



**Scout Association of Hong Kong**  
**Administration Branch**

Tel : 2957 6333 Fax : 2302 1001 Email: [administration@scout.org.hk](mailto:administration@scout.org.hk)

**1 April 2023**  
**Circular No. 10/2023**  
[Administration]

**General Liability Insurance**  
**&**  
**Group Personal Accident Insurance**

Scout Association of Hong Kong has arranged the “General Liability Insurance” (Appendix 1) and “Group Personal Accident Insurance” (Appendix 2) to take effect from 1 April 2023.

TSUI Siu-lung  
Deputy Chief Commissioner (Management)

## **Scout Association of Hong Kong General Liability Insurance (2023/2024)**

*(1) The Insured*

Scout Association of Hong Kong and/or  
Scout Association of Hong Kong - Education Centre and/or  
The Friends of Scouting and its service units and/or  
The Scout Shop of Hong Kong and/or  
Commissioners' Club and/or  
Baden-Powell Scout Club of Hong Kong and/or  
Leadership Training Institute and/or  
all Regions, Districts, Branches, Campsites, Activity Centres, Groups and Units and/or  
all Subsidiaries of Scout Association of Hong Kong and/or  
all Associates of Scout Association of Hong Kong and/or  
The Government of Hong Kong Special Administrative Region

*(2) Coverage*

Subject to the terms, exclusions, definitions, conditions and limitations of the insurance policy, the Insurer will provide indemnity to the Insured up to the limit of Indemnity for damages which the Insured shall become legally liable to pay consequent upon:

1. accidental injury of any person
2. accidental loss of or damage to Property including loss of use

happening during the period of insurance in connection with the Business as refer to the policy and arising out of an occurrence, inclusive of insurable legal cost and expense.

*(3) Maximum limit of Indemnity*

HK\$50,000,000 each occurrence (Geographical limit: anywhere in Hong Kong and extended to Worldwide in respect of overseas Business trip organized by the insured)

*(5) Claim Procedure*

Upon the happening of any accident which might give rise to any third party death/bodily injury or property damage claim (including any known potential third party claim), the Activity In-charge must:

1. arrange suitable treatment immediately to the injured, and notify the parent/guardian of the injured if he or she is a minor.
2. if any third party verbally claims, the Activity In-charge should advise the third party to submit a claim letter and relevant documents (including official receipt(s) or quotation(s)) to Scout Association of Hong Kong for the insurer's processing. No admission of liability and/or no assistance in claims handling and/or no offering any kind of settlement should be made to third party without the insurer's prior consent.
3. inform Administration Branch promptly with the details of third party claim through the respective region/unit. The originals of claim letter, incident report/accident report and relevant documents should be sent to the Administration Branch through the respective region/unit within 7 working days. (Please note that according to the claim procedures set out by the insurer, without prior consent of the Association and Insurer, the incident report/accident report and relevant documents should not be released to any other people, including the injured/claimant.)
4. when the claim letter or the summon is received from the third party, inform the Administration Branch promptly with originals of the above mentioned documents through the respective region/unit within 7 working days for follow up action.

*(5) Copy of Certificate of General Liability Insurance*

In case of venue hiring, facility providers may request hirers to provide the copy of Certificate of the Insurance. In this connection, copy of Certificate of the Insurance would be provided to Scout Group/District/Unit, for organizing recognized, approved or supervised activities, by Regional Headquarters or Association Headquarters. Application procedures for copy of Certificate of the Insurance are as follows:

1. Facility managed by The Government of Hong Kong Special Administrative Region:  
Scouter-in-charge should submit application in writing together with relevant supporting document(s) (e.g. Circular, Requisition Letter and undertaking from the government, etc) to respective region/unit at least 10 working days beforehand for handling.
2. Facility managed by other facility providers:  
Scouter-in-charge should submit application in writing together with relevant supporting document(s) (e.g. Circular, Requisition Letter and undertaking from the facilities provider, etc) to Administration Branch via respective region/unit at least 14 working days beforehand for handling. Additional Premium would be charged by the Insurer and to be paid by the applicant.

