Incorporated Management Committee Liability Insurance Policy
Brief Introduction of Policy Administration and Claims Procedures (IMCLIP)

25, 29 and 31 October 2019

昆士蘭聯保保險有限公司
QBE HONGKONG & SHANGHAI INSURANCE LIMITED

Speakers
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演講者
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Policy Administration
Aided schools with “Incorporated Management Committee” (“IMC”) will receive the following insurance documents issued by QBE:

1) **Letter** – stipulating the Master Policy No., Certificate of Insurance No., IMCLIP Hotline and School’s Password

2) **The Certificate of Insurance** (original document)

3) **A copy** of the insurance policy wording
剛成立法團校董會的學校，如在法團校董會成立日的5個工作天後仍未收到上述文件，請致電保單一般查詢熱線(電話：2828 1953)

For schools with newly-established IMC, please call Policy Related General Enquiry (Tel: 2828 1953) in case the above documents are not received within 5 working days after the incorporation of IMC.
Dear Sir / Madam,

Incorporated Management Committee Liability Insurance Policy

We are the insurer of the captioned insurance policy. This Policy is arranged by the Education Bureau for the Incorporated Management Committee (IMC) and the Managers of Aided and Caput IMC schools during the period from 1 September 2018 to 31 August 2021.

We are pleased to enclose herewith the Certificate of Insurance and a copy of the policy wording for your kind attention.

Should you have any claims enquiry (e.g. notification of claim, policy coverage issues, etc.), please feel free to call our Claims Hotline: 2287-2730 during office hour from 9:00 am to 5:00 pm (Monday to Friday except Public Holidays).

In order to identify the identity of the caller, please quote the name of your school, your Certificate No. and your above password when you call the Claims Hotline.
Certificate Sample (保險証書範本) (for Individual IMC schools)

Incorporated Management Committee Liability Insurance

Certificate No. IMC2018XX/XXXX (保險證書號碼)

Certificate of Insurance

This is to certify that the IMC is noted and included under the Master Policy with details as below:

Master Policy No. : 1-P0001997-DOL (保單號碼)

IMC School : ABC SCHOOL (學校名稱)

Insured : IMC of the IMC School and its Managers

Location : ABC Street, Hong Kong (學校地址)

Period of Insurance : From DD/MM/2015 (生效日期) to 31/08/2021 (屆滿日期) (both days inclusive local Hong Kong time) and as per subsequent endorsement for respective IMC attaching to this Master Policy

Limit of Indemnity : HK$10,000,000 any one Claim and in annual aggregate inclusive of Defence Costs for each IMC school during the Period of Insurance

Retroactive Date : Date of Incorporation (法團校董會成立日期) of each individual IMC excluding any known Claims and/or circumstances
Incorporated Management Committee Liability Insurance

Certificate of Insurance No. IMC201809/0001

Certificate of Insurance

This is to certify that the IMC is noted and included under the Master Policy with details as below:

Master Policy No. : 1-P0001997-DOL (保單號碼)

IMC School : ABC School (學校名稱)

Insured : IMC of the IMC School and its Managers

Location : ABC Street, Hong Kong (學校地址)

Period of Insurance : From 00:00 09 August 2018 to 23:59 31 August 2021 (both days inclusive at Hong Kong time) and as per subsequent endorsement for respective IMC attaching to this Master Policy

Limit of Indemnity : HK$10,000,000 any one claim and in annual aggregate for the First Period of Cover, Second Period of Cover and Third Period of Cover, respectively, inclusive of Defence Costs for each IMC school

First Period of Cover means the Period of Insurance from 00:00 1 September 2018 to 23:59 31 August 2019 (both days inclusive at Hong Kong time)

Second Period of Cover means the Period of Insurance from 00:00 1 September 2019 to 23:59 31 August 2020 (both days inclusive at Hong Kong time)

Third Period of Cover means the Period of Insurance from 00:00 1 September 2020 to 23:59 31 August 2021 (both days inclusive at Hong Kong time)

Retroactive Date : IMC established Date excluding any known Claims and/or circumstances
<table>
<thead>
<tr>
<th><strong>Policy Schedule (保單附錄範本) (for Education Bureau)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>POLICY SCHEDULE</td>
</tr>
<tr>
<td><strong>Type of Insurance</strong> : Incorporated Management Committee Liability Insurance</td>
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<tr>
<td><strong>Master Policy No.</strong> : 1-P0001997-DOL</td>
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<tr>
<td><strong>Account No.</strong> : 01-5110020</td>
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<tr>
<td><strong>Insured</strong> : IMC and Manager of IMC School as per subsequent endorsement for respective IMC attaching to this Master Policy</td>
</tr>
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<td><strong>Period of Insurance</strong> : From 00:00 1 September 2018 to 23:59 31 August 2021 (both days inclusive at Hong Kong time) and as per subsequent endorsement for respective IMC attaching to this Master Policy</td>
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<td><strong>Retroactive Date</strong> : Date of incorporation of each individual IMC excluding any known Claims and/or circumstances</td>
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<tr>
<td><strong>Deductible</strong> :</td>
</tr>
<tr>
<td>i) Nil in respect of Claims against individual Manager of IMC School</td>
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<tr>
<td>ii) HK$10,000 each and every Claim inclusive of Defence Costs in respect of Claims against the IMC</td>
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<tr>
<td><strong>Premium</strong> : As per Contract</td>
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</tbody>
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保單行政事項  Policy Administration
保單行政事項 Policy Administration

