

PRIVATE & CONFIDENTIAL

FEDERATION OF PARENT-TEACHER
ASSOCIATIONS (KWAI TSING DISTRICT)
LIMITED
COTTON SPINNERS ASSOCIATION
SECONDARY SCHOOL
350 KWAI SHING CIRCUIT
KWAI CHUNG NEW TERRITORIES
HONG KONG

Issue Date
10/07/2026

NEW BUSINESS
Policy Schedule
Original

Policy Number
**LPX/
Z3613644/10/
CLLA
PUBLIC LIABILITY**

Policy Wording



LPX0219

Policy Schedule

PUBLIC LIABILITY

Dear Valued Customer

Thank you for choosing AXA.

We are pleased to inform you that your PUBLIC LIABILITY has been issued successfully. Please refer to the following policy details.

Policy Details	
Source	74668 622006-04-082030 LEE SHU TING
Insured	FEDERATION OF PARENT-TEACHER ASSOCIATIONS (KWAI TSING DISTRICT) LIMITED (9714969)
Address	COTTON SPINNERS ASSOCIATION SECONDARY SCHOOL 350 KWAI SHING CIRCUIT KWAI CHUNG NEW TERRITORIES HONG KONG
Period of Insurance	From 04/07/2026 To 03/07/2027 (Both Dates Inclusive)
Replacing Policy No.	Z3050195

Premium Details	
Gross Premium	HKD 2,300.00

AXA GENERAL INSURANCE HONG KONG LTD

5/F, AXA SOUTHSIDE, 38 WONG CHUK HANG ROAD, WONG CHUK HANG, HONG KONG

Tel: 2523 3061

Email: axagi@axa.com.hk Website: www.axa.com.hk

LPX/Z3613644/10/CLLA

IA Levy^	HKD 2.30
Total Payable	HKD 2,302.30
Subject to adjustment in accordance to the Premium Adjustment Condition (if applicable)	

Risk Details

Risk Number	1
Business / Occupation	EVENT ----- CONFERENCE (ESTIMATE NO. OF CONFERENCE: 19) TOTAL NO. OF PARTICIPANTS : AROUND 500 PERSONS FOR 2 CONFERENCES & 20 PERSONS FOR OTHERS

Excess	HKD10,000 OR 10% OF LOSS WHICHEVER IS THE GREATER IN RESPECT OF EACH AND EVERY LOSS.
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Situation of Risk

WITHIN HKSAR.

Territorial Limits

HONG KONG SAR

Limits of Indemnity

1	HKD 10,000,000.00	IN RESPECT OF ANY ONE OCCURRENCE OR SERIES OF OCCURRENCE ARISING DIRECTLY OR INDIRECTLY FROM ONE SOURCE OR ORIGINAL CAUSE
2	UNLIMITED	IN RESPECT OF ALL OCCURRENCES HAPPENING IN ANY ONE PERIOD OF INSURANCE

Memoranda, Clauses, Warranties & Endorsements

Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:

1380 PCEC 0892 CDE2 G10 9081 1975 CAE

THIS POLICY IS SUBJECT TO FLAT & NON-REFUNDABLE PREMIUM OF HKD2,300.00 PLUS IA LEVY.

CLAUSE REFERENCE

 1380-A : ANY TERRITORY
 1380-B : THE TERRITORY

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MEMORANDUM 1

BUSINESS : ORGANIZATION

MEMORANDUM 2

IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY EXCLUDES COACHES, ORGANIZERS, PERFORMERS, CELEBRITIES, DANCERS, M.C., ARTISTS &/OR SINGERS WHO WORK IN ENTERTAINMENT BUSINESS, PERSONS WORKING ON BEHALF OF THE INSURED(S), CONTRACTORS &/OR SUBCONTRACTORS &/OR THEIR EMPLOYEES.

MEMORANDUM 3

IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY EXCLUDES INJURY CAUSED BY PERSONS ENGAGED IN THE SERVICE OF CONTRACTOR OR SUBCONTRACTOR.

