



通告 Notice

No. 20001(R): 2020-2021 New Academic School Year

24th August, 2020

Dear Parents,

1. School Registration Day

In view of the development of the COVID-19 epidemic, and the Education Bureau (EDB) announcement on 3rd August, our school will commence the new school year on 1st September. However, due to the severity of the epidemic, all face-to-face classes and on-campus activities will be suspended until further notice, and online learning will be implemented instead, to allow students to study at home. (for more details, please see the School Notice No.20002)

In order to better facilitate the start of the new school year and the implementation of online learning, we invite all parents to attend the School Registration Day on **30th August 2020 (Sunday)** to collect the materials for online learning, deal with various administrative affairs and pay all the fees for the 1st term. On the same day, the Parent Orientation Day will be held for new parents to introduce important school policies and practices. Please see further details below:

School Registration Day

Participants	Time	Location	Activity
<ul style="list-style-type: none"> • P.1 parents • P.2-6 new parents 	9:00 a.m. - 11:00 a.m.	Hall	Parent Orientation Day
	11:00 a.m. - 1:00 p.m.	Hall	New school year administrative affairs, fee payment, collecting learning materials, etc.
<ul style="list-style-type: none"> • P.2-6 parents 	9:00 a.m. - 10:00 a.m	Classroom	
	10:00 a.m. - 11:00 a.m	Classroom	
	11:00 a.m. - 1:00 p.m	Classroom	

Remarks:

- 1). All P.1 parents and new parents of different levels should arrive at school before 9:00 a.m. to attend the Parent Orientation Day.
- 2). To avoid crowds, **only one parent** from each family can attend the School Registration Day.
- 3). P.2-P.6 parents will attend the day in different time slots. For more details, please see the attachment "School Registration Day Class Timetable".



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- 4). Parents should bring the **exact amount** for the fees and **bring a bag** to carry the learning materials. (for more details, please see Appendix 1 “School Registration Day Reminder”)
- 5). If there is bad weather on that day, please pay close attention to the latest announcements on ClassDojo.

2. Application for 2021-2022 (Next Year) P.1 Admission

If you have a child wishing to study in our P.1 class in the 2021-2022 school year, we will be accepting applications from 21st September to 25th September, 2020. Please go to the school office and bring the P.1 Admission Form, your child’s Birth Certificate and proof of address to apply. Due to limited places, we would encourage you to submit your application as soon as possible. For any enquiries, please contact the school executive officer Mr. Lau Kin Wai at 2577-5188.

3. Fees for the First Term of the 2020-2021 School Year

Items	P.1	P.2	P.3	P.4	P.5	P.6
Exercise Books and Handbook*	\$55.5	\$66.5	\$103.0	\$77.5	\$77.5	\$76.0
Visual Arts Fee	\$88.5	\$91.5	\$86.0	\$101.5	\$101.5	\$98.0
First Term Annual Fee **	\$155.0	\$155.0	\$155.0	\$155.0	\$155.0	\$155.0
Library Card	\$40.0					
School-based Chinese Curriculum *	\$161.0	\$264.0	\$276.0	\$276.0	\$276.0	\$271.0
School-based English Curriculum *	\$33.0	\$33.0				
School-based Mathematics Materials *	\$27.0					
Total Amount	\$560	\$610	\$620	\$610	\$610	\$600

* Please see Appendix 2.

** Annual Fee: Fee for photocopying and non-standard facilities, etc.

Payment method: Pay with cash (exact amount) or a cheque on the School Registration Day. (All cheques are payable to ‘The Incorporated Management Committee of Li Sing Tai Hang School’. Please write the student’s name and class on the back of the cheque.)

For any enquiries, please contact your class teacher at 2577-5188.



