

Laptop All Risks Insurance Plan

ESF students may use their laptop to do assignments, projects and homeworks, hence they may bring along with their laptop anywhere and are at risk of their laptops. What would you do if your expensive laptop were damaged or stolen? Zurich provides Laptop All Risks Insurance for indemnifying your financial lost in the event of loss or the cost of repairing in case of damage.

Summary of Plan

Coverage	In the event of the accidental loss of or damage to the insured laptop during the period of insurance, you will be indemnified for the cost of replacement or repair of the insured laptop, subject to the amount of the sum insured.
Major Conditions	The insured laptop must be purchased through ESF school authorized supplies.
Excess	The first HKD1,800 of each and every loss shall be borne by the insured.
Major Exclusion	Any software-related loss, wear and tear, any loss resulting from mechanical or electrical derangement, scratching or denting, breakage of lenses or glass, mysterious disappearance or unexplained loss, and any loss directly or indirectly caused by the insured item being left unattended.
Geographical Limit	Anywhere in Hong Kong.
Period of Insurance Application	This insurance must be applied for and effected within 3 weeks upon the proposer's receipt of the brand new item to be insured.
Application Procedure	Complete the application form and fax to 2903 9340 with a copy of delivery note.
Note	The above summary is for reference only. For full terms and conditions, please refer to the policy document.

Annual Premium (Insured item price range)

- HKD375 (HKD5,000 – 8,000)
- HKD475 (HKD8,001 – 10,000)
- HKD575 (HKD10,001 – 14,000)
- HKD900 (HKD14,001 – 20,000)



Frequently Asked Questions

- Q1: Who is/are eligible to enrol this computer all risks insurance plan?
A1: The insurance plan is offered only for students who purchase computers in school computer program.
- Q2: What is the procedure to affect the plan coverage?
A2: 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 Ltd.
- Q3: How long is the period of insurance?
A3: The plan provides coverage for one year from its effective date.
- Q4: What is the excess of each and every loss?
A4: It is the first HKD1,800 of each and every loss borne by the insured.
- Q5: Will the plan provide coverage for the parts of PC?
A5: 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.
- Q6: What is mysterious or unexplained disappearance?
A6: 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.
- Q7: What does it mean by left unattended?
A7: 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.
- Q8: Will the plan provide coverage if the PC is damaged at home?
A8: If the damage does not fall into the scope of any exclusions of the plan and occurs in Hong Kong, it is covered.
- Q9: Will the plan provide coverage if the PC is lost on vehicle?
A9: 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 left unattended.
- Q10: What is the claim procedure?
A10: The insured should notify Zurich Insurance Company Ltd 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.

This leaflet 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 document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.