MEMORANDUM 4

PARTICIPANTS TO PARTICIPANTS EXCLUSION

THIS POLICY IS EXCLUDED TO COVER ANY LEGAL LIABILITY OF PARTICIPANTS TO ANOTHER PARTICIPANTS IF THEY ARE BECOME LEGALLY LIABLE IN PERSONAL CAPACITY WHILST ENGAGING IN THE DESIGNATED ACTIVITY INCURRED WITHIN THE SITUATION OF RISKS SUBJECT TO TERMS AND CONDITIONS OF THE POLICY.

MEMORANDUM 5

IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY EXCLUDES LIABILITY ARISING OUT OF ANY ACTIVITY INVOLVED WITH FIRE WORKS & STUNT WORK.

MEMORANDUM 6

IT IS WARRANTED THAT REGULAR REVIEW ON RISK LOCATION CONDITIONS FOR SAFETY PURPOSE(S);

MEMORANDUM 7

IT IS WARRANTED THAT SETUP OF SAFETY GUIDELINE / INSTRUCTIONS FOR SAFETY MEASURES / CONTROL.

MEMORANDUM 8

IT IS WARRANTED THAT THE INSURED SHOULD ARRANGE SUFFICIENT STAFF FOR CROWD CONTROL AND SAFETY PRECAUTION.

MEMORANDUM 9

IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY RISKS CONFINED AND RESTRICTED TO THE ABOVE EVENT ONLY.

/JC

1380 - COST INCLUSIVE ENDORSEMENT

IT IS HEREBY DECLARED AND AGREED THAT IN RESPECT OF CLAIMS ARISING IN OR PROCEEDING IN CONNECTION THEREWITH IN (1380-A IN CLAUSE REFERENCE) THE LIABILITY OF THE COMPANY FOR ALL DAMAGES COSTS FEES AND EXPENSES IN RESPECT OF ALL BODILY INJURY LOSS OR DAMAGE HAPPENING IN ANY ONE PERIOD OF INSURANCE SHALL NOT IN THE AGGREGATE EXCEED THE LIMIT OF INDEMNITY.

IF NOT WITHSTANDING THIS LIMITATION OF ITS AGGREGATE LIABILITY THE COMPANY INCURS LIABILITY TO PAY ANY EXCESS SUM AS A RESULT OF JUDICIAL PROCESS IN THE COURTS OF LAW OF (1380-B IN CLAUSE REFERENCE) THEN THE INSURED SHALL REPAY TO THE COMPANY ALL SUCH EXCESS SUMS WHICH THE COMPANY WOULD NOT HAVE BEEN LIABLE TO PAY BUT FOR SUCH PROCESS.

PCEC - POLLUTION AND CONTAMINATION EXCLUSION

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE INSURANCE BY THIS POLICY EXCLUDES ALL LIABILITY IN RESPECT OF POLLUTION OR CONTAMINATION OTHER THAN CAUSED BY A SUDDEN IDENTIFIABLE UNINTENDED AND UNEXPECTED INCIDENT THAT TAKES PLACE IN ITS ENTIRELY AT A SPECIFIC TIME AND PLACE DURING THE PERIOD OF INSURANCE. POLLUTION OR CONTAMINATION IS DEFINED AS :-

- A) ALL POLLUTION OR CONTAMINATION OF BUILDING OR OTHER STRUCTURES OR OF WATER OR LAND OR THE ATMOSPHERE, AND
- B) ALL LOSS OR DAMAGE OR INJURY DIRECTLY OR INDIRECTLY CAUSED BY SUCH POLLUTION OR CONTAMINATION.

INDEMNITY LIMIT IS THE SAME AS PROVIDED UNDER THE MAIN LEGAL LIABILITY COVER, BUT APPLIES ON AN ANNUAL AGGREGATE BASIS.

0892 - PRODUCT LIABILITY EXCLUSION

THIS INSURANCE DOES NOT APPLY TO ANY LOSS OF OR LIABILITY ARISING DIRECTLY OR INDIRECTLY OUT OF, CAUSED BY OR IN CONNECTION WITH ANY PRODUCTS. PRODUCTS MEANS ANYTHING WHICH IS OR IS DEEMED TO HAVE BEEN MANUFACTURED, GROWN, EXTRACTED, PRODUCED, PROCESSED, SOLD, SUPPLIED, DISTRIBUTED, IMPORTED, EXPORTED, REPAIRED, SERVICED, INSTALLED, ASSEMBLED, ERECTED OR CONSTRUCTED BY THE INSURED IN THE COURSE OF THE BUSINESS OR AFTER IT HAS CEASED TO BE IN THE PHYSICAL OR LEGAL CUSTODY OF THE INSURED.