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4. Annual Subscription Fee for LSTHS Parent-Teacher Association 2020-2021

In accordance with the Li Sing Tai Hang School Parent-Teacher Association Constitution, all parents are required to pay the annual subscription fee of \$100 per family. The fee is on a family basis. If you have more than one child studying at our school, you can pay the fee to your eldest child's class teacher. Please pay with cash (exact amount) or a cheque on the School Registration Day. (All cheques are payable to 'Li Sing Tai Hang School Parent-Teacher Association'. Please write the student's name and class on the back of the cheque.) For any enquiries, please contact your class teacher at 2577-5188.

5. 2020-2021 Community Care Fund –School Lunch Subsidy

The objective is to provide a lunch subsidy for primary students with financial difficulties so that these students can have a more balanced and ample diet at school. Details are as follows:

Item	Remarks
Eligible Students:	<ul style="list-style-type: none"> Students of Li Sing Tai Hang School; and Receiving a full grant in the 2020-2021 school year under the Student Financial Assistance Schemes (SFAS); and Students having lunch through the lunch provider of our school.
Subsidy Method:	<ul style="list-style-type: none"> The lunch subsidy will be disbursed by the Education Bureau (EDB) to the school directly. The school will make the lunch charges to the lunch provider on behalf of the eligible students. Money will not be given to those who do not order lunch from the lunch provider.
Application Period:	<ul style="list-style-type: none"> Year-round application
Application Method:	<ol style="list-style-type: none"> For those who have already received the "Student Financial Assistance Scheme – Full grant Proof"* <ol style="list-style-type: none"> Submit a photocopy of the "Student Financial Assistance Scheme-Full grant Proof" to the class teacher on the School Registration Day. After verification, the school will notify parents about the application status via ClassDojo on 10th September, 2020. Applications received after the School Registration Day will be postponed to the next month for the lunch expenses. Applicants who are approved will get the "School Lunch Subsidy" and will get the refund for the September lunch payment in November. Applicants who aren't approved and would like to order lunch through school, will still need to pay for lunch.



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	<p>2. For those who have not yet received the “Student Financial Assistance Scheme – Full Grant Proof”*</p> <p>2.1. The school will notify parents about the application process once they have submitted the “Student Financial Assistance Scheme – Full grant Proof”. Parents will be notified through ClassDojo on 10th September, 2020.</p> <p>2.2. When parents receive the “Student Financial Assistance Scheme Full grant Proof”, they can ask for a “LSTHS Community Care Fund-School Lunch Subsidy-Application Form” from the school. Hand in the application form and a photocopy of the “Student Financial Assistance Scheme – Full Grant Proof” to the school office on or before the 19th of that month.</p> <p>2.3. Forms handed in after the 19th of that month will be postponed to the next month.</p> <p>2.4. After verification, the school will notify parents about the application status via ClassDojo.</p> <p>2.5. Approved applicants will need to hand in the lunch order form to the class teacher on or before the deadline on the lunch order form for that month. The “School Lunch Subsidy” will start the following month.</p> <p>2.6. The application will not be accepted if the parents do not submit the lunch order form.</p> <p>2.7. Applicants who aren’t approved and would like to order lunch through school, will still need to pay for lunch.</p>
<p>Cancelling Lunch Order:</p>	<ul style="list-style-type: none"> ● Parents who decide to cancel the lunch order after their application is approved will need to write to the school. ● If parents wish to apply again for the “School Lunch Subsidy” after cancellation they will need to reapply, please refer to the “Application Method”.
<p>Points to note:</p>	<ul style="list-style-type: none"> ● Parents can decide whether or not to apply. ● If parents would like to apply, they must submit the “Student Financial Assistance Scheme – Full grant Proof” to the school. The photocopy of the “Student Financial Assistance Scheme – Full grant Proof” needs only to be submitted for a first time application. The information provided by parents is used only for the processing of the applications for the lunch subsidy.

*“Student Financial Assistance Scheme – Full Grant Proof” is the “Notification of Results for Assessment of Eligibility 2020-2021” or “Eligibility Certificate 2020-2021” issued by the Student Financial Office.

