

TO WHOM IT MAY CONCERN

Date
Certificate No.

24 Jul 2018
[REDACTED]

RE : Certificate of Travel Insurance

This is to certify that the following insurance has been arranged as follows:

Type of Coverage : Group Travel Insurance
Policy No : [REDACTED]
Policyholder : The Hong Kong University of Science & Technology (HKUST)
Insured Person : Name : [REDACTED]
ID/Passport No. : [REDACTED]
Itinerary : [REDACTED]
Travelling Period : 18 Aug 2018 to 14 Jan 2019
Total Premium : HK\$1,191.48

(The coverage of the policy will only be effective until the premium is received)

Scope of Coverage : To cover twenty-four hours worldwide while travelling directly (including transit arrangement) from home country to Hong Kong for a specified insurance of not more than 365 days.

Zurich Insurance Company Ltd
(a company incorporated
in Switzerland)

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Cover shall commence 4 hours before an insured person departs from his/or her home country or last country of departure to Hong Kong. However, if the insured person travels from his/or her home country to a country other than Hong Kong (except for unforeseeable arrangement by Public Common Carrier), the trips to other countries are not covered.

Any further trips the insured person takes to other countries or back to the home country after arriving Hong Kong shall also be covered. Cover will be suspended once the student arrives at the home country. However, the coverage will resume when the student departs from the home country or last country of departure to Hong Kong during the covered period.

Major Benefits :
1. Accidental death and Permanent Disability – HK\$1,000,000
2. Medical expenses – HK\$1,000,000
3. Personal Liability – HK\$2,000,000
4. Emergency Assistance - (Included)
5. Geographical Limit - Worldwide (except stationed location)

All the terms, limits, conditions and exclusions subject to the policy no [REDACTED]

Zurich Insurance Company Ltd

[REDACTED]
Authorized Signatory