CDE2 - COMMUNICABLE DISEASE EXCLUSION LMA5396 17 APRIL 2020

1. NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS INSURANCE, THIS INSURANCE DOES NOT COVER ALL ACTUAL OR ALLEGED LOSS, LIABILITY, DAMAGE, COMPENSATION, INJURY, SICKNESS, DISEASE, DEATH, MEDICAL PAYMENT, DEFENCE COST, COST OR EXPENSE OR ANY OTHER AMOUNT, DIRECTLY OR INDIRECTLY AND REGARDLESS OF ANY OTHER CAUSE CONTRIBUTING CONCURRENTLY OR IN ANY SEQUENCE, ORIGINATING FROM,

CAUSED BY, ARISING OUT OF, CONTRIBUTED TO BY, RESULTING FROM, OR OTHERWISE IN CONNECTION WITH A COMMUNICABLE DISEASE OR THE FEAR OR THREAT (WHETHER ACTUAL OR PERCEIVED) OF A COMMUNICABLE DISEASE.

2. FOR THE PURPOSE OF THIS ENDORSEMENT, LOSS, LIABILITY, DAMAGE, COMPENSATION, INJURY, SICKNESS, DISEASE, DEATH, MEDICAL PAYMENT, DEFENCE COST, COST, EXPENSE OR ANY OTHER AMOUNT, INCLUDES, BUT IS NOT LIMITED TO, ANY COST TO CLEAN-UP, DETOXYIFY, REMOVE, MONITOR OR TEST FOR A COMMUNICABLE DISEASE.
3. AS USED HEREIN, A COMMUNICABLE DISEASE MEANS ANY DISEASE WHICH CAN BE TRANSMITTED BY MEANS OF ANY SUBSTANCE OR AGENT FROM ANY ORGANISM TO ANOTHER ORGANISM WHERE:
 - 3.1 THE SUBSTANCE OR AGENT INCLUDES, BUT IS NOT LIMITED TO, A VIRUS, BACTERIUM, PARASITE OR OTHER ORGANISM OR ANY VARIATION THEREOF, WHETHER DEEMED LIVING OR NOT, AND
 - 3.2 THE METHOD OF TRANSMISSION, WHETHER DIRECT OR INDIRECT, INCLUDES BUT IS NOT LIMITED TO, AIRBORNE TRANSMISSION, BODILY FLUID TRANSMISSION, TRANSMISSION FROM OR TO ANY SURFACE OR OBJECT, SOLID, LIQUID OR GAS OR BETWEEN ORGANISMS, AND
 - 3.3 THE DISEASE, SUBSTANCE OR AGENT CAN CAUSE OR THREATEN BODILY INJURY, ILLNESS, DAMAGE TO HUMAN HEALTH, HUMAN WELFARE OR PROPERTY.

SUBJECT OTHERWISE TO THE TERMS EXCEPTIONS & CONDITIONS OF THIS POLICY.

G10 - ILLEGAL STRUCTURE EXCLUSION

THE COMPANY SHALL NOT BE LIABLE IN RESPECT OF INJURY OR DAMAGE CAUSED BY OR ARISING FROM ANY ILLEGAL STRUCTURE.

SUBJECT OTHERWISE TO THE TERMS, EXCEPTIONS AND CONDITIONS OF THIS POLICY.

9081 - CYBER LOSS ABSOLUTE EXCLUSION CLAUSE - IUA 09-081

THE FOLLOWING IUA 09-081 CYBER LOSS ABSOLUTE EXCLUSION CLAUSE IS INCORPORATED TO THIS POLICY. FURTHERMORE, NMA2915 ELECTRONIC DATA ENDORSEMENT B AND/OR NMA2928 INFORMATION TECHNOLOGY HAZARD (RISKS) EXCLUSION, IF EXISTING IN THIS POLICY PREVIOUSLY, ARE DELETED AND REPLACED BY THIS CLAUSE.

