



樂道中學

LOCK TAO SECONDARY SCHOOL

Ref. No. :001/26-27 to 012/26-27

To: Principal

I am the parent / guardian of Class _____ (Student Name) _____().

I acknowledge that I have read and understood the contents of the following notices:

Reference No.	Contents of notice (Please put ☒ in the appropriate boxes)
001/26-27	2024-25 New School Year Announcement
002/26-27	Application for Student Locker ☐ I would like to apply for a student locker for my child, and the locker number is _____. ☐ I do not apply for a student locker for my child.
003/26-27	Student bringing mobile phone and items not related to lessons to school
004/26-27	Grace Scheme
005/26-27	Self-improvement Plan
006/26-27	Intranet Information, Email System and Student Smart Card ☐ My child is a new student who needs to apply for a student smart card. I understood of the matter concerning payment. ☐ My child's student smart card has been lost/damaged. It is necessary to apply for a new one. I understood of the matter concerning payment. ☐ My child does not need to apply for or replace his/her smart card.
007/26-27	Participation of Students in PE Class and Various Sports Competitions ☐ I agree that my child will participate in physical education class of your school. I state that his/her physical health is good enough to participate in sports activities and various sports competitions. ☐ I do not agree that my child will participate in PE class and various sports competitions. Please find the attached medical certificate for your consideration.
008/26-27	Permission to publish students' works and images
009/26-27	Arrangement of having lunch at school ☐ My child would like to use the food storage and heating service and promise to follow the rules. ☐ My child would not use the storage and heating service.
010/26-27	Use of e-notice and e-payment ☐ I have understood the arrangements and I will use e-notice and e-payment this year. ☐ I will not use e-notice and e-payment this year. I will attach a letter to explain the reason and I will pay \$50 for photocopying and administration fee.
011/26-27	Student Personal Accident Insurance Plan ☐ I agree to purchase Student Personal Accident Insurance Plan (\$30.00). ☐ I do not agree to purchase Student Personal Accident Insurance Plan.
012/26-27 (Applicable to S2-S6)	Collection of Emergency Contact Information Parent/Guardian Mobile No.: _____ Relationship with the student : _____ Student Mobile No.: : _____

Name of the parent / guardian: _____

Signature of parent / guardian: _____

Date: _____

1st September, 2026

Dear Parents / Guardians,

Important Information for the New Academic Year (Secondary 1)

The 2026–2027 academic year of our school officially commenced on 1st September, 2026. As there are numerous important matters requiring attention at the start of the new academic year, key details are listed below. Please review them carefully and complete the necessary procedures punctually.

A. School Curriculum, Timetable, and Assessment

- (1) Students must arrive at school before 8:05am every day. The timetable is attached for your reference. Please remind your child to attend school on time.

- (2) Class schedules are as follows:

- 1st September, 2026: Opening Ceremony and Class Teacher Period (9:00am – 11:30am)
- 2nd September, 2026: Hall Assembly and Class Teacher Period (9:00am – 11:30am)
- 3rd – 12th September, 2026: Lessons according to Special Timetable (8:05am – 1:30pm)
- From 15th September, 2026 onwards: Lessons according to Regular Timetable (8:05am – 3:30pm)

- (3) To enhance learning experiences outside the classroom and enrich students' personal development, Period 10 on Tuesdays is designated for “Club Activities”, “Local Study Tour Project Learning Period” and “Uniformed Groups”. Attendance is compulsory for all S1 to S3 students. Activity details are as follows:

Period	S.1	S.2	S.3
Club Activities Period	15/9, 22/9, 13/10, 20/10,	15/12, 5/1, 12/1, 27/4, 4/5,	11/5, 18/5 and 25/5
Local Study Tour Project Learning Period	27/10, 3/11, 10/11, 17/11	19/1, 26/1, 16/2, 23/2	2/3, 9/3, 6/4, 13/4
Uniform Groups Period	19/1, 26/1, 16/2, 23/2, 2/3, 9/3, 13/4	(Students participate according to their preferences)	

Remarks:

1. On the activity dates listed above, dismissal time will be 4:35 PM.
2. Attendance is mandatory. Leaving school premises without permission before or during activities will be treated as truancy.

