Policy Schedule

Original

Contract Type : PUBLIC LIABILITY

Policy No. : PPL-26-PL000206(24)

Agent/Broker No.: A-0031

Name of Policyholder: THE HONG KONG RADIO CONTROL SOARING SOCIETY

Correspondence Address: [redacted]

Period of Insurance : From JUL 01 2026 **To** JUN 30 2027 **(both dates inclusive)**

Total Premium : HKD *****13,750.00
Total Amount Including Levy : HKD *****13,763.75
(Subject to Minimum Premium of HKD 300.00 excluding Levy to the Insurance Authority)

Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information about the levy imposed by the Insurance Authority, please visit http://bluecross.com.hk/document/general/levy_collection.

Risk No 1

Location of Risk:

1 ANYWHERE WITHIN HONG KONG

Business: EVENT ORGANIZER TO RADIO CONTROL (R/C) GLIDER CLUB

Limit of Indemnity:

For Any One Accident	HKD	3,000,000.00
In Any One Period of Insurance	HKD	3,000,000.00

Items	Membership No:	Name of Insurance
1.	1	Au [redacted]
2.	30	Cheung [redacted]
3.	32	Chan [redacted]
4.	34	Chan [redacted]
5.	43	Lou [redacted]
6.	50	Lee [redacted]
7.	76	Ma [redacted]
8.	79	Ho [redacted]
9.	80	Choi [redacted]
10.	105	Yeung [redacted]
11.	106	Ma [redacted]
12.	107	Ma [redacted]
13.	117	Cheng [redacted]
14.	121	Yeung [redacted]
15.	134	Tso [redacted]
16.	159	Tong [redacted]
17.	167	Li [redacted]
18.	168	Kong [redacted]
19.	169	Wong [redacted]

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Agent/Broker No.: A-0031

20.	170	Chan [illegible]
21.	180	Leung [illegible]
22.	189	Ngai [illegible]
23.	190	To [illegible]
24.	192	Chan [illegible]
25.	194	Lam [illegible]
26.	202	Leung [illegible]
27.	205	Lai [illegible]
28.	206	Leung [illegible]
29.	207	Lam [illegible]
30.	209	Leung [illegible]
31.	210	Lau [illegible]
32.	218	Tse [illegible]
33.	222	Ng [illegible]
34.	228	Yeung [illegible]
35.	242	Tsang [illegible]
36.	244	Leung [illegible]
37.	245	Mok [illegible]
38.	248	Chan [illegible]
39.	257	Ng [illegible]
40.	263	Ng [illegible]
41.	272	Ip [illegible]
42.	273	Ng [illegible]
43.	278	Ho [illegible]
44.	284	[illegible] Connelly
45.	289	[illegible] Crampton
46.	302	Kam [illegible]
47.	305	Chan [illegible]
48.	307	Chan [illegible]
49.	308	Wong [illegible]
50.	309	Lo [illegible]
51.	314	[illegible] Noguchi
52.	319	Pang [illegible]
53.	320	紀[illegible]
54.	321	梁[illegible]
55.	322	徐[illegible]

TOTAL NO. OF MEMBERSHIP : 55

This policy is subject to the following Clauses &/or Warranties &/or Endorsements &/or Specification &/or Memorandum Lists on or attached hereto :

W01E WAR AND TERRORISM EXCLUSION
I08A IT CLARIFICATION CLAUSE
T01I TERRORISM EXCLUSION CLAUSE FOR CONTAMINATION AND EXPLOSIVES
T11A TOTAL ASBESTOS EXCLUSION CLAUSE
S16A SEEPAGE, POLLUTION AND CONTAMINATION CLAUSES
6M1A MEMBER TO MEMBER LIABILITY CLAUSE
R91A RIGHTS OF THIRD PARTIES CLAUSE
CD96 LMA5396 COMMUNICABLE DISEASE EXCLUSION
6C3A CONTAGIOUS OR INFECTIOUS DISEASE EXCLUSION
C19B CYBER EXCLUSION

Policy Schedule

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Contract Type : PUBLIC LIABILITY

Policy No. : PPL-26-PL000206(24)

Agent/Broker No.: A-0031

E23B ELECTROMAGNETIC RADIATION EXCLUSION
6I1A ILLEGAL OR UNAUTHORISED STRUCTURE EXCLUSION CLAUSE
M05A MOLD EXCLUSION CLAUSE
6N2A NUCLEAR ENERGY RISKS EXCLUSION CLAUSE

This policy is subject to the following Excess Clause(s) :
The first HKD******3,000.00 in respect of each and every loss for third party property damage other than the above.