For any enquiries, please contact the school executive officer Mr. Lau Kin Wai at 2577-5188.



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6. Student Health Service and School Dental Care Service

The Student Health Service and the School Dental Care Service from the Department of Health are now conducting their enrollment exercise for the 2020-2021 school year. If you want your child to receive these services, please make your application, pay \$30 and enclose a photocopy of your child's Hong Kong Permanent Identity Card, or Hong Kong Birth Certificate on the School Registration Day. If your child's Hong Kong Birth Certificate with permanent resident status is indicated as "Not Established", you need to enclose a photocopy of the child's valid visa. For enquiries, please make use of the Student Health Service Information Hotline 3163-4600 and the Student Dental Care Service Information Hotline 2892-2157, or contact the school executive officer Mr. Lau Kin Wai at 2577-5188.

7. Household Application for Student Financial Assistance Schemes

- 7.1. Eligibility Certificate (EC) issued by the Student Finance Office was sent by mail to eligible applicants. Parents need to return the completed ECs to the school on the School Registration Day.
- 7.2. Parents who have not received Eligibility Certificate (EC) should contact the Student Finance Office at 2802-2345.
- 7.3. The application is on a family basis. If you have more than one child studying at our school, you can submit the application to your eldest child's class teacher.
- 7.4. Parents who have not previously applied for the "Household Application for Student Financial Assistance Schemes" may get a "Household Application Form for Student Financial Assistance Schemes" on the School Registration Day. After filling in the form, parents should mail the application to the Student Finance Office before October 2020.
- 7.5. Parents who are overseas may download a "Household Application Form for Student Financial Assistance Schemes" at the Student Finance Office website (<https://www.wfsfaa.gov.hk/sfo>). After filling in the form, parents should mail the application to the Student Finance Office before October 2020.
- 7.6. If you have any queries, please contact the Student Finance Office at 2802-2345 or the school executive officer Mr. Lau Kin Wai at 2577-5188.

8. Photocopy of P.5 and P.6 Students' Hong Kong Identity Cards

The Secondary School Places Allocation (SSPA) Section requires us to hand in the student information to the EDB. If students have a Hong Kong Identity Card, please hand in a photocopy on the School Registration Day.

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9. Group Personal Accident Insurance (Student)

This year our school purchased the “Group Personal Accident (Student)” insurance for students. Details are as follows:

- 9.1. Name of Agency: Union Faith Insurance Agency Limited
- 9.2. Accident Insurance Coverage (within Hong Kong):
 - 9.2.1. In school campus and during school opening hours
 - 9.2.2. All educational activities arranged by the school
 - 9.2.3. Travelling in vehicles arranged or ran by the school
 - 9.2.4. Food poisoning due to eating food or drinks provided or arranged by the school
 - 9.2.5. Leakage of unidentified gas (during occasions of 9.2.2 or 9.2.3)
 - 9.2.6. Students on their way to school, or on their way to join school activities, or on their way to other schools arranged by the school, or on their way to other education activities
- 9.3. Insurance items and sum assurance: Refer to Appendix 3 “Group Personal Accident (Student) Insurance”

For any enquiries, please contact the school executive officer Mr. Lau Kin Wai at 2577-5188.

10. Financial Assistance for Needy Students 2020-2021

Purpose:	To support students who have financial difficulties in order that they can take part in school activities and lessen their financial burden.
Funding Source:	“School-based After-school Learning & Support Grant”; “Student Activities Support Grant” and “Life-wide Learning Grant”.
Subsidy Coverage:	Extra-curricular activities
Subsidy Period:	2020 - 2021 School Year (Parents have to apply every school year)
Subsidy Amount:	At least one after school activity fee will be subsidized. If students join more than one after school activity, the subsidy will depend on the number of applicants.
Eligible Students:	<ol style="list-style-type: none"> 1. Student’s family who receive ‘Comprehensive Social Security Assistance (CSSA) Scheme’; or 2. Students who receive ‘Student Financial Assistance Scheme’ full assistance; or 3. Students who receive ‘Student Financial Assistance Scheme’ half assistance; or 4. Low income family.
Application Method:	If parents want to apply for the subsidy, they should submit a photocopy of one of the following documents on the School Registration Day. Any late submissions or applications with missing