補領保單文件手續

REPLACEMENT OF LOST INSURANCE POLICY DOCUMENT

如法團校董會學校在承保期間遺失任何保單文件，請盡快透過以下傳真號碼或電郵地址通知昆士蘭聯保 – 財務及專業風險 (核保部)，我們將會在五個工作天內補發相關保單文件給貴校。

Should there be any loss of insurance policy document of IMC school within the policy period, please inform QBE – Financial & Professional Risks – Underwriting Division either fax or e-mail as soon as possible. We shall send the relevant insurance policy document to your school within five working days.

傳真號碼/ FAX Number: 3607 0330
電郵地址/E-mail address: alex.lau@qbe.com
保單行政事項 Policy Administration

- 如法團校董會學校的名稱或地址在保險期內有任何變更，請盡快透過傳真 3607 0330 或電郵 alex.lau@qbe.com 通知昆士蘭聯保－財務及專業風險（核保部），以對保險証書作出相應的更改。

  Should there be any change of name or address of IMC school within the policy period, please inform QBE – Financial & Professional Risks – Underwriting Division either by fax 3607 0330 or e-mail alex.lau@qbe.com as soon as possible. We shall update the Certificate of Insurance accordingly.

- 如有任何查詢，請致電保單一般查詢熱線（電話: 2828 1953）

  Should there be any enquiry, please call Policy Related General Enquiry (Tel : 2828 1953)
索償程序 Claims Procedures
1) 呈報事項 Reporting and Notice

- 保險期內發生之可能涉及索償之事件及情況【不當行為】
  The Insured becomes aware of any fact or circumstance of a 【Wrongful Act】 during the Period of Insurance.

- 保險期內首次提出之索償
  Claim, a written or verbal allegation of any Wrongful Act first communicated to the Insured during the Period of Insurance.

2) 呈報時限 Time of Reporting

- 於保險期內及不遲於屆滿當日起計90天內盡快通知昆士蘭聯保
  Notify QBE as soon as practicable during the Period of Insurance or no later than 90 days from expiry of the Period of Insurance.
什麼是索償？What is a Claim?

索償種類包括：

Claim types Include:

- 法團校董會成員被書面或口頭形式指控其不當行為；或
  IMC Manager received a written or verbal allegation of any Wrongful Act; or

- 收到民事訴訟程序當中的投訴書、傳票、索償陳述書或有關狀書指控其不當行為；或
  Received notice of a civil proceeding commenced by the service of a complaint, summons, statement of claim or similar pleading against any Insured alleging any Wrongful Act; or

- 收到刑事訴訟程序中的傳票或控罪指控其不當行為。
  Received notice of a criminal proceeding commenced by a summons or charge against any Insured alleging any Wrongful Act.
Notice any circumstances / incidents which may give raise to claim
發生可能涉及索償事故

Covered under IMCLIP?
是否屬承保範圍?

Not sure?
未能確定?

Call Claims Hotline
致電索償查詢熱線 (2287 2730)

Yes 是

Fill in the claim form and submit to QBE
填妥索償表格後遞交予昆士蘭聯保保險有限公司

- When receiving the Claim Notification Form, QBE will issue acknowledgement by post or e-mail within 5 Working days upon receipt of Claim Notification Form.
索償查詢熱線  IMCLIP Claims Hotline

法團校董會責任保險索償查詢熱線電話 2287 2730
IMCLIP Claims Hotline (Tel : 2287 2730)

- 查詢熱線只供**法團校董會校董**使用

  Only **IMC Managers** can access the Hotline
為保障各下私隱，校董須要在查詢前提供以下資料：

For privacy purpose, IMC Manager needs to provide the following before enquiry:

- 法團校董會學校名稱
  The name of the IMC School
- 保險証書號碼
  Certificate of Insurance number
- 學校認証密碼
  School’s password
- 查詢者姓名及身分
  Caller’s name and title
索償查詢熱線  IMCLIP Claims Hotline

功能 Function:

• 核證索償查詢是否 IMCLIP 承保範圍之內
  Identify whether this enquiry is under the coverage of IMCLIP policy

• 不會提供法律意見
  Will not provide any legal advice

• 查詢會被錄音
  Inquiry will be audio recorded
索償查詢熱線  IMCLIP Claims Hotline

- 查詢熱線電話由香港其禮律師行接聽
  The Hotline is operated by Clyde & Co
- 接聽熱線時間為星期一至星期五上午九時至下午五時正（不包括星期六、日及公眾假期）
  The Hotline operating hours: 9:00a.m. to 5:00pm from Monday to Friday (except Saturday, Sunday and Public Holidays)
索償程序 Claim Procedure

