

Annunciation Catholic Kindergarten  
**HKCDS - Student Personal Accident Insurance Scheme**

Date: 25 / 08 / 2020

Dear Parents/Guardians,

To comply with Item 6 (C) in the Education and Manpower Bureau's Circular No. 11/2005 on Comprehensive Insurance Scheme: "If necessary, the school may purchase additional group personal accident insurance on behalf of the parents from any insurance company, subject to the parents' discretion. If parents wish to obtain comprehensive personal insurance for their children, they may consider taking out a separate policy from any insurance company". The Hong Kong Catholic Diocesan Schools Council (Kindergarten Section) has set up a team to invite tenders for the "Scheme of Joint Schools' Purchase of Student Accident Insurance" to further protect schools, teachers and students and to help alleviate the burden of parents.

After bidding and selection, the Hong Kong Catholic Diocesan Schools Council (Kindergarten Section) has approved and entrusted China Taiping Insurance (HK) Company Limited to underwrite the insurance scheme. Each school will deal with and follow up the underwriting matters directly with the insurance company. The insurance coverage, annual maximum compensation, underwriting date and cost are summarized below (subject to the data provided by the insurance company).

Due to the impact of the epidemic and support for environmental protection, this insurance will only be available for online application or through the mobile app application from September 1, 2020. For **online application** - (**website** <https://b2c.cntaiping.com.hk/> mobile app "China Taiping HK App"), please refer to the attached PDF file - **Online Application Guide**:

This service is available for new or renewal policyholders. Parents only need to login to the designated website (must be set as "Trusted Website") /mobile app, enter the application data and pay through online payment (credit card/Alipay) to complete the application process. If the application is successful, the applicants should print out the insurance certificate for personal reference.

Those who apply for the insurance online or through the mobile app can get a 20% discount on the premium. If a transfer student enrolls in the middle of the term and wants to purchase the insurance, he/she can also apply for the insurance through the online platform, which is fast and convenient and will save administrative work for both parties.

Coverage	Maximum annual compensation (HK\$)	Coverage period and premium (HK\$)
1. Personal Accident Insurance	HK\$300,000 (For details, please refer to the application form)	1-year: HK\$70 (1/9/2020-31/8/2021)
2. Accidental Medical Expenses	<ul style="list-style-type: none"> <li>- Maximum compensation (annual) HK\$15,000</li> <li>- Cover medical expenses of students in case of accidents</li> <li>- Accidental medical expense coverage includes: <ul style="list-style-type: none"> <li>i. In-patient and out-patient medical expenses, treatment and surgical expenses incurred by the Insured Person as a result of an accidental injury.</li> <li>ii. Chinese medicine, bone-setting expenses and chiropractic or physiotherapy fees: <ul style="list-style-type: none"> <li>• Chinese medicine and bone-setting expenses - up to HK\$1,000 per accident (subject to a maximum limit of HK\$150 per day).</li> <li>• Chiropractic or physiotherapy fees - up to HK\$1,000 per accident (subject to a maximum limit of HK\$200 per day).</li> </ul> </li> </ul> </li> </ul>	
3. Hospital Cash Benefit	<ul style="list-style-type: none"> <li>- The Insured Person will receive a daily cash benefit of HK\$200 from the fourth consecutive day of hospital confinement for emergency treatment due to an accidental injury.</li> <li>- Total maximum compensation (annual): HK\$2,000</li> </ul>	
4. Severe Burns (Second and Third Degree Burns)	HK\$30,000 (For details, please refer to the application form)	
5. Heatstroke Death Benefit	HK\$150,000	

Notes:

1. This insurance plan covers emergency transportation from the place of accident to the nearest clinic or hospital due to the need for emergency medical treatment, subject to the submission of original receipts.
2. The information listed in this table is for reference only; detailed information will be subject to the insurance application form of China Taiping Insurance (HK) Company Limited.

Best regards,




Ms Tsang Po Shan

Principal

Notice No.: 2020/06