NOTE :

Insured Event : All competitions, meetings & other activities in related to the R/C Sailplane Sailplanes as organized by the Club for their Members registered under the Policy

IT IS HEREBY NOTED AND AGREED THAT THIS POLICY IS SUBJECT TO THE FOLLOWING ADDITIONAL CONDITIONS :

- Memo 1) It is warranted that the flying sites should not be any prohibited areas listed by Civil Aviation Department or areas in breach with legislation.
- Memo 2) It is warranted that the proper safety rules must be equipped to every flying.
- Memo 3) It is warranted that no flying while under the adverse weather conditions including rainstorm warning &/or typhoon signal is hoisted.
- Memo 4) It is hereby noted and agreed that the maximum limit of liability to each named club member is limited to HKD3,000,000 any one accident and in aggregate during the period.
- Memo 5) Premium Adjustment Clause
  The Insured shall declare any additional or deletion of their Club Members to the Company on or before the binding/termination of coverage and such premium adjustment will be arranged by time to time and applying the Premium Rate per Club Member as specified in the Schedule.

This policy is subject to a (Flat) non-refundable premium of HKD5,000.00 (Plus IA Levy), HKD250.00 per Club Member (Plus IA Levy)

Issued at Hong Kong Special Administrative Region on JUL 09 2026

Policy Schedule

Original

Contract Type : PUBLIC LIABILITY

Policy No. : PPL-26-PL000206(24)

Agent/Broker No.: A-0031

For and on behalf of
BLUE CROSS (ASIA-PACIFIC) INSURANCE LIMITED

Authorised Signature

GENMLH

Agent/Broker no. : A-0031

Agent/Broker Name : BLUE CROSS (ASIA-PACIFIC) INSURANCE LTD.

Policy Schedule

Original

Contract Type : PUBLIC LIABILITY

Policy No. : PPL-26-PL000206(24)

Agent/Broker No.: A-0031

WARRANTY(IES) AND CLAUSE(S)

This policy is subject to the following Clauses &/or Warranties &/or Endorsements &/or Specification &/or Memorandum Lists on or attached hereto :

CD96 LMA5396 COMMUNICABLE DISEASE EXCLUSION

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease. 2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease. 3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where: 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and 3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

C19B CYBER EXCLUSION

This policy does not apply to and specifically excludes losses of any kind directly or indirectly caused by arising from, or consisting of, in whole or in part :

a) the use or misuse of the internet or similar facility;
b) any electronic transmission of data or other information;
c) any computer virus or similar problem;
d) the use or misuse of any internet address, website or similar facility;
e) any data or other information posted on a website or similar facility;
f) any loss of data or damage to any computer system, including but not limited to hardware or software (unless such loss or damage is caused by an earthquake, a fire, a flood, or a storm);
g) the functioning or malfunctioning of the internet or similar facility, or of any internet address, website or similar facility (unless such malfunctioning is caused by an earthquake, a fire, a flood, a storm); or
h) any infringement, whether intentional or unintentional, of intellectual property rights (including but not limited to trademark, copyright or patent).

E23B ELECTROMAGNETIC RADIATION EXCLUSION

This insurance does not apply to "bodily injury", "property damage", "personal injury", or "advertising injury" arising out of or allegedly due to exposure to or contact with "Electromagnetic Radiation". As used herein, "Electromagnetic Radiation" includes, but is not limited to : magnetic energy, waves, fields or forces generated, produced, distributed, transmitted or maintained by charges, currents, frequencies, energy or forces of electricity.

I08A IT CLARIFICATION CLAUSE

Property damage covered under this insurance shall mean physical damage to the substance of property.
Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.
Consequently the following are excluded from this insurance:

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Original

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a. loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
b. loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

M05A MOLD EXCLUSION CLAUSE
This policy does not insure loss or damage by mold, moss, mildew, fungi, spores, bacterial infestation or any similar organism and wet or dry rot, whether directly or indirectly the result of a covered peril. This includes, but is not limited to, the cost for investigation, testing, remediation services, extra expense or business interruption. Such loss is excluded regardless of any other cause or event that continues concurrently or in any sequence to the loss. If loss otherwise covered by this Policy occurs and the cost of removal of debris is increased due to the presence of mold, moss, fungi, bacterial infestation, wet or dry rot and extremes of humidity, this Policy will only be liable for the costs of debris removal which would have been incurred had no such factors been present in, on or about the covered property to removed.
Subject otherwise to the terms, exceptions and conditions of this Policy.

