法團校董會責任保險計劃
保單行政事項及索償程序 簡介

Incorporated Management Committee Liability Insurance Policy
Brief Introduction of Policy Administration and Claims Procedures (IMCLIP)

22 October 2026

昆士蘭聯保保險有限公司
QBE HONGKONG & SHANGHAI INSURANCE LIMITED

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QBE

保單行政事項 Policy Administration

保單行政事項 Policy Administration

設有『法團校董會』的資助學校會收到以下由昆士蘭聯保發出的文件:

Aided schools with "Incorporated Management Committee" ("IMC") will receive the following insurance documents issued by QBE:

1) 信件 - 上面寫上保單號碼 、保險証書號碼 、查詢熱線及學校認證密碼

Letter – stipulating the Master Policy No., Certificate of Insurance No., IMCLIP Hotline and School's Password

2) 保險証書 正本

The Certificate of Insurance (**original** document)

3) 保單文件 副本

A **copy** of the insurance policy wording

保單行政事項 Policy Administration

剛成立法團校董會的學校，如在法團校董會成立日的5個工作天後仍未收到上述文件，請致電保單一般查詢熱線(電話：2828 1953)

For schools with newly-established IMC, please call Policy Related General Enquiry (Tel : 2828 1953) in case the above documents are not received within 5 working days after the incorporation of IMC.

保單行政事項 Policy Administration

Letter Sample (信件範本)

Date: 19 August 2024 (信件發出日期)

To: ABC SCHOOL (學校名稱)

Attn: The Supervisor / The Principal

Master Policy No.: 1-P0001997-DOL (保單號碼)

Certificate No.: IMC202409/XXXX (保險証書號碼)

Password for Claims Hotline: 1234 (四個數字組成的學校認證密碼)

Dear Sir / Madam,

Incorporated Management Committee Liability Insurance Policy

We are the insurer of the captioned insurance policy. This Policy is arranged by the Education Bureau for the Incorporated Management Committee (IMC)

and the Managers of Aided and Caput IMC schools during the period from 1 September 2024 to 31 August 2027.

We are pleased to enclose herewith the Certificate of Insurance and a copy of the policy wording for your kind attention.

Should you have any claims enquiry (e.g. notification of claim, policy coverage issues, etc.), please feel free to call our Claims Hotline: 2287-2730 during office hour from 9:00 am to 5:00 pm (Monday to Friday except Public Holidays).

In order to identify the identity of the caller, please quote the name of your school, your Certificate No. and your above password when you call the Claims Hotline.

保單行政事項 Policy Administration

Certificate Sample (保險証書範本) (for Individual IMC schools)

Incorporated Management Committee Liability Insurance

Certificate No. IMC202409/XXXX (保險證書號碼)

Certificate of Insurance

This is to certify that the IMC is noted and included under the Master Policy with details as below:

Master Policy No.	:	**1-P0001997-DOL (保單號碼)**
IMC School	:	**ABC SCHOOL (學校名稱)**
Insured	:	IMC of the IMC School and its Managers
Location	:	**ABC Street , Hong Kong (學校地址)**
Period of Insurance	:	From **01/09/2024 (生效日期)** to **31/08/2027 (屆滿日期)** (both days inclusive local Hong Kong time) and as per subsequent endorsement for respective IMC attaching to this Master Policy
Limit of Indemnity	:	HK$10,000,000 any one claim and in annual aggregate for the First Period of cover, Second Period of Cover and Third Period of Cover, respectively, inclusive of Defence Costs for each IMC school
Retroactive Date	:	**Date of Incorporation (法團校董會成立日期)** of each individual IMC excluding any known Claims and/or circumstances

保單行政事項 Policy Administration

Policy Schedule (保單附錄範本) (for Education Bureau)

QBE Hongkong & Shanghai Insurance Limited
33/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
Customer Service Hotline +852 2828 1998 • Customer Service Fax +852 3607 0380

昆士蘭聯保保險有限公司
鰂魚涌太古坊英皇道979號濠豐大廈33樓
客戶服務熱線 +852 2828 1998 • 客戶服務傳真 +852 3607 0380
www.qbe.com.hk