CYBER LOSS ABSOLUTE EXCLUSION CLAUSE

1. NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS CONTRACT, THIS CONTRACT EXCLUDES ANY CYBER LOSS.
2. CYBER LOSS MEANS ANY LOSS, DAMAGE, LIABILITY, EXPENSE, FINES OR PENALTIES OR ANY OTHER AMOUNT DIRECTLY OR INDIRECTLY CAUSED BY:
 - 2.1 THE USE OR OPERATION OF ANY COMPUTER SYSTEM OR COMPUTER NETWORK;
 - 2.2 THE REDUCTION IN OR LOSS OF ABILITY TO USE OR OPERATE ANY COMPUTER SYSTEM, COMPUTER NETWORK OR DATA;
 - 2.3 ACCESS TO, PROCESSING, TRANSMISSION, STORAGE OR USE OF ANY DATA;

- 2.4 INABILITY TO ACCESS, PROCESS, TRANSMIT, STORE OR USE ANY DATA;
- 2.5 ANY THREAT OF OR ANY HOAX RELATING TO 2.1 TO 2.4 ABOVE;
- 2.6 ANY ERROR OR OMISSION OR ACCIDENT IN RESPECT OF ANY COMPUTER SYSTEM, COMPUTER NETWORK OR DATA.
3. COMPUTER SYSTEM MEANS ANY COMPUTER, HARDWARE, SOFTWARE, APPLICATION, PROCESS, CODE, PROGRAMME, INFORMATION TECHNOLOGY, COMMUNICATIONS SYSTEM OR ELECTRONIC DEVICE OWNED OR OPERATED BY THE INSURED OR ANY OTHER PARTY. THIS INCLUDES ANY SIMILAR SYSTEM AND ANY ASSOCIATED INPUT, OUTPUT OR DATA STORAGE DEVICE OR SYSTEM, NETWORKING EQUIPMENT OR BACK UP FACILITY.
4. COMPUTER NETWORK MEANS A GROUP OF COMPUTER SYSTEMS AND OTHER ELECTRONIC DEVICES OR NETWORK FACILITIES CONNECTED VIA A FORM OF COMMUNICATIONS TECHNOLOGY, INCLUDING THE INTERNET, INTRANET AND VIRTUAL PRIVATE NETWORKS (VPN), ALLOWING THE NETWORKED COMPUTING DEVICES TO EXCHANGE DATA.
5. DATA MEANS INFORMATION USED, ACCESSED, PROCESSED, TRANSMITTED OR STORED BY A COMPUTER SYSTEM.
6. WHEN THIS CLAUSE FORMS PART OF A REINSURANCE CONTRACT, INSURED SHALL BE AMENDED TO READ ORIGINAL INSURED.

IUA 09-081

1975 - NUCLEAR ENERGY RISK EXCLUSION - NMA1975A

THIS CONTRACT OF INSURANCE SHALL EXCLUDE NUCLEAR ENERGY RISKS WHETHER SUCH RISKS ARE WRITTEN DIRECTLY AND/OR BY WAY OF REINSURANCE AND/OR VIA POOLS AND/OR ASSOCIATIONS.

FOR ALL PURPOSES OF THIS CONTRACT OF INSURANCE, NUCLEAR ENERGY RISKS SHALL MEAN ALL FIRST PARTY AND/OR THIRD PARTY INSURANCES OR REINSURANCES (OTHER THAN WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY) IN RESPECT OF:

I. ALL PROPERTY, ON THE SITE OF A NUCLEAR POWER STATION.

NUCLEAR REACTORS, REACTOR BUILDINGS AND PLANT AND EQUIPMENT THEREIN ON ANY SITE OTHER THAN A NUCLEAR POWER STATION.

II. ALL PROPERTY, ON ANY SITE (INCLUDING BUT NOT LIMITED TO THE SITES REFERRED TO IN I ABOVE) USED OR HAVING BEEN USED FOR:

- (A) THE GENERATION OF NUCLEAR ENERGY; OR
- (B) THE PRODUCTION, USE OR STORAGE OF NUCLEAR MATERIAL.

III. ANY OTHER PROPERTY ELIGIBLE FOR INSURANCE BY THE RELEVANT LOCAL NUCLEAR INSURANCE POOL AND/OR ASSOCIATION BUT ONLY TO THE EXTENT OF THE REQUIREMENTS OF THAT LOCAL POOL AND/OR ASSOCIATION.