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	documents will not be accepted:										
	<table border="1"> <thead> <tr> <th>Application Categories</th> <th>Documents Required</th> </tr> </thead> <tbody> <tr> <td>Comprehensive Social Security Assistance</td> <td>Document of Comprehensive Social Security Assistance (copy)</td> </tr> <tr> <td>Document of Full Financial Assistance for Primary Students (School Textbook Assistance / Student Travel Subsidy Schemes)</td> <td>(Approved automatically, no need to apply.)</td> </tr> <tr> <td>Document of Half Financial Assistance for Primary Students (School Textbook Assistance / Student Travel Subsidy Schemes)</td> <td>(Approved automatically, no need to apply.)</td> </tr> <tr> <td>Low income family</td> <td>Family Monthly Income Proof (copy)</td> </tr> </tbody> </table>	Application Categories	Documents Required	Comprehensive Social Security Assistance	Document of Comprehensive Social Security Assistance (copy)	Document of Full Financial Assistance for Primary Students (School Textbook Assistance / Student Travel Subsidy Schemes)	(Approved automatically, no need to apply.)	Document of Half Financial Assistance for Primary Students (School Textbook Assistance / Student Travel Subsidy Schemes)	(Approved automatically, no need to apply.)	Low income family	Family Monthly Income Proof (copy)
Application Categories	Documents Required										
Comprehensive Social Security Assistance	Document of Comprehensive Social Security Assistance (copy)										
Document of Full Financial Assistance for Primary Students (School Textbook Assistance / Student Travel Subsidy Schemes)	(Approved automatically, no need to apply.)										
Document of Half Financial Assistance for Primary Students (School Textbook Assistance / Student Travel Subsidy Schemes)	(Approved automatically, no need to apply.)										
Low income family	Family Monthly Income Proof (copy)										
Assistance Method:	Parents need to apply and submit the supporting documents one time only. The school will confirm the approval result for each activity to the parents.										
Approval Result Announcement:	Approval results will be sent individually through ClassDojo.										
Personal Information Collection:	All personal information provided by parents will only be used for the purposes of assessing the subsidy application and will be kept confidential according to the Personal Data (Privacy) Ordinance.										
Enquiries:	Please contact our school executive officer Mr. Lau Kin Wai at 2577-5188.										

11. Parent Handbook 2020-2021

“The Parent Handbook 2020-2021” has been uploaded to the “School News” section of the school website. Please note that parents are strongly advised to read the handbook.



Li Sing Tai Hang School

Ms. Shirley Yip, the Principal



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Appendix 1

School Registration Day Reminder

Students concerned	Item	Amount to pay	Documents to bring	Things to collect
All students	Fees for the First Term	P.1: \$560 P.2: \$610 P.3: \$620 P.4: \$610 P.5: \$610 P.6: \$600		<ul style="list-style-type: none">• Exercise books, Handbook and miscellaneous• Chinese, English, Mathematics and Visual Arts learning materials• A reader
All students	Annual Subscription Fee for LSTHS Parent-Teacher Association 2020-2021	\$100 from each family		
Eligible students	Applying for the 2020-2021 Community Care Fund School Lunch Subsidy		A photocopy of "Student Financial Assistance Scheme-Full grant Proof"	
Student who joins	Applying for the Student Health Service and School Dental Care Service	\$30	A photocopy of your child's Hong Kong Permanent Identity Card, or Hong Kong Birth Certificate. If your child's Hong Kong Birth Certificate with permanent resident status is indicated as "Not Established", you need to enclose a photocopy of the child's valid visa.	



