

Education Bureau Circular Memorandum No. 146/2018

From: Permanent Secretary for Education

To: Supervisors / Heads of aided schools which have established an incorporated management committee

Ref: EDB(SBM)/ADM/50/1(4)

Date: 30 August 2018

Incorporated Management Committee Liability Insurance Policy (IMCLIP) for the 2018/19, 2019/20 and 2020/21 School Years

Summary

This circular memorandum informs all aided schools which have established their incorporated management committee (IMC) that the QBE Hongkong & Shanghai Insurance Limited (QBE) is the successful tenderer for the IMCLIP for the 2018/19, 2019/20 and 2020/21 school years. It also serves to announce the gist of the IMCLIP arrangements for the said three school years.

Details

2. The QBE will be the Insurer for the IMCLIP from 1 September 2018 to 31 August 2021. The IMCLIP, arranged by the Education Bureau (EDB) on behalf of aided IMC schools, insures both the IMCs of these schools and their managers against claims arising from wrongful acts in school management. On top of the legal protection conferred by the Education Ordinance, the IMCLIP protects the IMCs and their managers from legal liability as a result of claims arising from their wrongful acts in performing school management duties. The insurance will cover management liability, vicarious educator liability and employment-related matters.

3. A brief description of the IMCLIP coverage, administrative arrangements for the IMCLIP and the Common Questions and Answers have been uploaded onto the EDB Homepage at <http://www.edb.gov.hk/en/sch-admin/sbm/corner-ipc-sch/imclip/index.html> for reference by aided IMC schools. Schools are advised to visit the website to access the latest reference materials about the IMCLIP.

4. It is particularly worth mentioning that, in accordance with the policy terms and conditions, on the happening of any occurrence of a claim or a circumstance that is likely to give rise to a claim under the IMCLIP, the schools concerned shall not answer any correspondence and are required to notify the Insurer (that is, QBE for the 2018/19, 2019/20 and 2020/21 school years) in writing as soon as reasonably practicable. Schools shall not negotiate, pay, settle, repudiate any claim, make any admission or offer without the written consent of the Insurer, and shall not accept any payment or arrangement of indemnity offered by any third party held responsible for the loss or damage. **Any interpretation of the above-mentioned reminder should be based on the full-text of the policy.**

5. The Certificate of Insurance and a copy of the policy will be issued to schools. The said documents should be kept properly as they provide the required information for access to Claim Hotline when necessary. If schools do not receive the said documents after 20 September 2018, please contact the Insurer through the Policy Related General Enquiry.

6. The correspondence address of the Insurer is as follows:

QBE Hongkong & Shanghai Insurance Limited
33/F Oxford House, Taikoo Place,
979 King's Road, Quarry Bay, Hong Kong

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

Claim Hotline : 2287 2730

Policy Related General Enquiry : 2828 1953

Briefing Sessions

7. To familiarize schools with the IMCLIP arrangements, **two identical briefing sessions will be held in mid-October 2018.** Details of the briefing sessions will be announced in due course. Aided IMC schools and schools which will set up their IMC are encouraged to nominate managers or school representatives to attend the briefing sessions.

Enquiry

8. For general enquiries related to the IMCLIP, please contact the School-based Management Section on 3509 8478.

Benjamin YUNG

for Permanent Secretary for Education

c.c. : Supervisors / Heads of aided schools which have not yet established an incorporated management committee, Caput and DSS schools and heads of sections – for information