

Confirmation of Insurance

We hereby certify that we have effected the following Contract of Insurance subject to the terms and conditions of the Original Policy.

Class of Insurance : Group Personal Accident

Policy No. : ZZG0005460ZC

Insured : The Outward Bound Trust of Hong Kong Limited &/or Outward Bound Hong Kong for their respective rights and interests.

Period of Insurance : From 01 January 2019 to 31 December 2019 (both dates inclusive)

Business : Training School & Property Owner

Address : Tai Mong Tsai, Sai Kung, N.T.

Age limit : From 7 to 65

Insured Person : Persons who are eligible to apply for the courses organized by the Insured together with the Group Personal Accident Insurance Scheme and fully paid the course fee and insurance premium before the commencement of the insurance.

Scope of Cover : Against any accidental loss sustained while the Insured Person is participating in &/or attending the Insured Events organized / supervised / arranged by the Insured.

Offsite: Start from participants signing on the rollcall form and finish from instructor dismissal.

Insite: Start from the participants entering into the site boundary of the school and finish from the participants leaving the site boundary after completion of the training program.

Benefits (Per Insured Person)		Risk 1	Risk 2
	Accidental Death & Permanent Disablement	HKD500,000	HKD500,000
	Accidental Medical Expenses	N/A	HKD20,000

Geographical Limits : Worldwide

Major Exclusions : This Policy does not cover bodily injury consequent upon:

- 1) War, invasion, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or direct participation in strike, riot or civil commotion;
- 2) any illegal or unlawful act by an insured person;
- 3) any pre-existing physical weakness, defect or disease or any injury sustained prior to the effective date of any individual insured person's cover under the policy, congenital and heredity condition, suicide or intentional self-inflicted injury;
- 4) insanity, mental disorder, any condition resulting from venereal disease;

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5) Insured Person's participation in any brawl.

Conditions : As per the Group Personal Accident policy wordings of Zurich Insurance Company Limited.

Premium Per Participant (Exclude IA Levy)

Duration	Without AME	With AME
1-7 Days	HKD90	HKD130
8-14 Days	HKD160	HKD230
15-21 Days	HKD240	HKD340

Contact Information : Aon Hong Kong Limited 27/F, Tower 1 , Time Square Causeway Bay

Terrorism Limit : Josephine Lee / Queenie Woo
Tel. No.: 2861 6476 / 2862 4193

Remarks : In the event of the injury of the participant, immediate notice thereof must be given to us within the period of the event.

For and on behalf of
Zurich Insurance Company Limited



Authorized Signature

Date Issued: 29 January 2019

Attaching to & forming part of Certificate of Insurance