

Policy Schedule

POLICY NUMBER	PL-HK-25-601676D	
NAMED INSURED	Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or Hong Kong Association of Art Therapists &/or Hong Kong Association of Drama Therapists &/or Hong Kong Dance Movement Therapy Association as per name list approved and confirmed by Liberty	
POLICY PERIOD	From: 00:00 on 1 May 2025 local standard time To: 24:00 on 30 April 2026 local standard time	
PROFESSIONAL SERVICES	Provision of the following services: a) Music Therapy; b) Art Therapy; c) Drama Therapy; d) Dance and Movement Therapy; and e) Expressive Arts Therapy	
LIMIT OF LIABILITY	HK\$10,000,000 any one claim and in the aggregate (to be shared by all insured members)	
SUB-LIMITS OF LIABILITY	Extension 2.1 Loss of Documents	HK\$10,000,000 shared by all insured Members
	Extension 2.5 Inquiries	HK\$500,000 per Insured Member & HK\$5,000,000 in the aggregate
	The Sub-Limits of Liability to Extension 2.1 and Extension 2.5 apply in respect of any one claim and in the aggregate. They form part of, and are not in addition to, the Limit of Liability .	
EXCESS	HK\$10,000	
POLICY WORDING	Liberty HK PI Miscellaneous Policy Wording (11-17)	
OPTIONAL EXTENSIONS	3.1 Automatic Reinstatement	Not Included
	3.2 Intellectual Property Rights	Included
	3.3 Fraud & Dishonesty	Included
	3.4 Continuous Cover	Included
ENDORSEMENTS	1 to 14	
RETROACTIVE DATE	1 May 2022	

保險客戶注意事項
 此保單根據(閣下/貴公司)向本公司申報的正確投保資料，
 及由本公司業務代表馮玉燕小姐安排發出。
 如有任何查詢或更改有關保單內容及申請賠償，請直接與馮玉燕小姐聯絡。
 Notification to insurance customers.
 This insurance policy is designed in accordance to your provided information,
 and processed by our representative Ms Peggy Fung Yuk Yin.
 For any enquires / request for amendments and application for compensation,
 please contact Ms Peggy Fung directly.
 電話 Phone 2586 2551 傳真 Fax 2311 3123 電郵地址 Email: peggy.fung@eib.hk
 同時為保障(閣下/貴公司)利益，請以支票繳付保費並保留本公司發出之正式收據
 Meanwhile to safeguard your interest, please settle the premium payment
 by cheque and retain the official receipt
 支票抬頭為 恒進保險顧問有限公司
 Cheque payable to Excel Insurance Brokers Ltd
 九龍長沙灣永樂街9號13字樓1308室
 UNIT 1308, 13/F NO 9 WING HONG STREET, CHEUNG SHA WAN, KOWLOON

Liberty HK PI Miscellaneous Policy Wording (11-17)

Policy Schedule

This policy is valid only if this schedule is signed and dated below by a person authorised by Liberty.

Issued 20 June 2025 in Hong Kong

AUTHORISED BY LIBERTY



Please note: With effect from 1 January 2018, if applicable, Levy on insurance premium collected by the Insurance Authority is imposed on this policy at the applicable rate and will be remitted in accordance with the prescribed arrangements. For further information, please visit: <http://assets.liuasiapacific.com/forms/general/hong-kong-levy-on-insurance-premium/> or contact: (852) 3655 2600



Endorsement No. 1.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or and others as specified in the **Schedule**
EFFECTIVE DATE: 1 May 2025

Definition of Patient

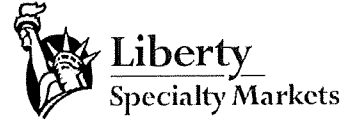
It is hereby understood and agreed that **Patient** means any person under the care of the **Insured** for the purpose of receiving the **Professional Services**.

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by Liberty



Endorsement No. 2.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or and others as specified in the **Schedule**
EFFECTIVE DATE: 1 May 2025

Rights of Third Parties

It is hereby understood and agreed that the following condition is added to **Section 6 - General Conditions** of the **Policy**:

Third Parties

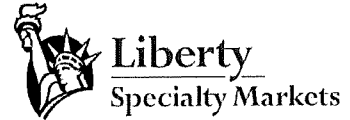
A third party who is not a party to this **Policy** shall have no right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any of its terms.

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**



Endorsement No. 3.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts
Therapy Association of Hong Kong &/or and others as specified in
the **Schedule**
EFFECTIVE DATE: 1 May 2025

USA & Canada Territorial Exclusion

It is hereby understood and agreed that the following exclusion is added to the **Policy**:

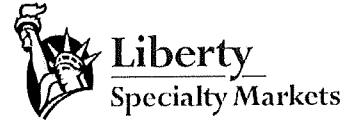
"**Liberty** will not cover the **Insured** for any **Loss, Defence Costs** or any other amounts insured under this **Policy** which arise out of or are in any way connected with any act, error or omission committed or alleged to have been committed within the United States of America or Canada or any of their territories or protectorates."

