

Notes for Group Travel Insurance for HKIEd Student

Dear all,

We understand that your department may be organizing a no. of immersion programmes/study tours/outgoing exchange programmes for students going to various countries including those human swine-flu affected area(s) in the coming future.

The Institute has bought a Group Travel Insurance which covers basic benefits on medical expenses and personal accident etc. for HKIEd students whilst travelling overseas. We received a number of enquiries recently and attached please find the leaflet for the Group Travel Insurance for HKIEd students going to overseas trips before 30 June 2009.

For optional programmes/tours/exchange, students going overseas during this special period are at their own discretion and take their own risk. Please make sure students are aware of the fact that they can choose not to go. If these students, while overseas, would like to return to HK earlier than the planned departure date, say in fear of infectious disease, student is required to pay for their own additional airfare for the flight change. If the students fall sick in the overseas countries, they also have to foot their medical bill first before they come back to HK and submit the medical claim to the Institute's appointed insurance company via the Finance Office.

If students have no choice but are required to comply with the programme requirement to go on compulsory immersion in the infected countries, the respective department requesting the students to go will have to bear the risk/costs from their departmental budget if there would be an outbreak, not the students. The Institute's Group Travel Insurance will not provide such cover either.

Students are strongly recommended to purchase additional travel insurance to meet their own requirement on top of the insured benefits provided by the Institute's Group Travel Insurance, such as additional insurance benefits for medical expenses, trip curtailment etc. However, if students depart Hong Kong after public announcement for outbreak of infectious disease, by normal practice, most travel insurance companies reserve the right to decline claim for return ticket under the trip curtailment benefit.

Kindly please advise all relevant students to read the attached leaflet carefully and ensure that they understand the scope of coverage.

https://intranet.ied.edu.hk/CommunicableDisease/doc/insurance_leaflet_2008_en.pdf

https://intranet.ied.edu.hk/CommunicableDisease/doc/insurance_leaflet_2008_chi.pdf

Thank you for your attention.

Regards,

Finance Office