- (4) Details of uniform tests, examinations and assessment methods are as follows:

	1 st Term	2 nd Term	
Percentage of total marks of the whole year	40%	60%	
Percentage of total marks of the term	Examination	Test	Examination
	100%	30%	70%

Moreover, in order to accord with the current teaching trend of emphasising on continuous assessment, 30% of the total marks are determined by continuous assessment, where for Technology Education, the continuous assessment comprises 40% of the total subject mark. This enables our students to study hard throughout the term and attain better results. Quizzes, dictations, projects, science experiments, class participation, homework, etc., are the common means of continuous assessment.

- (5) Promotion and retention arrangements are determined holistically based on students' academic performance, conduct, and attendance rate across the entire academic year. The school will comprehensively evaluate students' learning progress and development needs before making final decisions.

B. Important Matters for New Academic Year

- (6) Students have to pay the following fees on 2nd September, 2026:

	Payment Items	New Students	Repeaters
1.	Exercise Books and Handbook	\$71.0	\$71.0
2.	Printing Fee	\$200.0	\$200.0
3.	Visual Arts Subject Materials	\$69.0	\$0.0
4.	P.E. Electronic Learning Platform Account	\$55.0	\$55.0
5.	T.E. Lesson Materials	\$100.0	\$100.0
6.	House Fee (Note 1)	\$10.0	\$10.0
7.	Student Union Fee (Note 2)	\$15.0	\$15.0
8.	Fees for Specific Purposes (Note 3)	\$470.0	\$470.0
9.	Student Smart Card	\$30.0	\$0.0
Total Fee:		\$1,020.0	\$921.0

(Note 1) House fee: 'House' has been the unit of our school's extracurricular activities. Students are grouped under four Houses "Honesty", "Faith", "Goodness" and "Diligence". Each House member has to pay House fee as the running fee of each House.

(Note 2) Student Union fee: Each student has to pay Student Union fee to facilitate student welfare.

(Note 3) In order to provide a better learning environment and allow the school to have more resources to optimise facilities and teaching equipment to promote the effectiveness of teaching and learning, our school will collect "fees for specific purposes" from each student (for details, please refer to Item 13 "Charges for non-standard items" of the Circular No. 14/2012 issued by the Education Bureau (EDB). The relevant fees will be used to purchase services and additional campus equipment and will be charged once every academic year.

- (7) Taking student photos

Students will have their student photos taken on 9th September, 2026 through the photography company arranged by the school. The photos must be 1" x 1.5", light blue background, and self-adhesive, priced at \$12 per dozen. Ordering multiple dozens is permitted. Alternatively, students may choose to take their photos at other photography shops. When taking the photo, students must wear full and tidy school uniform with neat hair. One dozen photos must be submitted to the class teacher on or before 14th September, 2026.

C. Subsidies and Services

- (8) Applications for various allowances

Parents can apply for textbook allowance or traffic allowance at Student Financial Assistance Agency if they have financial difficulties. Please kindly fill in the application form and send it to the Student Financial Assistance Agency as soon as possible.

Class	Various allowances for application (Deadline)
S.1	Textbook allowance/Travelling allowance/ Internet fee allowance (10 th September, 2026) Applications can still be made until the end of October.
S.2	
S.3	
S.4	Textbook allowance/Travelling allowance/ Internet fee allowance (10 th September, 2026) Grantham subsistence allowance (15 th September, 2026) Low-income Working Family Allowance (15 th September, 2026)
S.5	
S.6	

- (9) Application for MTR Student Travel Scheme

Students can apply for travel discount by obtaining the application form from Tai Wai MTR station or by filling in the online application form.

- (10) Student Health Service

S.1 to S.6 students are all qualified to apply for the Student Health Service under the Department of Health, so that their state of health can be followed. Qualified students (any student who has a Hong Kong ID card, with either parent having the Hong Kong ID card) can enjoy the service free of charge. Students or parents can register online from 8th September, 2026.



