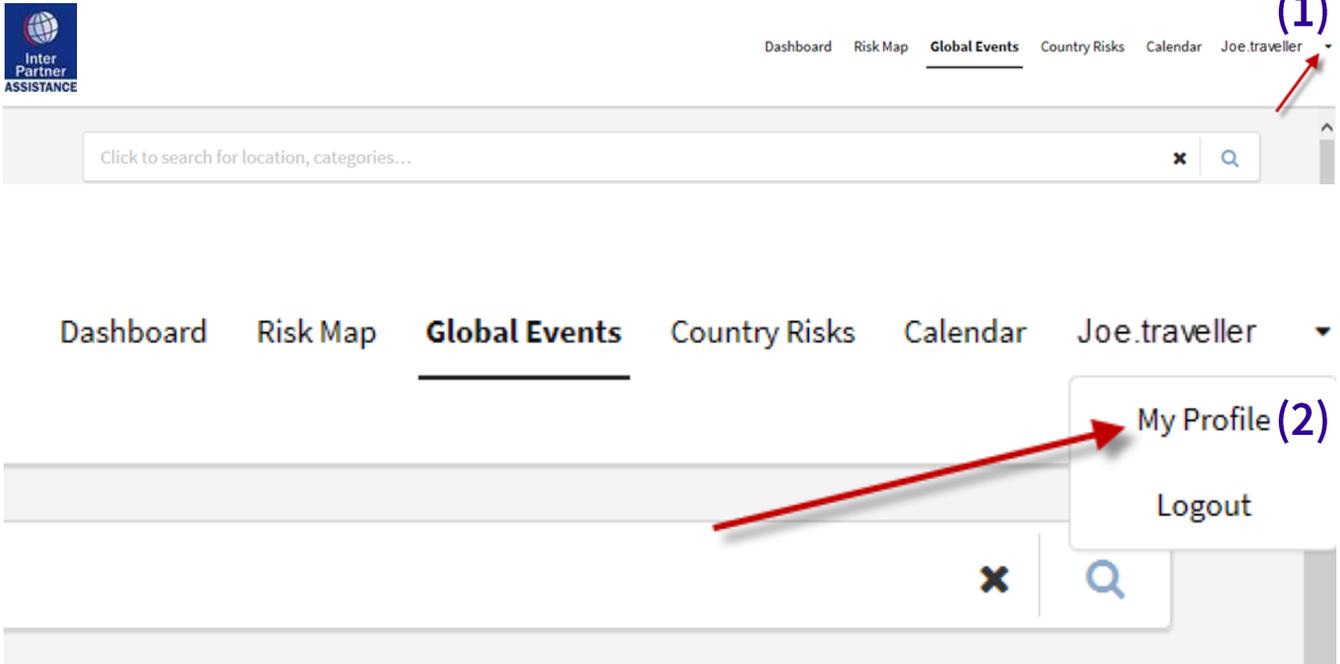
[Log in](#)

[Forgot your password?](#)  
[Didn't receive confirmation instructions?](#)  
[Didn't receive unlock instructions?](#)

# Travel Eye profile registration process

## STEP 4

Once you have logged in, Click on the down arrow next to your name (1) and then go to My Profile (2)



## STEP 5

Add your name and phone number. If you do not complete this step you will be asked to add your name and phone number (format +country code) when your first trip is registered.

Personal Information

Username:	<input type="text" value="joe.traveller"/>
First name:	<input type="text" value="Joe"/>
Last name:	<input type="text" value="Traveller"/>
Phone:	<input type="text" value="+44777777777"/>
E-mail:	<input type="text" value="joe.traveller@myjob.com"/>

# Travel Eye App registration

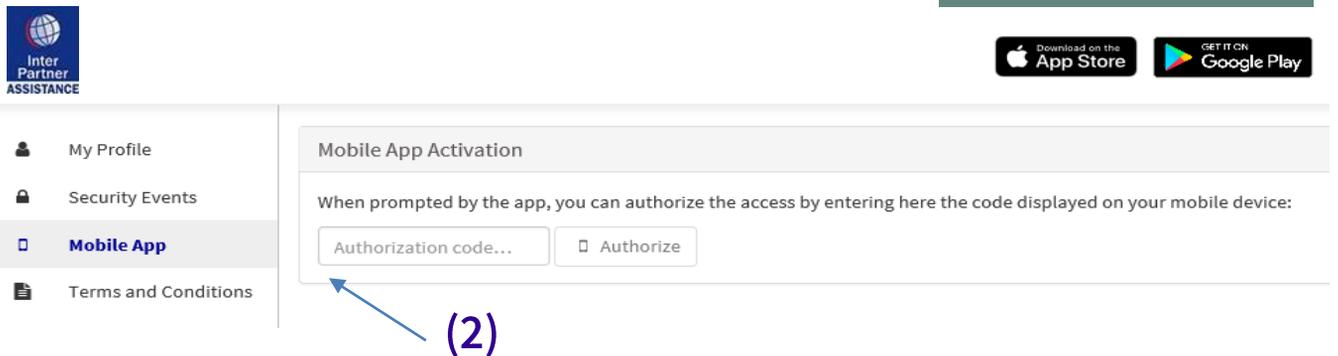
Once you have created your profile, you can register safely on the app when accessing it for the first time

## STEP 1



While opening the App on your mobile device, go to your profile on the web portal

## STEP 2



In the Mobile App section of the web portal, enter the registration code that appears on the App login page

## STEP 3

You can now use the app!

# Contacts



**Travel Eye** by Inter Partner Assistance  
With you, anytime, anywhere.

## Travel Assistance for Exchange Program/ Internship/ Study Tour

Should you need any assistance while travelling, feel free to reach our assistance team :

Security Assistance

**24/7 emergency support  
during travel**

**(852) 2861 9266**

Membership Number: **39379**

To communicate when you call