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Students concerned	Item	Amount to pay	Documents to bring	Things to collect
P.5, P.6 students	Secondary School Places Allocation		Photocopy of Students' Hong Kong Identity Card	
Eligible students	Financial Assistance for Needy Students 2020-2021		<ul style="list-style-type: none">• Document of Comprehensive Social Security Assistance (copy) or• Family monthly income proof (copy)	
Students who require it	Loan an iPad			iPad
P.6 students				Report Card 2019/2020
All students				Parents Card
All students				Notice No.20003



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Appendix 2

Exercise Books, Handbook and Miscellaneous Fees 2020-2021 1st Term

	項目 Item		單價 Unit Price	P.1	P.2	P.3	P.4	P.5	P.6
1	手冊	Handbook	\$17.0	1	1	1	1	1	1
2	手冊套	Handbook Cover	\$1.0	1	1	1	1	1	1
3	常識資料冊	GS Sketch Book	\$11.0	1	1	1	1	1	1
4	音樂五線譜	Staff Booklet	\$5.0				1	1	1
5	中文特方簿	Chinese Book 2	\$1.5		3	4	4	4	
6	中文原稿簿	Chinese Book 3	\$1.5						4
7	數學大方簿	Maths Book 1	\$1.5		3	3	4		
8	數學中方簿	Maths Book 2	\$1.5					4	3
9	英文雙單行簿	English Wide Double Line Book	\$1.5	2	4				
10	數學雙單行簿	Maths Wide Double Line Book	\$1.5	1	1				
11	常識雙單行簿	GS Wide Double Line Book	\$1.5	1	1				
12	英文雙行簿	English Narrow Double Line Book	\$1.5			5	5		
13	數學雙行簿	Maths Narrow Double Line Book	\$1.5			1	1		
14	常識雙行簿	GS Narrow Double Line Book	\$1.5			2	2		
15	英文單行簿	English Single Line Book	\$1.5					5	5
16	數學單行簿	Maths Single Line Book	\$1.5					1	1
17	中文單行簿	Chinese Single Line Book	\$1.5	1	1	1	1	1	1
18	常識單行簿	GS Single Line Book	\$1.5					2	2
19	牧童笛	Recorder	\$32.0			1			
20	紅色報告快勞 - 中作	Red Report File-Chinese Writing	\$3.0		1	1	1	1	1
21	彩虹冊	Rainbow book	\$2.0	1	1	1	1	1	1
22	頸繩及膠套	Badge	\$4.0	1					
23	功課拉鏈袋	Homework Bag	\$13.0	1	1	1	1	1	1
合共 Total Amount				\$55.5	\$66.5	\$103.0	\$77.5	\$77.5	\$76.0



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1st Term School-based Chinese Curriculum Fee

