

Chapter Three : Insurance



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Insurance

When planning activities, the Parent-Teacher Association should take account of insurance matters, including policy coverage, compensation, etc.

3.1 Procurement of School Insurance

- In the interests of teachers, students and the school, all schools should acquire adequate insurance to cover the public liabilities against accidental injury to students and any persons and /or accidental loss of or damage to any property arising from fire and accidents, as well as the employees' compensation as required by the "Employees' Compensation Ordinance".
- All private schools (including kindergartens and schools under the Direct Subsidy Scheme (DSS)) should arrange insurance policies on their own.
- For matters concerning insurance, please make reference to Circular No. 16/2004 of the Education Bureau or browse the following website:
<https://www.edb.gov.hk/en/sch-admin/admin/about-sch/sch-safety/index.html>

3.2 Block Insurance Policy

- The Education Bureau has taken out the Block Insurance Policy (BIP) for aided schools, caput schools and aided and caput schools before full conversion into schools under the DSS.
- The BIP covers Public Liability Insurance, Employees' Compensation Insurance and Group Personal Accident Insurance.
- Public Liability Insurance and Employees' Compensation Insurance are a kind of liability insurance. Group Personal Accident Insurance is an insurance policy which provides students who suffer from Accidental Death or Permanent Disablement whilst participating in any school activities with a nominal benefit out of grace. However, this arrangement should not be regarded as a comprehensive personal insurance for students.
- For details of the BIP, please browse the following website:
<https://www.edb.gov.hk/en/sch-admin/admin/about-sch/sch-safety/index.html>

3.3 Protection for Activities of the Parent-Teacher Association

- The Parent-Teacher Association should arrange its own insurance for the activities organized on its own.
- If the Parent-Teacher Association jointly organizes activities related to schooling/educational business with the school and the school is covered under the BIP, generally speaking, the activities concerned will fall within the coverage of the BIP.
- When activities are jointly organized with a school, the Parent-Teacher Association is advised to clarify the terms and coverage with the insurance company through the school.
- For private schools not covered under the BIP, the Parent-Teacher Associations should consult the schools about insurance-related matters or arrange appropriate insurance policies on their own for activities organized.
- When the Parent-Teacher Association considers arranging a policy with an insurance company on its own, it should pay attention to the following matters:
 - consider the nature of the activities when arranging any insurance policy for the sake of better protection;
 - make sure that the coverage and terms of different policies, such as deductibles, exclusions, etc., are well understood before procuring an insurance policy;
 - specify matters such as the limit of indemnity, number of insured and period of insurance when filling out the policy details;
 - inform the insurance company immediately of any changes in the details during the period of insurance; and
 - consult the legal adviser of the Parent-Teacher Association or of the school, if necessary.