«The above abstract only outlines part of the insurance policy condition and does not constitute any part of the insurance policy. In case of any dispute, the actual interpretation of the original word of the policy shall prevail.

Scout Association of Hong Kong accepts no responsibility whatsoever for any inadvertent or negligent act, error or omission on its part in preparing these documents or for any loss, damage or expense thereby occasioned to any recipient of this documents.»

**Scout Association of Hong Kong  
Group Personal Accident Insurance (2023/2024)**

*(1) The Insured Person*

Category	Description of Insured Persons
1	Uniformed Members (Adult) - include Commissioners, Scouters, Instructors and Cadets
2	Uniformed Members (Scout) - include Grasshopper Scouts, Cub Scouts, Scouts, Venture Scouts and Rover Scouts
3	Non-uniformed Members - include Lay Members, Advisers, Club Members of the Friends of Scouting, Members of Scout Association of Hong Kong - Education Centre, Members of Baden-Powell Scout Club of Hong Kong, Members of Commissioners' Club and Members of other Subsidiaries
4	Associate Members - include Uniformed & Non-uniformed Members e.g. Foreign Scout Group
5	Employees of the Association (Full-time and Part-time)
6	Others - include guests, part-time tutors, voluntary helpers or persons who participate in any recognized, approved or supervised activity organized by the Insured but who are not members of Scout Association of Hong Kong

(2) *Coverage*

The insurance operates only in respect of death or bodily injury solely and directly caused by all accidental losses sustained while:

1. the Insured Person is participating in and/or attending any activities (excluding activities held in the countries/ territories\* listed) recognized, approved or supervised by the Association;
2. the Insured Person is travelling as a group under proper supervision directly to or from any activities recognized, approved or supervised by the Association;
3. the Insured Person is travelling directly between the residence and meeting place/activity venue to participate in and/or attending any activities recognized, approved or supervised by the Association;
4. the Insured Person is authorized to participating in and/or attending supervisory duty at any recognized, approved or supervised site(s) by the Association.

The Insurer will indemnify the Insured Person on medical expenses for treatment incurred within 2 years from the date of the accident provided that the injured has informed the Administration Branch for follow up action through the respective region/units within 7 working days from the accident date.

For activities recognized, approved or supervised by the Regional Headquarters/ International Branch/ Mainland Affairs Branch, in case of emergency, please call Allied World Assurance Company Ltd (Policy No: BDCPG23000088); 24 Hours Emergency Hotline: (852) 2765 6700). For details, please contact respective region/units. For better protection, the Association recommends members to arrange additional cover on their own in particular when attending or participating in overseas and Mainland activities.

\*List of countries/ territories excluded by this Policy:

	<i>Countries/ Territories</i>
Asia	- Brunei, The Republic of India, The Islamic Republic of Pakistan, Bangladesh, Mongolia, Russia, Islamic Republic of Iran, The Republic of Turkey, Myanmar (Burma), Republic of Iraq (Iraq), Uzbekistan, Kingdom of Saudi Arabia, Islamic Republic of Afghanistan, The Federal Democratic Republic of Nepal, Republic of Yemen, The Democratic People's Republic of Korea (North Korea), Kazakhstan, Syrian Arab Republic (Syria), Jordan, Azerbaijan, The Republic of Tajikistan, The State of Israel, Lebanese Republic (Lebanon), The Kyrgyz Republic (Kyrgyzstan), Turkmenistan, The State of Palestine, The Sultanate of Oman, The State of Kuwait, Georgia, Armenia, The Kingdom of Bahrain, Bhutan, Timor Leste, Tibet
Africa	- Nigeria, Egypt, Ethiopia, The Democratic Republic of the Congo, Tanzania, Kenya, Algeria, Republic of the Sudan, Uganda, Angola, The Republic of Ghana, Mozambique, Republic of Côte d'Ivoire (Ivory Coast), Madagascar, Cameroon, Nigeria, Burkina Faso, Republic of Mali (Mali), Malawi, Zambia, The Republic of Senegal, The Republic of Chad, Somalia, Zimbabwe, The Republic of South Sudan, Rwanda, Guinea, Benin, Republic of Tunisia, Republic of Burundi, Sierra Leone, Togo, The State of Libya, Central African Republic, Liberia, The Islamic Republic of Mauritania, Eritrea, Namibia, Gambia, Botswana, Gabon, Lesotho, Guinea-Bissau, Equatorial Guinea, Mauritius, Djibouti, The Kingdom of Eswatini, Comoros, The Republic of Cabo Verde (Cape Verde), São Tomé and Príncipe, Seychelles