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LOCK TAO SECONDARY SCHOOL

Reference No.: 001A/26-27

D. Notes for Parents

- (11) Each printed notice issued by the school will be individually stamped with the official school chop.
- (12) Measures for students sent to hospital due to injury/illness
Our school prioritizes student safety and health. If a student feels unwell or is injured during classes or school activities, a teacher with first aid qualifications will initially assess the situation and provide recommendations. If hospital treatment is deemed necessary and time permits, the school will obtain parental consent before proceeding. In urgent and critical situations, the school will immediately call for ambulance services and notify the parents. A staff member will accompany the student to the Accident & Emergency Department (A&E) to ensure their safety. Please note that all fees incurred for A&E services shall be borne by the parents/guardians.
- (13) If your child requires special learning accommodations, please contact the class teacher by phone (2602 1000) during September.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School

Class Timetable

Special Time	Regular Time	Monday	Tuesday	Wednesday	Thursday	Friday
08:05-08:20	08:05-08:30	Morning Assembly				
08:20-08:50	08:30-08:05					
08:50-09:20	08:05-09:40					
09:20-09:35	09:40-10:00	Recess				
09:35-10:05	10:00-10:35		Hall Assembly/ Class Period			
10:05-10:35	10:35-11:10		Hall Assembly/ Class Period			
10:35-10:45	11:10-11:25	Recess				
10:45-11:15	11:25-12:00					
11:15-11:45	12:00-12:35					
11:45-12:00	12:35-13:40	Recess / Lunch				
---	13:40-13:45	Roll Call				
12:00-12:30	13:45-14:20					
12:30-13:00	14:20-14:55					
13:00-13:30	14:55-15:30					
---	15:30-15:40	Recess				
	15:40-16:35		Uniformed Groups & School Club Period (S.1 - S.3)			



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LOCK TAO SECONDARY SCHOOL

Reference No.:002/26-27

1st September, 2026

Dear Parents / Guardians,

Application for Student Locker

Our school allows students in need to apply for the use of lockers, which allows students to store items they do not need to bring home daily, helping to reduce the weight of their schoolbags and develop their self-management skills. Students must properly arrange the use of their lockers, taking home only the textbooks and exercise books they need for revision or homework.

To ensure students can use the lockers appropriately and effectively, our school has drawn up a "Student Locker Usage Guidelines". We sincerely hope that parents will supervise their children to make good use of the assigned lockers and strictly abide by the relevant rules.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School

Student Locker Usage Guidelines:

1. The usage period is until 10th March, 2027(S.6), 1st June, 2027(S.3) 4th June, 2027(S.1, 2, 4, 5).
2. The lockers are solely for storing textbooks, exercise books, and learning materials. Students are not allowed to keep mobile phones, money, food, drinks, or other items that are not for use in class inside.
3. Locker users are responsible for the safety of the items stored inside.
4. Lockers are for designated students only and cannot be borrowed, shared, or privately swapped.
5. Locker users must clear out the contents within the designated period; otherwise, the school has the right to confiscate the items without returning them.
6. Lockers must be kept locked at all times. If a locker is found unlocked, the school has the right to revoke the usage privilege.
7. Locker keys should be carefully kept and not given to others. Students must report immediately to the class teacher if the key is lost.
8. Students can only open the lockers during recess, lunch, or after school to access personal items, so as not to disrupt other students in class.
9. The school reserves the right to open the locker for inspection in the presence of the student, and the student must cooperate.
10. Students must keep the lockers clean and tidy, without defacing or sticking stickers. Any damage to the locker must be reported to the class teacher immediately.
11. Students should take care of school property. Intentional damage or inappropriate use resulting in locker damage will be punished, and the student will be required to pay for the repair.
12. If a student withdraws from school, he/she must clear out the locker contents within seven days after withdrawal and notify the school office, or the locker will be treated as unclaimed.
13. One day before exams, students must take home all textbooks and assignments from the lockers for revision. After the First Term Examinations, students can continue using the lockers.
14. Students must comply with the above usage guidelines. Violation may result in the loss of usage privileges and disciplinary action.



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LOCK TAO SECONDARY SCHOOL

Reference No. : 003/26-27

1st September, 2026

Dear Parents / Guardians,

Students Bringing Mobile Phone and Items Not Related to Lessons to School

The rapid development of information technology (IT) has facilitated the wide use of mobile phones and IT products in our society. To facilitate communication between students and their families beyond school hours, our school allows students to bring their mobile phones to school. However, to enable students to concentrate on their studies and to ensure safe and secure storage for their mobile phones, students have to switch off their mobile phones and lock them in the assigned locker when they come to school. Please find the details of monitoring students bringing mobile phones and mobile phone storage locker usage guidelines in the Appendix attached. Should there be any student using his/her mobile phone on campus or bringing along the mobile phone to the classroom without the permission of our school, he/she will be given a minor offence as punishment.

