

Classminer 課堂保障計劃

我們已為您提供 Classminer 課堂保障計劃，請參閱以下詳情。

保單摘要

保單編號	ZZG0007497ZC
保單持有人	BABY-KINGDOM.COM LIMITED
受保人	任何參加指定 Classminer 課堂的兒童
受保人的年齡限制	6 個月至 18 歲
地域限制	香港
保障期限	由 2021 年 9 月 13 日至 2022 年 9 月 12 日 (包括首尾兩日並於香港標準時間 24:00 過期)
保障有效期	(a) 就保障表的第一部分，保障將會於受保人離開他 / 她的居住地直接前往指定 Classminer 課堂的地點，或由指定 Classminer 課堂時間的兩小時前開始，以較遲者為準；而保障將會於當受保人抵達他 / 她的居住地，或在指定 Classminer 課堂時間結束的兩小時後終止，以較早者為準。 (b) 就保障表的第 2 至 5 項，保障將會於受保人以參加指定 Classminer 課堂為目的而抵達指定 Classminer 課堂的地點開始，而保障將會於當他 / 她於指定 Classminer 課堂結束後離開該地點時終止。 指定 Classminer 課堂的日期必須在保障期限內。任何於保障期限內報讀的指定 Classminer 課堂，課堂的確實日期不可超過保單保障期限過期後的 30 天。

保障表

節數	保障項目	每位受保人的最高賠償額
1	因意外而引致的意外醫療費用	每宗意外 3,000 港元
2	新冠病毒引致的強制隔離現金津貼	每日 500 港元，每宗事故最多 14 日
3	因特定事件延遲或取消課堂	每課堂 500 港元
4	機構清盤	每宗事故 5,000 港元
5	第三者責任	每宗事故 1,000,000 港元

索償程序

如就保障表中第一部份作出索償，請於意外發生後七日內填妥 [醫療保險索償申請表](#) 並連同相關證明文件透過電郵(classminer@baby-kingdom.com)通知 BABY-KINGDOM.COM LIMITED。
如就保障表中第二至五部份作出索償，請在任何可能引起索賠的情況發生後的七日內透過電郵(classminer@baby-kingdom.com)通知 BABY-KINGDOM.COM LIMITED。
請注意，我們仍有可能會要求您提供額外資訊，以便評估索償。

本摘要只供參考之用，並不構成保險合約的部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內。如有任何差異，均以保單內之條款細則為準。

如本文件的英文版本及中文版本有任何差異，概以英文版本為準。

蘇黎世保險有限公司 (於瑞士註冊成立之有限公司)
香港港島東華蘭路18號港島東中心25-26樓
電話：+852 2968 2288 傳真：+852 2968 0639 網址：www.zurich.com.hk

有關保障詳情，
請參閱保單文件 (只供英文版)
zurich.com.hk/classminerpolicy



Classminer Class Protection Insurance Plan

The Classminer Class Protection Insurance Plan is offered to you. Please read the details of your cover below.

Coverage Summary

Policy no.	ZZG0007497ZC
The insured	BABY-KINGDOM.COM LIMITED
Insured person	Any child who attends the designated Classminer classes
Age limit on insured person	6 months and 18 years
Territorial limit	Hong Kong
Period of insurance	September 13, 2021 to September 12, 2022 (both dates inclusive and expiring at 24:00 hours Hong Kong standard time)
Operative period of insurance	(a) For section 1 of the table of benefits, coverage shall commence when the insured person leaves his/her place of residence directly to venue of the designated Classminer class, or two (2) hours before the scheduled class time of the designated Classminer class, whichever is later; and cease when the insured person arrives at his/her place of residence, or two (2) hours after the closing time of the designated Classminer class, whichever is earlier. (b) For sections 2 – 5 of the table of benefits, coverage shall commence when the insured person arrives at the place of venue for the purpose of participating in the designated Classminer class, and cease when he/she leaves such place of venue upon completion of the designated Classminer class.

The date of the designated Classminer class must fall within the period of insurance. For any designated Classminer class enrolled within the period of insurance, the actual class date shall not exceed thirty (30) days after the expiry of the Period of Insurance of the policy.

Table of benefits

Section	Benefit	Maximum benefits per insured person
1	Accidental medical expenses incurred due to accident	HKD 3,000 per accident
2	Compulsory quarantine cash allowance due to COVID-19	HKD 500 per day, maximum 14 days per event
3	Postponement or cancellation of class due to specified events	HKD 500 per class
4	Institution winding-up	HKD 5,000 per event
5	Third party liability	HKD 1,000,000 per event

Claims procedure

For section 1 of the table of benefits, please notify BABY-KINGDOM.COM LIMITED by email (classminer@baby-kingdom.com) within 7 days from the date of accident by completing a [medical claim form](#) and providing where possible the relevant supporting documents.

For sections 2 - 5 of the table of benefits, please notify BABY-KINGDOM.COM LIMITED by email (classminer@baby-kingdom.com) in writing within 7 days of any occurrence likely to give rise to a claim. Please be advised that we may still request the insured person for additional information in order to assess the claim.

This summary is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy terms and conditions which shall prevail in case of inconsistency.

If there is any inconsistency between the English and Chinese versions of this document, the English version shall prevail.

For details, please refer to the policy terms and conditions.
zurich.com.hk/classminerpolicy