POLICY SCHEDULE

Type of Insurance	:	Incorporated Management Committee Liability Insurance
Master Policy No.	:	1-P0001997-DOL
Account No.	:	01-5110020
Insured	:	IMC and Manager of IMC School as per subsequent endorsement for respective IMC attaching to this Master Policy
Period of Insurance	:	From 00:00 1 September 2024 to 23:59 31 August 2027 (both days inclusive at Hong Kong time) and as per subsequent endorsement for respective IMC attaching to this Master Policy
Limit of Indemnity	:	HK$10,000,000 any one claim and in annual aggregate for the First Period of Cover, Second Period of Cover and Third Period of Cover, respectively, inclusive of Defence Costs for each IMC school First Period of Cover means the Period of Insurance from 00:00 1 September 2024 to 23:59 31 August 2025 (both days inclusive at Hong Kong time) Second Period of Cover means the Period of Insurance from 00:00 1 September 2025 to 23:59 31 August 2026 (both days inclusive at Hong Kong time) Third Period of Cover means the Period of Insurance from 00:00 1 September 2026 to 23:59 31 August 2027 (both days inclusive at Hong Kong time)
Retroactive Date	:	*Date of incorporation* of each individual IMC excluding any known Claims and/or circumstances
Deductible	:	i) Nil in respect of Claims against individual Manager of IMC School ii) HK$10,000 each and every Claim inclusive of Defence Costs in respect of Claims against the IMC
Premium	:	As per Contract

保單行政事項 Policy Administration

補領保單文件手續

REPLACEMENT OF LOST INSURANCE POLICY DOCUMENT

如法團校董會學校在承保期間遺失任何保單文件，請盡快透過以下傳真號碼或電郵地址通知昆士蘭聯保 – 財務及專業風險 (核保部) ，我們將會在五個工作天內補發相關保單文件給貴校。

Should there be any loss of insurance policy document of IMC school within the policy period, please inform QBE – Financial & Professional Risks – Underwriting Division either fax or e-mail as soon as possible. We shall send the relevant insurance policy document to your school within five working days.

傳真號碼/ FAX Number: 3009 3512

電郵地址/E-mail address: alex.lau@qbe.com

保單行政事項 Policy Administration

- 如法團校董會學校的名稱或地址在保險期內有任何變更，請盡快透過傳真 3607 0380 或電郵 alex.lau@qbe.com 通知昆士蘭聯保 – 財務及專業風險 (核保部)，以對保險証書作出相應的更改。

  Should there be any change of name or address of IMC school within the policy period, please inform QBE – Financial & Professional Risks – Underwriting Division either by fax 3607 0380 or e-mail alex.lau@qbe.com as soon as possible. We shall update the Certificate of Insurance accordingly

- 如有任何查詢，請致電保單一般查詢熱線 (電話: 2828 1953)

  Should there be any enquiry, please call Policy Related General Enquiry (Tel : 2828 1953)

索償程序 Claims Procedures

索償程序 Claims Procedures

1)呈報事項 Reporting and Notice

- 保險期內發生之可能涉及索償之事件及情況【不當行為】

  The Insured becomes aware of any fact or circumstance of a 【 Wrongful Act 】 during the Period of Insurance.

- 保險期內首次提出之索償

  Claim, a written or verbal allegation of any Wrongful Act first communicated to the Insured during the Period of Insurance

2)呈報時限 Time of Reporting

- 於保險期內及不遲於屆滿當日起計90天內盡快通知昆士蘭聯保

  Notify QBE as soon as practicable during the Period of Insurance or no later than 90 days from expiry of the Period of Insurance

什麼是索償？ What is a Claim?

