

COLLECTIVE PERSONAL ACCIDENT INSURANCE POLICY

1. INTRODUCTION

- 1.1 The Collective Personal Accident Insurance Policy was introduced in the 1990/91 season. Coverage has been extended to all teachers in charge or staff since 1991/92 season. Treatments by Chinese Bone Setters can also be accepted.
- 1.2 All member schools are included in the Policy.
- 1.3 Member schools are reminded that only students officially registered in the Federation will be protected under this Policy. Non-registered student will not be protected. Premium has been incorporated in the student registration fee.
- 1.4 Insurance Company: Royal & Sun Alliance Insurance plc.

2. DETAILS OF COVER

- 2.1 Cover: During the period the insured person is participating in activities organised/sponsored by the Hong Kong Schools Sports Federation which include the direct journey between the residence and/or school of the insured person to the place where the activity is to be held.
- 2.2 Insured: Hong Kong Schools Sports Federation (The Federation)
- 2.3 Person: From 1st September to 31 August the following year.
- 2.4 Activities Covered: All competitions, trainings and other activities organised/sponsored by the Federation or by various Councils and Committees of the Federation in the whole territory of Hong Kong. Inter-Port/International activities organised outside Hong Kong are also covered.
- 2.5 Insured Person: All registered student members & / or student officials / helpers invited by the Federation and Team lead teachers & / or competition teachers / officials.
- 2.6 Age Limit: 70 years
- 2.7 Benefits: Death HK \$30,000
Permanent Disablement of HK\$60,000
Medical Expenses (see Explanatory Notes for details) \$2,500 per person per year with HK\$100 deductible per case.
- 2.8 This Policy is extended to provide to insured person below Death Benefit resulting from or contributed by illness (of which the insured person, his/her family and school have no knowledge) whilst participating in the activities organised by the Federation. Benefit per insured person is HK\$15,000.00.
- 2.9 Limit of company's Liability in respect of any accident: HK\$8,000,000.00

EXPLANATORY NOTES

Medical expenses per injury will mean that, if for a number of visits to doctor(s) for treatment of the injury arising from the same accident, he/she is eligible to claim a maximum of HK\$2,500 with the amount of deductible of HK\$100 per claim. Chinese Bone Setters will also be included provided that they are members of the Chinese Medical Association of Hong Kong (香港中醫師公會) and also subject to the limits that (i) Maximum benefit per injury HK\$1,000; with HK\$150 being deductible; (ii) Maximum amount per visit HK\$150 and (iii) Permanent Disablement benefit shall not apply.

3. CLAIM PROCEDURES

- 3.1 The insured is the Hong Kong Schools Sports Federation and the Federation will file in claims on behalf of schools. To speed up the claim process, schools should immediately inform the Federation office by phone at 2711 9182 in case of any accident. Schools will be asked to fill in a form with information on names of claimant and details of the accident.
- 3.2 Schools should forward the claim form duly completed together with relevant medical receipts to the Federation office within 3 months of the accident. No claims can be processed if submitted beyond the time frame.
- 3.3 Since only one claim per accident is allowed, for injuries which require more than one visit to doctors, schools may send in such doctor's receipts when the injured is fully recovered. Of course, claim should be made at once when the medical expenses has already exceeded the insured medical benefit of HK\$2,500.
- 3.4 Claims will be payable to the Federation which in turn will pay the school or the injured direct. In the latter case school should provide the Federation office with the name of payee when sending in doctor's receipts.

4. INQUIRIES

- 4.1 Please contact Miss Lin of the Federation office at 2711 9670 for claim forms, inquiries and assistance.

集體個人意外保險計劃

1. 序 言

- 1.1 個人集體意外保險計劃於1990年9月開始實施。而於1991年，保險範圍中已伸展及各領隊職員。而跌打醫治亦被接納。
- 1.2 所有會員學校已被接納在此計劃內。
- 1.3 會員學校的學生亦須註冊為本會運動員，方能受到保障。保費已包括在註冊費內。
- 1.4 保險公司為 Royal & Sun Alliance Insurance Plc.（皇家太陽聯合保險有限公司）。

2. 細 則

2.1 保險範圍

參加此項保險計劃學校的運動員於受保期間參與由香港學界體育聯會主辦或協辦之活動時受傷者；包括運動員直接由學校（或家中）往返比賽場地均可依此計劃的條款申請索償。

2.2 投保人

香港學界體育聯會

2.3 受保日期

由九月一日至翌年八月三十一日

2.4 受保活動

由聯會及屬下理事會及分會於全港範圍內主辦或贊助之比賽，訓練及其他相關活動。在香港境外之埠際及國際活動亦為受保活動。

2.5 受保人

會員學校的領隊、職員及已註冊之本會運動員（由註冊日起有效）。受邀請為各項賽事提供協助的裁判及服務生亦包括在內。

2.6 受保人年齡限制為七十歲。

2.7 保險賠償

死 亡：港幣三萬元

永久傷殘：港幣六萬元

醫療津貼每人每年受傷最高可獲港幣貳仟伍佰元，惟需扣除每次免賠額壹佰元。跌打醫療索償額最高為每年港幣壹仟元，每次醫療費用不能超過港幣壹佰伍拾元，而每次意外免賠額為壹佰伍拾元。跌打醫生必須為香港中醫師公會會員可方索償，而永久傷殘之賠償不能包括在內。

2.8 保險範圍伸延至受保人在參與聯會活動中非意外死亡，而死亡原因是未為各人（包括死者本人，其家人及學校）知悉的疾病引致。賠償為每人港幣壹萬伍仟元。

2.9 每次意外賠償限額總計為不超過港幣八百萬元。

3. 索償辦法

3.1 由於投保人為香港學界體育聯會，學體會將負責處理有關保險賠償的索償手續。為使索償順利進行，有關學校需儘速致電聯會索取索償表格。學校需在表格上填報簡單的資料，包括傷者的姓名，受傷日期、時間及略述意外發生的情況。

3.2 有關學校需將填妥之表格及醫生所發的收據於受傷日起三個月內交回聯會，逾時概不受理。

3.3 由於每次意外受傷祇可向保險公司提出賠償申請一次，故學校可待傷者復原後將醫生收據交回聯會。若申請已超過貳仟伍佰元的最高限額時，則無需等待可即時提出申請。

3.4 保險公司賠償將以支票方式支付，收款人為聯會（即投保人）。在收款後聯會將另發支票予學童。校方在填報初步資料時必須填上收款人姓名（如學童家長或監護人），以便本會安排支付賠償費用。

4. 查詢

4.1 如對賠償申請的程序有疑問者，可向聯會練小姐查詢（電話：2711 9670）。如有其他有關計劃的問題，可向助理秘書長（電話：2711 2823）或秘書長（電話：2711 9182）查詢。