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IV. THE SUPPLY OF GOODS AND SERVICES TO ANY OF THE SITES, DESCRIBED IN I TO III ABOVE, UNLESS SUCH INSURANCES OR REINSURANCES SHALL EXCLUDE THE PERILS OF IRRADIATION AND CONTAMINATION BY NUCLEAR MATERIAL.

EXCEPT AS UNDERNOTED, NUCLEAR ENERGY RISKS SHALL NOT INCLUDE:

- (I) ANY INSURANCE OR REINSURANCE IN RESPECT OF THE CONSTRUCTION OR ERECTION OR INSTALLATION OR REPLACEMENT OR REPAIR OR MAINTENANCE OR DECOMMISSIONING OF PROPERTY AS DESCRIBED IN I TO III ABOVE (INCLUDING CONTRACTORS' PLANT AND EQUIPMENT);
- (II) ANY MACHINERY BREAKDOWN OR OTHER ENGINEERING INSURANCE OR REINSURANCE NOT COMING WITHIN THE SCOPE OF (I) ABOVE.

PROVIDED ALWAYS THAT SUCH INSURANCE OR REINSURANCE SHALL EXCLUDE THE PERILS OF IRRADIATION AND CONTAMINATION BY NUCLEAR MATERIAL.

HOWEVER, THE ABOVE EXEMPTION SHALL NOT EXTEND TO:-

- 1. THE PROVISION OF ANY INSURANCE OR REINSURANCE WHATSOEVER IN RESPECT OF:-
 - A) NUCLEAR MATERIAL
 - B) ANY PROPERTY IN THE HIGH RADIOACTIVITY ZONE OR AREA OF ANY NUCLEAR INSTALLATION AS FROM THE INTRODUCTION OF NUCLEAR MATERIAL OR - FOR REACTOR INSTALLATIONS - AS FROM FUEL LOADING OR FIRST CRITICALITY WHERE SO AGREED WITH THE RELEVANT LOCAL NUCLEAR INSURANCE POOL AND/OR ASSOCIATION.
- 2. THE PROVISION OF ANY INSURANCE OR REINSURANCE FOR THE UNDERNOTED PERILS:
 - FIRE, LIGHTNING, EXPLOSION;
 - EARTHQUAKE;
 - AIRCRAFT AND OTHER AERIAL DEVICES OR ARTICLES DROPPED THEREFROM;
 - IRRADIATION AND RADIOACTIVE CONTAMINATION;
 - ANY OTHER PERIL INSURED BY THE RELEVANT LOCAL NUCLEAR INSURANCE POOL AND/OR ASSOCIATION;

IN RESPECT OF ANY OTHER PROPERTY NOT SPECIFIED IN 1 ABOVE WHICH DIRECTLY INVOLVES THE PRODUCTION, USE OR STORAGE OF NUCLEAR MATERIAL AS FROM THE INTRODUCTION OF NUCLEAR MATERIAL INTO SUCH PROPERTY.

DEFINITIONS

"NUCLEAR MATERIAL" MEANS:

(I) NUCLEAR FUEL, OTHER THAN NATURAL URANIUM AND DEPLETED URANIUM, CAPABLE OF PRODUCING ENERGY BY A SELF-SUSTAINING CHAIN PROCESS OF NUCLEAR FISSION OUTSIDE A NUCLEAR REACTOR, EITHER ALONE OR IN COMBINATION WITH SOME OTHER MATERIAL; AND

(II) RADIOACTIVE PRODUCTS OR WASTE.

"RADIOACTIVE PRODUCTS OR WASTE" MEANS ANY RADIOACTIVE MATERIAL PRODUCED IN, OR ANY MATERIAL MADE RADIOACTIVE BY EXPOSURE TO THE RADIATION INCIDENTAL TO THE PRODUCTION OR UTILISATION OF NUCLEAR FUEL, BUT DOES NOT INCLUDE RADIOISOTOPES WHICH HAVE REACHED THE FINAL STAGE OF FABRICATION SO AS TO BE USABLE FOR ANY SCIENTIFIC, MEDICAL, AGRICULTURAL, COMMERCIAL OR INDUSTRIAL PURPOSE.

