



Scout Association of Hong Kong
Administration Branch

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1 April 2025
Circular No. 07/2025
[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 2025.

Terence LO
Deputy Chief Commissioner (Management)

Scout Association of Hong Kong General Liability Insurance (2025/2026)

(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

**Details will be referred to the insurance policy documents.*

(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)

(4) *Claim Procedure*

Upon the occurrence 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, please inform the situation to 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. The application procedures for obtaining a copy of the Certificate of Insurance are as follows:

1. Facilities managed by The Government of Hong Kong Special Administrative Region:
The Scouter-in-charge should submit an application in writing, along with relevant supporting documents (e.g., Circular, Requisition Letter, and undertaking from the government, etc.), to the respective region/unit at least 10 working days in advance for processing.
2. Facility managed by other facility providers:
The Scouter-in-charge should submit an application in writing, along with relevant supporting documents (e.g., Circular, Requisition Letter, and undertaking from the facilities provider, etc.) to Administration Branch via respective region/unit at least 14 working days in advance for processing. An additional premium will be charged by the insurer and must 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 (2025/2026)**

(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 (including 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 by the Association to participate in the inspections and/or monitoring activities recognized, approved, and/or guided by the Association, provided that the Insured Person takes appropriate safety measures, does not engage in manual work, and does not climb over 15 metres from the ground floor or floor level or roof level.

The Insurer will indemnify the Insured Person for medical expenses incurred for treatment 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 held in countries/territories* listed, in case of emergency, please call Allied World Assurance Company Ltd (Policy No: BDCPG25000081) 24 Hours Emergency Hotline at (852) 2968 3221 or email to hk_claims@awac.com. 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 covered by this Policy:

| | <i>Countries/Territories</i> |
|-------------------------------|---|
| Asia | - Indonesia, Philippines, Vietnam, Thailand, Malaysia, Cambodia, Laos, China, Japan, South Korea, Sri Lanka, Macau, Taiwan, United Arab Emirates, Singapore, Qatar, Maldives |
| Africa | - South Africa |
| North America | - United States of America, Mexico, Canada |
| South America | - Brazil, Colombia, Argentina, Chile |
| Europe | - Germany, France, United Kingdom of Great Britain and Northern Ireland, Italy, Spain, Poland, Romania, Netherlands, Belgium, Greece, Czechia, Sweden, Portugal, Hungary, Austria, Switzerland, Bulgaria, Denmark, Finland, Ireland, Lithuania, Slovenia, Slovakia, Latvia, Estonia, Cyprus, Luxembourg, Malta, Croatia |
| Australia and Oceanic Islands | - Australia, New Zealand, Papua New Guinea, Fiji, Solomon Islands, Vanuatu, Samoa, Kiribati, Micronesia, Tonga, Marshall Islands, Palau, Nauru, Tuvalu |

(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 –100 | 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) 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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