



通告 Notice

No. 23001: 2023-2024 New Academic School Year

4th September, 2023

Dear Parents,

1. Time Schedule for the First Three Days of the New Term

Date: 4th, 5th and 6th September, 2023 (Monday, Tuesday and Wednesday)
Arrival Time: 8:20 a.m.
Departure Time: 11:10 a.m.

2. Normal School Days:

Date: Starting from 7th September, 2023 (Thursday)
Arrival Time: 8:20 a.m.
Departure Time: 3:45 p.m.

3. Application for 2024-2025 (Next Year) P.1 Admission

If you have a child wishing to study in our P.1 class in the 2024-2025 school year, we will be accepting applications **from today to 29th September, 2023**. Please bring your P.1 admission form, 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.

4. Fees for the First Term of the 2023-2024 School Year:

Items	P.1	P.2	P.3	P.4	P.5	P.6
Exercise Books, Handbook, Learning Materials and Miscellaneous	\$66.2	\$71.2	\$119.2	\$83.8	\$85.4	\$84.6
First Term Annual Fee **	\$143.8	\$148.8	\$150.8	\$146.2	\$144.6	\$145.4
Total Amount	<u>\$210.0</u>	<u>\$220.0</u>	<u>\$270.0</u>	<u>\$230.0</u>	<u>\$230.0</u>	<u>\$230.0</u>

* Please see Appendix "1st Term Exercise Books, Handbook, Learning Materials and Miscellaneous Fee 2023-2024". In view of the socio-economic conditions, the school-based Chinese learning materials fee will be subsidized by the school.

** Fee for Mathematics learning materials, Visual Arts learning materials, Phonics Hero subscription, non-standard facilities and accident insurance for students (please see appendix "Group Personal Accident (Student) Insurance", etc.

Payment method: Cash or Cheque. (All cheques payable to 'The Incorporated Management Committee of Li Sing Tai Hang School'.) Please write

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the student's name on the back of the cheque and hand it to the class teacher or the school office.

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

5. 2023-2024 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:

- | | |
|---------------------|--|
| Eligible Students: | <ol style="list-style-type: none">1. Students of Li Sing Tai Hang School; and2. Receiving a full grant in the 2023-2024 school year under the Student Financial Assistance Schemes (SFAS); and3. Students having lunch through the lunch provider of our school. |
| Subsidy Method: | <ol style="list-style-type: none">1. The lunch subsidy will be disbursed by the Education Bureau (EDB) to the school directly.2. The school will make the lunch charges to the lunch provider on behalf of the eligible students.3. Money will not be given to those who do not order lunch from the lunch provider. |
| Application Period: | Year-round application |
| Application Method: | <ol style="list-style-type: none">1. For those who have already received the "Household application for student financial assistance schemes 2023/24 notification result – Full Grant"(hereinafter referred as "Full Grant Proof")*<ol style="list-style-type: none">1.1. Submit a photocopy of the "Full Grant Proof" and this reply slip form on or before 6th September, 2023 (Wednesday) to the class teacher.1.2. After verification, the school will notify parents about the application status through ClassDojo on 12th September, 2023.1.3. Applications received after 6th September, 2023 will not be accepted.1.4. If approved, you will be able to receive a refund for the lunch fees paid in September by November.1.5. Applicants who aren't approved and would like to order lunch through school, will still need to pay for lunch.2. For those who have not yet received the "Full Grant Proof"<ol style="list-style-type: none">2.1. Submit this reply slip on or before 6th September, 2023 (Wednesday) to the class teacher.2.2. The school will notify parents about the application process once they have submitted the "Full Grant Proof". Parents will be notified through ClassDojo on 12th September, 2023. |

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- 2.3. When parents receive the “Full Grant Proof”, they can obtain the “LSTHS Community Care Fund-School Lunch Subsidy- Application Form” from the class teacher. Parents should hand in the application form and a photocopy of the “Full Grant Proof” to the school office on or before the 19th of that month.
- 2.4. Forms handed in after the 19th of that month will be postponed to the next application.
- 2.5. After verification, the school will notify parents about the application status through ClassDojo.
- 2.6. 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.
- 2.7. The application will not be accepted if the parents do not submit the lunch order form.
- 2.8. Applicants who do not get approved but would still like to order lunch through school will need to pay.

Cancelling Lunch Order:

1. Parents who decide to cancel the lunch order after their application is approved will need to write to the school.
2. If parents wish to apply again for the “School Lunch Subsidy” after cancellation they will need to reapply: please refer to Application Method items 2.3 - 2.8.

Points to note:

1. Parents can decide whether or not to apply.
2. If parents would like to apply, they must submit the “Full Grant Proof” to the school. The photocopy of the “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.

Enquiries

Please contact our school executive officer Ms. Yang Sze Ka at 2577-5188.

* “Household application for student financial assistance schemes 2023/24 notification result – Full Grant”: is the Notification of Results for Assessment of Eligibility 2023-2024 or Eligibility Certificate 2023-2024 issued by the Student Financial Assistance Office.

