

Integrity at work

商界保誠
caring company #2004-08
Awarded by The Hong Kong Council of Social Services
獲頒社會服務獎



Home Environment Improvement
Scheme for the Elderly
長者家居環境改善計劃
Contractor All Risks Insurance

19 December 2008


JARDINE LLOYD THOMPSON
Limited

Servicing Teams

Jardine Lloyd Thompson Ltd

General Enquiries

Mr. Wilson Chan	- Director	2864 5588
Ms. Joice Choy	- Account Manager	2864 5444
Mr. Brian Wong	- Account Handler	2864 5325

Claims Enquiries

Mr. Isaac Lau	- Assistant Director	2864 5569
Ms. Yuki Mok	- Account Handler	2864 5462

HKCSS

Ms. Grace Chan	-	
Ms. Autumn Leung	- Officer	2864 2943




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Pre-appointed Loss Adjustor for emergency contact

Name of company : Cunningham Lindsey (HK) Ltd
根寧瀚(香港)有限公司國際公證行

Address : Rooms 604-606 6/F 151 Gloucester
Road, Wanchai Hong Kong

Contact Person : Mr. Stanley Kwong

Occupation : Director

Mobile Phone no : 9435 2873




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A Brief Summary of Insurance Coverage

Type : Contractor All Risks Insurance

Insured : The Hong Kong Council of Social Service as co-ordinator and/or
named Non-Government Organization (NGOs) as Principal and/or
all main contractors and/or sub-contractors and/or unnamed
Social Enterprise 社會企業 as contractor and/or Eligible Elders i.e.
House Owner / Tenant for their respective rights and interests

Lists of NGO : 41 Centres from 20 NGO participating in the Home Environment
Improvement Scheme for the Elderly

Insurer : Wing Lung Insurance Co Ltd.

Period of
Insurance : From : 00:00 1 January 2009 to 31 December 2010 (both dates
inclusive)

Insured Contract : Home Environment Improvement Scheme for the Elderly 長者家
居環境改善計劃 (Works including minor home maintenance and
improvement services as well as necessary fittings according to
their home environment)




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A Brief Summary of Insurance Coverage

Scope of Cover	:	<u>Section II - Liability to Third Party</u> To indemnify the Insured in respect of all sums which the Insured shall become legally liable to pay for - accidental death, bodily injury or disease suffered by third party - accidental loss of or damage to third party property arising out of the execution of the contract works Including any litigation costs and expenses incurred with the underwriter's consents.
Limit of Liability	:	<u>Section II - Liability to Third Party</u> HK\$5,000,000 any one accident and unlimited during the period of insurance
Est. Contract Sum:		HKD40 annual subvention and HKD200M in total for 5 years
Contact Sum	:	HKD5,000 per each contract




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A Brief Summary of Insurance Coverage

Contract Period	:	<u>Contract Period</u> Not exceeding one month effective from the commencement date which should fall within the policy period (This policy is still in force if the commencement date of the contract work falls within the policy period until the completion of work but not exceeding one month) <u>Maintenance / Defect Liability Period</u> Three months following the completion of contract period
Jurisdiction	:	Hong Kong
Excess	:	As per Policy
Conditions	:	- Addition Works Clause (automatically uplifting the contract sum by 50% up to HK\$7,500 per contract) - Extend to cover House owner/ Tenant's Property - Burning and Welding Clause - Declaration and Premium Adjustment Clause




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A Brief Summary of Insurance Coverage

- Principal Policy : - Excluding loss of or damage to the contract work itself
- Exclusion : - Excluding liability in respect of death, bodily injury, illness or disease suffered by :
- a) any person employed by any insured party i.e. Principal, Contractors, Sub-contractors, Sub-sub-contractors for the purpose of execution of insured contract or any parts there of, and
 - b) Any person to whom part or parts of the Insured contract have been sub-contracted including but not limited to self-employed Sub-contractors;
- Excluding liability in respect of compensation claimed from the Insured by an injured person or dependent under any Employees Compensation Legislation




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Premium Allocation

- Premium Allocation : Total Minimum and Deposit Premium/ 41 centres x no. of centres per each NGO (total : 20 NGO)
- Premium Adjustment : Each NGO should keep record on the actual expenditure being spent and project information
Each NGO should declare actual expenditure to insurer at policy expiry for year –end premium adjustment
- Inception Expenditure : HKD80M (two years annual expenditure / 41 centres x no. of centre per each NGO (total : 20 NGO)




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Premium Remittance

1. JLT will send invoice and certificate of insurance to each Insured in the earlier of January 2009
2. Each NGO should settle the premium immediately . JLT schedule to receive all premium not later than three weeks after sending our invoice.
3. JLT will issue premium receipt to each insured for the insured's application with SWD about premium subsidization



Importance of Claims Procedures

- To ensure prompt and efficient claims handling
- To secure close cooperation and communication among the various parties involved.
- To comply with Policy Conditions requiring prompt loss notification
- To avoid late claim notifications which may prejudice Insured's right to indemnity
- To secure prompt and fair claims settlements



Claims Handling Procedures

1. Complete the incident report form and submit internal report together to JLT Immediately
2. Submit any correspondence received from third party to JLT immediately
3. Identify and obtain details of all witnesses.
4. Keep as much evidence as possible provided that such items do not cause further damage or danger.
5. Don't get involved in third party except in an emergency or prior agreement from Insurer
6. Not to admit liability or make any offer, compromise, promise payment or settlement to a third party.



Questions and Answers



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商界 展關懷
caringcompany #2014-15
Awarded by The Hong Kong Council of Social Services
香港社會服務會頒發



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