R91A RIGHTS OF THIRD PARTIES CLAUSE
It is hereby noted and agreed that this Policy is subject to the following condition :
Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

S16A SEEPAGE, POLLUTION AND CONTAMINATION CLAUSES
This insurance does not cover any liability for:
1) personal injury or bodily injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided always that this paragraph (1) shall not apply to liability for personal injury or bodily injury or loss of or physical damage to or destruction of tangible property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, identifiable, unintended and unexpected happening during the period of this insurance.
2) the cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances unless seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this insurance.
3) fines, penalties punitive or exemplary damages.
This clause shall not extend this insurance to cover any liability which would not have been covered under this insurance had this clause not been attached.

T01I TERRORISM EXCLUSION CLAUSE FOR CONTAMINATION AND EXPLOSIVES
It is agreed that, regardless of any contributory causes, this insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of
a) Biological or chemical contamination
b) Missiles, bombs, grenades, explosives
due to any act of terrorism.
For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of a) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances. If the Insurer alleges that by the reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

T11A TOTAL ASBESTOS EXCLUSION CLAUSE

This Policy shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
Subject otherwise to the terms, exceptions and conditions of this Policy.

W01E WAR AND TERRORISM EXCLUSION

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
2) any act of terrorism.
   For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 1) and/or 2) above. If the Insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance, the burden of proving the contrary shall be upon the Insured.
In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

6C3A CONTAGIOUS OR INFECTIOUS DISEASE EXCLUSION

The indemnity expressed in this Policy shall not apply to or include liability in respect of death or bodily injury including illness of any person directly or indirectly caused by contagious or infectious disease of any kind.

6I1A ILLEGAL OR UNAUTHORISED STRUCTURE EXCLUSION CLAUSE

The Company will not indemnify the Insured in respect of any bodily injury (including bodily injury causing death or disease) to the Insured or any family member(s), servant(s), employee(s), customer(s), guest(s), visitor(s), licensee(s), agent(s) or contractor(s) of the insured or any other person or in respect of any loss or damage to property if such bodily injury or loss or damage to property arises out of or is caused by any accident in relation to or involving any illegal or unauthorized structure or alteration or erection which does not have the required approval or consent from the Building Authority and the building manager of the premises and the relevant government or other competent authority/authorities shall be deemed to be illegal or unauthorised.

6M1A MEMBER TO MEMBER LIABILITY CLAUSE

This Policy shall indemnify the Insured for all legal liability (as defined by the Policy) to

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Original

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any member and shall also indemnify any member for liabilities to any other member incurred within the situation of risks subject to terms and conditions of the Policy but these shall be read as if a separate Policy had been issued to each party subject however to the aggregate liability for a single occurrence not being thereby increased.

6N2A NUCLEAR ENERGY RISKS EXCLUSION CLAUSE

It is hereby agreed that this Policy shall exclude Nuclear Energy Risks.

Nuclear Energy Risks shall mean :

(I) All Property on the site of a nuclear power station.
Nuclear Reactors reactor buildings and plant and equipment therein on any site other than a nuclear power station.

(II) All Property on any site (including but not limited to the sites referred to in (I) above) used or having been used for:-
(a) The generation of nuclear energy; or
(b) The Production, Use or Storage of Nuclear Material.

(III) Any other Property eligible for insurance by the relevant local Nuclear Insurance Pool and/or Association but only to the extent of the requirements of that local Pool and/or Association.

(IV) The supply of goods and services to any of the sites, described in (I) to (III) above, unless such insurances shall exclude the perils of irradiation and contamination by Nuclear Material.

Except as undernoted Nuclear Energy Risks shall not include:-

(i) Any insurance in respect of the construction or erection or installation or replacement or repair or maintenance or decommissioning of Property as described in (I) to (III) above (including contractors' plant and equipment);

(ii) Any Machinery Breakdown or other Engineering insurance not coming within the scope of (i) above;

Provided always that such insurance shall exclude the perils of irradiation and contamination by Nuclear Material.

However, the above exemption shall not extend to:-

(1) The provision of any insurance whatsoever in respect of:-
(a) Nuclear Material;
(b) Any Property in the High Radioactivity Zone or Area of any Nuclear Installation as from the introduction of Nuclear Material or - for reactor installations - as from fuel loading or first criticality where so agreed with the relevant local Nuclear Insurance Pool and/or Association.

(2) The provision of any insurance for the undernoted perils:-
- Fire, lightning, explosion;
- Earthquake;
- Aircraft and other aerial devices or articles dropped therefrom;
- Irradiation and radioactive contamination;
- Any other peril insured by the relevant local Nuclear Insurance Pool and/or Association;
in respect of any other Property not specified in (1) above which directly involves the Production, Use or Storage of Nuclear Material as from the introduction of Nuclear Material into such Property.