級別 Class	項目 Item	售價 Price	總金額 Total Amount
P.1	My Little Dictionary 1我的小詞典一	\$30	\$161
	Course Book 1單元1 小小宇宙 學習本	\$34	
	Course Book 2單元2 宇宙之最 學習本	\$45	
	Course Book 3單元3 我是誰 學習本	\$27	
	Course Book 4單元4 我叫安妮 學習本	\$25	
P.2	My Little Dictionary 2我的小詞典二	\$30	\$264
	Course Book 10單元10 動物天地 學習本	\$32	
	Course Book 11單元11 動物真可愛 學習本	\$27	
	Pre-Task Worksheet and Post-Task Reading Comprehension 2.1 預習及延伸 閱讀二上一	\$50	
	Workbook 2.1 習作簿二上一	\$50	
	P.2 Text Content with Phonics (Whole Year) 課文拼音 (全年)	\$75	
P.3	My Little Dictionary 3我的小詞典三	\$26	\$276
	Pre-Task Worksheet and Post-Task Reading Comprehension 3.1預習及延伸 閱讀三上一	\$50	
	Pre-Task Worksheet and Post-Task Reading Comprehension 3.2預習及延伸 閱讀 三上二	\$50	
	Workbook 3.1 習作簿 三上一	\$50	
	Workbook 3.2 習作簿三上二	\$50	
	P.3 1 st Term Text Content with Phonics三上 課文拼音	\$50	
P.4	My Little Dictionary 4我的小詞典四	\$26	\$276
	Pre-Task Worksheet and Post-Task Reading Comprehension 4.1預習及延伸 閱讀四上一	\$50	
	Pre-Task Worksheet and Post-Task Reading Comprehension 4.2預習及延伸 閱讀 四上二	\$50	
	Workbook 4.1 習作簿 四上一	\$50	
	Workbook 4.2 習作簿四上二	\$50	
	P.4 1 st Term Text Content with Phonics四上 課文拼音	\$50	
P.5	My Little Dictionary 5我的小詞典五	\$26	\$276
	Pre-Task Worksheet and Post-Task Reading Comprehension 5.1預習及延伸 閱讀 五上一	\$50	



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	Pre-Task Worksheet and Post-Task Reading Comprehension 5.2預習及延伸 閱讀 五上二	\$50	
	Workbook 5.1 習作簿 五上一	\$50	
	Workbook 5.2 習作簿五上二	\$50	
	P.5 1 st Term Text Content with Phonics 五上 課文拼音	\$50	
P.6	My Little Dictionary 6 我的小詞典六	\$21	\$271
	Pre-Task Worksheet and Post-Task Reading Comprehension 6.1預習及延伸 閱讀 六上一	\$50	
	Pre-Task Worksheet and Post-Task Reading Comprehension 6.2預習及延伸 閱讀 六上二	\$50	
	Workbook 6.1 習作簿 六上一	\$50	
	Workbook 6.2 習作簿六上二	\$50	
	P.6 1 st Term Text Content with Phonics 六上 課文拼音	\$50	

1st Term School-based Mathematics Materials Fee

級別 Class	項目 Item	售價 Price	總金額 Total Amount
P.1	Composition of Numbers (1-10)	\$9	\$27
	Composition of Numbers (11-18)	\$9	
	Writing Numbers	\$9	

1st Term School-based English Materials Fee

級別 Class	項目 Item	售價 Price	總金額 Total Amount
P.1	Phonics Hero	\$33	\$33
P.2	Phonics Hero	\$33	\$33

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Appendix 3

Group Personal Accident (Student) Insurance

SECTION 5 - GROUP PERSONAL ACCIDENT

5.1 DEFINITIONS (for the purpose of this Section)

5.1.1 Insured Member

In respect of this Section, Insured Member(s) means the person or group of persons named in the Schedule.

5.1.2 Accident

A sudden and unforeseen event occurring entirely beyond the control of the Insured Member and caused by violent, external and visible means.

5.1.3 Death

Death resulting from an Injury within one year from the date of Accident causing the Injury.

5.1.4 Injury

Bodily injury caused solely by an Accident and not by sickness, disease or gradual physical or mental wear or tear.

5.1.5 Loss of Sight

Total loss of sight of an eye which has lasted 3 months of the Insured Member's lifetime and is at the end of that period beyond hope of improvement.

5.1.6 Loss of Hearing

Total loss of hearing which has lasted 3 months of the Insured Member's lifetime and is at the end of that period beyond hope of improvement.

5.1.7 Permanent Total Disablement

A disablement which permanently, completely and continuously prevents the Insured Member from attending to his usual occupation or any other occupation for which he is fitted by knowledge and training, and which having lasted 1 year of the Insured Member's lifetime and is at the end of that period beyond hope of improvement.

5.1.8 Medical Expenses

Medical expenses necessarily and reasonably incurred for medical treatment within 1 year of the happening of the Injury provided such treatment is received from a Qualified Medical Practitioner.

