


## SCHEDULE

<b>Insurers</b>	ZURICH INSURANCE COMPANY LTD (a company incorporated in Switzerland with limited liability)	
<b>Policy Class</b>	GROUP PERSONAL ACCIDENT	
<b>Policy No.</b>	ZZG0002624ZC (AGT)	
<b>The Insured</b>	THE BOYS' BRIGADE HONG KONG	
<b>Postal Address</b>	G/F BLCOK A LOK MAN SUN CHUEN TO KWA WAN KOWLOON	
<b>Other Interested Party/ Hire Purchase/ Mortgagee</b>	NOT APPLICABLE	
<b>Business/ Occupation (And No Other For The Purpose of This Insurance)</b>	AS PER INSURED EVENT	
<b>Period of Insurance</b>	FROM 01/11/2022 TO 31/10/2023 (BOTH DATES INCLUSIVE)	
<b>Interest Insured</b>	AS PER DETAILS IN CONTINUATION SCHEDULE AND/OR POLICY	
<b>Annual Premium</b>		
Premium : Add : IA LEVY Total payable :          <small>Levy collected by the Insurance Authority (if any) has been imposed on this policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <a href="http://www.zurich.com.hk/ia-levy">http://www.zurich.com.hk/ia-levy</a></small>	SIGNED FOR THE INSURERS    ZURICH INSURANCE COMPANY LTD  AUTHORISED SIGNATURE	
<b>Source</b>	REGIONAL INS MANAGEMENT (INT'L) LTD (AGTSAGS)	
<b>A/C No.</b>	2100295	
<b>Date of Proposal</b>	25/09/2009	
<b>Date Policy Signed</b>	27/10/2022	

CONTINUATION SCHEDULE

POLICY NO. : ZZG0002624ZC

ELIGIBLE PERSON : UNNAMED MEMBERS WHEN PARTICIPATING IN  
&/OR ATTENDING THE INSURED EVENT ORGANIZED /  
SUPERVISED / ARRANGED BY THE INSURED.

OPERATIVE PERIOD OF INSURANCE : COVERAGE SHALL COMMENCE WHEN THE INSURED PERSON  
ARRIVES AT THE APPOINTED MEETING POINT FOR THE  
PURPOSE OF PARTICIPATING IN THE INSURED EVENTS,  
AND CEASES WHEN HE/SHE LEAVES THE APPOINTED  
DISMISSAL POINT UPON COMPLETION OF THE INSURED  
EVENTS OR WHEN THE INSURED PERSON DISPERSES  
FROM THE GROUP, WHICHEVER IS EARLIER.

INSURED EVENT : UNIFORMED GROUP, NON-UNIFORMED GROUP & SOCIAL  
SERVICES ACTIVITIES IN HONG KONG ONLY  
(DETAILS AS PER LIST LODGED WITH THE INSURERS)

LOCATION OF INSURED EVENT : ANYWHERE WITHIN HONG KONG

INSURED EVENT DETAILS : (DETAILS AS PER LIST LODGED WITH THE INSURERS)

AGE LIMIT : 1-80

COMPENSATION TABLE : SCALE I (EVENT)

MINIMUM PREMIUM :  
(EXCLUDE IA LEVY)

PREMIUM PER PERSON :

GEOGRAPHICAL LIMIT : HONG KONG

POLICY ADMINISTRATIVE : ANNUAL UNNAMED POLICY (EVENT BASED AND FLAT PREMIUM)  
METHOD

TABLE OF BENEFITS (SUM INSURED PER INSURED PERSON - HKD)

BENEFIT LEVEL	ACCIDENTAL DEATH AND DISABLEMENT	ACCIDENTAL MEDICAL EXPENSES (PER ACCIDENT)	SECOND AND THIRD DEGREE BURNS
A	200,000	3,000	NOT COVERED

ADDITIONAL BENEFITS : 1. ZURICH EMERGENCY ASSISTANCE SERVICES - NOT COVERED

ADDITIONAL POLICY TERMS AND CONDITIONS

ADDITIONAL BENEFITS TO THE POLICY :

IT IS HEREBY NOTED AND AGREED THAT THE FOLLOWING BENEFIT(S) ARE ADDED TO THE POLICY :

ACCIDENTAL MEDICAL EXPENSES FOR EVENT BASE ANNUAL POLICY (A86.1-01/13)

REVISE OF SECTION 2 - ACCIDENTAL MEDICAL EXPENSES

IT IS HEREBY NOTED AND AGREED THAT SECTION 2 OF THE POLICY IS DEEMED TO BE DELETED AND REPLACED BY THE FOLLOWS:

SECTION 2 - ACCIDENTAL MEDICAL EXPENSES  
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IN THE EVENT THAT THE INSURED PERSON SUSTAINS INJURY AS A RESULT OF A COVERED ACCIDENT, WE SHALL REIMBURSE THE INSURED PERSON, SUBJECT TO THE DEDUCTIBLE (IF ANY) AS STATED ON THE SCHEDULE, ALL ACTUAL MEDICAL EXPENSES, INCLUDING FOLLOW-UP ACCIDENTAL MEDICAL EXPENSES WITHIN NINETY (90) DAYS FROM THE DATE OF ACCIDENT, WHICH HAVE ALREADY BEEN PAID TO A DULY REGISTERED MEDICAL PRACTITIONER, QUALIFIED NURSE AND/OR HOSPITAL. SUCH MEDICAL EXPENSES INCLUDE SURGICAL EXPENSES, X-RAY, HOSPITAL CHARGES, NURSING TREATMENT EXPENSES AND/OR AMBULANCE HIRE, BUT EXCLUDING THE COST OF DENTAL TREATMENT UNLESS SUCH TREATMENT IS NECESSARILY INCURRED TO MAINTAIN SOUND AND NATURAL TEETH AND IS CAUSED BY AN ACCIDENT (EXCLUDING DENTURE AND RELATED EXPENSES).

