The University of Hong Kong

Insurance covers arranged by the University for its Registered Students

- Frequently Asked Questions (“FAQ”)

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Q1: General: What insurance arrangements have been made for students by the University?

A1: The University has arranged a Group Travel (“Travel”) Insurance Policy and a Group Personal Accident (“GPA”) Insurance Policy for all of its registered postgraduate and undergraduate students when they participate in activities or classes organized by the University within or outside Hong Kong such as field trips, project work, or site visits etc.

Q2: General: What is the difference between the Corporate Business Travel (“Travel”) Insurance Policy and the Group Personal Accident (“GPA”) Insurance Policy?

A2: The Travel Insurance Policy is to cover an Insured Person (HKU registered students) according to its Schedule of Benefits during the insured period and whilst travelling outside Hong Kong only on a bona fide business trip authorized or recognized by HKU in connection with the University’s business. Cover commences from the time when an Insured Person leaves his/her place of residence or place of regular employment in Hong Kong to commence the trip directly to the immigration counter within 4 hours before his/her scheduled departure time of the carrier and shall continue until such time as he/she returns to his/her place of residence or place of regular employment in Hong Kong or within 4 hours after his/her scheduled arrival time of the carrier, or at the expiration of 180 day period beginning from the date such particular trip commenced, or the date on which the policy is terminated, whichever first occurs. You may find the Schedule of Benefits of the Travel Insurance Policy in the Finance and Enterprises Office (“FEO”) intranet home page under “Travel Insurance Arrangement”.

The GPA Insurance Policy is to cover an Insured Person (HKU registered students) according to its Schedule of Benefits (medical expenses related only) against any accidental bodily injury sustained during the insured period and whilst participating in activities arranged or recognized by the University (include but not limited to field trip, internship, career placement, exchange programme etc.) anywhere in Hong Kong or overseas and/or study and/or attend any activities within the University campus/other venues. You may find the Schedule of Benefits of the GPA in the FEO intranet home page under “GPA Insurance Arrangement”.

Q3: General: Travel Insurance and GPA Insurance – which policy should I make a claim against first if medical expenses were incurred overseas and continuous medical treatments are required after returning back to Hong Kong?

A3: If medical treatments are anticipated to be taken longer than 180 days, it is recommended to
submit a GPA claim form for our GPA insurer’s information immediately (i.e. within 30 days of accident or at the same time when a claim under the travel insurance policy is made as there is a general condition under the GPA Insurance Policy that if any accident resulting in injury to the Insured Person which may give rise to a claim, the Insured Person must give written notification to insurer within 30 days after the occurrence) in addition to a claim made under the Travel Insurance Policy, in order to avoid possible rejection of the claim by the GPA insurer for the reason of late notification. The claim will be 1st made against the Travel Insurance Policy as the primary cover and subject to the approval of the GPA insurer, the GPA will be taken as the 2nd layer cover if the limits under the Travel Insurance Policy have reached.

Q4: General: When do I need to submit my claims?

A4: All claims should be reported to FEO on a timely manner. Any unreasonable delay in notifying the insurer via the FEO of the potential/actual claim or failure to provide the information/documents as reasonably requested by the insurer may cause subsequent rejection of the claim by the insurer.

For an overseas travel exceeding 30 calendar days, any claim that may need to be made during the trip period should notify FEO by email (feo_insurance@hku.hk) within 30 calendar days from the date of the incident in order to avoid possible rejection of the claim by the insurer for the reason of late notification. The Insured Person should provide FEO with an e-copy of the duly completed claim form, the full itinerary of the trip and the trip authorization letter issued by the University for submission to the insurer. Other supporting documents such as expense receipts or reports etc. could be submitted to FEO office counter at 1/F Knowles Building upon your return back to Hong Kong, and please quote the date of your claim reporting email to FEO for reference purpose.

Q5: General: Are all medical expenses incurred claimable under the Travel Insurance Policy and the Group Personal Accident Insurance Policy?

A5: The insurer will reimburse the claimant for the actual medically necessary expenses incurred overseas and follow-up medical expenses incurred in Hong Kong within 12 months under the GPA Insurance and 180 days under the Travel Insurance from the date of bodily injury or sickness during the insured event/journey. Any medical expenses incurred must be prescribed by a qualified and licensed/registered medical practitioner in Hong Kong, or a practitioner legally authorized by the government with jurisdiction in the geographical area of his/her practice to render medical and surgical services, and the reimbursable amount shall subject to the maximum limit per the policy terms and conditions as well as the approval from our insurer on whether it is a valid claim or not. Please note
that there is a sub-limit for follow-up treatment for Chinese Bonesetter, Acupuncturist or Chiropractors of HKD300 per visit per day and HKD4,000 per policy year for our GPA Insurance Policy and HKD250 per visit per day and HKD4,000 per policy year for our Travel Insurance Policy. Insurer may also request the claimant to explain the reason for not seeking initial treatment at the country that accident occurred even fulfilling the condition “if initial treatment was not sought overseas provided that the Insured Person obtained treatment within 7 days of his/her return to Hong Kong.”, i.e. the insurer reserves their right to reject the claim in case if the reason provided by the claimant is unreasonable.