5.1.9 Qualified Medical Practitioner

Any person legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a medical practitioner who is the Insured Member, or a member of the immediate family of the Insured Member.

5.1.10 School Campus

The school located at the Situation specified in the Schedule

5.2 THE COVER

If as a result of any one or more of the Insured Events as specified below any of the Insured Members shall sustain accidental Injury which independently of any other cause results in (1) Death, (2) Permanent Disablement or (3) Medical Expenses incurred, the Company will pay to the Insured or his legal personal representative in respect of each such Member the Amount of Compensation stated in the Schedule.

5.3 INSURED EVENTS

Accidental Death, Permanent Disablement or Medical Expenses caused by or happening during:

5.3.1 school-time and inside the School Campus;

5.3.2 participating in all schooling and/or educational activities (including training and extracurricular activities) or activities organised or arranged by the Insured;

5.3.3 travelling by vehicles operated or arranged by the Insured provided that the vehicles are being operated by or on behalf of the Insured or some other person pursuant to arrangement made with the Insured;

5.3.4 food or drinks poisoning caused by consuming food or drinks provided by or arranged by the Insured;

5.3.5 the effect of gas inhalation when attending school or activities as described in 5.3.1 and/or 5.3.2 above;

5.3.6 the course of travelling to the School Campus for the purpose of attending classes or participating in schooling and/or educational activities (including training and extracurricular activities) organised or arranged by the Insured;

all occurring within the territory of Hong Kong Special Administrative Region and within 12 calendar months from the date of Accident.

5.4 COMPENSATION (APPLICABLE TO EACH INSURED MEMBER)

5.4.1 Item 1 - Death **HK\$ 120,000**

5.4.2 Item 2 - Permanent Disablement **HK\$ 100,000**

Compensation will be paid in accordance with the following scale subject to a maximum of 100% in respect of any one Accident.

Description of Permanent Disablement	Percentage of Maximum Benefits Payable for item 2
a) Permanent Total Disablement	100
b) Loss of both hands	100
c) Loss of both feet	100
d) Complete and irrecoverable Loss of Sight in both eyes	100
e) Loss of one hand and one foot	100
f) Loss of one hand or one foot together with the complete and irrecoverable Loss of Sight in one eye	100
g) Complete and incurable insanity	100
h) Complete and incurable paralysis	100
i) Complete and irrecoverable Loss of Hearing in both ears	75
j) Loss of right arm or hand	60
k) Loss of the left arm or hand	50
l) Loss of one leg or one foot	50
m) Complete and irrecoverable Loss of Sight in one eye	50
n) Loss of thumb of right hand	20
o) Loss of thumb of left hand	15
p) Loss of index finger of right hand	15
q) Complete and irrecoverable Loss of Hearing in one ear	15
r) Loss of index finger of left hand	10
s) Loss of any other finger of right hand	6
t) Loss of any other finger of left hand	5
u) Loss of big toe	5
v) Loss of any other toe	3

5.4.3 Item 3 - Medical Expenses **HK\$ 5,000**
in respect of any one Accident

5.5 SPECIAL PROVISIONS TO ITEM 2

5.5.1 the complete and irrecoverable loss of use of any part or parts of body specified above shall be deemed to the loss of such part or parts;

5.5.2 in the event of partial loss of any part or parts of body specified above a proportionately lower percentage of compensation shall be payable;

5.5.3 in the event of Permanent Disablement by physical loss or loss of use not specified above, the percentage of compensation shall be assessed in proportion to the degree of disability as compared with the cases specified without reference to the profession or occupation of the Insured Member;

5.5.4 if the Insured Member is left-handed, the percentages relating to the right arm or right hand shall apply to the left arm and left hand respectively and the percentages relating to the left arm or left hand shall apply to the right arm and right hand respectively.

5.5.5 when more than one Permanent Disablement arises from one Accident, the percentages are added together but cannot exceed 100% of the Maximum Benefit stated in the Schedule.