Definitions :

"Nuclear Material" means:-

(i) Nuclear fuel other than natural uranium and depleted uranium, capable of producing energy by a self-sustaining chain process of nuclear fission outside a Nuclear Reactor, either alone or in combination with some other material; and

(ii) Radioactive Products or Waste.

"Radioactive Products or Waste" means any radioactive material produced in, or any material made radioactive by exposure to the radiation incidental to the production or utilisation of nuclear fuel, but does not include radioisotopes which have reached the final stage of fabrication so as

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to be usable for any scientific, medical, agricultural, commercial or industrial purpose.

"Nuclear Installation" means:-

(i) Any Nuclear Reactor;

(ii) Any factory using nuclear fuel for the production of Nuclear Material or any factory for the processing of Nuclear Material including any factory for the reprocessing of irradiated nuclear fuel; and

(iii) Any facility where Nuclear Material is stored other than storage incidental to the carriage of such material.

"Nuclear Reactor" means any structure containing nuclear fuel in such an arrangement that a self-sustaining chain process of nuclear fission can occur therein without an additional source of neutrons.

"Production, Use or Storage of Nuclear Material" means the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of Nuclear Material.

"Property" shall mean all land, buildings, structures, plant, equipment, vehicles, contents (including but not limited to liquids and gases) and all materials of whatever description whether fixed or not.

"High Radioactivity Zone or Area" means:-

(i) For nuclear power stations and Nuclear Reactors, the vessel or structure which immediately contains the core (including its supports and shrouding) and all the contents thereof, the fuel elements, the control rods and the irradiated fuel stores; and

(ii) For non-reactor Nuclear Installations, any area where the level of radioactivity requires the provision of a biological shield.

Blue Cross 藍十字
An AIA Company 友邦保險成員公司

收集個人資料聲明
Personal Information Collection Statement

聯絡我們
Contact Us

Original

Debit Note 付款通知書

THE HONG KONG RADIO CONTROL SOARING SOCIETY

Transaction Date 日期 : JUL 09, 2026

Client No. 客戶號碼 : 00065249

Agent Name 營業員姓名 : BLUE CROSS (ASIA-PACIFIC) INSURANCE LTD.

Agent No. 營業員編號 : A-0031

Policy No. 保單號碼 : PPL-26-PL000206(24)

Endorsement No. 批單號碼 :

Policy Period 保單日期 : JUL 01, 2026-JUN 30, 2027

Effective Date 生效日期 : JUL 01, 2026

Contract Type 保單類別 : PUBLIC LIABILITY

	(HKD)
Total Premium 總保費:	13,750.00
Add:Levy to the Insurance Authority加:保監局徵費(Levy Rate 徵費率 of 0.100% x HKD13,750.00):	13.75
Grand Total Due 應繳總額:	13,763.75

Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information about the levy imposed by the Insurance Authority, please visit http://bluecross.com.hk/document/general/levy_collection.
保險業監管局會就此保單按規定之徵費率收取徵費，經本公司收取之徵費會根據有關的訂明安排轉付予保險業監管局。如欲得悉更多有關保險業監管局收取徵費的資料，請瀏覽 http://bluecross.com.hk/document/general/levy_collection 。

Please settle the above amount by mailing your cheque and this payment slip to our office at 54/F Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong. Cheque should be made payable to" **Blue Cross (Asia-Pacific) Insurance Ltd.** "
OR please present this payment slip to the bank staff of The Bank of East Asia Ltd. and deposit your payment into " Blue Cross (Asia-Pacific) Insurance Ltd. " Insurance premium account no.: 015-521-40-05011-6.
繳交上述款項，請將支票及此付款回條郵寄香港灣仔皇后大道東183號合和中心54樓。支票抬頭請書**"藍十字(亞太)保險有限公司"**。
或請向東亞銀行職員出示本繳費回條, 並將款項存入藍十字(亞太)保險有限公司戶口號碼 : 015-521-40-05011-6

Please detach this payment slip from here and attach with your payment.
請剪下此繳費回條並連同應繳總額交回

Payment Slip: To Blue Cross (Asia-Pacific) Insurance Ltd. - Finance Dept.

Policy No. 保單號碼 : PPL-26-PL000206(24)

Endorsement No. 批單號碼 :

Client No. 客戶號碼 : 00065249

Grand Total Due 應繳總額: HKD 13,763.75

Agent Name 營業員姓名 : BLUE CROSS (ASIA-PACIFIC) INSURANCE LTD.

Agent No. 營業員編號 : A-0031

Please disregard this debit note if payment has been made.
如閣下已繳交款項，請無需理會此付款通知書。