Under the GPA Insurance Policy, “injury” means a bodily injury sustained by an Insured Person caused solely and directly by an accident and does not include any illness or naturally occurring medical conditions or degenerative process. There is a general condition in the policy terms which states that “if any accident resulting in injury to the Insured Person which may give risk to a claim, the Insured Person must ensure that proper medical and surgical advice is obtained and followed by the Insured Person” and hence, the Insured Person should obtain treatment/consultation at the country where the accident sustained.

**Q6: Travel Insurance: What is the general coverage?**

**A6:** Detailed coverage is given in the FEO intranet home page under “Travel Insurance Arrangement” and “GPA Insurance Arrangement”. 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 insurer has been notified of such work requirement prior to the departure of the Insured Person from Hong Kong.

**Q7: Travel Insurance: Do I need to declare the trip details to the insurer prior to departure from Hong Kong?**

**A7:** No declaration of trip’s details by individuals to the insurer 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. Hence, students should report details of their trip to the respective office/department which is responsible for the arrangement of their trip.
Q8: Travel Insurance: Do I need to pay for the travel insurance arranged by the University?

A8: In general, students are not required to pay for the standard travel insurance covers arranged by the University.

Q9: Travel Insurance: What is the length of coverage for travel insurance purpose?

A9: 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 maximum days per trip shall not exceed 180 days according to the policy terms, and the insurer has indicated that no extension of days beyond 180 days can be arranged. Nevertheless, a new 180 day 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 day period. If the trip period is longer than 180 days, it is recommended for you to take up a different type of 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 (e.g. Insurance Policy for Studying Abroad), to cover your whole overseas study period. Alternatively, you may contact FEO via the email address of feo_insurance@hku.hk for further information in this respect.

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. Indeed, if trip(s) for personal business is/are to be taken during or outside the approved trip period, separate personal insurance arrangement at your own choice and cost is highly recommended in order to ensure that you are properly and adequately covered for your personal travel needs and requirements which may not be covered under the University’s Travel Insurance Policy.

Q10: Travel Insurance: How to apply for a Certificate of Insurance?

A10: 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.;
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 about 5 working days to complete the process and send you the Certificate by email.

Q11:  Travel Insurance: How to apply for a China Medical Card for traveling in China?

A11: An arrangement has been made with the insurer, on a need basis, to provide a named China Medical Card for our students 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 or postgraduate students) together with the fee of $50 per head via department to FEO for submission of the application(s) to the insurer for their processing. Usually, it would take at least 10 working days for this office and the insurer to arrange the issuance of the Card. Applicant will be notified by email once the Card is available for collection from FEO office counter located at 1/F Knowles Building.

Q12: Travel Insurance: What is the coverage if a student lost his/her registered student status during the travel period because of graduation?

A12: A student who is with registered status at the time when he/she commences an authorized trip is covered until he/she returns back to Hong Kong even though his/her HKU student registered status is terminated for graduation reason during the trip period. However, students should take note that the continuation of coverage under the University’s Travel Insurance Policy would only apply to activities as approved/arranged/recognized by the University. Any personal business/activities would NOT be covered in any circumstances.

Q13: What can ISOS do for registered students?

A13: ISOS is not an insurance company and therefore, would NOT HANDLE any insurance claim.
It is a leading travel health and safety assistance provider to provide worldwide 24/7 assistance services to students before and during the travel period. Before the commencement of your trip, ISOS may provide you with advice / information on medical risk such as any outbreak of infectious disease etc. and travel security risk such as riot, strike, robbery and natural disaster etc. so that better travel planning can be made. During the travel period, instant assistance by phone can be offered by ISOS on issues such as communication problem with local people, sickness, simple preliminary medical advice, location of nearby police stations / chemists / doctors / consulates etc. Two videos on brief summary of ISOS’s services (Video 1, Video 2)

Q14: When should I call the emergency number of the insurer first instead of the ISOS?

A14: In general, you should call the emergency number of the insurer including but not limited to the following circumstances:

(i) you need immediate financial assistance, subject to policy terms and insurer’s agreement, as a result of robbery or loss of luggage etc.;
(ii) hospitalization;
(iii) emergency evacuation; or
(iv) enquiry on filing of an actual claim for expenses reimbursement etc.