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5.6 OTHER LIMITATIONS

- 5.6.1** This Section shall cease to be in force immediately after the occurrence of any Accident qualifying for payment under items 1, 2a, 2b, 2c, 2d, 2e, 2f, 2g, 2h of the Benefits Insured, No premium for the unexpired period will be refunded.
- 5.6.2** For all other losses paid which are less than 100% under Item 2, the Sum Insured shall be reduced by the amount paid from the date of the Accident until the expiration of the Policy.
- 5.6.3** Compensation will not be paid more than one of the Items 1 or 2 of the Benefits insured for the consequences of the same Accident.
- 5.6.4** The maximum aggregate liability of the Company in respect of all Insured Members shall not exceed the Aggregate Limit stated in the Schedule or the aggregate of the amount of compensation payable in respect of such Insured Member whichever shall be the less.

5.7 EXTENSION TO SECTION 5

5.7.1 Bonesetter & Acupuncturist Treatment Expenses

The Company will pay the bone-setting or acupuncture treatment expenses necessarily and reasonably incurred and supported by receipts from a registered or listed Chinese medicine practitioner carrying on business in Hong Kong for an amount not exceeding HK\$1,000 any one accident for each Insured Member provided that nothing in this Extension shall increase or be deemed to increase the limit of indemnity of HK\$5,000 under Item 3 - Medical Expenses.

5.8 EXCLUSIONS TO SECTION 5

This Section does not cover:

- 5.8.1** Death or Injury Directly or Indirectly Consequent Upon :
- suicide, self-destruction, self-inflicted injury or any attempt thereof whether sane or insane;
 - childbirth or pregnancy notwithstanding that such Injury may have been accelerated or induced by accident;
 - any pre-existing physical or mental defect or infirmity, intoxication, drug addiction or the influence of alcohol;
 - HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused;
 - engaging in aviation;
 - engaging in motor rallies or any kind of race (other than on foot) or trial of speed or reliability;
 - engaging in a sport in a professional capacity or where the Insured Member would or could earn income or remuneration from engaging in

such sport;

- engaging in parachuting, hang gliding, motor cycling, steeplechasing, ski-jumping, ice hockey, pot-holing, underwater activities requiring the use of compressed air or gas, mountaineering or rock climbing requiring the use of guides or ropes;

- 5.8.2** the first HK\$150 in respect of each and every claim for Medical Expenses but this shall not apply to consultation/treatment performed by public hospitals or public clinics.

5.9 CONDITIONS TO SECTION 5

5.9.1 Changes

It is a condition precedent to any liability of the Company that all changes in the employment, occupation, duties, pursuits or any other changes which may increase the possibility of a claim under this Section relating directly or indirectly to an Insured Member be immediately notified in writing to the Company and any additional premium as a result of the changes must be paid on request.

At each renewal date and before payment of any premium for any renewal of this Section, the Insured will advise the Company in writing details of any injury, disease, physical defect or infirmity which has affected an Insured Member and of which the Insured has become aware.

5.9.2 Notice of Claim and Treatment

The Insured shall report in writing as soon as possible full details of any Injury which may result in a claim under this Section and immediately upon the happening of any such Injury the Insured Member shall procure and follow proper medical treatment and advice from a Qualified Medical Practitioner.

5.9.3 Written Evidence

All certificates, information and evidence relating to the Injury must be produced at the expense of any claimant in the form and nature stipulated by the Company and the claimant shall agree to undergo further medical examinations at the expense of and if required by the Company.

5.9.4 Age Limit

The cover by this Section shall not apply to any Insured Member who is aged under 2 or over 70 during the currency of cover.

5.9.5 Non Assignment

The Company will not recognize any notice of trust, charge assignment relating to this Section, and the receipt of the Insured or his legal personal representatives shall in all cases effectively discharge any of the liability of the Company.