

Group Personal Accident Insurance Guideline

Starting from 2005, The Judo Association of Hong Kong, China (the Association) has been providing insurance service of group personal accident for its judo clubs' members.

Background for Insurance Service

- In recent years, there has been a number of accidents involving fatal cases in sports activities;
- Judo also involves unexpected and inevitable risks;
- The Association has the responsibility to protect the interest of itself and its judo clubs' members;
- Participants of all judo competitions held by the Association should get protected by appropriate insurance, non-member athletes who participate in judo competitions held by the Association have no exemption from such obligation.

Notes to non-members who participate in the Association's competitions

- All non-member athletes must submit a copy of Personal Accident Insurance coverage or Group Personal Accident Insurance coverage that is applicable for participating in judo competitions. The athletes can also opt to take out the insurance for him/her by the Association if necessary and the fee is HKD \$20.
- The Association would provide the name of the insurance corporation for non-members only by written request.
- For those who need particular help, please contact the Association.

Claims Procedure

- Claimer should provide original copies of the receipt and the medical report, and completed claim form to the Association.
- Claim form can be collected at the office of the Association.
- Decisions on whether the claim is successful and the indemnification amount are made by the insurance corporation depending on the documents provided by the claimer.

Benefits covered by the Group Personal Accident Insurance:

- Accidental Death & Permanent Total Disablement
- Medical Reimbursement (Max. Per Accident)

Limit of Compensation (Each Person)

- Accidental Death & Permanent Total Disablement – HK\$150,000
- Medical Reimbursement (Max. Per Accident) – HK\$ 10,000

Geographical Limit: Hong Kong SAR

Excess: HK \$200 each and every loss in respect of Medical Reimbursement.

Exclusion:

- War & Terrorism Exclusion
- Cyber Primary Exclusion
- Nuclear Exclusion Clause
- Political Risks Exclusion Clause
- Chinese Bonesetter/ Acupuncturists Expenses

Remark: Policy does not cover any loss of liability directly or indirectly, in whole or in part, arising as a result of any kind of race (other than on foot), professional sports, or any sport or stunt activity where an Insured Person would or could earn income or remuneration from engaging in it.

The insurance corporation reserves the right for final decision on benefits covered, compensation content and indemnification amount.

If there are any enquiries, please feel free to contact our office.

團體個人意外保險指引

從 2005 年開始，中國香港柔道總會（柔總）於柔道比賽為其屬會會員提供團體個人意外保險服務。

保險服務背景

- 近幾年，體育活動常出現意外事故，當中有涉及死亡的個案；
- 柔道比賽同樣涉及不能預料及不能避免的風險；
- 柔總有責任保障總會及其柔道屬會會員之利益；
- 在柔總舉辦的比賽，所有參與者都應該俱有適當的保險保障，非柔總會員參與柔總舉辦的比賽，亦必須俱有適當的保險保障。

非柔總會員參賽須知

- 如參加者為非會員，請提交有效的個人意外保險或適用於參加柔道比賽的團體個人意外保險副本，方可報名參加。參加者亦可選擇由本會代為購買保險，費用為每位港幣二十元正。
- 柔總可以提供負責柔總團體意外保險的機構名稱，非會員可以書面向柔總提出查詢。
- 如需協助，請聯絡柔總。

索償程序

- 索償者需提供收據之正本、醫生證明及已填妥之索償表格予柔總。
- 索償表格可於柔總辦事處索取。
- 索償成功與否及金額之多寡，全權由保險機構視乎索償者所提交之文件決定。

有關本會備有之團體個人意外保險，保障範圍如下：

- 意外死亡及終生永久傷殘
- 醫療費用賠償(每宗意外)

最高賠償額(每名人士)：

- 意外死亡及終生永久傷殘 - 港幣\$150,000.00。
- 醫療費用賠償(每宗意外) - 港幣\$10,000.00。

註：保障區域 - 香港特別行政區，及首港幣\$200.00 之醫療費用不包括在賠償範圍內。

例外的情況 (不包括在賠償範圍內)：

- 戰爭或恐怖活動
- 由電腦系統引致的問題
- 核危機
- 政治因素所造成的危機
- 中式接骨師或針灸之費用
- 比賽中因受傷導致中途退出而有可能獲得的獎項

保險機構擁有對保障範圍及賠償內容及金額的最終決定權。
如對保障範圍及索償程序有任何疑問，煩請與本會聯絡。