Insurance arrangement for the University - FAQ

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Q1: General: What is the insurance arrangement of the University?

A1: Details about the University’s insurance policies are given in the “No. 10 – Insurance, Departmental Financial Administration” which is also available in the FEO Intranet Homepage.

Q2: General: When do I need to submit my claims?

A2: All claims should be reported to FEO on a timely manner. Any unreasonable delay in notifying the insurance company via the FEO of the potential claim or failure to provide the information/documents as reasonably requested by the insurance company may cause subsequent rejection of the claim by the insurance company.

Should there be any claim that needed to be made during the trip period exceeding 1 month, you may lodge your claim via email to report the circumstance to us for our onward transmission to the insurer in order to avoid any late reporting. Please send the original documents to our office upon your return back to Hong Kong and quote the date of your reporting email to us for our reference.

Q3: Travel: What is the general coverage?

A3: Detailed coverage is given in the FEO intranet home page under “Travel Insurance Arrangement”. Staff and students are advised to take reasonable care to safeguard their properties/belongings at all time during the approved trip. In addition, reasonable efforts should also be made 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 the insurance company has been notified of such work requirement prior to the departure of the Insured Person from Hong Kong. Furthermore, the University may have to take appropriate action against those obvious careless claimants with bad claims history.

Q4: Travel: Do I need to declare the trip details to the insurance company prior to departure from Hong Kong?

A4: No declaration of trip’s details by individuals to the insurance company is required. However, departments are still required to keep record of (a) total no. of travelers of each trip and (b) total no. of trips for both postgraduate students and undergraduate students as one group of insured persons and same data (i.e. the foresaid (a) and (b)) for staff members only as another group of insured persons. Soon after the financial year end (i.e. 30 June) each year, notice would be issued by FEO to request departments to submit the data so recorded for the two groups for submission to the insurer.
Q5: Travel: Do I need to pay for the insurance cover arranged by the University?

A5: It will be depending on whether the related travel expenses are to be charged against or supported by a University account or not. If the said support account is a non-block grant funded account, such as donation account or department supplementary account etc., then a nominal amount of $100 per head for the trip in question will be charged and deducted from the funding account accordingly. Please contact the Account Manager of your Department for confirmation of the said amount is payable or not.

For those day trips outside Hong Kong but without overnight stay, e.g. a day trip to Shenzhen or Macau etc., the charge of $100 will be waived irrespective of the funding account is a block grant funded or non-block grant funded account.

Q6: Travel: What is the length of coverage for travel insurance purpose?

A6: A HKU student, who is going to travel overseas at the direction of the University, is covered under Group Travel Insurance Policy held by the University. However, the insurance coverage is only applicable to the 1st 180 days of the trip. In addition, it has been confirmed with the insurance company that no extension of days beyond 180 days can be arranged for this type of standard travel insurance policy, but a new 180 days period will be counted from the date of 2nd departure from Hong Kong if the said student returns back to Hong Kong during the 1st 180 days period. If it cannot be certain whether you will return back to Hong Kong during the 1st 180 days and your study period is longer than 180 days, it is recommended for you to take up a different type of insurance policy (i.e. not a travel insurance policy) at your own choice and at your own cost from the market, such as your bank or credit card companies who would also provide insurance services, to cover your whole overseas study period.

The policy has been extended to include a total of 10 days in respect of deviation from the authorized business trip period for personal business purpose. However, the total no. of travelling days per trip (including both of the authorized business period and the personal business period) must not exceed 180 days. In addition, if trip(s) for personal business is/are involved during or outside the approved trip period, separate personal insurance arrangement is recommended for the personal business trip(s) whenever possible at your own choice and cost in order to meet with your personal travel needs and requirements which may not be covered under the University’s travel insurance policy.
Q7: Travel: How to apply for a Certificate of Insurance?

A7: To obtain a Certificate of Insurance Cover for your visa application etc., please email the information below to feo_insurance@hku.hk for further processing:

i. the award letter issued by Registry/your Faculty confirming the approval of your trip;
ii. name as shown in your passport along with Student No. of Staff No., as appropraite;
iii. the exact duration of your approved trip; and
iv. the destination of your approved trip.

Upon our receipt of all the above mentioned supporting documents, it would take us about 5 working days to complete the process and send you the Certificate by email.

Q8: Travel: How to apply for a China Medical Card for traveling in China?

A8: An arrangement has been made with the insurer, on a need basis, to provide a named China Medical Card for our staff or student when travelling in China. This facility provides the card owner with a guarantee of admission deposit to certain “Appointed Hospitals” in China if hospitalization is required due to bodily injury or sickness in the course of the trip. Hence, application for a China Medical Card is recommended if the Insured Person will have to stay in China for a long period of time or to take multiple trips to China during the year (i.e. from 1 October of current year to 30 September next year). A fee of $50 per card per year will be charged irrespective of when the card is to be issued, and it will be expired on September 30 which is in line with the policy year.

To apply for the card, please provide the full name of the applicant(s) (undergraduate, postgraduate students or staff) together with the fee of $50 per head via department to us for our onwards submission of the application(s) to the insurance company for their processing. Usually, it would take at least 10 working days for this office and the insurance company to arrange the issuance of the Card. We would notify you by email once the Card is available for collection from our office counter located at 1/F Knowles Building.

Q9: Travel: What is the coverage if I am going to graduate?

A9: For any postgraduate student who is expecting the award letter from the Graduate School, due care should be taken in arranging travel insurance for his/her planned overseas trip, as he/she would no longer be regarded as a registered student of the University once the award letter is issued by the Graduate School. The insurance company may reject those claims which relate to event(s) happened after the de-registration date. In order to ensure such students will have insurance cover for the
whole traveling period, it is recommended for them to make their own travel insurance arrangement instead of relying on the standard travel insurance cover provided by the University which would only cover the registered students of the University. For any undergraduate student, you may check with Registry for your student’s status.

**Q10: Group Personal Accident: How can I arrange medical insurance cover my volunteers/outside participants for a particular event?**

A10: There is no insurance cover for outside participants i.e. not HKU staff or student, but the University (including its staff, students, and/or appointed agents) would be covered by our Public Liability policy in case of any one of us or collectively being sued by an outside party for negligence. Our Public Liability Policy would provide compensation to the injured parties for and on behalf of the University but shall ONLY IF the University is proved of any negligence in the claim case.

However, should you wish to provide limited medical insurance cover for the volunteers/participants, you may consider to take up a separate Group Personal Accident insurance policy specific for the project/activity and its participants in question, but the related premium cost would have to be borne by your Department.

To facilitate us to obtain an insurance quotation for the event, we shall require details of the activity/training such as activity date(s), nature of the event, location(s), number of participants, age ranges and charging account code(s) for absorbing the premium cost purpose (please obtain endorsement of the charging account code(s) from the Account Manager of your Department) etc. Normally, our insurance broker shall need about 5 to 7 working days to obtain quotations from various insurance companies for our consideration and approval.