Unless prior approval is given, students are not allowed to bring along IT products (such as tablet computer, smartwatch etc.) or other items not related to lessons to school. Any student violating the regulations will be given a demerit for the first attempt, two demerits for the second attempt, and a minor offence for frequent attempts.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School

Details of Monitoring Students Bringing Mobile Phone and Mobile Phone Locker Usage Guidelines

- a) The school will assign a mobile phone storage locker to each student. Students must turn off their mobile phones immediately upon arrival at the school campus and promptly store them in their assigned phone lockers, which must be locked.
- b) Students must bring their own locks, with a suggested maximum size of 3 cm x 5 cm.
- c) The phone locker can only be used to store a student's own mobile phone, headphones (if any) or mobile charger (if any), and no other items are allowed.
- d) Students are not permitted to swap or use phone lockers assigned to other students. Under no circumstances can a student store their mobile phone in another student's locker.
- e) Students can only retrieve their mobile phones from the lockers when preparing to leave the school campus after classes, and they must promptly depart the school premises. Except with special permission from the teacher, students are not allowed to use their mobile phones anywhere on the school campus.
- f) If a student brings their mobile phone to school and fails to store it in the designated locker, they will be given a minor offence for the first attempt, two minor offences for the second attempt, and a major offence for frequent attempts.
- g) The school reserves the right to inspect the phone lockers when necessary.

1st September, 2026

Dear Parents / Guardians,

Self-Renewal Program

The school will implement the Student "Self-Renewal Program" from 14/09/2026 to 27/05/2027. The details of the scheme are as follows:

Purpose: To provide an opportunity for students who have violated the following school rules to turn over a new leaf.

Content: During the implementation period, as long as students meet the eligibility criteria, students can submit an application during the designated periods to clear records of specific offenses. Upon school approval, the relevant disciplinary record will be expunged.

Eligibility: Students must have a completely clean record (no violations of any school rules) for 10 consecutive school days prior to submitting the application form.

Details of Clearable Items and Application Periods:

	Clearable Items	Annual Application Limit	Application Periods	
a.	Being late for school	Unlimited	29/09/2026 to 14/06/2027	
b.	Failure to submit homework			
c.	Failure to bring textbook			
d.	Eating or bringing chewing gum to school			
e.	Bringing items which are not for use in class			
f.	Entering other classrooms without teacher's permission			
g.	School uniform / Appearance issue	Up to twice per phase	S1 to S5 Phase I 29/9/2026 – 17/12/2026	S.6 Phase I 29/9/2026 – 12/11/2026
h.	Failure to show attendance by presenting student card	Only once per phase	Phase II 1/2/2027 – 14/6/2027	Phase II 1/12/2026 – 23/2/2027
i.	Using foul language			
j.	Disruptive behavior in school			

The following item can be cleared only once per school year:

Unauthorized possession / use of mobile phones (Minor Offence)	Application Periods	
	S1 to S5 10/5/2026 – 14/6/2027	S.6 19/1/2027 – 23/2/2027

Application Procedure

- Students should submit the completed application forms along with their Student Handbooks to their class teachers for checking and verification of eligibility.
- Once verified, class teachers would forward the applications to Miss N.L. Yiu for processing.

Yours faithfully,

Principal of Lock Tao Secondary School



1st September, 2026

Dear Parents / Guardians,

Self-improvement Plan

In order to nourish our students to develop a sense of self-encouragement as well as self-improvement, our school has implemented a 'Self-improvement Plan'. Details are as follows:

(I) Plan details:

- 1) The application should be initiated by the student.
- 2) Aside from representing the school in external competitions, each merit point obtained by the student during the current academic year can replace one demerit point. Once the application is approved, neither the merits nor the demerits will be printed on the report card.
- 3) The plan only applies to replacing a single demerit point with a single merit point. If a violation incident results in two demerit points, this record will not be applicable for this plan. For example, if a student received two demerit points for "improper behavior on school campus," this record cannot be replaced by two merit points.
- 4) Students must submit the application within the designated application period, and there is no limit to the number of demerit points that can be applied for replacement.

(II) Application method:

Student can obtain the application form from the class teacher and fill it out on their own. Then, he/she submits it along with their student handbook to the class teacher within the application submission period. After the application has been reviewed and verified, the class teacher will forward the application to Ms. Yiu Nga Lam for processing.

