

Professional Indemnity X General Liability insurance scheme – the tailor-made insurance solutions that baseball coaches need

Who is this scheme for?	This scheme is specially designed for the members of The Hong Kong Baseball Association Limited (HKBA), who are engaged in provision of baseball coaching services. The classes are provided through online lessons or on physical premises.
Coverage Highlights	The schedule provides cover for the members (the Insured), 1. under Professional Indemnity insurance, in respect of claims for compensation (including related claimant costs awarded) arising from the performance of the Insured's professional services by reason of negligent act, error, omission committed or alleged to have been committed on the part of the Insured; 2. under General Liability insurance, in respect of damages the Insured becomes legally liability to pay, including related claimant costs awarded for bodily injury and/or property damage arising out of and in the course of the Insured's business; and 3. the insurance company will pay legal costs reasonably and necessarily incurred by or on behalf of the Insured, with the insurance company's prior written consent, to settle or defend a claim for compensation made against the Insured. Remarks - It is understood that the scope of business / professional services includes not only the baseball coaching services provided by the members to HKBA but also the freelance baseball coaching services rendered by individual members to their own clients.
Period of Insurance	The insurance company has arranged a one-year master policy for HKBA commencing from 01 Apr 2022 until 31 Mar 2023. The members of HKBA could join the scheme from time to time during the Period of Insurance, the premium the members pay for the cover is based on the time of enrollment, as stated below.
Limit of Indemnity	Each insured member: HKD300,000 any one claim and in the aggregate, inclusive of costs and expenses All insured members: HKD5,000,000 any one claim and in the aggregate, inclusive of costs and expenses, shared by all individual members insured
Territorial Limits / Jurisdiction	Hong Kong only
Excess	HKD7,500 for each and every claim, inclusive of costs and expenses
Typical Exclusions	 Asbestos Assumption of Liability Managerial Liability Dishonest, Fraudulent or Criminal Acts Fines, Penalties, punitive or Exemplary Damages Prior Claims or Known Circumstances Sexual Molestation
Premium (Per member, inclusive of the Insurance Authority levy)	 Enrollment during April through September: HKD3,003.00 Enrollment during October through December: HKD2,102.10 Enrollment during January through March: HKD1,501.50

Important note: The information provided in this leaflet is a summary for quick reference only. Please refer to the insurance policy contract for details of terms, conditions and exclusions that are applicable.



arranged by A	The Hong Kong Baseball Association Limited, on Hong Kong Limited (Aon), and by Allied World Assurance Company (Allied World), Ltd
How to enroll?	Please visit HKBA Online Registration System to proceed with the members' annuaregistration, then select the registration with Professional Indemnity X General Liabilitinsurance and upload the completed enrollment form
Contact	Mr. Andy LO of HKBA Main line: 2504 8330 Email: hkbsa@hkolympic.org

About Aon	Aon plc (we, us, our) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.
	The information contained herein and the statements expressed are of a general nature and are not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information and use sources, we consider reliable, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.
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	We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

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