

**Overseas Immersion Programme for English Teachers in Primary Schools
in Hong Kong (2008-2009)**

A) Refund Policy

1. Full programme fee - with the exception of the air ticket which is non-refundable (see 5 below) - will be refunded if a participant withdraws from the Programme one month before departure for the overseas immersion site.
2. 50% of the programme fee will be refunded if a participant withdraws from the Programme 14 days before departure for the overseas immersion site.
3. A participant will not be eligible to any programme fee refund if he/she withdraws from the Programme less than 14 days before departure for the overseas immersion site.
4. A participant will not be eligible to any programme fee refund if he/she withdraws from the Programme after departure from Hong Kong to the overseas immersion site.
5. A participant will not be eligible to any flight ticket refund.
6. A registration fee of \$2,000 for those successful applicants is non-refundable. The registration fee will be counted as part of the programme fee upon successful completion of the Programme.
7. CUHK reserves the right to claim against any successful applicant for whatever costs incurred if an applicant withdraws from the Programme after their registration has been processed.

B) Insurance Policy

Benefits:

- Accidental Death / Permanent Disablement
- Medical Expenses (Accident &/or Sickness)
- Trip Cancellation
- Curtailment Expenses
- Care Visit
- Burns Benefit (2nd or 3rd degree burns)
- Emergency Medical Evacuation
- Repatriation of Remains
- Free Worldwide 24-hour SOS Hotline Service

The above quotation is subject to the renewal of existing policies with Federal Insurance on 1 July 2008

Note: If additional coverage is desired, the participant should acquire the desired insurance package by themselves.