索償種類包括：

Claim types Include :

- 法團校董會成員被書面或口頭形式指控其不當行為；或

  IMC Manager received a **written** or **verbal** allegation of any Wrongful Act ; or

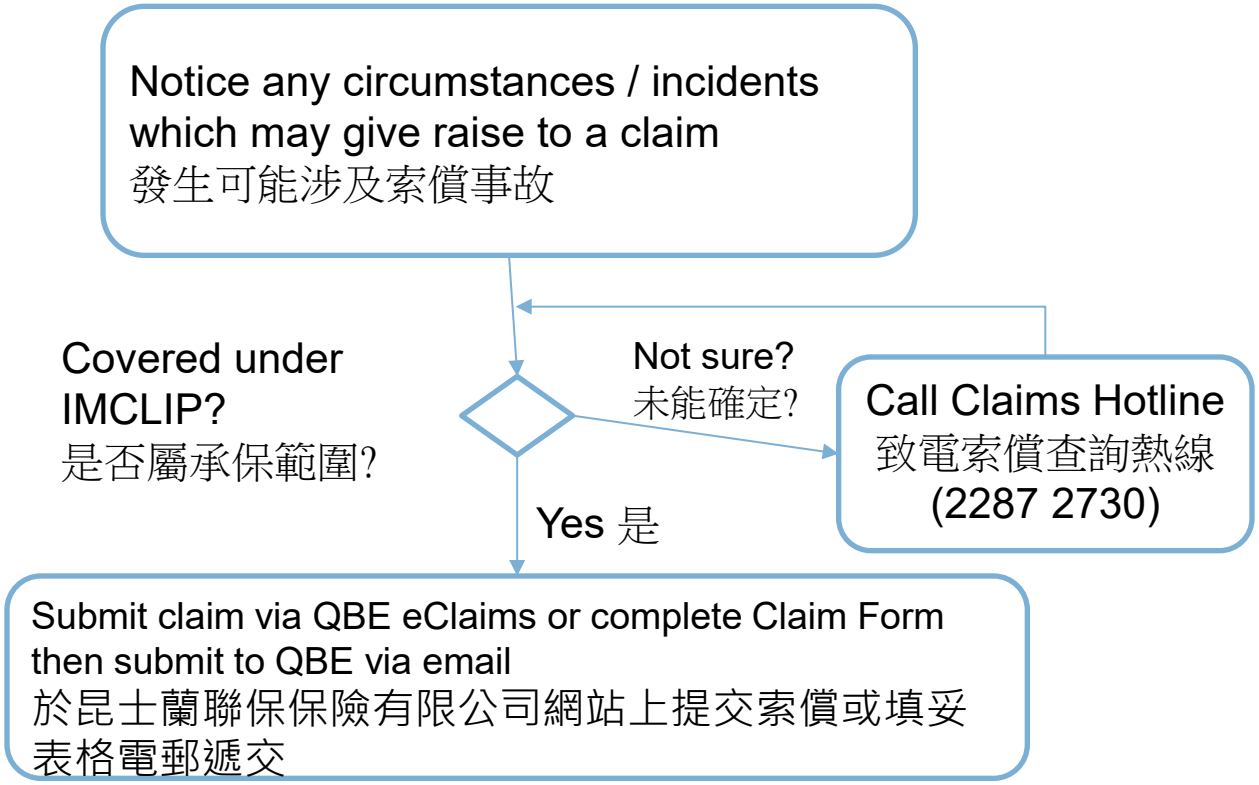
- 收到民事訴訟程序當中的投訴書、傳票、索償陳述書或有關狀書指控其不當行為；或

  Received notice of a **civil proceeding** commenced by the service of a complaint, summons, statement of claim or similar pleading against any Insured alleging any Wrongful Act; or

- 收到刑事訴訟程序中的傳票或控罪指控其不當行為。

  Received notice of a **criminal proceeding** commenced by a summons or charge against any Insured alleging any Wrongful Act.

索償程序流程表 Claim Procedure Flowchart



當收到索償通知後，昆士蘭聯保將於**5個工作天內**，以電郵確認已收妥索償通知

QBE will issue acknowledgment by email **within 5 working days** upon receipt of Claim Notification

索償查詢熱線 IMCLIP Claims Hotline

法團校董會責任保險索償查詢熱線電話 2287 2730
IMCLIP Claims Hotline (Tel : 2287 2730)

- 查詢熱線只供**法團校董會校董**使用

  Only **IMC Managers** can access the Hotline

索償查詢熱線 IMCLIP Claims Hotline

- 為保障 閣下私隱，校董須要在查詢前提供以下資料:

  For privacy purpose, IMC Manager needs to provide the following before enquiry :

