



Rules for Students' Personal Accident Insurance Scheme

1. The rules are applicable to all registered students at the University of Macau.
2. Insured Location includes but not limited to:
 - University of Macau (UM)
 - Student residences
3. Students' Personal Accident Insurance includes:
 - During school or academic related activities including but not limited to lessons, conference, meeting, thesis discussion or group project discussion with supervisors, group discussion, job exercise, training program, outing, fieldtrip and alike organized or supervised by insured anywhere within Macao and worldwide;
 - During Usual Travel Time to and from the Insured Location or activities destination. Usual Travel Time means two hours prior to arrival at the Insured Location or activities destination, and two hours after leaving the Insured Location or activities destination (including motorcycle and bicycle);
 - Laboratory work;
 - Physical Education Courses;
 - School team training and/or competitions anywhere within Macao and worldwide.
4. Student should report the incident within 30 days after the accident by filling in a Claim Form (provided by insurance company) downloaded online from the SAO website or directly at Student Resources Section (Student Activity Center E31-2007), and submit the form together with below documents, otherwise applications for reimbursement will not be accepted,
 - a. student ID card copy (both sides);
 - b. identity card copy (both sides);
 - c. In case of traffic accident: driver's license copy (both sides); vehicle's registration card (both sides).
5. Students should submit below documents within 30 days after the incident date to Student Activity Center E31-2007,
 - a. all original medical receipts;
 - b. medical certificates;
 - c. proof of recovery;
 - d. physician referral letter (when physiotherapy needed);
 - e. bank passbook copy;
 - f. loss discharge declaration form.



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6. In case students have to extend the claim because they have not yet recovered, they should inform the Student Resources Section. Otherwise, the claim will be cancelled one year after the incident date.
7. Student Resources Section will send the documents to the insurance company after students' submission. After approval by insurance company, the claims will be settled by cheque or through bank autopay with "MOP" currency account only.

Students' Personal Accident Insurance Scheme Major Exclusions:

1. Suicide or self-inflicted injury
2. Pre-existing physical or mental defect or infirmity (except declared to and accepted by insurer)
3. Sanction Exclusion
4. Professional Sports
5. Flying in an aerial device other than a fare paying passenger
6. Willful, malicious, criminal or unlawful acts

Other terms, conditions & Exclusions are subject to standard policy wordings of UM Personal Accident Terms & Conditions.

For more information, you may contact Student Resources Section,

Tel : +853 8822 9902

Fax : +853 8822 2368

E-mail : sao.services@um.edu.mo

Website: <https://srs.sao.um.edu.mo/personal-accident-insurance/>



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Students' Personal Accident Insurance Benefit

Benefit Insured	Benefit Limit up to Amount (MOP)
1. Accident Death of the Insured Person	500,000
2. Permanent Disablement of the Insured Person (including 2nd and 3rd degree burns)	500,000
3. Accidental Medical Expense Incurred by the Insured Person - Chinese Herbalist and Bonesetter Consultation maximum claim MOP150/visit/day: Limit 20% of maximum benefit limit, i.e. max. MOP2,000.	10,000
4. Modification Benefit	20,000
5. Rehabilitation Benefit	20,000
6. Funeral Expenses Benefit	20,000
7. Student Tutorial Benefit	5,000
8. Unexpired Membership Benefit	5,000