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**



Endorsement No. 4.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts
Therapy Association of Hong Kong &/or and others as specified in
the **Schedule**
EFFECTIVE DATE: 1 May 2025

Amended Personal Injury Exclusion

It is hereby understood and agreed that exclusion 4.2 in respect of "Personal Injury" is deleted in its entirety and replaced with the following:

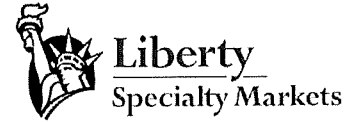
"**Liberty** will not cover the **Insured** for any **Loss, Defence Costs** or any other amounts insured under this Policy which arise out of or are in any way connected with death, bodily or mental injury, sickness or disease, emotional distress, mental anguish, mental shock, vexation or anxiety of any actual or deemed employee of the **Insured** unless that employee was a **Patient** of the **Insured**."

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**



Endorsement No. 5.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or and others as specified in the **Schedule**
EFFECTIVE DATE: 1 May 2025

Amended Definition of Claim

It is hereby understood and agreed that definition 7.3 in respect of "Claim" is deleted in its entirety and replaced with the following:

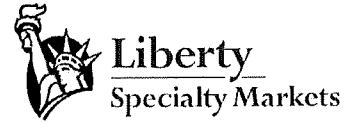
"**Claim** means any written demand or legal proceedings for compensation first made against the **Insured** during the **Policy Period** (or the extended reporting period under Extension 2.6, if applicable), and reported to **Liberty** during the **Policy Period** (or the extended reporting period under Extension 2.6, if applicable), which may result in **Loss, Defence Costs** or any other amounts insured under this **Policy** arising out of death, bodily injury, sickness, disease, emotional distress or mental anguish of a **Patient** of the **Insured**."

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**



Endorsement No. 6.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or and others as specified in the **Schedule**
EFFECTIVE DATE: 1 May 2025

Amended Definition of Insured

It is hereby understood and agreed that definition 7.8 in respect of "Insured" is deleted in its entirety and replaced with the following:

"**Insured** means each of the following:

- (a) the **Named Insured** listed in the **Schedule**;
- (b) in the event of the death or incapacity of the **Named Insured**, the estate, heirs, legal representatives or assigns of the **Named Insured**."

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**

Endorsement No. 7.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or and others as specified in the **Schedule**
EFFECTIVE DATE: 1 May 2025

Medical and Related Services Exclusion

It is hereby understood and agreed that **Liberty** will not cover the **Insured** for any **Loss, Defence Costs** or any other amounts insured under this **Policy** which arise out of or are in any way connected with:

(a) **Clinical Trials & Pharmaceutical Services**

- (i) any liability incurred or alleged to have been incurred arising out of any activity conducted by the **Insured** or by anyone for whose acts the **Insured** may be liable in connection with a **Clinical Trial**; or
- (ii) any services provided to a pharmaceutical company.

Clinical Trial means an organised study or test that uses human or animal subjects to develop effectiveness or safety data for a designated treatment, procedure, or products.

(b) **Elective Cosmetic Surgery**

the performance of elective cosmetic plastic surgery including hair transplants.

However, this Exclusion shall not apply to reconstructive plastic surgery or medical or nursing services provided by the **Insured** in connection with plastic surgery.

(c) **Intoxicants and Drugs**

medical services or treatment rendered by any **Insured** while under the influence of intoxicants or drugs or any failure to render medical services competently or at all because of such influence.

(d) **AIDS and Hepatitis Non A**

- (i) Hepatitis Non A;
 - (ii) Human Immunodeficiency Syndrome (HIV);
 - (iii) Acquired Immune Deficiency Syndrome (AIDS); or
 - (iv) AIDS related complex (ARC);
- or any mutant, derivative variation or any related or similar syndrome or condition of a similar kind howsoever it may be named.