IN THE EVENT THAT THE INSURED PERSON IS ENTITLED TO A REFUND OF ALL OR PART OF THE EXPENSES UNDER SECTION 2 - ACCIDENTAL MEDICAL EXPENSES FROM ANY OTHER SOURCE, WE WILL ONLY BE LIABLE FOR THE SHORTFALL OF THE REIMBURSEMENT AMOUNT WHICH IS NOT RECOVERABLE FROM SUCH OTHER SOURCE.

THE MAXIMUM AMOUNT WE WILL PAY UNDER SECTION 2 IN RESPECT OF ANY ONE (1) INSURED PERSON PER ACCIDENT SHALL NOT EXCEED THE SUM INSURED SHOWN IN THE SCHEDULE.

EXTENSIONS TO THE POLICY :  
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IT IS HEREBY NOTED AND AGREED THAT THE FOLLOWING EXTENSION(S) ARE ADDED TO THE POLICY :

EXTENSION FOR CHINESE BONESETTERS AND ACUPUNCTURISTS  
UNDER SECTION 2 - ACCIDENTAL MEDICAL EXPENSES (A87.1-01/13)  
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THIS SECTION IS EXTENDED TO COVER THE INSURED PERSON THE ACTUAL ACCIDENTAL MEDICAL EXPENSES PAID TO CHINESE BONESETTERS OR ACUPUNCTURISTS AS A RESULT OF A COVERED ACCIDENT, INCLUDING FOLLOW-UP ACCIDENTAL MEDICAL EXPENSES WITHIN NINETY(90) DAYS FROM THE DATE OF ACCIDENT. SUBJECT TO HKD150 PER VISIT PER DAY, --- PER ACCIDENT AND UP TO HKD2,000 PER POLICY PER INSURED PERSON.

ADDITIONAL GENERAL EXCLUSIONS TO THE POLICY :  
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IT IS HEREBY NOTED AND AGREED THAT THE FOLLOWING EXCLUSION(S) ARE ADDED TO THE POLICY :

- (1) STUNT OR AERIAL WORK
- (2) FIRE OR EXPLOSIVE WORK
- (3) THE INSURED PERSON'S PARTICIPATION IN ANY BRAWL

ADDITIONAL GENERAL CONDITIONS TO THE POLICY :  
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IT IS HEREBY NOTED AND AGREED THAT THE POLICY IS SUBJECT TO THE FOLLOWING CONDITIONS :

- (1) THE INSURED PERSON MUST COMPLIED WITH THE SAFETY MEASURES AND/OR SAFETY REQUIREMENT SET BY THE RELEVANT AUTHORITY AND/OR EVENT ORGANISER AND/OR EVENT PROVIDER.
- (2) AT LEAST ONE QUALIFIED COACH / TRAINERS / SUPERVISOR MUST BE ATTENDED FOR EACH INSURED EVENT.

(3) ANY PARTICIPANTS AGED BELOW 10 YEARS OLD, AT LEAST ONE ADULT (AGED OVER 18 OR ABOVE) MUST ATTEND IN THE ACTIVITY.

POLICY ADMINISTRATIVE METHOD

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ANNUAL UNNAMED POLICY (EVENT BASED AND FLAT PREMIUM) (A101.1-04/13)

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- (A) NO INDIVIDUAL NAME DECLARATION IS REQUIRED DURING THE PERIOD OF INSURANCE AS STATED IN THE SCHEDULE, WE RESERVE THE RIGHT TO VERIFY THE LIST OF INSURED PERSONS IN THE BOOK OF RECORD KEPT BY YOU IN CASE OF ANY LOSSES OCCURS.
  - (B) UPON POLICY ANNIVERSARY, YOU SHOULD DECLARE AND PROVIDE THE UPDATE ACTIVITIES / EVENTS LIST TO US BY WRITTEN NOTICE REGARDING THE ACTUAL NUMBER OF INSURED PERSONS AND EVENT DETAILS FOR THE CALCULATION OF THE RENEWAL PREMIUM.

OTHER TERMS AND CONDITIONS AS PER OUR STANDARD POLICY WORDING.

## DETAILS OF INSURED PERSON :-

ITEM NO.	CATEGORY	BENEFIT LEVEL	NO. OF INSURED PERSON
1	MEMBERS	A	
	OCCURRENCE LIMIT	: HKD	5,000,000
	CONVEYANCE LIMIT	: HKD	5,000,000
	AGGREGATE TERRORISM LIMIT	: HKD	5,000,000
	GEOGRAPHICAL LIMIT	: HONG KONG	