  - ✓ 法團校董會學校名稱

    The name of the IMC School

  - ✓ 保險証書號碼

    Certificate of Insurance number

  - ✓ 學校認証密碼

    School's password

  - ✓ 查詢者姓名及身分

    Caller's name and title

索償查詢熱線 IMCLIP Claims Hotline

功能 Function :

- 核證索償查詢是否IMCLIP承保範圍之內

  Identify whether this enquiry is under the coverage of IMCLIP policy

- 不會提供法律意見

  Will not provide any legal advice

- 查詢會被錄音

  Inquiry will be audio recorded

索償查詢熱線 IMCLIP Claims Hotline

- 查詢熱線電話由**香港其禮律師行**接聽

  The Hotline is operated by **Clyde & Co**

- 接聽熱線時間為**星期一至星期五上午九時至下午五時正**（不包括星期六、日及公眾假期）

  The Hotline operating hours : **9:00a.m. to 5:00p.m. from Monday to Friday** (except Saturday, Sunday and Public Holidays)

索償程序 Claim Procedure

如法團校董會在承保期間，需要通知索償事故，貴校可透過以下QBE網站申報或透過以下QBE電郵地址索取”法團校董會責任保險的”索償通知表格”填妥後申報 ，貴校亦可從教育局之網站下載

Should IMC need to report any claim/ circumstance within policy period, please submit Claim Notification via QBE website or email below email address to obtain Claim Form for completion. You may download the Claim Form at the EDB URL

- 昆士蘭聯保保險有限公司 **QBE Hongkong & Shanghai Insurance Ltd.**

  Website: https://claims.qbe.com/claims

  Email: HKFINPROclaim@qbe.com

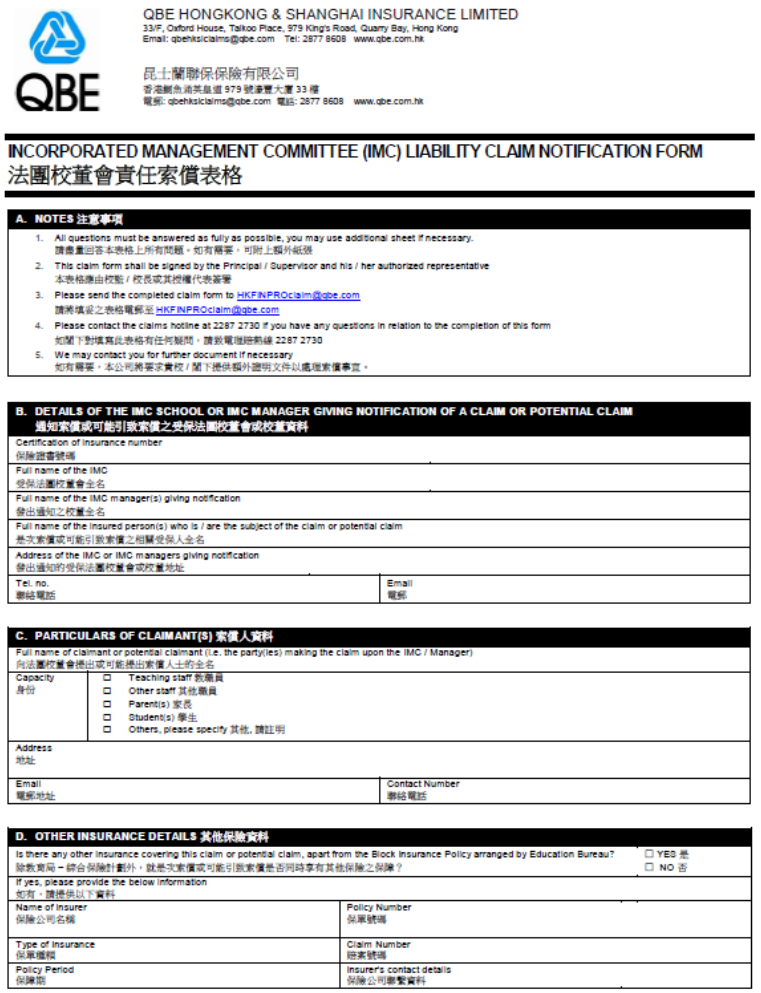
索償程序 Claim Procedure

- 教育局 **Education Bureau**

  https://sbm.edb.gov.hk/tc/references/imclip/index.html



索償程序 Claim Procedure (Claim Form)



