

SCHEDULE

INSURER
ZURICH INSURANCE COMPANY LTD

Policy Class	GROUP PERSONAL ACCIDENT
Policy No.	
The Insured	THE CYCLING ASSOCIATION OF HONG KONG CHINA LTD
Postal Address	ROOM 1015 SPORTS HOUSE 1 STADIUM PATH SO KON PO CAUSEWAY BAY HONG KONG
Other Interested Party/ Hire Purchase/ Mortgagee	NOT APPLICABLE
Business/ Occupation (And No Other For The Purpose of This Insurance)	CYCLING ASSOCIATION
Period of Insurance	FROM 10/05/2019 TO 09/05/2020 (BOTH DATES INCLUSIVE)
Interest Insured	AS PER DETAILS IN CONTINUATION SCHEDULE AND/OR POLICY
Annual Premium	HKD*****157,500.00

Premium : HKD *****157,500.00
 Add : IA LEVY : HKD*****94.50
 Total payable : HKD *****157,594.50

SIGNED FOR THE INSURERS



ZURICH INSURANCE COMPANY LTD
 AUTHORISED SIGNATURE

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>

Source	
A/C No.	
Date of Proposal	20/02/2002
Date Policy Signed	22/05/2019

This policy is arranged by Stanford Insurance Brokers Ltd.
 All enquires should please be directed to us at Tel: 2893 3982.
 Payment should be made by crossed cheque payable to
 "Stanford Insurance Brokers Ltd."

此保單由 銳豐保險顧問有限公司 代表投保 人安排。
 如欲查詢，歡迎賜電 2893 3982。繳付保費，請開

CONTINUATION SCHEDULE

POLICY NO. :

ELIGIBLE PERSON : 350 UNNAMED HONG KONG CYCLING ASSOCIATION RACING ATHLETES AND OFFICIALS 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 : CYCLING TRAINING AND RACING (DETAILS AS PER LIST LODGED WITH THE INSURERS)

LOCATION OF INSURED EVENT : WORLDWIDE

INSURED EVENT DETAILS : 300 ATHLETES AND 50 OFFICIALS

AGE LIMIT : 4-65

COMPENSATION TABLE : SCALE I (EVENT)

MINIMUM PREMIUM (EXCLUDE IA LEVY) : HKD1,500

GEOGRAPHICAL LIMIT : WORLDWIDE

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

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 (FOR AGED : 7-65)	100,000	10,000	NOT COVERED
B (FOR AGED : 4-6)	100,000	5,000	NOT COVERED

ADDITIONAL BENEFITS : 1. ZURICH EMERGENCY ASSISTANCE SERVICES - INCLUDED
2. KEY STAFF RECRUITMENT EXPENSES : HKD50,000

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 :

KEY STAFF RECRUITMENT EXPENSES (A84.1-01/13)

IF THE INSURED PERSON WHO IS THE KEY PERSON OF A COMPANY SUSTAINS INJURY AS A RESULT OF A COVERED ACCIDENT WHICH RESULTS IN DEATH AND PERMANENT TOTAL DISABLEMENT, WE WILL REIMBURSE THE KEY STAFF RECRUITMENT COST TO YOU UP TO THE AMOUNT STATED IN THE SCHEDULE DURING THE PERIOD OF INSURANCE.

DEFINITIONS OF KEY STAFF - MEANS A PERSON IN A COMPANY WITH AN EQUIVALENT GRADE OR TITLE TO CHIEF EXECUTIVE OFFICER, PRESIDENT, MANAGING DIRECTOR OR OTHERS AS AGREED BY US.

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

REVISION 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 HKD250 PER VISIT PER DAY, --- PER ACCIDENT AND UP TO HKD4,000 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 :

DEDUCTIBLE FOR ACCIDENTAL MEDICAL EXPENSES (A88.1-01/13)

THE POLICY SHALL NOT BE LIABLE FOR THE FIRST HKD150 IN RESPECT OF EACH AND EVERY CLAIM FOR ACCIDENTAL MEDICAL EXPENSES.

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	ATHLETE AND OFFICIAL (AGED 7-65)	A	ALL
2	ATHLETE (AGED 4-6)	B	ALL

OCCURRENCE LIMIT : HKD 10,000,000
 CONVEYANCE LIMIT : HKD 5,000,000
 AGGREGATE TERRORISM LIMIT : HKD 5,000,000
 GEOGRAPHICAL LIMIT : WORLDWIDE