

Group Personal Accident - Students

All full-time and part-time students (including exchange students) participating in UOWCHK activities anywhere in the world are covered under the group personal accident insurance policy.

Students participating in sports activities organized or approved by UOWCHK, apart from those in a professional capacity or for earn income/ remuneration, are covered.

This insurance policy is extended to cover an accident which happens to students who are travelling between their home and the College by a direct route within the periods of (i) 4 hours before the start of a UOWCHK student activity and (ii) the 4 hours after the finishing time of that activity. There is a requirement that a gale warning or rainstorm warning is hoisted during these two stated time periods.

The coverage and sums insured are summarised as follows:

	Coverage	Sum Insured (Per Person / Per Event)
A	Accidental Death	HK\$100,000
B	Permanent Total or Partial Disablement (Scale 3)	As above
C	Accidental Medical Expenses Nil Deductible i) In Hong Kong ii) Outside Hong Kong iii) For Coach / Assistant Coach (in/outside Hong Kong) Including cover for Acupuncturist or Bonesetter, subject to a limit of HK\$1,500 per accident and HK\$300 per day / visit	HK\$5,000 HK\$25,000 HK\$50,000
D	Burns Benefit (2 nd and 3 rd degree burns)	HK\$100,000
E	Funeral Expenses Benefit	HK\$20,000
F	Coma Benefit (Up to 50 weeks)	HK\$500 / week
G	Rehabilitation Expenses / Home Renovation Expenses	HK\$25,000
H	Kidnap Benefit	HK\$500 per day up to 30 days

I	Cosmetic Damage	HK\$50,000
J	Deviated Travel (each full 12 hours of continuous late arrival)	HK\$500 (up to HK\$10,000)
K	Corporate Travelers' Family Assistance	HK\$50,000
L	Drowning & Suffocating by Gas, Poisonous Fumes or Smoke	HK\$50,000
M	Repatriation of Remains (Accident Only)	HK\$80,000
N	Emergency Medical Evacuation (Accident Only)	HK\$80,000
O	Scarring of the Face Benefit	HK\$25,000
P	Spouse Retraining Benefit	HK\$20,000
Q	Psychotherapy Benefit	HK\$1,500 / visit & HK\$15,000 in aggregate
R	Corporate Image Protection	HK\$20,000
S	Natural Disaster Protection	HK\$15,000
T	Rental Vehicle Excess Waiver	HK\$5,000
U	Identity Theft	HK\$20,000
V	Political Retreat	HK\$15,000
W	Loss of Teeth	HK\$1,000 / tooth

In case of any claim, please complete the claim form.

[Worldwide 24-hour SOS Hotline Service : \(852\) 3187 6888](#)