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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 enrolment exercise for the 2023-2024 school year. If you want your child to receive these services, please fill in the “Application & Consent Form for Student Health Service / School Dental Care Service 2023 / 2024” and enclose **a photocopy of their Hong Kong Birth Certificate, or Hong Kong Identity Card, or valid travel document of the child**, and pay **\$36** on or before 6th September, 2023. For more information about the services, please read the Application Form from the Student Health Service and the School Dental Care Service. For enquiries, please make use of the Student Health Service Information Hotline 2515-2813 / 2556-0929 and the Student Dental Care Service Information Hotline 2892-2147, or contact our school executive officer Ms. Yang Sze Ka at 2577-5188.

7. P.1 and P.6 Student Vaccination Card

Vaccinations will be given to P.1 and P.6 students by the Department of Health on 19th September, 2023. Please submit the Vaccination Card and the “【Consent Form】 Combined Diphtheria, Tetanus, acellular Pertussis (reduced dose) and Inactivated Poliovirus Vaccine (dTap-IPV)” OR “【Refusal Form】 Combined Diphtheria, Tetanus, acellular Pertussis (reduced dose) and Inactivated Poliovirus Vaccine (dTap-IPV)” to the class teacher whether your child is being vaccinated or not, on or before 6th September, 2023.

8. Student Financial Assistance Schemes

- 8.1. The Household Application Form / Pre-printed Form or an Access Code for getting the form online for the 2023/24 Student Financial Assistance Schemes was recently sent through mail by the Student Financial Assistance Agency to those students who already successfully applied for the scheme in 2022/23.
- 8.2. Families who are interested in making an application for the Student Financial Assistance Schemes for the year 2023/24, please complete the electronic application form (<https://ess.wfsfaa.gov.hk/espps>). Each family is counted as ONE UNIT and can submit an application for their child / children studying in secondary or primary school. (Each family only needs to submit one application form.)
- 8.3. If you have any enquiries, please call the SFO 24-hour enquiry hotline at 2802-2345 or visit the SFO's homepage.

9. Photocopy of P.5 and P.6 Students' Hong Kong Identity Card

The Secondary School Places Allocation (SSPA) process requires us to hand in the student information to the EDB. If students have a Hong Kong Identity Card, please hand in a photocopy to the class teacher on or before 6th September, 2023.

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10. Stay Vigilant Against Head Lice

- 10.1. Students who have head lice are advised to stay at home by the Department of Health.
- 10.2. Parents should regularly check their child(ren) for head lice, especially after a long vacation.
- 10.3. If a child(ren) develops symptoms of head lice, the school will isolate him/her in the sick room. The school will call parents to pick up the child(ren) at once. Parents should take their child(ren) to see a doctor immediately.
- 10.4. For any enquiries, please contact our school executive officer Ms. Yang Sze Ka at 2577-5188.

11. Group Personal Accident (Student)

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

- 11.1. Name of Agency: Union Faith Insurance Agency Limited
- 11.2. Premium: HK\$19.2/student (Parents do not need to pay this amount)
- 11.3. Accident Insurance Coverage (within Hong Kong):
 - 11.3.1. In school campus and during school opening hours
 - 11.3.2. All educational activities arranged by the school
 - 11.3.3. Travelling in vehicles arranged or ran by the school
 - 11.3.4. Food poisoning due to eating food or drinks provided or arranged by the school
 - 11.3.5. Leakage of unidentified gas (during occasions of 11.3.1 or 11.3.2)
 - 11.3.6. 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
- 11.4. Insurance items and sum assurance: Refer to insurance policy attachment (Insurance Policy)
- 11.5. For any enquiries, please contact Ms. Ma Miu Wan at 2577-5188.

12. Financial Assistance for Needy Students

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 and other learning activities.

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Subsidy Period: 2023 - 2024 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:

1. Student's family who receive 'Comprehensive Social Security Assistance (CSSA) Scheme'; or
2. Students who receive 'Student Financial Assistance Scheme' full grant assistance; or
3. Students who receive 'Student Financial Assistance Scheme' half grant 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 or before 6th September, 2023. Any late submissions or applications with missing documents will not be accepted:

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 inform the parents about the approval result for each activity.

Approval Result Announcement: Approval results will be sent individually through ClassDojo.

Personal Information All personal information provided by parents will only be used for the purposes of assessing the subsidy application and will



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Collection: be kept confidential according to the Personal Data (Privacy) Ordinance.

Enquiries: Please contact our school executive officer Ms. Yang Sze Ka at 2577-5188.

13. Parent Handbook 2023-2024

“The Parent Handbook 2023-2024” has been uploaded to the “School News” section of the school website. Please note that parents are strongly advised to read the handbook.

Please complete and return the reply slip to us on or before 6th September, 2023. Please call your class teacher at 2577-5188 if you have any queries.