(e) **Manufacturing / Efficacy / Faulty Workmanship**

- (i) the repair, replacement, diminished utility or lack of efficacy for their intended purpose of any goods designed, manufactured, imported, sold, constructed, installed, distributed, treated, serviced, altered, repaired or supplied by the **Insured**;
- (ii) the cost of remedying any defect in any goods designed, manufactured, imported, sold, constructed, installed, distributed, treated, serviced, altered, repaired or supplied by the **Insured**;

Medical and Related Services Exclusion

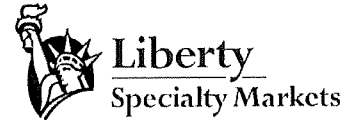
- (iii) any cost of or expense incurred in withdrawing a product or good from sale or recalling any product or good; or
 - (iv) any element of any of the insured's own costs or profit that may be included in the cost of rectifying any defects in work performed by or on behalf of the **Insured**.
- (f) **Obstetrics**
the provision or failure of an **Insured** to provide obstetrics services.
- (g) **Molestation**
any actual or alleged sexual assault, sexual abuse or molestation or any attempt or threat to sexually assault, sexually abuse or molest any person.

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**



Endorsement No. 8.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or and others as specified in the **Schedule**
EFFECTIVE DATE: 1 May 2025

Good Samaritan Acts

It is hereby understood and agreed that subject to all the terms, conditions and exclusions, including all definitions of the **Policy**, and notwithstanding Exclusion 4.2 in respect of "Personal Injury", **Liberty** further agrees to extend cover provided under the **Policy** as follows:

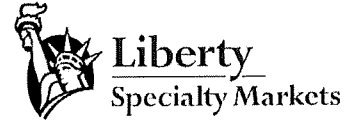
"**Liberty** will pay on behalf of the **Insured** the **Loss** which the **Insured** becomes legally liable to pay as a result of a **Claim** alleging an act, error or omission of the **Insured** in the provision of emergency first aid assistance to any person provided that the **Insured** is medically qualified and was not under the influence of intoxicants or drugs at the time that such assistance was rendered. In the event of a conflict between this extension and the "Obstetrics Exclusion", this extension shall apply provided that the **Insured** was not under the influence of intoxicants or drugs."

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**



Endorsement No. 9.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or and others as specified in the **Schedule**
EFFECTIVE DATE: 1 May 2025

Prescription Exclusion

It is hereby understood and agreed that **Liberty** will not cover the **Insured** for any **Loss, Defence Costs** or any other amounts insured under this **Policy** which arise out of or are in any way connected with the provision, prescription or administration of any medication or medicinal substance by or on behalf of the **Insured**.

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**



Endorsement No. 10.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or and others as specified in the **Schedule**
EFFECTIVE DATE: 1 May 2025

Professional Instruments Condition

It is hereby understood and agreed that it is a condition precedent to cover under this **Policy** that any tool or implement used or intended for use in the provision of **Professional Services** and which is intended to be in contact with bodily fluid (whether human or animal) or penetrate tissue (whether human or animal) shall be:

- (a) handled, used, stored and maintained in accordance with the manufacturers' instructions, and
- (b) where approved by the manufacturers and by Department of Health or equivalent to be used more than once, sterilised prior to such use:
 - (i) using only sterilised apparatus specifically approved by the manufacturer and in accordance with instructions, recommendations or guidelines of such manufacturer, and
 - (ii) in accordance with Department of Health guidelines or any other applicable directive.

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**



Endorsement No. 11.

POLICY NUMBER: PL-HK-25-601676D
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EFFECTIVE DATE: 1 May 2025

Sanction Limitation and Exclusion Clause

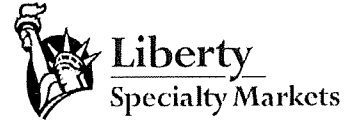
It is hereby understood and agreed that notwithstanding anything to the contrary in the **Policy**, **Liberty** shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Liberty** or its parent to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Malaysia, Singapore, United Kingdom, United States of America or other applicable jurisdiction.

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**



Endorsement No. 12.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or and others as specified in the **Schedule**
EFFECTIVE DATE: 1 May 2025

Hypnotherapy Exclusion

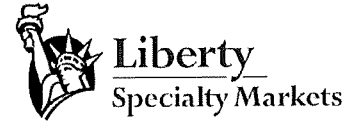
It is hereby understood and agreed that **Liberty** will not cover the **Insured** for any **Loss, Defence Costs** or any other amounts insured under this **Policy** which arise out of or are in any way connected with hypnosis, hypnotherapy, hypnoanalysis or similar treatment provided by or on behalf of the **Insured**.

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**



Endorsement No. 13.

POLICY NUMBER: PL-HK-25-601676D
NAMED INSURED: Professional Members & Associate Members of Expressive Arts Therapy Association of Hong Kong &/or and others as specified in the **Schedule**
EFFECTIVE DATE: 1 May 2025

Professional Supervision Clause

It is hereby understood and agreed that it is a condition precedent to cover under this **Policy** that the **Insured** shall under supervision by a suitability qualified professional during any direct contact with Patient in the provision of Professional Services by the Insured.

All other terms and conditions of the **Policy** remain unchanged.

Issued 20 June 2025 in Hong Kong



Authorised by **Liberty**