

22 August 2013

EDUCATION BUREAU CIRCULAR NO. 15/2013

**Block Insurance Policy for
Public Liability, Employees' Compensation and Group Personal Accident for
2013/14 and 2014/15 School Years**

- [Note : This circular should be read by -
- (a) Supervisors/Heads of all aided schools and caput schools -- for necessary action; and
 - (b) Supervisors/Heads of schools other than (a) above and heads of sections -- for information]

SUMMARY

This circular informs schools that China Taiping Insurance (HK) Co. Ltd. is the successful tenderer for the Block Insurance Policy (BIP) for the 2013/14 and the 2014/15 school years. It also serves to announce the BIP arrangements for these two school years.

DETAILS

2. China Taiping Insurance (HK) Co. Ltd. will serve as the Insurer for the BIP with effect from 1 September 2013 upon the expiry of the current BIP on the same date. The new 24-month BIP, arranged by the Education Bureau (EDB) on behalf of the schools concerned, covers public liability, employees' compensation and group personal accident risks with the following limits of indemnity -

<i>Class of Insurance</i>	<i>Limit of Indemnity</i>
Public Liability	HK\$ 100 million for any one occurrence
Employees' Compensation	HK\$ 100 million for any one event for each Insured School
Group Personal Accident	Up to HK\$ 100,000 per Student

3. The Insurance Specifications which give a brief description of the BIP coverage, Explanatory Notes on the BIP and the Common Questions and Answers have been uploaded onto the EDB Homepage at <http://www.edb.gov.hk/en/sch-admin/admin/about-sch/sch-safety/index.html> for reference by schools. Schools are advised to visit the website to access the latest reference materials, which will be updated as necessary.

4. The correspondence address of the Insurer is as follows -

China Taiping Insurance (HK) Co. Ltd.
19/F, China Taiping Tower
8 Sunning Road, Causeway Bay
Hong Kong

For claims or other related enquiries, schools may contact the Insurer as follows :

<i>Nature of Enquiry</i>	<i>Staff-in-charge</i>	<i>Telephone No.</i>	<i>E-mail Address</i>
Claims Hotline	Ms. Sally Lee (Public Liability)	2852 7412	sally_lee@hk.cntaiping.com
	Ms. Connie Ng (Employees' Compensation)	2852 7174	connie_ng@hk.cntaiping.com
	Mr. Lam Pak Wai (Group Personal Accident)	2852 7445	pwlam@hk.cntaiping.com
General Enquiry	Ms. Connie Cheung	2852 7416	conniecheung@hk.cntaiping.com
	Ms. Kitty Ho	2852 7189	kittyho@hk.cntaiping.com
	Mr. Patrick Wong	2852 7403 / 9731 3109	patrick@hk.cntaiping.com

Schools may also download the claim forms direct via the EDB website mentioned in paragraph 3 above as from 1 September 2013.

5. The Insurer will send each Insured School a Notice of Insurance in respect of the Employees' Compensation Insurance and a Certificate of Insurance of the BIP (the master policy will be lodged with the EDB) before 1 September 2013. As employers, you are required by law to sign and display the Notice of Insurance at the school premises. **In case you do not receive these two documents on time, please contact the Insurer direct.**

6. Please pay particular attention to the following -

- (a) In accordance with the policy conditions, on the happening of any occurrence likely to give rise to a claim under the BIP, schools are required to **notify the Insurer in writing as soon as reasonably practical**. Schools shall not negotiate, pay, settle, admit or repudiate any claim without the written consent of the Insurer.
- (b) Staff members whose salaries are not subvented by the EDB are not covered by the Employees' Compensation Insurance of the BIP. Schools are required to arrange their own insurance to cover this type of staff, if any.

- (c) Schools may, on behalf of parents, arrange separate additional cover for group personal accidents of students with any insurance company, if necessary. However, parents should be given full discretion in accepting the afore-said arrangement, if any. Besides, the Group Personal Accident Insurance under the BIP should not be considered as a comprehensive personal insurance coverage for students. If parents wish to have a comprehensive personal insurance coverage for their children, they may acquire it separately at their own costs from any insurance company.

BRIEFING SESSION

7. To familiarize schools with the BIP arrangements, briefing sessions will be held in October 2013. Details of the briefing sessions will be announced in due course. Schools are encouraged to nominate representatives to attend the briefing sessions.

ENQUIRY

8. For general enquiries related to the BIP, please contact your Senior School Development Officer.

Ms Teresa CHAN
for Permanent Secretary for Education