

Amendments of Policy Conditions

New policy conditions would be added on the effective date of this policy, to the extent that any Terms and Conditions of the policy is inconsistent with this memorandum, conditions of this memorandum shall prevail.

Definition of Professional Sport

Professional Sport refers to any athletic activity in which the insured person engages under the following conditions to which the individual:

(1) receives remuneration, prize money, or financial support (including but not limited to scholarships or stipends) for his/her participation in the sport;
(2) competes on a full-time basis or participates in a recognized league, tournament, or competition; or
(3) represents a professional team, organization, or entity at a competitive level that requires specialized training. This includes, but is not limited to:

- The Hong Kong Sport Institute (HKSI)
- The Hong Kong SAR representative team
- Notable or elite-level sports clubs

For the avoidance of doubt, the following activities shall NOT be classified as Professional Sport unless they independently satisfy the criteria listed above:

1. Participation in school-organized sports events, including inter-school competitions.
2. Participation in community events, recreational leagues, or amateur tournaments.
3. Receipt of incidental or one-time payments (e.g. nominal event prizes or appearance fees) without concurrent full-time participation or representation of a professional entity.

專業性質運動的定義

專業性質運動指受保人參與的任何體育活動，若符合以下條件之一，則視為專業體育：

- (1) 因參與體育活動而獲得報酬、獎金或經濟資助（包括但不限於獎學金或津貼）；
- (2) 以全職身份參與比賽，或參加認可的聯賽、錦標賽或競賽；或
- (3) 代表專業團隊、組織或機構參與競技層級的比賽，並需接受專業訓練。此類機構包括但不限於：
 - 香港體育學院（HKSI）
 - 香港特別行政區代表隊
 - 知名或精英級體育會

為免生歧義，以下活動不應被視為專業體育，除非其本身獨立符合上述條件：

1. 參與學校主辦的體育活動，包括校際比賽，。
2. 參與社區活動、康樂性聯賽或業餘比賽。
3. 僅獲得一次性或偶發性款項，（例如象徵性比賽獎金或出場費），且未同時以全職身份參與或代表專業機構。