

Education Bureau Circular Memorandum No. 159/2024

From: Permanent Secretary for Education

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

Ref: EDB(SBM)/ADM/50/1(5)

Date: 22 August 2024

Incorporated Management Committee Liability Insurance Policy (IMCLIP) for the 2024/25, 2025/26, and 2026/27 School Years

Summary

This circular memorandum informs all aided schools which have established their incorporated management committee (IMC) that QBE Hongkong & Shanghai Insurance Limited (QBE) is the successful tenderer for the IMCLIP for the 2024/25, 2025/26, and 2026/27 school years. It also serves to remind the points to note.

Details

2. On top of the legal protection conferred by the Education Ordinance, the IMCLIP, arranged by the Education Bureau (EDB) on behalf of aided IMC schools, protects the IMCs and their managers from legal liability as a result of claims arising from their wrongful acts in performing school management duties. From 1 September 2024 to 31 August 2027, QBE will be the Insurer for the IMCLIP, which insures both the IMCs of these schools and their managers, and covers 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 <https://sbm.edb.gov.hk/en/references/imclip/index.html> for reference by schools.

4. Schools are reminded 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 from the persons concerned or solicitors. The schools are required to notify the Insurer (that is, QBE for the 2024/25, 2025/26, and 2026/27 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 in late August 2024. The said documents should be kept properly as they provide the relevant information for access to Claim Hotline when necessary. If schools do not receive the said documents after 10 September 2024, please contact the Insurer through the Policy Related

General Enquiry.

6. The contact information of the Insurer is as follows:

Correspondence address:

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

Telephone numbers / email address:

Claims Enquiry	: 2287 2730 / HKFINPROclaim@qbe.com
Policy Related General Enquiry	: 2828 1953 / alex.lau@qbe.com
Customer Service (for feedback)	: 2828 1998 / hksi.cs@qbe.com

Briefing Sessions

7. To familiarize schools with the IMCLIP arrangements and the claim procedures concerned, **briefing sessions will be held in November 2024**. 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.

Ms Rio CHEUNG

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