如法團校董會在承保期間，需要通知索償事故，可從下列之網站下載法團校董會責任保險的”索償通知表格”

Should IMC need to report any claim/ circumstance within policy period, Claim Notification Form could be downloaded at the following websites:

- 教育局 Education Bureau

- 昆士蘭聯保保險有限公司 QBE Hongkong & Shanghai Insurance Ltd.
  www.qbe.com.hk -> Service Centre -> Claims -> Professional Liability
本索償表格應由校監/校長或其授權代表完成。
This claim form shall be completed by the Principal/Supervisor or his/her authorized representative.

請將填妥之表格電郵至:
Please send the completed claim form to:
HKFINPROOclaim@qbe.com

如對此表格有任何疑問，請致電:
If you have any questions in relation to the completion of this form, please contact:
電話 Tel : 2287 2730
索償程序 Claim Procedure

法團校董會可以以書面形式遞交索償通知至昆士蘭聯保保險有限公司，通訊地址如下:

Notice of any Claim could be given in writing to QBE, and delivered to:

郵寄：
昆士蘭聯保保險有限公司
香港鰂魚涌英皇道979號太古坊
濠豐大廈33樓
專業責任部理賠經理收

By Post:
Claims Manager
Professional Liability Division
QBE Hongkong & Shanghai Insurance Limited
33/F, Oxford House
Taikoo Place, 979 King’s Road,
Quarry Bay, Hong Kong
索償程序 Claim Procedure

請把下列索償相關文件一併交給 昆士蘭聯保理賠部：

Please also submit the following claims related documents to QBE – Claims Department:

◆ 填妥正確的索償通知表格
  The duly-filled claim notification form

◆ 詳細說明日期、索償人仕、事件發生經過的調查報告
  Incident report or investigation report detailing the date, Claimants, place and circumstances of the incident

◆ 投訴信、索償通知
  Complaint Letter/ Claim Notice

◆ 會議記錄 (與索償事件相關)
  Minutes (in relation to the claims)
Claim Procedure

- For incidents relating to Employment Practice Dispute, please also provide:
  - Employment contract
  - Warning letter
  - Dismissal notice and other relevant documents
索償程序 Claim Procedure

- 如索償事故與涉嫌違反條例相關，請額外提供：
  For incident relating to Alleged Violation of Regulations, please also provide:
  - 相關政府部門發出之信件
    Letter issued by the commissioner
索償確認 Claim Acknowledgement

當收到索償通知表格後，昆士蘭聯保會於5個工作天內，以電郵或郵寄確認已收妥索償通知。

QBE will issue acknowledgement by post or e-mail within 5 Working days upon receipt of Claim Notification Form.

如索償對象是「法團校董會」，法團校董會應在收到索償通知確認信7個工作天內，向昆士蘭聯保定損有限公司預先支付自負額港幣一萬元正。 教育局不反對校方由擴大的營辦開支整筆津貼的盈餘支付該一萬元的自負額（墊底費）。

Should the claim be made against the IMC, the IMC needs to pay the deductible HK$ 10,000 in advance within 7 working days after the receipt of the acknowledgement of the claim notification from QBE. Education Bureau raises no objection to paying the deductible with Expanded Operating Expenses Block Grant (EOEBG).

如個別校董被要求索償，該校董則不須支付自負額。

Should the claim be made against an IMC Manager, no deductible will be charged from the IMC Manager.
索償注意事項 Claims Conditions

- 對於收到任何索償包括口頭索償、索償函件、傳票或訴訟文件等：
  Upon receipt of any written or verbal allegation, summons or other proceeding documents:
  - 請勿自行回覆任何信件、訴狀或傳票，並必須立刻將其副本交予昆士蘭聯保處理
    Please **do not reply** to any letter, complaint, summons, statement of claim or similar pleading, and must submit copies of the **said documents** to QBE for handling
索赔注意事項 Claims Conditions

- 如未取得保險公司書面同意，法團校董會或其校董決不可就任何索償進行商議、繳付、協議、承認或拒絕賠償的行動
  The IMC or its Managers must not agree to settle any Claim, make any admission, offer or payment with respect to any Claim without the QBE’s written consent

- 昆士蘭聯保有權於任何時間以法團校董會的名義進行抗辯或償付任何索償
  QBE may at any time on behalf of the IMC school defend or settle any Claim
受保人責任 Insured’s responsibility

- 向昆士蘭聯保全力提供協助
  Provide assistance to QBE

- 向昆士蘭聯保披露所有相關資料
  Disclose to QBE all relevant information

- 作出一切合理行動以避免或減低損失
  Do all things reasonably practicable to avoid or diminish any loss

多謝 Thank you