"NUCLEAR INSTALLATION" MEANS:

(I) ANY NUCLEAR REACTOR;

(II) ANY FACTORY USING NUCLEAR FUEL FOR THE PRODUCTION OF NUCLEAR MATERIAL, OR ANY FACTORY FOR THE PROCESSING OF NUCLEAR MATERIAL, INCLUDING ANY FACTORY FOR THE REPROCESSING OF IRRADIATED NUCLEAR FUEL; AND

(III) ANY FACILITY WHERE NUCLEAR MATERIAL IS STORED, OTHER THAN STORAGE INCIDENTAL TO THE CARRIAGE OF SUCH MATERIAL.

"NUCLEAR REACTOR" MEANS ANY STRUCTURE CONTAINING NUCLEAR FUEL IN SUCH AN ARRANGEMENT THAT A SELF-SUSTAINING CHAIN PROCESS OF NUCLEAR FISSION CAN OCCUR THEREIN WITHOUT AN ADDITIONAL SOURCE OF NEUTRONS.

"PRODUCTION, USE OR STORAGE OF NUCLEAR MATERIAL" MEANS THE PRODUCTION MANUFACTURE, ENRICHMENT, CONDITIONING, PROCESSING, REPROCESSING, USE, STORAGE, HANDLING AND DISPOSAL OF NUCLEAR MATERIAL.

"PROPERTY" SHALL MEAN ALL LAND, BUILDINGS, STRUCTURES, PLANT, EQUIPMENT, VEHICLES, CONTENTS (INCLUDING BUT NOT LIMITED TO LIQUIDS AND GASES) AND ALL MATERIALS OF WHATEVER DESCRIPTION WHETHER FIXED OR NOT.

"HIGH RADIOACTIVITY ZONE OR AREA" MEANS:

(I) FOR NUCLEAR POWER STATIONS AND NUCLEAR REACTORS, THE VESSEL OR STRUCTURE WHICH IMMEDIATELY CONTAINS THE CORE (INCLUDING ITS SUPPORTS AND SHROUDING) AND ALL THE CONTENTS THEREOF, THE FUEL ELEMENTS, THE CONTROL RODS AND THE IRRADIATED FUEL STORE; AND

(II) FOR NON-REACTOR NUCLEAR INSTALLATIONS, ANY AREA WHERE THE LEVEL OF RADIOACTIVITY REQUIRES THE PROVISION OF A BIOLOGICAL SHIELD.

CAE - CORONAVIRUS ABSOLUTE EXCLUSION (CAE)

NOTWITHSTANDING ANY OTHER PROVISION, (INCLUDING ANY COMMUNICABLE DISEASE EXTENSION), NO COVER IS PROVIDED UNDER THIS POLICY FOR ANY CLAIM, LOSS, COST OR EXPENSE OF WHATEVER NATURE DIRECTLY OR INDIRECTLY ARISING OUT OF, CONTRIBUTED TO BY OR RESULTING FROM CORONAVIRUS DISEASE (COVID-19), SEVERE ACUTE RESPIRATORY SYNDROME

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CORONAVIRUS 2 (SARS-COV-2), OR ANY MUTATION OR VARIATION THEREOF.

THIS EXCLUSION ALSO APPLIES TO ANY CLAIM, LOSS, COST OR EXPENSE OF WHATEVER NATURE DIRECTLY OR INDIRECTLY ARISING OUT OF, CONTRIBUTED TO BY OR RESULTING FROM:

(I) ANY FEAR OR THREAT (WHETHER ACTUAL OR PERCEIVED) OF; OR
(II) ANY ACTION TAKEN IN CONTROLLING, PREVENTING, SUPPRESSING OR IN ANY WAY RELATING TO ANY OUTBREAK OF;

CORONAVIRUS DISEASE (COVID-19), SEVERE ACUTE RESPIRATORY SYNDROME
CORONAVIRUS 2 (SARS-COV-2), OR ANY MUTATION OR VARIATION THEREOF.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

Yours faithfully

AXA GENERAL INSURANCE HONG KONG LTD

Authorized Signature

IMPORTANT:

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.

[^]Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852)2523 3061.

Issued by AXA GENERAL INSURANCE HONG KONG LTD

HKREBCHOI

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