\*List of countries/ territories excluded by this Policy (Cont.):

	<i>Countries/ Territories</i>
North America	- Guatemala, Haiti, Republic of Cuba, The Dominican Republic, The Republic of Honduras, The Republic of El Salvador, Nicaragua, Costa Rica, Panama, Jamaica, Trinidad and Tobago, Belize, The Commonwealth of The Bahamas, Barbados, Saint Lucia, Grenada, Saint Vincent and the Grenadines, Antigua and Barbuda, Dominica, Saint Kitts and Nevis
South America	- Peru, Venezuela, Ecuador, Bolivia, Paraguay, Uruguay, Guyana, Suriname
Europe	- Ukraine, Republic of Belarus, Federal Republic of Yugoslavia & Serbia, Norway, Bosnia and Herzegovina, Albania, Moldova, Republic of North Macedonia (North Macedonia), Montenegro, Iceland, Andorra, Liechtenstein, The Principality of Monaco, San Marino, Vatican City

(3) *Maximum Sum Insured and Age Limit*

Aggregate limit of indemnity: HK\$80,000,000 for any one accident

*Major Coverage*

Age	Death	Permanent Disablement*	Accidental Medical Expenses
0 – 75	HK\$200,000	HK\$200,000	HK\$9,000#
76 – 85	HK\$100,000	HK\$100,000	HK\$3,600
86 – 90	HK\$50,000	HK\$50,000	HK\$1,500
91 –101	HK\$50,000	HK\$50,000	HK\$1,200

\* Compensation for Permanent Disablement benefit will be subject to the percentage of disablement of the Insured Person suffered and to be assessed by the insurer. Maximum compensation shall not exceed 150% of the Sum Insured listed above.

# including Chinese Bonesetters and/or Acupuncturists and/or Chinese Medical Practitioners expenses, subject to:

- i. One visit per day per person;
- ii. Maximum HK\$2,000 per injury per person;
- iii. Maximum HK\$4,000 per policy year per person.

*(4) Major Policy Exclusions*

The Insurer shall not be liable in respect of Bodily Injury resulting directly or indirectly from:

1. war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or direct participation in civil commotion;
2. sickness, disease, pregnancy or childbirth;
3. the Insured Person
  - a. committing or attempting to commit suicide or intentionally inflicting self-injury;
  - b. flying or taking part in any other aerial activities except whilst travelling as a passenger in an aircraft and not as pilot or aircrew nor for the purpose of any trade or technical operation in or on the aircraft;
4. the Insured Person engaging in any sports in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports;
5. the Insured Person serving on full time active duty in the disciplinary forces, military, naval, air force or other armed service or operation of any country or international authority, whether in time of peace or war;
6. violation or attempted violation of the law or resistance to arrest.

*(5) Claim Procedure*

1. Upon the happening of any accident, the Activity In-charge must:
  - a. arrange suitable treatment immediately to the injured, and notify the parent/guardian of the injured if he or she is a minor.
  - b. complete the “accident report” form which is available from headquarter offices and the Association’s website ([www.scout.org.hk](http://www.scout.org.hk)), and send it to the Administration Branch via his/her region/unit within 7 working days. (Please note that according to the claim procedures set out by the insurer, without prior consent of the Association and Insurer, the accident report should not be released to any other party, including the injured/claimant.)
2. Administration Branch will send to the injured relevant claim procedures under the Group Personal Accident Insurance. If the injured intends to make a claim, he/she should complete and return the reply slip with the relevant documents including a copy of member proof and original medical bill(s) to the Administration Branch for insurer’s handling.

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