Li Sing Tai Hang School

Ms. Shirley Yip, the Principal

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Reply Slip

To: Li Sing Tai Hang School. I have acknowledged the School Notice 23001. (Please ✓ where appropriate)

1. Application for 2024-2025 (Next Year) P.1 Admission:

- I have a child wishing to study in your P.1 class in the 24-25 school year.
- I do not have a child wishing to study in your P.1 class in the 24-25 school year.

2. 2023-2024 Community Care Fund –School Lunch Subsidy:

- My child will apply for the Community Care Fund –School Lunch Subsidy and
 - I enclose **“Full Grant Proof”**.
 - I have not yet received the “Full Grant Proof”.
- My child will not apply for the Community Care Fund –School Lunch Subsidy.

3. Student Health Service:

- My child will enroll in the Student Health Service and I have already signed the **“Application & Consent Form for Student Health Service / School Dental Care Service 2023 / 2024”** and enclose a **photocopy of my child’s Hong Kong identity proof**.
(If your child’s Hong Kong Birth Certificate has the permanent resident status indicated as “not established”, you need to enclose a photocopy of the child’s valid visa.)
- My child will not enroll in the Student Health Service and I have already signed the **“Application & Consent Form for Student Health Service / School Dental Care Service 2023 / 2024”**.

4. Student Dental Care Service:

- My child will enroll in the Student Dental Care Service and I have already signed the **“Application & Consent Form for Student Health Service / School Dental Care Service 2023 / 2024”** and enclose the fee of \$36.
- My child will not enroll in the Student Dental Care Service and I have already signed the **“Application & Consent Form for Student Health Service / School Dental Care Service 2023 / 2024”**.

5. Financial Assistance for Needy Students:

- My child will not apply for the Financial Assistance for Needy Students.
- My child will apply for the Financial Assistance for Needy Students:
Application Category:
 - Comprehensive Social Security Assistance:
 - I will enclose the supporting documents for my eldest child’s class teacher. (if applicable)
 - I enclose a **photocopy of “Comprehensive Social Security Assistance proof”**.
 - Low income family - I declare the following information:
Number of core members in the family: _____ Total Family Income per month: \$ _____
 - I will enclose the supporting documents for my eldest child’s class teacher. (if applicable)
 - I enclose a **photocopy of our total family monthly income proof**.



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Declaration: I declare the above information and the attached photocopy provides true information. I understand that if anything is missing or there is false information, this application will be rejected. I understand that all of the information I have provided will only be used for assessing my application.

Class: _____ Name: _____ () Parent's Signature: _____ Date: _____

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Appendix

上學期用簿、手冊、教材及雜項費用

1st Term Exercise Books, Handbook, Learning Materials and Miscellaneous Fee 2023-2024

	項目 Item		單價 Unit Price	P.1	P.2	P.3	P.4	P.5	P.6
1	手冊	Handbook	\$22.6	1	1	1	1	1	1
2	手冊套	Handbook Cover	\$1.9	1	1	1	1	1	1
3	常識資料冊	Sketch Book-GS	\$12.6	1	1	1	1	1	1
4	中文特方簿	Chinese Book 2	\$1.4			3	3	3	
5	中文原稿簿	Chinese Book 3	\$1.6						3
6	數學大方簿	Maths Book 1	\$1.4		3	3	4		
7	數學中方簿	Maths Book 2	\$1.4					4	3
8	數學新數簿	Maths Book 3	\$1.4	1					
9	雙單行簿—英文	Wide Double Line Book-English	\$1.4	2	4				
10	雙單行簿—數學	Wide Double Line Book-Maths	\$1.4	1	1				
11	雙單行簿—常識	Wide Double Line Book-GS	\$1.4	1	1				
12	雙行簿—英文	Narrow Double Line Book-English	\$1.4			5	5		
13	雙行簿—數學	Narrow Double Line Book-Maths	\$1.4			1	1		
14	雙行簿—常識	Narrow Double Line Book-GS	\$1.4			1	1		
15	單行簿—英文	Single Line Book-English	\$1.4					5	5
16	單行簿—數學	Single Line Book-Maths	\$1.4			2	2	3	3
17	單行簿—中文	Single Line Book-Chinese	\$1.4	1	1	3	3	3	3
18	單行簿—常識	Single Line Book-GS	\$1.4					1	1
19	牧童笛	Recorder	\$36.8			1			
20	紅色報告快勞 - 中作	Red Report File-Chinese Writing	\$4.0		1	1	1	1	1
21	頸繩及膠套	Badge	\$4.6	1					
22	功課拉鏈袋	Homework Bag	\$16.1	1	1	1	1	1	1
23	音樂五線譜	Staff Booklet	\$1.6					1	1
合共 Total Amount				<u>\$66.2</u>	<u>\$71.2</u>	<u>\$119.2</u>	<u>\$83.8</u>	<u>\$85.4</u>	<u>\$84.6</u>

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Appendix

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 feet	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.