QBE HONGKONG & SHANGHAI INSURANCE LIMITED
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Email: qbehksiclaims@qbe.com Tel: 2877 8608 www.qbe.com.hk

昆士蘭聯保保險有限公司
香港鰂魚涌英皇道 979 號康寧大廈 33 樓
電郵: qbehksiclaims@qbe.com 電話: 2877 8608 www.qbe.com.hk

INCORPORATED MANAGEMENT COMMITTEE (IMC) LIABILITY CLAIM NOTIFICATION FORM
法團校董會責任索償表格

A. NOTES 注意事項

1. All questions must be answered as fully as possible, you may use additional sheet if necessary.
   請盡量回答本表格上所有問題，如有需要，可附上額外紙張
2. This claim form shall be signed by the Principal / Supervisor and his / her authorized representative
   本表格應由校監 / 校長或其授權代表簽署
3. Please send the completed claim form to HKFINPROclaim@qbe.com
   請將填妥之表格電郵至 HKFINPROclaim@qbe.com
4. Please contact the claims hotline at 2287 2730 if you have any questions in relation to the completion of this form
   如閣下對填寫此表格有任何疑問，請致電理賠熱線 2287 2730
5. We may contact you for further document if necessary
   如有需要，本公司將要求貴校 / 閣下提供額外證明文件以處理索償事宜。

B. DETAILS OF THE IMC SCHOOL OR IMC MANAGER GIVING NOTIFICATION OF A CLAIM OR POTENTIAL CLAIM
通知索償或可能引致索償之受保法團校董會或校董資料

Certification of insurance number 保險證書號碼	
Full name of the IMC 受保法團校董會全名	
Full name of the IMC manager(s) giving notification 發出通知之校董全名	
Full name of the insured person(s) who is / are the subject of the claim or potential claim 是次索償或可能引致索償之相關受保人全名	
Address of the IMC or IMC managers giving notification 發出通知的受保法團校董會或校董地址	
Tel. no. 聯絡電話	Email 電郵

C. PARTICULARS OF CLAIMANT(S) 索償人資料

Full name of claimant or potential claimant (i.e. the party(ies) making the claim upon the IMC / Manager) 向法團校董會提出或可能提出索償人士的全名	
Capacity 身份	☐ Teaching staff 教職員 ☐ Other staff 其他職員 ☐ Parent(s) 家長 ☐ Student(s) 學生 ☐ Others, please specify 其他, 請註明
Address 地址	
Email 電郵地址	Contact Number 聯絡電話

D. OTHER INSURANCE DETAILS 其他保險資料

Is there any other insurance covering this claim or potential claim, apart from the Block Insurance Policy arranged by Education Bureau? 除教育局－綜合保險計劃外，就是次索償或可能引致索償是否同時享有其他保險之保障？	☐ YES 是 ☐ NO 否
If yes, please provide the below information 如有，請提供以下資料	
Name of Insurer 保險公司名稱	Policy Number 保單號碼
Type of Insurance 保單種類	Claim Number 賠償號碼
Policy Period 保障期	Insurer's contact details 保險公司聯繫資料

- 本索償表格應由校監/校長或其授權代表完成。
  This claim form shall be completed by the Principal/ Supervisor or his/her authorized representative.

- 請將填妥之表格電郵至:
  Please send the completed claim form to :
  HKFINPROclaim@qbe.com

- 如對此表格有任何疑問 ，請致電:
  If you have any questions in relation to the completion of this form, please contact :

  電話 Tel : 2287 2730

索償程序 Claim Procedure

法團校董會亦可以以書面形式遞交索償通知致昆士蘭聯保保險有限公司，通訊地址如下:

Notice of any Claim could also be given in writing to QBE, and delivered to:

郵寄：

昆士蘭聯保保險有限公司

香港鰂魚涌英皇道979號太古坊

濠豐大廈33樓

專業責任部理賠經理收

By Post :

Claims Manager

Professional Liability Division

QBE Hongkong & Shanghai Insurance Limited

33/F, Oxford House

Taikoo Place, 979 King's Road,

Quarry Bay, Hong Kong

如不確定QBE是否已收到法團校董會已寄出的索償通知文件，可致電2287-2730 查詢

If IMC is unsure if QBE has received your claims notification documents appropriately, please call 2287-2730 to check.

