

Laptop Computer All Risks Insurance Plan for King George V School Frequently Asked Questions

Question 1:

Q What is the *Excess* of each and every loss?

A It is the first HK\$1,000 of each and every loss borne by the Insured.

Question 2:

Q What is an *unattended environment*?

A It means that in the public area the Insured does not take care of the insured item or the Insured does not assign a person to take care of the insured item to minimize the risk of any damage to or loss of the insured item.

Question 3:

Q What is *mysterious or unexplained disappearance*?

A A mysterious or unexplained disappearance shall be a situation in which the insured item is lost without a reasonable explanation even if the case has been reported to the police. For instance, simply forgetting the location of the insured item is not a reasonable explanation for the disappearance of the insured item.

Question 4:

Q Will the Plan provide coverage if the PC is lost on vehicle?

A The Insured should give immediate notice to the police. Once the situation is confirmed as valid, it is covered. However, should the loss happen whilst the vehicle and the insured item are being left unattended, such loss is not covered for it is lost in an unattended environment.

Question 5:

Q What is the *claim procedure*?

A The Insured should notify Zurich Insurance Company as soon as possible but in any case no later than 30 days of any occurrence likely to give rise to a claim. Fill in a claim form and supply the documents as appropriate, e.g. receipts (including date of purchase, price, model), police report, photos showing the damage condition of the insured item.

If the Insured requires assistance in making a claim, he/she may call Zurich claims hotline during office hours.

Question 6:

Q How long is the *Period of Insurance*?

A The Plan provides coverage for one year from its effective date.

Question 7:

Q Will the Plan provide coverage for the *Parts of PC*?

A If the Parts form part of the insured item and are sold along with the insured item, they are covered subject to the Sum Insured.

Question 8:

Q Will the Plan provide coverage if the PC is damaged at home?

A If the damage does not fall into the scope of any exclusions of the Plan and occurs in Hong Kong, it is covered.

Question 9:

Q What is the procedure to effect the Plan coverage?

A The parent shall apply for the Plan within 3 weeks upon receipt of the brand new insured item from the school by completing and returning the application form to Zurich Insurance Company.

Question 10:

Q Who is/are eligible to enroll this computer all risks insurance plan?

A The insurance plan is offered only for students who purchase computers in school computer program.

Remarks: All details of coverage are subject to the Terms and Conditions of the Property All Risk Policy.

Prepared by Consumer Market, Personal Lines, Zurich Insurance Company Limited

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