Insurance Coverage for Students on Industrial Placement

1. There are three insurance policies that cover students joining industrial placement:
   1. The VTC Group Personal Accident Insurance provides cover to students/trainees while they are participating in school activities of the Vocational Training Council. There is a world-wide extension applicable for temporary visits. The sum insured is currently $100,000 for each insured person. It covers accidental death and disablement benefits.
   2. Additional Insurance for local industrial attachment:
2. Accidental death and disablement benefits up to $100,000
3. Hospital and Out-patient Medical Expenses

(arising out of accident during attachment) up to $5,000

Personal Liability (under Hong Kong jurisdiction) up to $1,000,000

1. Additional Insurance for overseas industrial attachment
2. Accidental death and disablement benefits up to $100,000
3. Hospital and Out-patient Medical Expenses

(arising out of accident during attachment) ` up to $100,000

Personal Liability

(for attachment in China: under China’s Mainland jurisdiction) up to $500,000

(for overseas attachment other than in China: up to $500,000

under HK’s jurisdiction)

iv. Emergency Evacuation

1. The terms, “students” and “trainees” under the insurance policy refer to all full-time and part-time students in IVE campuses and all full-time and part-time trainees at Training Centres.
2. For industrial placement in Hong Kong, if the student is also employed by the company during his/her placement there, he/she is expected to be covered by the employer's Employee Compensation Insurance.
3. Students / parents / guardians have the rights to claim against any third party (including employers and the Council) for damages or personal injuries if it is the negligence of a third party.
4. Students on placement are advised and encouraged to, if they prefer, take out additional/supplementary insurance coverage on their own for personal accidents, medical, travel, and/or third party liabilities. Please note to remind the insurance agents concerned that students are on placement and the insurance coverage should be arranged accordingly. (List of authorised insurers in Hong Kong is available from the Office of the Commissioner of Insurance at <http://www.info.gov.hk/oci/download/ins.pdf>. The Department is not responsible for any transactions between the insurers and students/parents/guardians.)

# Reply Slip

I, parent/guardian\* of       (Name of student) enrolled in      /      (course / year or level / class / industrial attachment scheme) at IVE       (campus) have read and understood the attached information on the Insurance Coverage for Students on Industrial Placement provided by VTC and also understood that my son/daughter/ward\* must adhere to the standards in the Statement of Understanding of Industrial Attachment.

I agree/do not agree\* to allow my son/daughter/ward\* to join the industrial attachment scheme to be organized from (D/M/Y)       to       (D/M/Y).

|  |  |  |
| --- | --- | --- |
| Name of Parent/Guardian\* | : |  |
| Signature | : |  |
| Date | : |  |

\* Delete as appropriate