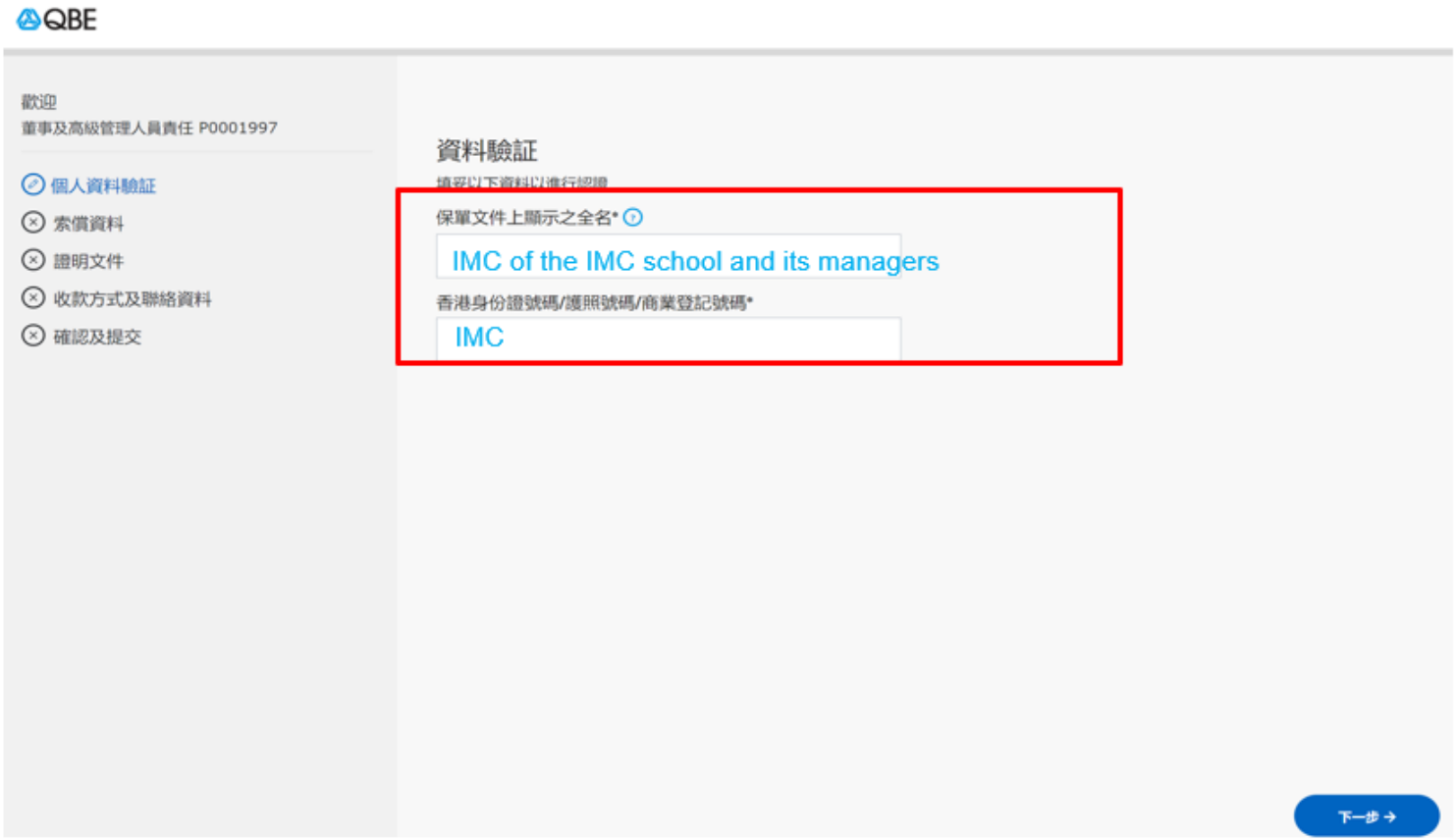
索償程序 Claim Procedure (eClaim)