(III)

Application submission period for S.6 students: 22/1/2027 - 5/3/2027*

* All merits/demerits granted after 5/3/2027, are not applicable to the plan.

Application submission period for S.1 to S.5 students: 1/6/2027 - 18/6/2027*
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* All merits/demerits granted after 18/6/2027, are not applicable to the plan.
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Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No.: 006/26-27

1st September, 2026

Dear Parents / Guardians,

Email System, Notice System, and Student Smart Card

To enable parents and students to receive updated information from our school as soon as possible, our school encourages parents and students to check our school's webpage (<http://locktao.edu.hk>) regularly. Our school's email system (Gmail) is not only a teaching platform, but also a communication tool between teachers and students and a tool for the delivery of messages. The school has already created email accounts for every student. The use of these services will be taught in Technology Education lessons. Students should login to the email system (Gmail) to check the messages to get the latest information about the school.

By using the Google Workspace account provided by the school, students agree to the relevant terms of service for minors. The school is committed to ensuring data security and personal privacy compliance. In line with educational development, our school has introduced Artificial Intelligence (AI) technology into teaching and administration. We strictly adhere to responsible AI usage principles, ensuring that all technology applications prioritize student well-being, data privacy protection, and learning effectiveness, helping students to utilize innovative technology in a safe and controlled environment.

We have adopted the Smart School system from HKT to provide e-notice, e-payment and e-attendance services. After installing the HKT Smart School App and Tap & Go mobile applications, parents will read and sign notices, make payments and check their child's attendance record using smartphones. This system not only strengthens communication between our school and parents, but also reduces the risk of students bringing large amount of cash to the school which eventually increases our school's management effectiveness.

The student's smart card is regarded as the identity card within the school. Every student should keep it carefully and bring it to school every day for taking attendance until he / she graduates and leaves the school. New students must pay **\$30** for issuing the new smart cards. Afterwards, if a student requires a replacement for his / her smart card, he / she will have to pay **\$30**.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No.:007/26-27

1st September, 2026

Dear Parents / Guardians,

Participation of Students in Physical Education Class and Various Sports Competitions

Excellence in Moral, Intellectual, Physical, Social, Aesthetic and Spiritual have been the visions of education of our school to nourish our students. It has been embraced and supported by our students and their parents. However, some students may have their very individual state of health problems which deems inappropriate to be involved in physical training. If your child's state of health is not suitable to participate in physical education class and any kinds of sports competitions, you can apply for an exemption with an attachment of medical certificate. Please kindly return the reply slip to the class teacher by 8th September, 2026.

The student being exempted will be arranged to a suitable environment to study during physical education class in the school year.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No.:008/26-27

1st September, 2026

Dear Parents / Guardians,

Permission to Publish Students' Works and Images

It has been a usual practice for teachers to select excellent works or images to publish them in our school publications or websites in order to enhance teaching and learning. Not only do we believe that it could help promote students' creativity, encourage cooperative learning and honor the quality of their works, it also cultivates students' holistic development. Parents could also have a better understanding of students' school life.

In view of the above, we need to have your consensus. Parents who do not agree with the stated arrangement should choose to write a letter to school.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



1st September 2026

Dear Parents / Guardians,

Arrangement of Having Lunch at School (Applicable to Whole-day face to face classes)

In order to nourish our students over group spirit and encourage them to join the activities during lunch time, our school has decided that S.1 to S.3 students have to stay in our school to have lunch. We also encourage S.4 to S.6 student to follow suit. Please kindly pay attention to the followings:

- (1) “DANNY CATERING SERVICE LTD” is the lunch supplier for this school year, with each lunch costing \$26. Students are free to bring their own lunch to school, purchase lunch at the school tuck shop, or have lunch delivered by their family members.
- (2) Our school provides storage and heating service for lunch (Quota: 50, on a first-come-first-served basis). Students are required to put their lunch boxes in the refrigerator between 7:45 am and 8:00 am in Room 208 (Latecomers will not be entertained), and heat their lunch boxes using microwaves (stainless steel containers are strictly prohibited) in Room 208 within the specified periods (S.4 to S.6: 12:35 pm - 1:05 pm; S.1 to S.3: 12:50 pm - 1:05 pm). Food must be safe and healthy; heating sushi, cup noodles, or instant rice is not allowed so as to avoid any diarrhea, accidents, or unhealthy dietary habits. If any student fails to follow the rules mentioned above, our school will consider depriving them of the right to use the food storage and heating facilities.

