


SCHEDULE

Insurers	ZURICH INSURANCE COMPANY LTD (a company incorporated in Switzerland with limited liability)	
Policy Class	GROUP PERSONAL ACCIDENT	
Policy No.	ZZG0002624ZC (AGT)	
The Insured	THE BOYS' BRIGADE HONG KONG	
Postal Address	G/F BLCOK A LOK MAN SUN CHUEN TO KWA WAN KOWLOON	
Other Interested Party/ Hire Purchase/ Mortgagee	NOT APPLICABLE	
Business/ Occupation (And No Other For The Purpose of This Insurance)	AS PER INSURED EVENT	
Period of Insurance	FROM 01/11/2023 TO 31/10/2024 (BOTH DATES INCLUSIVE)	
Interest Insured	AS PER DETAILS IN CONTINUATION SCHEDULE AND/OR POLICY	
Annual Premium	HKD*****63,000.00	
Premium : HKD *****63,000.00 Add : IA LEVY : HKD *****63.00 Total payable : HKD *****63,063.00 <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 http://www.zurich.com.hk/ia-levy</small>	SIGNED FOR THE INSURERS  ZURICH INSURANCE COMPANY LTD AUTHORISED SIGNATURE	
Source	REGIONAL INS MANAGEMENT (INT'L) LTD (AGTSAGS)	
A/C No.	2100295	
Date of Proposal	25/09/2009	
Date Policy Signed	10/10/2023	

CONTINUATION SCHEDULE

POLICY NO. : ZZG0002624ZC

ELIGIBLE PERSON : 6,000 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 : HKD1,500
(EXCLUDE IA LEVY)

PREMIUM PER PERSON : HKD10.5

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

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 :

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)

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 :

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 :

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	6000
	OCCURRENCE LIMIT	: HKD 5,000,000	
	CONVEYANCE LIMIT	: HKD 5,000,000	
	AGGREGATE TERRORISM LIMIT	: HKD 5,000,000	
	GEOGRAPHICAL LIMIT	: HONG KONG	

Zurich Policy Wording Online Service 蘇黎世網上查閱保單服務

THE BOYS' BRIGADE HONG KONG
G/F BLCOK A
LOK MAN SUN CHUEN
TO KWA WAN
KOWLOON

A/C no. : 2100295
Policy no. : ZZG0002624ZC
Endorsement no. : 2023000

Dear Customer,

Zurich Insurance is committed to implementing environmentally-friendly initiatives in efforts to reduce carbon footprint. We are pleased to provide Zurich Policy Wording Online Service, which enables you to enjoy greater convenience while saving paper by viewing and downloading your policy wording specimen online anytime:

- Website: <https://info.zurich.com.hk/policy/ZZG0715-AME.pdf>
- Policy Wording Number: ZZG0715(AME)



If you wish to request for the official hard copy policy wording or should you have any enquiries, please contact your insurance intermediary.

Yours faithfully,
Zurich Insurance Company Ltd

親愛的客戶：

蘇黎世保險一直致力推行減碳的環保措施，現誠意為您提供蘇黎世網上查閱保單服務，讓您可隨時以快捷及環保的方式透過互聯網查閱及下載您的保單樣本：

- 網址: <https://info.zurich.com.hk/policy/ZZG0715-AME.pdf>
- 保單條款編碼: ZZG0715(AME)



如欲索取保單正本或有任何查詢，請聯絡您的保險中介人。

此致
蘇黎世保險有限公司

Important notes: It is important to read insurance documents with care to make sure the insurance cover continues to meet your needs. The policy wording is a significant insurance document which contains the full terms, conditions and exclusions, and forms part of the insurance contract between you and us. For more details on Statement of purpose for collection of personal data and Rights of third parties, please visit: <https://info.zurich.com.hk/policy/PICS.pdf>

重要事項：請細閱保險文件以確保保險內容依然符合您的需要。保單內包括保障的內容、細則及不承保事項，是一份重要的保險文件，並構成您與本公司之間的合約的其中一部份。有關個人資料收集目的及第三者權益，請瀏覽 <https://info.zurich.com.hk/policy/PICS.pdf>。

This is a computer generated letter. No signature is required. 此為電腦編印信件，毋須簽署。