進入昆士蘭保險索賠

https://claims.qbe.com/claims

索償程序 Claim Procedure (eClaim)



詳細程序請參閱QBE 網上理賠用戶指南

索償程序 Claim Procedure

請把下列索償相關文件一併交給 昆士蘭聯保理賠部：

Please also submit the following claims related documents to QBE – Claims Department :

- 填妥正確的索償通知表格

  The duly-filled claim notification form

- 詳細說明日期、索償人仕、事件發生經過的調查報告

  Incident report or investigation report detailing the date, Claimants, place and circumstances of the incident

- 投訴信、索償通知

  Complaint Letter/ Claim Notice

- 會議記錄 (與索償事件相關)

  Minutes (in relation to the claims)

索償程序 Claim Procedure

- 如索償事故與聘僱糾紛相關，請額外提供：

  For incidents relating to Employment Practice Dispute, please also provide

  - 索償者的聘僱合約

    employment contract

  - 警告信

    warning letter

  - 解僱通知書及其他相關文件

    dismissal notice and other relevant documents

索償程序 Claim Procedure

- 如索償事故與涉嫌違反條例相關，請額外提供：

For incident relating to Alleged Violation of Regulations, please also provide :

- 相關政府部門發出之信件

  Letter issued by the commissioner

索償確認 Claim Acknowledgement

當收到索償通知後，昆士蘭聯保會於**5個工作天內**，以電郵或郵寄確認已收妥索償通知。

QBE will issue acknowledgement by post or e-mail **within 5 Working days** upon receipt of Claim Notification.

如索償對象是「法團校董會」，法團校董會應在收到索償通知確認信7個工作天內，向昆士蘭聯保保險有限公司預先支付自負額港幣一萬元正。 教育局不反對校方由擴大的營辦開支整筆津貼的盈餘支付該一萬元的自負額（墊底費）。

Should the claim be made against the IMC, the IMC needs to pay the deductible HK$ 10,000 in advance within 7 working days after the receipt of the acknowledgement of the claim notification from QBE. Education Bureau raises no objection to paying the deductible with Expanded Operating Expenses Block Grant (EOEBG).

如個別校董被要求索償，該校董則不須支付自負額。

Should the claim be made against an IMC Manager, no deductible will be charged from the IMC Manager.

索償注意事項 Claims Conditions

- 對於收到任何索償包括口頭索償、索償函件、傳票或訴訟文件等：

  Upon receipt of any written or verbal allegation, summons or other proceeding documents :

  - 請勿自行回覆任何信件、訴狀或傳票，並必須立刻將其副本交予昆士蘭聯保處理

    Please **do not reply** to any letter, complaint, summons, statement of claim or similar pleading, and must submit copies of the said documents to QBE for handling

索償注意事項 Claims Conditions

- 如未取得保險公司書面同意， 法團校董會或其校董決不可就任何索償進行商議、繳付、協議、承認或拒絕賠償的行動

  The IMC or its Managers must not **agree to** settle any Claim, make any admission, offer or payment with respect to any Claim without the QBE's written consent

- 昆士蘭聯保有權於任何時間以法團校董會的名義進行抗辯或償付任何索償

  QBE may at any time **on behalf of school's IMC** defend or settle any Claim

受保人責任 Insured's responsibility

- 主動向昆士蘭聯保全力提供協助

  Provide assistance to QBE proactively

- 向昆士蘭聯保披露所有相關資料

  Disclose to QBE all relevant information

- 作出一切合理行動以避免或減低損失

  Do all things reasonably practicable to avoid or diminish any loss

保險服務熱線 INSURANCE SERVICE HOTLINES

保單一般查詢熱線	電話: 2828 1953
Policy Related General Enquiry Hotline	Tel ： 2828 1953

只受理保單一般查詢，不包括任何校內已發生索償事故的查詢

For policy related general enquiry only, not including enquiry for any school circumstances / incidents which may give raise to a claim

索償查詢熱線	電話: 2287 2730
Claims Hotline	Tel ：2287 2730

查詢校內已發生可能涉及索償事故是否屬於IMCLIP承保範圍

For an enquiry in respect of any circumstances / incidents which may give raise to a claim whether is covered under the IMCLIP policy

多謝
Thank you