To secure our students’ safety and state of health, our school forbids our students to receive any food delivery service outside school.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School



樂道中學

LOCK TAO SECONDARY SCHOOL

Reference No.:010/26-27

1st September, 2026

Dear Parents / Guardians,

Implementation of Electronic Notice and Payment System

This school year, our school will implement an electronic notice and payment system to strengthen home-school communication and mitigate the risks associated with students carrying large amounts of cash to school. We seek your cooperation and support in this initiative starting from 2nd September 2026.

Should you be unable to use the electronic system due to special circumstances, please submit a written explanation to the class teacher. Paper notices may be issued subject to school approval; please note that an administrative and photocopying fee of \$50 per academic year will be charged.

Arrangements for Electronic Notices and Payments

School Notice	First two weeks: Paper and electronic notices will be issued simultaneously. From the third week onwards: All notices will be issued via the HKTE Smart School App, and paper notices will no longer be provided.
Payment	All payments for electronic notices must be made through the HKTE Smart School App.

If you have forgotten your account details, or have any enquiries regarding the system, please contact the school office at 2602 1000 for technical support.

To facilitate the installation and use of the system, a briefing session on the HKTE Smart School App will be arranged during the Non-Chinese Speaking Parents' Day; further details will be provided in due course. For enquiries, please contact Mr. SAMI ULLAH Tariq at 2602 1000.

For technical support, you may also contact the service provider, HKT:

- HKTE Smart School Customer Service Hotline: 1833 222
- Tap & Go Payment Support Hotline: 2888 0000

Yours faithfully,

Principal of Lock Tao Secondary School



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LOCK TAO SECONDARY SCHOOL

Reference No.: 011/26-27

1st September, 2026

Dear Parents / Guardians,

Student Personal Accident Insurance Plan

The Education Bureau has purchased a Block Insurance Policy for all schools in Hong Kong. However, it does not include the additional medical expenses incurred as a result of injury occurred in school or in the event of participating in school activities.

In order to enable all students to enjoy a comprehensive protection, our School will arrange all students to purchase 'Student Personal Accident Insurance Plan' from Union Faith Insurance Advisor Limited (Please find the attachment regarding the coverage of the insurance plan for reference). Coverage period is during the school year of 2026-2027. Each student's premium fee is \$30.00. Should there be any queries on this matter, please kindly contact Vice Principal Mr. Chan Tsz Ming.

If any student injures oneself when participating in our school activities, no matter inside or outside our premises, he or she must inform teachers, staff or janitors at our School so that immediate and proper care can be provided. He or she must inform the School to help him/her apply for the claim.

This insurance plan is for students to obtain a basic personal insurance coverage, so parents can decide whether to purchase this plan or to approach any other insurance company.

Thank you for your attention.

Yours faithfully,

Principal of Lock Tao Secondary School

**Student Personal Accident Insurance**

Policy holder	Lock Tao Secondary School
Insured member	All students and full-time employees
Period of Insurance	20/9/2026 to 19/9/2027

Benefit	Sum Insured (HK\$) (per member)
1. Accidental Death	120,000
2. Permanent Total Disablement	120,000
3. Medical Expenses (including Bonesetter Expenses – HKD 1,000 per accident)	6,000
4. Burns benefit (2nd and 3rd degree)	30,000

List of insured events that occur within the territory of Hong Kong Special Administrative Region:

1. Accident that occurs while the Insured Person is inside the School's premises;
2. Accident that occurs while the Insured person is participating in any Schooling Activities;
3. Accident that occurs while the Insured person is traveling in conveyance owned, hire or arranged by the School;
4. Food poisoning arisen by the food or drinks furnished or arranged by the School;
5. Gas poisoning arisen in the School;
6. Accident that occurs while the Insured Person is traveling directly to School from his Residence for the objective of attending classes or any Schooling Activities.
7. Accident that occurs while the Insured Person is traveling directly to his Residence from School, provided that the Accident occurs within two hours after the end of the day's classes or Schooling Activities.

Other Features:

1. Medical Expense Deductible - Waived
2. Age Limit: 1 to 75

The precise coverage afforded is subject to the terms, conditions and exclusions of the policy as issued.

Insurer: CMB Wing Lung Insurance Company Limited