

Group Personal Accident Insurance Policy for Students

The College has acquired Group Personal Accident Insurance Policy for Students on an annual basis. The said policy covers TWC registered students against accidental death and permanent total disability as well as accidental medical expenses arising from the activities organized by the College or its student organizations.

A. Coverage

- (i) Cover the insured students while participating and/or attending the study course or activities include clinical practicum, intern, career placement organized/ endorsed/ approved by the Insured (i.e. TWC) or Student Organization

- (ii) Coverage commence when an insured person leaves his/her home/place of work directly travelling to the school campus or appointed meeting place and ceases at the time an insured person arrives home/place of work or 3 hours after the study or activities closing whichever comes first; school sponsored group activities held on weekends/during vocations are covered.

- (iii) Insured Person: all registered full-time and part-time students of the insured

- (iv) Geographical Limit: Worldwide

- (v) Definition: Accident means sudden and unforeseen event which happen unexpectedly and causes bodily injury to insured person

- (vi) Policy Condition: All claims must be verified by the Insured

B. Major Schedule of Benefits per person

Accidental Death/ Permanent Total or Partial Disablement	HK\$100,000
Accidental Medical Expenses	
- Within Hong Kong	HK\$5,000
- Outside Hong Kong	HK\$25,000
(Include Chinese Bonesetter and Acupuncture/Limit: HK\$300 per visit/ HK\$1,500 per accident/ HK\$3,000 per policy year)	
Burns (2nd or 3rd Degree)	HK\$100,000
Scarring of the Face	HK\$25,000

TUNG WAH COLLEGE
Student Affairs Office

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C. Major Policy Exclusions

- (i) Disease of any kind, mental defect or infirmity of any kind
- (ii) Committing crime, taking part in illegal activity or fighting of any kind except in bona fide self-defense
- (iii) Suicide, intentional self-injury
- (iv) Pregnancy, miscarriage, childbirth or complications arising from any of them
- (v) Engaging in any kind of sports in a professional capacity or insured person would earn remuneration from engaging in it
- (vi) Student organizations are advised to conduct risk assessment of its student activities and take every precautionary measure to ensure safety for participants
- (vii) Should there be any accident/incidents, the function chairperson should report to Student Affairs Office within 72 hours of the said incident.