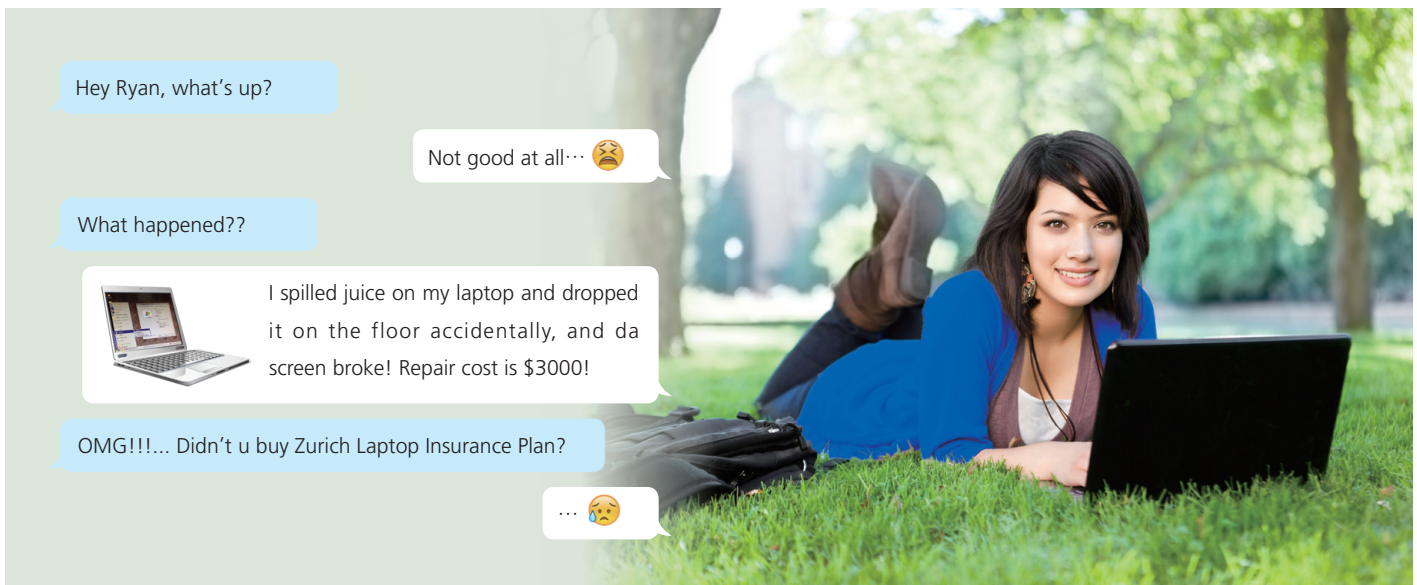



Laptop All Risks Insurance Plan



 Enroll now or call Zurich at **+852 2903 9391**



Plan features

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 your school's authorized suppliers and be solely used for academic purpose.
Excess	The first HKD1,500 of each and every loss shall be borne by you.
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 laptop being left unattended.
Geographical limit	Within Hong Kong
Enrollment Period	This insurance must be applied for and effected within three months of purchase of the laptop.
Enrollment procedure	Complete the enrollment form and fax to 2903 9340 with a copy of the receipt and an image of the laptop with serial number showing on the screen (see left).

Laptop price range	Annual Premium
HKD5,000 – 8,000	HKD499
HKD8,001 – 10,000	HKD629
HKD10,001 – 15,000	HKD749
HKD15,001 – 20,000*	HKD999

* If the cost of the laptop is less than HKD5,000 or over HKD20,000, the enrollment will be subject to separate underwriting consideration.

Frequently Asked Questions

Q1: Who is/are eligible to enroll on this Laptop All Risk Insurance Plan?

Zurich: This insurance plan is offered to students at schools, colleges, institutes and universities who purchase a laptop from their school's authorized suppliers and use the laptop solely for academic purpose. All applicants must enroll on this plan within three months of purchase of the laptop. If a student is aged below 18, the plan should be applied for by his or her parent.

Q2: What is the procedure to effect the plan coverage?

Zurich: All applicants must enroll for the plan within three months of purchase of the brand new laptop from the school by completing and returning the enrollment form together with a copy of the receipt and an image of the laptop with serial number showing on the screen to Zurich Insurance Company Ltd.

Q3: How to find the serial number in the operation system?

Zurich: The serial number can be found in the System Information window. As there are different steps to find your serial number, please contact your laptop supplier for further details. We suggest you to take a photo of your screen and return to Zurich Insurance Company Ltd for identification of the insured laptop.

Q4: How long is the period of the insurance?

Zurich: This plan provides a 12-month coverage from its effective date and is subject to yearly renewal automatically up to a maximum period of 5 years.

Q5: What is the excess of each and every loss?

Zurich: The first HKD 1,500 of each and every loss shall be borne by you.

Q6: Why should I enroll this Laptop All Risk Insurance Plan on top of standard warranty?

Zurich: Standard warranty usually covers damage or malfunction due to a defect in materials or workmanship arisen in the laptop. This plan covers accidental or physical damage or loss, which may not be covered under the scope of standard warranty.

Q7: Will the plan provide coverage if the laptop is damaged at home?

Zurich: Yes. This plan covers the loss or damage to the laptop anywhere within Hong Kong. As long as the damage does not fall under any of our exclusions, it is covered.

Q8: Will the plan provide coverage if the laptop is lost?

Zurich: Yes. This plan covers the loss or damage to the laptop anywhere within Hong Kong. The insured should report the loss to the Hong Kong Police immediately and file the claim with us. However, please note that the plan will not cover any loss, if the laptop was left unattended.

Q9: What is the claim procedure?

Zurich: You should notify Zurich Insurance Company Ltd in writing as soon as possible but in any case no later than 30 days of any occurrence giving rise to or likely to give rise to a claim. You should 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 condition of the laptop. If you require assistance in making a claim, you may call Zurich Claims Hotline during office hours.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters.