



安盛

Travel Insurance

旅遊保險

# SmartStudent Overseas

## 「卓越」海外升學樂

Policy Wording

保單內文

# The Policy

Welcome to Your SmartStudent Overseas Insurance Policy insured by AXA General Insurance Hong Kong Limited.

Your Policy consists of

- the application form (if any)
- the Policy wording in this jacket
- the Policy Schedule
- the Endorsement (if any)

Your Policy Schedule shows

- details of Your cover
- the period of insurance
- the sums insured/monetary limits
- any special terms that may apply to Your Policy

You have applied for this Policy. Following payment of the premium stated in the Policy Schedule we will, in the event of Accident, Injury or loss happening during the period of insurance any where in the world, provide insurance as described in the following pages for those Sections You have chosen.

Please read this jacket together with Your Policy Schedule to make sure You know what cover is provided.

If You require more cover or different cover, please consult Your insurance advisor or AXA General Insurance Hong Kong Limited.

## Definitions

Certain words starting with a capital letter in the Policy have special meanings. These words have the same meaning wherever they are used in the Policy or Schedule. These are given below or defined in the appropriate Section.

1. Accident/  
Accidental                      A sudden unforeseen and fortuitous event.
2. Accidental Death              Death caused directly, solely and independently of any other causes from an Injury by an Accident, where the Accident occurs during the Study Trip and the period of insurance, and the death occurs within twelve (12) consecutive months from the date of Accident.
3. Acquired Immune  
Deficiency  
Syndrome/ AIDS              This term shall have the meanings assigned to it by the World Health Organization and shall include Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Sickness in the presence of a sero-positive test for HIV.
4. Acts of Terrorism              An act(s) or threat(s) thereof, including but not limited to the use of force or violence against any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature of context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
5. Aircraft                          A vehicle that is able to fly, including but not limited to airplanes, helicopters, airships, light aircrafts, gliders, paramotors and hot air balloons.
6. Applicant                        The applicant for the insurance. For Insured Student aged below 18, the Applicant must be the parent(s) or the Legal Guardian of the Insured Student.
7. Assistance  
Company                          The company appointed by Us to arrange, coordinate and provide worldwide emergency assistance service as stipulated in Section 7 of this Policy.
8. Beneficiary                      The person as named in the application form or by You from time to time. In the case of the Insured Student aged under eighteen (18), such person must be named by the parent(s)/Legal Guardian.
9. Broken Bone(s)                  A complete break across a bone and must be diagnosed by a Qualified and Licensed / Registered Medical Practitioner and supported by X-ray, but excludes greenstick, pathological, avulsion, hairline and stress fractures.
10. Burn(s)                          Tissue damage caused by heat only. In the event of claims involving Burns, the per-centage of the body surface affected will be assessed using the Rule of Nines system.

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"Rule of Nines" means the system used by a Qualified and Licensed / Registered Medical Practitioner for assessing the percentage of the body surface affected by Burns. In this system, each of the following body parts is estimated to cover 9% of the body surface area: entire left arm, entire right arm, entire head, entire chest, entire abdomen; each of the following body parts is estimated to cover 18% of the body surface area: entire back, entire left leg and entire right leg; the groin is estimated to cover 1% of the body surface area.

11. Common Carrier Any bus, coach, taxi, hotel car, ferry, hovercraft, hydrofoil, ship, train or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any Aircraft provided and operated by an airline or an air charter company which is duly licensed for regular transportation of fare-paying passengers, and any regularly scheduled airport limousine operating on fixed routes and schedules.
12. Confinement The necessary confinement in a Hospital as an In-patient while under the care of a Qualified and Licensed / Registered Medical Practitioner for the treatment of an Injury or Sickness of the Insured Student and in which the Hospital makes a charge for room and board except when such confinement is in connection with an actual surgical operation which does not require the Insured Student to remain in a Hospital as a resident in-patient.
13. Country/Region of Study A country/region where the Overseas Educational Institution located outside Hong Kong in which an Insured Student is registered as a student. The Country/Region of Study is specified in the Policy Schedule.
14. Electronic Mobile Devices Electronic devices, which are portable and for personal use, owned by the Insured Student.
15. Family Insured Student, his/her spouse and children (irrespective of the number) travelling with the Insured Student in the Study Trip.
16. Hijack Unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.
17. Hong Kong The Hong Kong Special Administrative Region of the People's Republic of China.
18. Hospital An establishment which meets all the following requirements:
  - holds a license as a hospital (if licensing is required in the state or governmental jurisdiction);
  - operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
  - provides 24-hour a day nursing service by registered or graduated nurses;
  - has staff of one or more licensed physicians available at all times;
  - provides organized facilities for diagnosis and major surgical facilities;
  - is not primarily a clinic, nursing, rest or convalescent home or similar establishment, a place for alcoholics or drug addicts.
19. Hospitalized / Hospitalization Being confined in a Hospital as a registered in-patient under the care of a Qualified and Licensed/Registered Medical Practitioner because it is Medically Necessary (and not merely for any form of nursing, convalescence, rehabilitation or extended care).
20. Household Contents These include but not limited to furniture, fixtures, fittings, interior decorations, electrical appliances which belong to the Insured Student or for which he/she is responsible, and his/her personal effects whilst they are contained in the Residence Overseas.
21. Immediate Family Member(s) The Insured Student's Spouse, parents, Legal Guardian, parents-in-law, grandparents, grandparents-in-law, siblings and/or children.
22. Incidental Travel A journey taken by an Insured Student outside Hong Kong or the city where the Overseas Education Institution is located for internship arranged or endorsed by the Overseas Education Institution, or part-time job which is clerical or administrative in nature, and conventional leisure travel, but not applicable to expedition, adventure or similar journey.
23. Injury Bodily injury resulting solely, directly and independently of all other causes from an Accident caused by external violent and visible means.
24. In-patient A patient which is admitted into Hospital and who occupies a bed for a minimum period of twelve (12) consecutive hours, for medical treatment, except that no minimum period of Hospital Confinement is required in respect of an operation incurred at a recognized day care centre owned and operated as such by a Hospital.

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25. Insured Student The person shown as the "Insured Name" under the "Insured Details" section of the Policy Schedule. The Insured Student should be a resident of Hong Kong and a full time overseas student aged between 10 and 35.
26. Intensive Care Unit A section within a Hospital which is designated as an Intensive Care Unit by the Hospital and which is maintained on a twenty-four (24) hours basis solely for Treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the Hospital.
27. Kidnap The wrongful abduction and detention of an Insured Student against their will or by deception, by a person or group demanding payment by the Insured in exchange for the release of that Insured Student or a claim by a person or group demanding such a payment, to have carried out such a wrongful kidnapping.
28. Legal Guardian A guardian appointed under or acting by virtue of the Guardianship of Minors Ordinance (Cap. 13 of Laws of Hong Kong).
29. Malignant Neoplasm Include but not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known and/or which become as immediate causes of death, an illness or disability in the presence of Acquired Immune Deficiency.
30. Medically Necessary Reasonable and essential medical services and supplies, ordered by a Qualified and Licensed/Registered Medical Practitioner or Chinese Medicine Practitioner exercising prudent clinical judgment, needed to diagnose or treat a sickness, Injury or its symptoms, and that meet generally accepted standards of medical practice.
31. Money This means cash, coins, banknotes, cheques, travelers cheques, postal orders, bankers drafts, travel tickets, savings stamps and certificates, premium bonds, current postage stamps, gift tokens, trading stamps, all held for social and domestic purposes.
32. Natural Disaster A landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane or sandstorm. For the sake of clarity, Natural Disaster does not include epidemic or Pandemic.
33. Opportunistic Infection Include but not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
34. OTA Alert The travel alert issued by the Security Bureau of the Hong Kong Government under the Outbound Travel Alert (OTA) System, such alert is herein referred to Amber Alert, Red Alert or Black Alert.
35. Overseas Destination(s) outside the territorial boundaries of Hong Kong.
36. Overseas Educational Institution An accredited educational institution that is authorized to operate in the Studying City in which an Insured Student is registered as an overseas student.
37. Pandemic Pandemic as announced by the World Health Organization.
38. Permanent Disablement Any events (total or partial) as described in the table of section 2.3 and such events last twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement.
39. Permanent Total Disablement Totally and permanently unable to engage in any occupation or employment for which an Insured Student or Insured Student's parent (as the case may be) is reasonably qualified by education, training or experience. In the event that an Insured Student or Insured Student's parent (as the case may be) is unemployed at the time of Injury, it shall mean totally and permanently unable to engage in his or her daily activities, inclusive of eating, dressing, bathing, using the lavatory and getting in and out of bed in all cases without assistance, of someone of the like age and sex.
40. Personal Effects Clothes and articles of a strictly personal nature likely to be worn, used or carried. It does not include Valuables or Money.
41. Policy This policy document and endorsements issued by the Company, which set out the terms and conditions of this insurance.
42. Pre-existing Medical Conditions Any Injury sustained, or Sickness suffered by the Insured Student for which he/she has been diagnosed or exhibits symptoms or in relation to which the Insured Student should reasonably have received medical treatment, consultation, prescribed drugs or advice from a Qualified and Licensed / Registered Medical Practitioner prior to the effective date of this Policy.

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43. **Public Place** Shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and/or any place to which the public has access.
44. **Qualified and Licensed / Registered Medical Practitioner** A medical practitioner qualified by a medical degree and duly licensed or registered to practice medicine and who, in rendering the treatment (for the sole purpose of cure or relief of Injury or Sickness), is practicing within the scope of his or her licensing and training in the geographical area of practice, but excluding the Insured Person himself, the Applicant, the Insured Person's Immediate Family Members or a relative of the Insured Person. Without prejudice to the foregoing provisions, Qualified and Licensed/Registered Medical Practitioners include medical doctors, chiropractors, and physiotherapists.
45. **Registered or Listed Chinese Medicine Practitioner** Chinese medicine practitioner including general practitioner, acupuncturist and bonesetter whose name appears on the List of Registered or Listed Chinese Medicine Practitioners as approved and qualified practitioner administered by the Chinese Medicine Council of Hong Kong, but excluding the Insured Student's Immediate Family Member or the employer of the Insured Student.
46. **Replacement Cost** The cost of repairing or replacing a Household Contents item or any part thereof with the articles or parts of the same kind at the time of loss or damage.
47. **Residence Overseas** The school dormitory or lodgings where the Insured Student resides in the Country/Region of Study outside Hong Kong and any garage or outbuildings used for domestic purposes only and forming part of the aforementioned school, dormitory or lodgings.
48. **Rewards** Any airline ticket, hotel stay or car rental arranged through a frequent flyer programme upon redemption of the required number of mileage credits.
49. **Riot** The act of any persons taking part in any disturbance of the public peace (whether in connection with a strike or lock-out or otherwise).
50. **Schedule/ Certificate** The Policy Schedule or Certificate issued by the Company which forms part of the Policy
51. **Second Degree Burn** A burn involving the damage or destruction of epidermis and dermis, causing blisters.
52. **Serious Injury or Sickness** Injury or Sickness certified by a Qualified and Licensed / Registered Medical Practitioner as being dangerous to life, causing critical impairment to health conditions or unfit to travel.
53. **Sickness** Illness or disease first contracted by an Insured Student during the Study Trip and shall exclude any Pre-existing Medical Conditions.
54. **Spouse** The same sex or opposite sex spouse legally married according to the law of the country in which the spouse is married.
55. **Storage Provider** An organization providing separate self-storage cubicles to individuals for storing Personal Effects. The Storage Provider must be an organization lawfully registered in the Country/Region of Study and compliant with relevant guidelines for fire safety in buildings issued by the local government and all other relevant guidelines as may be amended from time to time.
56. **Strike** The willful act of any striker or locked-out done in furtherance of a strike or in resistance to a lock-out; the action of any lawfully constituted authority in preventing or attempting to prevent any such act, or in minimizing the consequences of any such act.
57. **Study Trip** A journey taken by an Insured Student outside Hong Kong for the purpose of studying at an Overseas Educational Institution. The journey commences at the time the Insured Student leaves his/her place of residence in Hong Kong for the direct purpose of embarkation from Hong Kong to a scheduled destination Overseas; or four (4) hours before the scheduled departure time of the Common Carrier in which the Insured Student has arranged to travel, whichever is the later. The journey ceases at the time the Insured Student returns from Overseas to his/her place of residence in Hong Kong, or four (4) hours after the scheduled arrival time of the Common Carrier in which the Insured Student travels, or on the expiry date of the Policy, whichever is the earliest. Any Incidental Travel taken by the Insured Student during such

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Study Trip shall also be covered.

- |                                  |                                                                                                                                                                                                                                                             |
|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 58. Studying City                | The city where the Overseas Educational Institution is located. The Studying City must be in the Country/Region of Study.                                                                                                                                   |
| 59. Third Degree Burn            | A burn involving the damage or destruction of the skin to its full depth and damage to the tissues beneath.                                                                                                                                                 |
| 60. Tuition Fee                  | A sum charged by the Overseas Educational Institution for the required courses (including any applicable laboratory fee and any cost for the use of facilities for attending the said courses, but excluding any cost of textbooks, meals, room and board). |
| 61. Unoccupied                   | Not lived in by the Insured Student or a person authorised by him/her.                                                                                                                                                                                      |
| 62. Valuables                    | Jewellery, articles of gold, silver or other precious metal, watches, furs, cameras and binoculars, antiques and works of art, collection of stamps, coins and medals.                                                                                      |
| 63. We/ Us/ The Insurer/ Company | AXA General Insurance Hong Kong Limited.                                                                                                                                                                                                                    |
| 64. You/ Your/ The Insured       | The Applicant in whose name this Policy is issued and who is named in the Policy Schedule.                                                                                                                                                                  |

In order to have the full protection of the Policy, You must comply with the following General Conditions and, in some situations as stated below, You must also ensure that the Insured Student shall comply with the stated General Conditions. If You and/or the Insured Student do not comply with them we reserve the right to cancel the Policy or refuse to entertain Your claim.

## General Conditions (apply to all Sections)

### 1 Eligibility

The Insured Student should be a resident of Hong Kong and an overseas student aged between 10 and 35. For Insured Student aged below 18, the Applicant must be the parent(s) or the Legal Guardian of the Insured Student.

### 2 Precautions

You and/or the Insured Student must

- take all reasonable precautions to prevent Accidents and losses
- comply with all statutory obligations

### 3 Claims

If any Accident, Injury, loss or liability happens which may give rise to a claim,

You must

- give written notification to Us as soon as reasonably possible but no later than 14 days from the return of the Insured Student to Hong Kong. All original invoices and receipts shall be submitted together with the duly completed Claim Form within 30 days of the notification of the claims or 14 days from the return of the Insured Student to Hong Kong, whichever is the latter. **(claims must be reported/submitted by the parent(s) or Legal Guardian for Insured Student aged under 18)**
- send to Us immediately any writ or summons and as soon as possible any letter, claim, or other document
- notify Us immediately of any impending prosecution, inquest or fatal Injury
- at Your expense, or at the expense of any person representing You, provide Us with certificates, information and other documents as we may reasonably require

You and/or the Insured Student must NOT

- admit or deny any claim made by someone else against You/Insured Student or make any agreement with them

We have the right to negotiate, settle or defend any such claim in Your or the Insured Student's name and on Your or the Insured Student's behalf. We can also use any legal right of recovery You or the Insured Student have.

We are entitled to request

- an examination by a medical referee appointed by Us for a non-fatal Injury
- a post-mortem examination in the event of death

Unless otherwise stated, all claim settlements will be made payable to the parent(s) or Legal Guardian for Insured Student aged under 18. The

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acceptance of the claim settlements by the parent(s) or Legal Guardian will constitute a valid and full discharge of the claim.

In the event of hospitalisation, You must notify Us immediately and You should refer to the specific terms and conditions as stipulated under Section 1.

### **4 Cancellation**

We may cancel the Policy by sending 7 days notice by registered letter to the Insured at their last known address. We will return a proportionate part of the premium providing no claims have been made.

The Insured may also cancel the Policy at any time by sending 7 days written notice. If there has been no claim during the current period we will return a proportionate part of the premium.

### **5 Our right to recovery**

If we are obliged by legislation to pay an amount for which it would not otherwise be liable, You must repay such amount to Us.

### **6 Fraud**

If You or anyone acting for You make a claim under the Policy knowing the claim to be false or fraudulently inflated we will not pay the claim and all cover under the Policy will be forfeited.

### **7 Arbitration**

All differences arising out of this Policy shall be referred to the decision of an arbitrator to be appointed in writing by both parties or if they cannot agree upon a single arbitrator, to the decision of two arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required to do so in writing by the other part and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall be appointed in writing by the arbitrators before entering on the reference and an award by arbitration shall be a condition precedent to any right of action or suit upon this Policy as regards any dispute regarding the amount of the Company liability under this Policy. The seat of arbitration shall be Hong Kong.

### **8 Renewal**

We are not obliged to accept any renewal premium or to send You notice of any renewal premium becoming due.

### **9 Notification of changes**

You must notify Us as soon as possible in writing of any change which may affect this insurance and in particular any change of Country/Region of Study.

### **10 To who indemnities payable**

Any amount payable in respect of death of the Insured Student or Insured Student's parent under Section 2 shall be payable to the Beneficiary (provided that if no Beneficiary is designated, the amount shall be payable to the deceased's estate), and all other indemnities of the Policy shall be payable to the Insured Student or if the Insured Student is under the age of 18 years, to the Legal Guardian or parent on behalf of the Insured Student.

### **11 Contracts (Rights of Third Parties) Ordinance**

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

### **12 Minimum premium**

This Policy is subject to minimum premium of HKD1,000.

### **13 Disclaimer**

The Company makes reasonable effort to see that quality services are offered by the Assistance Company to the Insured Student. However, the Company is not the supplier of the services and does not accept any liability whatsoever in respect of the services provided or any of the consequences arising thereof.

### **14 Policy not assignable**

This Policy is not assignable and the Company shall not be committed to any notice or trust, charge, lien, assignment or other dealing with the Policy. The receipt of the Insured Student or his legal personal representative for any compensation payable herein shall in all cases be effectual discharge of liability of the Company.

### **15 Interpretation of cover and jurisdiction**

This Policy shall be interpreted in accordance with the laws of Hong Kong and subject to Hong Kong's jurisdiction.

### **16 More than one policy**

The Insured Student shall not be insured for the same Study Trip under more than one policy issued by the Company. In the event of the Insured Student being insured under more than one such policy, the Company shall consider the Insured Student to be insured under the policy which provides the highest amount of benefit. The Company shall refund any excess insurance premium payment which may have been made by the Insured Student.

### **17 Notify authorities**

If the property insured under this Policy shall be lost or damaged, the Insured Student shall take all reasonable measures to recover and save it, and shall also notify the police, relevant authorities, hotel and/or transportation company/provider as necessary within twenty-four (24) hours.

### **18 Policy currency**

This Policy is issued and denominated in Hong Kong Currency.

### **19 Subrogation**

The Company shall be entitled to take over and conduct the defence or settlement of any third party claim at the Company's discretion. The Company

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shall also be entitled to use the Insured Student's name to enforce recovery rights against any other person whether before or after indemnification is paid under this Policy.

### 20 Other insurance(s)

(not applicable to Section 2)

This insurance is not to be called upon in contribution and if at the time any claim arises under this Policy there be any other policy or policies covering the same liability we shall only pay in respect of any excess beyond the amount which would have been payable under such policy or policies had this Policy not been effected.

## Exclusions (apply to all Sections)

We will not pay for any claims

- 1 directly or indirectly occasioned by, happening through or in consequence of
  - i. any illness, disease, infirmity, physical defect or condition which existed prior to the effect of insurance
  - ii. activities engaging in sports or games in a professional capacity or could earn remuneration from engaging in such sport or games
  - iii. Accidents whilst engaged in swimming race or racing (other than on foot), motor rallies and competitions, riding or driving in any kind of race, mountaineering or trekking at altitude over five thousand (5,000) meters above sea level, scuba diving deeper than thirty (30) meters below sea level, ski-jumping, use of bob-sleighs, gliding, parachuting, pot-holing, hunting or aviation (other than as a fare-paying passenger in a fully licensed Aircraft) This exclusion shall not apply to Accidents whilst engaged in bungee jumping, hot air ballooning, hang-gliding, rafting, canoeing, kitesurfing or kite landboarding, water skiing, wakeboarding, surfing, wind surfing, snow skiing, snowboarding, snow skating and snow mobilling, which are covered under this Policy.
  - iv. Behavioural Exclusions
    - a. wilfully self-inflicted Injury or illness;
    - b. insanity;
    - c. consuming too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of the Insured Student's faculties and/or judgment resulting in a claim. We do not expect the Insured Student to avoid alcohol during the Study Trip, but We will not cover any claims arising because the Insured Student have consumed so much alcohol that the Insured Student judgment is seriously affected or the Insured Student is suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal and the Insured Student need to make a claim as a result;
    - d. the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Qualified and Licensed / Registered Medical Practitioner , but not for the treatment of drug addiction);
    - e. self-exposure to needless peril (except in an attempt to save human life);
    - f. suicide or attempted suicide
  - v. nuclear fission, nuclear fusion or radioactive contamination arising from non-terrorist event, whether direct or indirect. This exclusion shall not apply to losses from nuclear and/or chemical and/or biological attacks arising from Acts of Terrorism which are covered under this Policy.
  - vi. any property specifically insured or any claim which but for the existence of this Policy would be recoverable under any other private or Government insurance policy, fund or scheme.
  - vii. the Insured Student engaging in naval, military, air force service or operation or armed forces; in any form of manual employment; offshore activities like commercial diving, oil rigging; mining; aerial photography; handling of explosives or hazardous chemicals; performing as an actor/actress; tour guide or tour escort; ship or air crews. The manual employment exclusion does not apply to manual work which forms part of the course of study at the Overseas Educational Institution.  
For the sake of clarity, manual employment includes but is not limited to employment as delivery worker, cook, cleaning worker, car repair, fitness trainer, yoga instructor, lifeguard, and farmer. Employment as waiter, bartender, barista, or cashier is not considered manual employment. Incidental manual work which is reasonably expected within non-manual employment is covered, but incidental manual work which is not reasonably expected within non-manual employment is not covered.
  - viii. any circumstances, including but not limited to Pre-existing Medical Conditions, which should have been known or expected at the time of planning the Study Trip or applying for this insurance.
- 2 if the Insured Student is travelling contrary to the advice of a medical practitioner.
- 3 for venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex).
- 4 for Human Immunodeficiency Virus (HIV) and/or any HIV related illness and/or any mutant derivatives or variations however caused.
- 5 for pregnancy, miscarriage, childbirth and all complications thereof.
- 6 for loss of property which is not reported to the local police within 24 hours and a report obtained.
- 7 for any Valuables and Money, portable computers and/or other articles of value if it is not carried by the Insured Student in person or in hand baggage in the passenger cabin of the Aircraft when The Insured Student is travelling by air.
- 8 War and Civil War Exclusion Clause  
This insurance does not cover any liability assumed by the Insured for loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising (except as specified under individual sections), military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority, or any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any

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violent means.

### 9 Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall 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 that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

10 for any amount exceeding the stated limits in individual sections.

11 if there are any non-compliance of stated conditions in individual sections.

**Table of Benefits** (please refer to the sections below for details)

<b>Benefits</b>	<b>Maximum Limit Per Period of Insurance (HKD)</b>
<b>Section 1 – Medical and Related Expenses</b>	<b>2,000,000</b>
<b>1.1 Medical expenses</b> Covers inpatient and outpatient expenses of the insured student for accident or sickness occurring during the study trip	<b>2,000,000</b>
- Overseas outpatient	25 visits
- Covers reasonable charges for burial, cremation or funeral expenses in the locality of where the death happens	10,000
<b>Extensions</b>	
(a) Covers follow up medical expenses in Hong Kong within 90 days of return from abroad	250,000
- Treatment by Chinese medicine practitioner	5,000 (150 per visit per day)
(b) Provides cash allowance if the insured student is confined to intensive care unit	30,000 (1,500 per day)
<b>1.2 Emergency family reunion</b> Pays for economy class tickets and accommodation for spouse, parents or children to visit the insured student who is hospitalised for more than 5 consecutive days or in event of the insured student's death	<b>100,000</b> (2 persons, 50,000 per person)
- Overseas accommodation	10,000 per person, 2,000 per night
<b>1.3 Parent annual leave compensation</b> Offers cash benefit for parents or guardian who take annual leave to visit the insured student who is hospitalised for more than 5 consecutive days	<b>2,500</b> (250 per day)
<b>1.4 Rehabilitation travel expenses</b> Covers the transportation cost for follow-up treatment or rehabilitation training, if the insured student has been confined to hospital for more than 5 consecutive days	<b>3,000</b> (300 per ride, 2 rides per visit per day)
<b>1.5 Trauma counselling</b> Covers trauma counselling if the insured student is a witness or victim of a traumatic event	<b>15,000</b> (1,500 per visit per day)
<b>1.6 Convalescence assistance</b> Covers accommodation expenses for the insured student's overseas convalescence after discharge from hospital	<b>10,000</b> (2,000 per day)
<b>1.7 Compassionate cash</b> Provides cash relief in the event of the insured student's death due to sudden sickness outside Hong Kong	<b>10,000</b>
<b>Section 2 - Personal Accident</b>	
<b>2.1 Personal accident of the insured student</b>	<b>1,000,000</b>
2.1.1 Accidental death or permanent disablement	1,000,000
2.1.2 Major burns (second or third degree)	500,000
<b>Additional compensation</b>	
(1) Accidental death or permanent disablement on common carrier (not applicable for age under 18)	<b>500,000</b>
(2) Accidental death or permanent disablement due to kidnap	<b>100,000</b>
(3) Accidental death or permanent disablement due to natural disaster	<b>500,000</b>
(4) Broken bones as a result of an accidental injury	<b>30,000</b>
<b>2.2 Education fund</b> Provides a subsidy to ensure the continuation of education in the event that the insured student's parent/guardian suffers accidental death or permanent disablement	<b>300,000</b>
<b>Section 3 - Household Contents and Personal Belongings (Overseas)</b>	
<b>3.1 Household contents</b>	
3.1.1 Household contents at residence overseas Covers for loss or damage of household contents in the insured student's residence overseas resulted from fire, flood, earthquake, tsunami, subsidence/landslip, aircraft damage or impact damage by any road vehicle	<b>10,000</b> (3,000 per item, pair or set)
3.1.2 Temporary accommodation Pays for temporary accommodation at a hotel, lodging house or boarding house if the	<b>5,000</b> (1,000 per day)

insured student's residence overseas is damaged and rendered uninhabitable	
<b>3.2 Worldwide personal belongings</b> Covers for loss or damage of personal belongings while the insured student is travelling outside Hong Kong	<b>20,000</b>
3.2.1 Personal effects and valuables	7,500 per item, pair or set
3.2.2 Sports equipment/musical instrument	5,000 per item or set
3.2.3 Mobile phone/electronic mobile devices/tablet	3,000 per item or set
3.2.4 Laptop/portable computer	10,000
<b>3.3 Money</b>	<b>5,000</b>
<b>3.4 Unauthorised use of credit cards</b> Covers monetary loss caused by unauthorised use of credit cards in the event of loss of cards by robbery or theft (not applicable for age under 16)	<b>20,000</b>
<b>3.5 Travel documents</b> Covers travel document replacement costs, and additional transportation and accommodation expenses	<b>10,000</b>
<b>3.6 School closure allowance</b> Provides cash allowance for unexpected school closure for more than 3 consecutive days due to natural disaster or as mandated by local authority	<b>2,000</b> (500 per day)
<b>3.7 Storage for personal belongings</b> Covers storage cost for the personal belongings of the insured student who needs to take emergency departure due to natural disaster within the vicinity of the school, or as mandated by local authority	<b>2,000</b>
<b>Section 4 - Worldwide Personal Liability</b> Covers legal liability of the insured student towards third party for accidental injury or property damage, as well as any associated legal costs and expenses	<b>2,000,000</b>
<b>Section 5 – Study Interruption</b> Covers irrecoverable school fees or deposits if the insured student is prevented from continuing his/her study due to hospital confinement for over 30 days, serious injury, sickness, paralysis, or death of an immediate family member	<b>200,000</b>
<b>Section 6 – Travel Delay and Additional Benefits*</b>	
<b>6.1 Travel delay</b> Covers strike or other industrial action, riot, civil commotion, hijacks, acts of terrorism, natural disasters, adverse weather conditions, mechanical and/or electrical breakdown of the common carrier or closure of the airport	
6.1 (a) Cash allowance for the delay of departure of scheduled transportations	<b>3,000 per trip</b> (300 first 5 hours, 500 every 5 hours thereafter)
6.1 (b) Additional transportation expenses and overseas overnight accommodation incurred for the delay of more than 5 hours	<b>5,000 per trip</b>
<b>6.2 Baggage delay</b> Covers the cost of emergency purchases of clothing, requisites or toiletries if the baggage is delayed due to mishandling by the airlines or hi-jack	<b>2,000 per trip</b> (500 first 5 hours, 1,000 every 5 hours thereafter)
<b>6.3 Trip cancellation</b> Covers the event of sudden death, serious injury or sickness of the insured student, an immediate family member or travel companion, strike, riot, civil commotion, acts of terrorism, red or black outbound travel alert (except for the reason of pandemic), natural disaster, adverse weather conditions, or other insured events	
- Covers irrecoverable transportation and accommodation expenses paid in advance	<b>20,000 per trip</b>
- Covers cancellation fee of redeemed air mileage or provides cash allowance for non-refundable air mileage redeemed for transportation and accommodation	<b>1,000 per trip</b>
<b>6.4 Trip curtailment</b> Covers the event of sudden death, serious injury or sickness of the insured student, an immediate family member or travel companion, strike, riot, civil commotion, acts of terrorism, red or black outbound travel alert, natural disaster, adverse weather conditions, or other insured events	
- Covers irrecoverable loss of or additional transportation and accommodation expenses	<b>20,000 per trip</b>
- Covers cancellation fee of redeemed air mileage or provides cash allowance on non-refundable air mileage redeemed for transportation and accommodation	<b>1,000 per trip</b>
<b>6.5 Missed connection</b> Covers additional transportation and overnight accommodation expenses incurred due to late arrival of incoming connection flight and no onward transportation is available within 5 consecutive hours	<b>10,000 per trip</b> (2,000 per night)
<b>6.6 Trip re-route</b> Covers the same events as of Section 6.1 Covers additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed for more than 5 consecutive	<b>10,000 per trip</b>

hours	
<b>Section 7 – Worldwide Emergency Assistance Service</b>	<b>Fully Covered</b>
7.1 24-hour emergency assistance hotline service	
7.2 Emergency medical evacuation	
7.3 Guarantee of hospital admittance deposit	
7.4 Repatriation after treatment	
7.5 Repatriation of mortal remains	

\* The maximum limit of indemnity under Section 6.1, 6.2, 6.3, 6.4, 6.5 and 6.6 means the total amount of money payable for all claims in aggregate “per trip” during the Study Trip within any one period of insurance.

## Section 1 – Medical and Related Expenses

### COVER

We will be liable for a maximum aggregate limit of HKD2,000,000 for section 1 – Medical and Related Expenses (including 1.1, 1.2, 1.3, 1.4, 1.5, 1.6 & 1.7) for all claims for which this policy provides coverage during any one period of insurance.

#### 1.1 Medical Expenses

We will pay for necessary In-patient Hospitalization treatment expenses incurred by the Insured Student during Study Trip, within twelve (12) months of the date of incident giving rise to a claim, as a direct result of Injury sustained by or Sickness contracted by the Insured Student occurring during the period of insurance including the following expenses.

- emergency ambulance charges or emergency transportation costs to a registered medical institution
- necessary medical hospital treatment expenses, including all daily room and board expenses
- necessary surgical and other miscellaneous expenses
- necessary medical hospital treatment including consultation, prescribed medicine, laboratory and X-ray charges
- the cost of emergency dental treatment (as a result of Accident only)
- reasonable charges in the event of death for burial, cremation or funeral expenses of the Insured Student in the locality where death occurs up to HKD10,000 or the reasonable repatriation cost of transport of body or ashes to Hong Kong

We will pay for necessary out-patient treatment expenses incurred by the Insured Student during the Study Trip as a direct result of Injury sustained by or Sickness contracted by the Insured Student subject to a maximum of twenty-five (25) visits during the period of insurance.

All treatments must be prescribed by a Qualified and Licensed / Registered Medical Practitioner in order for the expenses to be recoverable.

- i. We are entitled to monitor and review the medical case of the Insured Student in the event of hospitalisation. We have the right to manage all hospitalisation cases to ensure that the services charged are reasonable and customary.
- ii. We are also entitled to involve and liaise with appropriate parties including the treating physicians, referring physicians, regular family doctor(s) or hospital to ascertain the diagnosis, plan of treatment or technique or methods to be employed for the Insured Student.
- iii. In the event of claim, You must submit the proof to Us as mentioned in the ‘How to Make a Claim’ section.

### Extensions

#### (a) Follow-up Medical Expenses in Hong Kong

Include the actual and necessary local medical (excluding dental) expenses incurred in Hong Kong up to HKD 250,000 for the continuation of medical treatment rendered by a Qualified and Licensed / Registered Medical Practitioner within ninety (90) days immediately after the Insured Student returns to Hong Kong in relation to the Injury sustained or Sickness contracted during the Study Trip.

This benefit is also extended to cover medical expenses related to an infectious disease an Insured Student contracted in the course of a Study Trip if no medical treatment outside Hong Kong has occurred, subject to a Qualified and Licensed / Registered Medical Practitioner diagnosing the infectious disease within seven (7) calendar days after an Insured Student’s returning to Hong Kong.

The local follow-up medical expenses shall include medical treatment and consultation by a Registered or Listed Chinese Medicine Practitioner up to HKD5,000, subject to HKD150 for one (1) visit a day.

#### (b) Intensive Care Unit Allowance

We will pay a daily cash allowance for the period the Insured Student is confined in the Intensive Care Unit of a Hospital as a direct result of an Injury or Sickness sustained during the Study Trip up to HKD30,000, subject to HKD1,500 for one (1) day.

# The Policy

## 1.2 Emergency Family Reunion

In the event of the Insured Student suffering Serious Injury or Sickness resulting in being Hospitalized for more than five (5) consecutive days outside of Hong Kong or Death of the Insured Student as a result of Injury or sudden Sickness contracted during the Study Trip, we will reimburse the parent(s)/Legal Guardian or the Insured Student's Spouse or child/children for their economy class air travel (or reasonable costs on other means of transportation) to visit the Insured Student. Returning airfare is also included.

This benefit is subject to a maximum limit of HKD50,000 in aggregate per each parent/Legal Guardian or Insured Student's Spouse or child, with a maximum up to two (2) persons (for HKD100,000) in total. The cost shall include also the charges of ordinary room accommodation in any hotel or establishment of similar standard up to a maximum limit of HKD2,000 per person per night and up to a maximum limit of HKD10,000 in aggregate, but excluding the cost of drinks, meals and other room services.

## 1.3 Parent Annual Leave Compensation

In the event of Hospital Confinement of the Insured Student in excess of five (5) consecutive days due to Serious Injury or Sickness during the Study Trip and the Insured Student's parent takes annual leave from his/her employer to pay compassionate visit to the Insured Student, an annual leave compensation benefit of HKD250 per person per day shall be provided up to HKD2,500.

A report or evidence issued by the parent's employer confirming the annual leave arrangement must be provided in substantiation of a claim under the Policy.

## 1.4 Rehabilitation Travel Expenses

If the Insured Student sustains an Injury or Sickness during the Study Trip which results in Hospital Confinement in excess of five (5) consecutive days, We shall reimburse the reasonable transportation expenses mentioned below up to HKD3,000 and subject to HKD300 a ride for Hospital visit and no more than two (2) rides in one day.

The reasonable transportation expenses include but are not limited to ambulance, hire car and taxi, for the direct purpose of seeking follow-up treatment or rehabilitation training after discharge from Hospital.

## 1.5 Trauma Counselling

If the Insured Student is a witness to and/or is the victim of a traumatic event during a Study Trip such as, but not limited to, Acts of Terrorism, armed hold up, assault, Natural Disaster or rape, We shall pay for trauma counseling as recommended by a Qualified and Licensed / Registered Medical Practitioner up to HKD15,000 and subject to HKD1,500 per visit

## 1.6 Convalescence Assistance

Accommodation expenses necessarily and unavoidably incurred by the Insured Student following Hospital discharge for convalescence Overseas shall also be covered subject to maximum limit of HKD 2,000 per day and up to a maximum limit of HKD10,000 in aggregate.

## 1.7 Compassionate Cash

In the event of the death of the Insured Student as a result of sudden Sickness contracted during the Study Trip, the Company shall pay a compassionate cash relief of HKD10,000 to the estate of the Insured Student.

### Exclusions (applicable to Section 1)

This Section 1 does not cover:

- 1 Medical consultation or treatment unless received from local legally Qualified and Licensed / Registered Medical Practitioner.
- 2 Special nursing care or charges and expenses for wheel-chair, iron lung, artificial limbs, braces, crutches or other prosthetic devices or Hospital equipment except for the rental of such devices or equipment during the Hospital Confinement period, or unless as specified under Benefit 1.1(b) to be covered.
- 3 General check-up, convalescence, custodial, rest or sanatorium care, or expenses incurred not in accordance with the diagnosis, investigation and treatment which is not Medically Necessary.
- 4 Suicide or attempted suicide, intentional self-Injury, wilful exposure to danger (other than in an attempt to save human life), or the committing of any criminal act.
- 5 Mental or nervous disorders, alcoholism, or drug addiction.
- 6 Cosmetic surgery unless due to Injury.
- 7 Pre-existing ailments or conditions.
- 8 Dental care or surgery unless due to Injury; Routine examination, sealing, polishing or cleaning, crowning bridges, braces and dentures; Dental prosthetics involving precious alloy restorations.
- 9 Congenital anomalies or deformities.
- 10 Any claims directly or indirectly occasioned by, happening through or in consequence of the vaccine-preventable diseases if:
  - i. the Insured Student fails to obtain prior to the Study Trip any mandatorily required vaccines, inoculations or medications by the relevant

- government / regulatory authority of the country to which the Insured Student is travelling; and/or
- ii. the Insured Student fails to obtain prior to the Study Trip any mandatorily required vaccines, inoculations or medication by the Government of Hong Kong.

## Section 2 – Personal Accident

### COVER

#### 2.1 Personal Accident of the Insured Student

##### 2.1.1 Accidental Death or Permanent Disablement

We will pay in accordance with the percentage of maximum limits stated in Section 2.3 if during the period of insurance the Insured Student shall sustain Injury caused by violent Accidental external and visible means during the Study Trip resulting directly and independently of any other causes in Accidental Death or Permanent Disablement as mentioned in Section 2.3 within one year from the date of Accident.

In the event of death, payment will be made to the deceased's estate unless Beneficiary is named by You.

The maximum limit of this section is HKD1,000,000 in aggregate from all claims for which this Policy provides coverage, during any one period of insurance, except for additional compensation as provided in additional compensation (1), (2), (3) and (4) under this section below.

The Insured Person can only claim for either additional compensation (1), (2) or (3) under this section below.

### Additional Compensation

#### (1) Accidental Death or Permanent Disablement on Common Carrier

If during the Study Trip, an Insured Student suffers an Injury while the Insured Student is traveling as a fare-paying passenger on a Common Carrier, which directly and independently of all other causes results in Accidental Death or Permanent Disablement with events as mentioned in Section 2.3, We will pay an extra 50% of the amount payable under Section 2.1 up to HKD500,000. This benefit shall not apply to Insured Student below eighteen (18) years of age.

#### (2) Accidental Death or Permanent Disablement due to Kidnap

If during the Study Trip, an Insured Student suffers an Injury due to Kidnap, which directly and independently of all other causes results in Accidental Death or Permanent Disablement with events as mentioned in Section 2.3 within one year from the date of Accident, We will pay an extra 10% of the amount payable under Section 2.1 up to HKD100,000.

#### (3) Accidental Death or Permanent Disablement due to Natural Disaster

If during the Study Trip, an Insured Student suffers an Injury due to a Natural Disaster, which directly and independently of all other causes results in Accidental Death or Permanent Disablement with events as mentioned in Section 2.3 within one year from the date of Accident, We will pay an extra 50% of the amount payable under Section 2.1 up to HKD500,000.

#### (4) Broken Bones

If during the Study Trip, an Insured Student suffers an Injury, which directly and independently of all other causes results in an event of Broken Bones, as described in the table below, We will pay in accordance with the percentage of the maximum limit as stated below. The maximum limit of this Section is HKD30,000.

Events of Broken Bones	Percentage of Maximum Limit
Hip or Pelvis	100%
Thigh or Heel	50%
Skull, Collarbone, Lower Leg, Ankle, Arm, Elbow, Wrist	40%
Lower Jaw	30%
Vetebrae, Shoulder Blade, Knee Cap, Sternum, Hand, Foot	20%

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Upper Jaw, Cheek Bone, Nose, Ribs, Coccyx, Toes, Fingers	15%
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Payment shall not be made for more than one events caused by the same Accident and only the greatest benefit payment shall apply.

### 2.1.2 Major Burns

If the Insured Student sustains an Injury (other than death) during the Study Trip and is certified by a Qualified and Licensed / Registered Medical Practitioner to have suffered from a Second Degree or a Third Degree Burns listed hereunder, we shall pay in accordance with the following percentage bearing on the limit up to HKD500,000:

<b><u>A Second Degree or Third Degree Burns</u></b>	<b><u>Percentage</u></b>
On 50% or more of body surface	100%
On 27% or more of body surface	40%
On 18% or more of body surface	30%
On 9% or more of body surface	15%
On 4.5% or more of body surface	10%

However, once a claim is payable under a Second Degree Burn or a Third Degree Burn, the total benefits under Section 2.1 that the Insured Student is entitled to shall be reduced by the same amount and all other claims payable shall be settled based on the reduced limit.

Payment shall not be made for more than one Burns caused by the same Accident and only the greatest benefit payment shall apply.

In no event shall the total amount payable under this Section 2.1 exceed HKD1,000,000 in aggregate from all claims for which this policy provides coverage except for additional compensation (1), (2) or (3) under this section above.

### 2.2 Education Fund

We will pay in accordance with the percentage stated in Section 2.3 of the maximum limit of HKD300,000 if during the period of insurance the Insured Student's parent(s) or Legal Guardian shall sustain bodily Injury caused by violent Accidental external and visible means resulting directly and independently of any other cause in Accidental Death or Permanent Disablement with events as mentioned in Section 2.3 within one year from the date of Accident.

In any circumstances, the sum payable under this Section 2.2 shall not exceed HKD300,000 during any one period of insurance in aggregate from all claims for which this Policy provides coverage.

**Conditions** (apply to Sections 2.2)

You must notify Us in writing as soon as reasonably possible and always within one month of any Accident likely to give rise to a claim.

We are entitled to request a post-mortem examination.

### 2.3 Compensation Scale of Accidental Death or Permanent Disablement

<b>Events</b>	<b>Percentage of Maximum Limits</b>
Accidental death	100%
Permanent Total Disablement	100%
Loss of two or more limbs	100%
Loss of both hands, or of all fingers and both thumbs	100%
Total loss of sight of both eyes	100%
Total paralysis	100%
Complete and incurable insanity	100%
Injuries resulting in being permanently bedridden	100%
Loss of one limb	100%
Loss of speech and hearing	100%
Loss of sight of one eye	50%
Loss of lens of one eye	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%
Loss of thumb	
• both phalanges	25%
• one phalanx	10%

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Loss of index finger	
• three phalanges	10%
• two phalanges	8%
• one phalanx	4%
Loss of middle finger	
• three phalanges	6%
• two phalanges	4%
• one phalanx	2%
Loss of ring finger	
• three phalanges	5%
• two phalanges	4%
• one phalanx	2%
Loss of little finger	
• three phalanges	4%
• two phalanges	3%
• one phalanx	2%
Loss of metacarpals	
• first or second (each)	3%
• third, fourth or fifth (each)	2%
Loss of toes	
• All	15%
• great, both phalanges	5%
• great, one phalanx	2%
• other than great, if more than one toe lost, each	1%
Loss of hearing	
• both ears	75%
• one ear	15%
Loss of speech	50%

### Conditions to Section 2

(these should be read in conjunction with Your Schedule)

- 1 Accidental Death shall not be presumed by reason of disappearance of the Insured Student or his/her parent(s).
- 2 Disablement benefits in the “Compensation Scale of Accidental Death and Permanent Disablement” are not cumulative and only one benefit will be payable for any one event. If the Insured Student suffers more than one Permanent Disablement in the same Accident, We shall only pay for the benefit which provides the highest sum insured in accordance with the “Compensation Scale of Accidental Death and Permanent Disablement”.
- 3 Disappearance  
If the Insured Student’s body is not found after twelve (12) consecutive months after the date of the disappearance following sinking or wrecking of Aircraft or other conveyance either on ground or at sea in which the Insured Student was traveling at the time of the Accident during the Study Trip and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Student suffered death resulting from Injury caused by Accident covered by this Policy at the time of such disappearance.  
  
If after any amount is paid there is any proof that an Insured Student is still alive, any amount paid shall be refunded to Us.
- 4 Exposure  
If an Insured Student suffers death within twelve (12) consecutive months as a result of being unavoidably exposed to the natural elements due to an Injury sustained on a Study Trip during the period of insurance, the Accidental Death Benefit shall become payable subject to the terms and conditions of this Policy.

## Section 3 – Household Contents and Personal Belongings (Overseas)

### COVER

All coverages under this Section are only applicable to insured events which occur Overseas.

#### 3.1 Household Contents

##### 3.1.1 Household Contents at residence overseas

The Policy covers loss or damage to the Household Contents belonging to the Insured Student or for which he/she is responsible due to fire, flood, earthquake, tsunami, subsidence/landslip, Aircraft damage or impact damage by any road vehicle during the Study Trip whilst contained within the Insured Student’s Residence Overseas.

## The Policy

We will not pay more than HKD10,000 for this section 3.1.1 in aggregate from all claims for which this policy provides coverage during any one period of insurance. We will not pay more than HKD3,000 for any one item unless specifically declared to Us and specified in the Schedule.

### **Pair and Set Clause**

Where any insured item consists of articles in a pair or set under this whole Section 3, We will not pay for more than the value of any particular part or parts.

### **3.1.2 Temporary Accommodation**

In the event that an Insured Student's Residence Overseas is damaged and rendered uninhabitable as a result of fire, flood, earthquake, tsunami, subsidence/landslip, Aircraft damage or impact damage by any road vehicle during the Study Trip, We will indemnify the Insured Student for the cost of temporary accommodation up to HKD1,000 per day and the reasonable additional expenses necessarily incurred by the Insured Student at a hotel, lodging house or boarding house. We will not pay more than HKD5,000 for this section 3.1.2 in aggregate from all claims for which this policy provides coverage during any one period of insurance.

### **3.2 Worldwide Personal Belongings**

We will not pay more than HKD20,000 for this section 3.2 (including 3.2.1, 3.2.2, 3.2.3 and 3.2.4) in aggregate from all claims for which this policy provides coverage during any one period of insurance.

#### **3.2.1 Personal Effects and Valuables**

The Policy covers Accidental loss or damage to Personal Effects and Valuables belonging to the Insured Student or for which the Insured Student is responsible whilst occurring either at Residence Overseas or anywhere in the world except in Hong Kong.

We will not pay more than HKD7,500 in respect of any one article or any pair or set of articles unless specifically declared to Us and specified in the Schedule during any one period of insurance.

#### **3.2.2 Sports Equipment/ Musical Instrument**

We will pay for the loss of sports equipment and musical instrument which is belonging to the Insured Student or for which the Insured Student is responsible. We will not be liable for more than HKD5,000 in respect of any one article or any pair or set of articles unless specifically declared to Us and specified in the Schedule.

#### **3.2.3 Mobile Phone/ Electronic Mobile Devices/ Tablet**

This Policy covers Accidental loss or damage to the mobile phone or Electronic Mobile Devices or tablet which belong to the Insured Student or for which the Insured Student is responsible whilst occurring either at Residence Overseas or anywhere in the world except in Hong Kong.

We will not pay more than HKD3,000 for this section 3.2.3 in aggregate from all claims for which this policy provides coverage during any one period of insurance.

#### **3.2.4 Laptop/Portable Computer**

This Policy covers Accidental loss or damage to the personal laptop or portable computer which belongs to the Insured Student or for which the Insured Student is responsible whilst occurring either at Residence Overseas or anywhere in the world except in Hong Kong.

We will not pay more than HKD10,000 for this section 3.2.4 in aggregate from all claims for which this policy provides coverage during any one period of insurance.

### **3.3 Money**

We will pay for the loss of Money which is belonging to the Insured Student, lost either at Residence Overseas or anywhere in the world except in Hong Kong. We will pay the incurred loss of Money up to HKD5,000 owned by the Insured Student in aggregate from all claims for which this policy provides coverage during any one period of insurance, provided the loss is reported to the police within 24 hours.

### **3.4 Unauthorized Use of Credit Cards**

We will pay for loss of unauthorized use of credit cards due to loss of card by robbery or theft anywhere in the world by any person not related to or residing with the Insured Student up to HKD20,000, provided that the Insured Student is aged sixteen (16) or above.

### **3.5 Travel Documents**

We will pay the actual cost for replacing travel documents including passport, Hong Kong Identity Card or the like, applicable entry visa, credit cards, driving license, travel ticket and other travel documents belonging to the Insured Student following an Accidental loss of such travel documents during the Study Trip, and/or additional transportation and accommodation expenses excluding food and beverages reasonably and necessarily incurred to replace the lost travel documents. Any claim payment will not be more than HKD10,000 for this section 3.5 in aggregate from all claims for which this policy provides coverage during any one period of insurance.

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### 3.6 School Closure Allowance

In the event that there is sudden and unexpected closure of Overseas Educational Institution for more than 3 consecutive days due to Natural Disaster, or compulsory closure by local police or authority, we will provide a daily cash benefit of HKD500 per day. We will not pay more than HKD2,000 for this section 3.6 in aggregate from all claims for which this Policy provides coverage during any one period of insurance.

### 3.7 Storage Cover for Personal Belongings

In the event that the Insured student needs to leave the Country/Region of Study due to Natural Disaster within the vicinity of the Overseas Educational Institution, or order by local police or authority, we will reimburse the storage fee for temporary storage of the Insured Student's Personal Belongings in the Storage Provider. We will not pay more than HKD2,000 for this section 3.7 in aggregate from all claims for which this Policy provides coverage during any one period of insurance.

## Exclusions

(applicable to Sections 3.1)

The Policy does not cover the following items

- 1 watercraft (which includes sailboards and windsurfers), Aircraft, caravans, trailers and mechanically and electrically propelled vehicles (which includes motor cycles), but lawn-mowers and garden implements are covered.
- 2 parts, accessories, tools, fitted radios, cassette players, compact disc players and telephones installed in the items excluded in 1 above.
- 3 animals & plants.
- 4 food and drink.
- 5 property primarily used for business or employment purpose.
- 6 contact lenses.
- 7 sports equipment whilst in use.
- 8 articles of brittle nature.
- 9 treasury bills, securities, obligations, promissory notes, bills of exchange, bullion, computer system records and documents of any kind.
- 10 business goods or samples.
- 11 Items that are specifically insured under other sections of this Policy including but not limited to laptop, portable computer, Valuables, Money/credit cards, mobile phones, Electronic Mobile Devices, and tablets-

The Policy does not cover claims occasioned by or happening through or arising directly or indirectly from

- 1 seepage of water due to typhoon, windstorm or rain, except this is directly attributable to structural damage to the premises caused by an insured peril.
- 2 depreciation in value or consequential loss.
- 3 Loss or damage on personal computer
  - to media or software
  - outside of the Residence Overseas
  - of personal computer equipment used for business purpose

(applicable to Sections 3.2)

The Policy does not cover the following items

- 1 property primarily used for business or employment purpose.
- 2 articles of brittle nature (unless specifically declared).
- 3 loss of money held in trust or custody of others.
- 4 treasury bills, securities, obligations, promissory notes, bills of exchange, bullion, computer system records and documents of any kind (other than those specifically mentioned in Section 3.3).
- 5 business goods or samples.
- 6 property whilst in the custody of an airline or other carrier, unless the loss or damage is reported immediately on discovery of loss or damage and in the case of an airline a Property Irregularity Report obtained.
- 7 property of personal effects in storage or warehousing or under a contract of affreightment or the subject of a bill of lading or postage.
- 8 Loss of or damage to Insured Student's baggage sent in advance or souvenirs and articles mailed or shipped separately.

The Policy does not cover claims occasioned by or happening through or arising directly or indirectly from

- 1 scratching, denting, wear, tear, deterioration, cigarette burns, gradual depreciation, rot, fungus, moths, insects, or vermin, dyeing, any process of cleaning repairing or restoring any article, maintenance, the action of light or atmospheric or climatic conditions, or electrical or mechanical breakdown or derangement or application of electrical energy.
- 2 chewing, scratching, tearing or fouling by domestic animals.
- 3 the wilful act or intentional vandalism of the Insured Student or his/her employees or members of his/her family or any relative or friend or school mates residing or lawfully in the Residence Overseas.
- 4 seepage of water due to typhoon windstorm or rain, except this is directly attributable to structural damage to the premises caused by an insured peril.
- 5 depreciation in value or consequential loss.
- 6 loss or damage to any item when it is left unattended in a Public Place (including in any vehicle which is visible from the outside of the vehicle and there is evidence of forcible and violent entry) or as a result of the Insured Student's failure to take due care and precautions for the safe guard and security

## The Policy

of such item.

(applicable to Section 3.2.3 and 3.2.4)

The Policy does not cover any loss or damage :

- 1 due to defect, or caused by electrical or mechanical breakdown
- 2 to media or software
- 3 caused by vandalism or damage by a person relating to the Insured Student
- 4 of any equipment used for business purpose

(applicable to Section 3.3 and 3.4)

The Policy does not cover any loss or damage :

- 1 which are not reported within 24 hours after discovery to the police and immediately after discovery to the issuing authority
- 2 caused by depreciation, exchange, confiscation or shortage due to error or omissions
- 3 due to failure to observe the conditions of the issuing authority of the credit cards

### Conditions (applicable to Section 3)

1. The Company shall at its discretion choose to :
  - i) Repair the item;
  - ii) Replace the item, less depreciation; or
  - iii) Pay the Replacement Cost or the repair cost of the item less depreciation.The decision on depreciation will be taken into account with reference to the item's age and condition at the Company's sole discretion. Any betterment and value appreciation of the item is excluded.
2. The Insured Student shall return the damaged item(s) together with all undamaged accessories, parts or part of set to the Company upon request and the Company can deal with the salvages at its absolute discretion.
3. In the event of a loss of Money under Section 3.3 and Travel Documents under Section 3.5, the Insured Student must report the incident within twenty-four (24) hours to the Police with a Police report obtained.  
In the event of a loss or an occurrence likely resulting in a loss under Section 3.1, 3.2 and 3.4, the Insured Student must report the incident within twenty-four (24) hours to the relevant authority or responsible party such as the Police, Customs, common carrier, hotel operator, etc. A relevant report or evidence must be obtained in substantiation of a claim under the Policy.
4. If the loss or damage is also entitled to indemnity under other sections of this Policy or other insurance, compensation payable under this Section shall be reduced by the amount recoverable thereunder.
5. An Insured Student can only claim under either Section 3 or Section 6.2 for the same item.

## Section 4 – Worldwide Personal Liability

### COVER

#### Personal Liability (Worldwide)

The Policy will indemnify the Insured Student the amount that he/she becomes legally liable to a third party during the Study Trip anywhere in the world except in Hong Kong as a result of

- Accidental bodily Injury (including death or disease) to any person
- Accidental loss of or damage to property

The Policy will also, within the limit of liability, indemnify the Insured Student for

- third parties costs and expenses recoverable from the Insured Student either under common law or under the law of the country where the Accident loss or damage occurred;

and

- the Insured Student's legal costs and expenses incurred with the prior written consent of the Company.

We will not pay more than HKD2,000,000 for this section 4 in aggregate from all claims for which this Policy provides coverage during any one period of insurance.

#### Exclusions (these apply to Section 4)

The Policy does not cover:

- 1 Liability in respect of Injury to the Insured Student or a member of the Insured Student's Family, or any person under a contract of service with the Insured Student and arising out of and in the course of such person's employment by the Insured Student.
- 2 Liability in respect of loss or damage to property belonging to the Insured Student or in the custody or control of the Insured Student or any person in the service of the Insured Student.
- 3 Liability arising from
  - any wilful, malicious or unlawful act
  - the pursuit by the Insured Student of any trade business profession or employment

## The Policy

- the ownership, possession or use of Aircraft, drone, watercraft or mechanically propelled vehicles, motorcycles (other than small non-mechanical sailing craft, canoes, dinghies and the like)
  - any agreement where such liability would not have attached in the absence of such agreement
  - any criminal activity
  - the use of any horse for hunting racing or polo
- 4 Any cost of admission, offer, promise, payment or indemnity made or given by or on behalf of the Insured Student without the written consent of the Company.
- 5 Personal Injury or property damage arising, directly or indirectly, out of, or in anyway involving the Insured Student's "Internet Operations". This exclusion does not apply to personal Injury or property damage arising out of any material which is already in print by the manufacturer in support of its product, including but not limited to product use and safety instructions or warnings, and which is also reproduced on its site.
- "Internet Operations" means the following:
- Use of electronic mail systems by the Insured Student or the Insured Student's employees, including part-time and temporary staff, contractors and others within the Insured Student's organisation;
  - Access through the Insured Student's network to the world wide web or a public internet site by the Insured Student's employees, including part-time and temporary staff, contractors and others within the Insured Student's organisation;
  - Access to the Insured Student's intranet (meaning internal company information and computing resources) which is made available through the world wide web for customers of the Insured Student or others outside the Insured Student's organisation; and
  - The operation and maintenance of the Insured Student's website.

## Section 5 – Study Interruption

### COVER

The Policy will pay for loss of irrecoverable school fees or deposits paid in advance or contracted to be paid for the benefit of the study of the Insured Student in the event that during the Study Trip, the Insured Student is prevented from continuing with his/her studies at the Overseas Educational Institution for the remaining part of a school/college semester for which Tuition Fee has been paid due to :

- i) the Insured Student is under Hospital Confinement continuously for more than thirty (30) days as a result of an Injury or Sickness; or
- ii) the Insured Student suffers a Serious Injury or Sickness; or
- iii) the Insured Student suffers paralysis arising from an illness or an Accident; or
- iv) in the event of the death of an Immediate Family Member,

We shall reimburse the Insured Student :

- i) the irrecoverable portion of forfeited Tuition Fee for this interrupted semester; or
- ii) re-attending Tuition Fee if the Insured Student is required to re-attend his/her missed courses after recovery.

If the Insured Student is entitled to a refund of all or part of the tuition or school fees from the Overseas Educational Institution, We shall only pay the balance amount of the Tuition Fee that is not refunded subject to the applicable limit.

In the event of a claim, official invoice(s) from the Overseas Educational Institution evidencing payment of the Tuition Fee shall be produced to Us and shall be the basis for calculating any reimbursement.

For the purpose of this section, the cover is effective immediately after the insurance has been effected. We will not pay more than HKD200,000 during any one period of insurance.

### Exclusions (applicable to Sections 5)

The Policy does not cover loss arising directly or indirectly from, in respect or due to

- government regulation or act, delay or amendment of the program by the school or the course provider.
- disinclination to travel or financial circumstances of the Insured Student.
- any unlawful act or criminal proceedings of any person on whom the study depends, other than attendance under subpoena as a witness at a court of law.
- failure to notify the school or the course provider immediately once it is found necessary to cancel the study arrangements.

## Section 6 – Travel Delay & Additional Benefits

### COVER

#### 6.1 Travel Delay

In the event of the departure or arrival of the Common Carrier in which the Insured Student has arranged to travel for the purposes of and during the Study Trip being delayed for at least 5 hours from the time specified in the itinerary supplied to the Insured Student caused by strike or other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, Natural Disaster, adverse weather conditions, mechanical and/or electrical breakdown of the Common Carrier or closure of the airport, We will pay for the benefit of any scheduled trip during the Study Trip within any one period of insurance:-

- (a) HKD300 for the first five (5) hours delay and HKD500 for each full five (5) hours delay thereafter (the delay being calculated from the departure time of the Common Carrier specified in the itinerary) up to a maximum of HKD3,000, and/or
- (b) the reasonable and necessary additional transportation expenses and overnight accommodation up to HKD5,000 in the event of a delay Overseas for more than five (5) consecutive hours.

#### 6.2 Baggage Delay

We will pay HKD500 for the first five (5) hours delay and HKD1,000 for each full five (5) hours delay thereafter up to HKD2,000 for the benefit of any scheduled trip during the Study Trip within any one period of insurance to the Insured Student for emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of baggage for at least five (5) hours from time of arrival at planned destination for the purposes of and during the Study Trip due to mishandling by the airlines or Hijack.

An Insured Student can only claim either Section 3 or Section 6.2 for the same item.

#### 6.3 Trip Cancellation

Except as provided for in Section 5, We will pay up to a maximum of HKD20,000 for the loss of irrecoverable deposits or charges paid in advance or contracted to be paid for transportation and/or accommodation expenses for the benefit of any scheduled trip during the Study Trip within any one period of insurance of the Insured Student only in the event of necessary and unavoidable cancellation of the trip during the Study Trip by the Insured Student due to the following reasons :

- (a) sudden death, Serious Injury or Sickness of the Insured Student, Insured Student's Immediate Family Member or travel companion; or
- (b) witness summons, jury service or compulsory quarantine of the Insured Student; or
- (c) unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, Natural Disaster or adverse weather conditions in Hong Kong or the Studying City on the departure date of the scheduled trip; or at the planned destination arising within one (1) week before the departure date of the scheduled trip; or
- (d) serious damage to the Insured Student's Residence Overseas in the Studying City arising from burglary, fire, flood or Natural Disaster, within one (1) week before the departure date of the scheduled trip; or
- (e) unexpected issuance of OTA Alert being Red Alert or Black Alert (except for the reason of Pandemic) to the city or country where the Insured Student has scheduled to travel to, for the purposes of and during the Study Trip, provided that:
  - i. the cancellation of trip takes place not earlier than seven (7) days from the departure date of the scheduled trip; and  
Either
  - ii. in the event that no OTA Alert has been issued to the planned destination on the issue date of the Policy or the date on which the travel arrangement is made, the Black Alert or Red Alert is issued to the planned destination at least one (1) day after the day on which the travel arrangement is made or the Policy is issued, whichever is the later;  
Or
  - iii. in the event that OTA Alert has been issued to the planned destination on the issue date of the Policy or the date on which the travel arrangement is made, cancellation of the trip is subject to a higher level of OTA Alert being Red Alert or Black Alert and the higher level of OTA Alert must be issued to the planned destination at least one (1) day after the issue date of the Policy or the date on which the travel arrangement is made, whichever is the later;

Benefits payable for trip cancellation under OTA Red Alert is up to 50% of the relevant loss of transportation and/or accommodation expenses; whereas benefits payable under OTA Black Alert is up to 100% of the relevant loss of transportation and/or accommodation expenses.

For the purpose of this Section 6.3, the cover is effective immediately after the insurance has been effected.

#### 6.4 Trip Curtailment

We will pay up to a maximum of HKD20,000 for the additional transportation and accommodation expenses (excluding food and beverages) incurred overseas and the irrecoverable prepaid cost for transportation and/or accommodation expenses of any scheduled trip during the Study Trip within any one period of insurance of the Insured Student due to the necessary and unavoidable curtailment (as defined below) of the

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scheduled trip due to the following reasons:

- (a) sudden death, Serious Injury or Sickness of the Insured Student, Insured Student's Immediate Family Member or travel companion; or
- (b) witness summons, jury service or compulsory quarantine of the Insured Student; or
- (c) unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, Natural Disaster or adverse weather conditions in Hong Kong or the Studying City on the departure date of the scheduled trip; or at the planned destination arising within one (1) week before the departure date of the scheduled trip; or
- (d) serious damage to the Insured Student's Residence Overseas in the Studying City arising from burglary or fire or flood or Natural Disaster, within one (1) week before the departure date of the scheduled trip; or
- (e) unexpected issuance of OTA Alert being Red Alert or Black Alert to the city or country where the Insured Student is traveling for the purposes of and during the Study Trip, provided that:
  - i. curtailment of the scheduled trip takes place while such OTA Alert is in effect; and
  - ii. in the event that OTA Alert has been issued to the planned destination on the later date on which the Policy is issued or payment for the scheduled trip is made, curtailment of the trip is subject to a higher level of OTA Alert inclusive of Red Alert or Black Alert.

Benefits payable for trip curtailment under OTA Red Alert is up to 50% of the relevant loss of transportation and/or accommodation expenses; whereas benefits payable under OTA Black Alert is up to 100% of the relevant loss of transportation and/or accommodation expenses.

Curtailment herein means abandonment of the scheduled trip by return to the Residence Overseas in the Country/Region of Study or Hong Kong after the beginning of the scheduled trip.

### Loss of Reward

The conditions under Section 6.3 and 6.4 also apply to loss of Rewards. We will reimburse the Insured Student up to HKD1,000 for the cancellation fee of the Rewards already redeemed for transportation and accommodation for the planned trip arising from the relevant Trip Cancellation or Trip Curtailment. Alternatively, We shall pay a cash allowance at HKD1 for each ten (10) air miles on the non-refundable air mileage redeemed for transportation and accommodation up to up to HKD1,000.

### 6.5 Missed Connection

We will pay up to HKD10,000 for any additional transportation expenses and overnight accommodation at a maximum limit of HKD2,000 per night for the benefit of any scheduled trip during the Study Trip within any one period of insurance to the Insured Student in the event that during the Study Trip, the Insured Student's confirmed onward travel connection whilst Overseas is missed at the transfer point due to the late arrival of the Insured Student's incoming confirmed connecting scheduled public conveyance and no onward transportation is available to the Insured Student within five (5) consecutive hours of his or her arrival.

### 6.6 Trip Re-route

We will pay up to a maximum of HKD10,000 for the benefit of any scheduled trip during the Study Trip within any one period of insurance in the event that the Common Carrier in which the Insured Student was scheduled to travel during the Study Trip is cancelled or delayed for more than five (5) consecutive hours due to strike or other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, Natural Disaster, adverse weather conditions, mechanical and/or electrical breakdown of the Common Carrier, We shall reimburse the Insured Student for the reasonable and necessary additional cost incurred by using alternative public transportation to arrive at the Insured Student's scheduled destination.

This benefit is only payable when the Common Carrier fails to arrange alternative transportation for the Insured Student and the Insured Student must obtain a report from the concerned Common Carrier or transportation provider as evidence of such claim.

### Exclusions

(applicable to Sections 6.1 and 6.6)

The Policy does not cover claims arising from

- failure of the Insured Student to check in according to the itinerary supplied to him/her, and obtain written confirmation from the carriers (or their handling agents) of the number of hours of delay and the reason for such delay.
- strike or industrial action existing at the date of the purchase of the travel tickets or arrangements by the Insured Student.
- late arrival of the Insured Student at the airport or port or train station or other place of boarding after check-in or booking-in-time (except for the late arrival caused by events beyond control of the Insured Student)

(applicable to Sections 6.2)

The Policy does not cover loss or delay which happens within Hong Kong

(applicable to Sections 6.3)

- The Policy does not cover any loss claimed under Section 6.4 arising from the same cause.

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- Any loss arising directly or indirectly from the fact that the Insured Student cannot travel or chooses not to travel because the Security Bureau of The Government of the Hong Kong has advised against non-essential or all travel (Black Alert or Red Alert) due to Pandemic.

(applicable to Sections 6.3 and 6.4)

The Policy does not cover claims arising directly or indirectly from, in respect of or due to

- government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as the agent or tour operator through whom the holiday was booked.
- disinclination to travel or financial circumstances of the Insured Student.
- any unlawful act or criminal proceedings of any person on whom the holiday plans depends, other than attendance under subpoena as a witness at a Court of Law.
- failure to notify the travel agent/tour operator or provider of transport or accommodation immediately once it is found necessary to cancel or curtail the travel arrangements.
- directly or indirectly from the Insured Student's business, financial or contractual obligations or those of the Insured Student's traveling companions or from any financial circumstances whatsoever.
- financial collapse or negligence of or default of the agent or travel agent, tour operator or any other service provider forming part of the booked itinerary.
- any circumstances for which shall be paid or refunded by a travel agent, tour operator or any other service provider forming part of the booked itinerary.
- redundancy, resignation or the termination of employment of any Insured Student, once a Study Trip has started.

### **AUTOMATIC EXTENSION OF PERIOD OF INSURANCE**

In the event of the Study Trip being involuntarily delayed, this Policy will automatically extend the cover up to a maximum of ten (10) calendar days without extra charge.

## **Section 7 – Worldwide Emergency Assistance Service**

### **COVER**

The Insured Student could contact the AXA 24-Hour Worldwide Emergency Assistance Hotline at (852) 2861 9285 for emergency assistance during the period of insurance.

AXA 24-Hour Worldwide Emergency Assistance will provide emergency assistance including emergency medical evacuation, guarantee of hospital admittance deposit, repatriation of mortal remains, medical & travel advice or services, legal referral service and other assistance services.

The services described in this section must be necessitated by a medical or travel problem or situation covered below and coordinated by the Assistance Company for the purposes of the Study Trip.

### **7.1 24-Hour Emergency Assistance Hotline Service**

A 24-hour emergency assistance hotline service is operated for the benefit of Insured Student so that, in the event of an emergency medical or travel problem or situation covered herein, help and advice will be given on:

- (i) Pre-trip information assistance
- (ii) Travel information
- (iii) Medical service provider referral
- (iv) Medical monitoring
- (v) Dispatch of physician
- (vi) Essential medication / medical equipment
- (vii) Deposit guarantee for hospital admission
- (viii) Embassy referral
- (ix) Customs, passport and visa requirements
- (x) Luggage retrieval
- (xi) Interpreter referral
- (xii) Legal referral
- (xiii) Emergency rerouting arrangements
- (xiv) Compassionate visit arrangements

### **7.2 Emergency Medical Evacuation**

If the local medical services are inadequate or not available and the medical condition of the Insured Student warrants emergency evacuation to another place, the Assistance Company will arrange and We will pay the incurred cost for:

- 7.2.1** emergency transport including air ambulance to the nearest and most appropriate Hospital or medical centre available according to the nature

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of the Insured Student's accidental bodily Injury or Sickness suffered; and

**7.2.2** medical attendants to accompany the Insured Student enroute on the advice and/or direction of the attending Qualified and Licensed / Registered Medical Practitioner.

### **7.3 Guarantee of Hospital Admittance Deposit**

In case of hospital admission of the Insured Student for emergency treatment duly approved by both the attending physician of the Insured Student and the Assistance Company, the Assistance Company will on behalf of the Company provide guarantee or pay for the hospital admittance deposit.

### **7.4 Repatriation After Treatment**

We will pay for services arranged by the Assistance Company in respect of:

**7.4.1** extra costs incurred for scheduled airline flight, following emergency medical evaluation in Section 7.2 above and if Medically Necessary, for the repatriation of the Insured Student to Hong Kong or the Country/Region of Study, including any supplementary cost of transportation to and from the airport, if the Insured Student's original ticket is not valid for the purpose, provided that the Insured Student shall surrender any unused portion of his/her ticket to the Company. Any decision on the repatriation of the Insured Student including but not limited to the destination of repatriation shall be made jointly and exclusively by both the attending physician of the Insured Student and the Assistance Company.

**7.4.2** extra costs incurred for scheduled airline flight for a Qualified and Licensed / Registered Medical Practitioner to accompany the Insured Student on the written advice of a Qualified and Licensed / Registered Medical Practitioner.

### **7.5 Repatriation of Mortal Remains**

We will pay for services arranged by the Assistance Company in respect of reasonable charges in the event of death for the reasonable cost of transport of body or ashes to Hong Kong for each Insured Student.

### **Exclusions (applicable to Section 7)**

In addition to the Policy exclusions in Section 1 which shall apply to Section 7, the following also applies:-

- (1) Costs of services not approved and arranged by the Assistance Company or its authorized representative, except when We reserve the right to waive this exclusion at Our full discretion and decision.
- (2) The cost of burial in Hong Kong.

## How to Make a Claim

### **You should**

- 1 Check that the cause of the Injury, Accident or loss is covered. The Policy contains details of what is covered and what is not covered.
- 2 Follow the conditions of this Policy.
- 3 All claims must be reported / submitted by the parent(s) or Legal Guardian for Insured Student aged under eighteen (18), claim settlements will also be made payable to the parent(s) or Legal Guardian. The acceptance of the claim settlements by the parent(s) or Legal Guardian will constitute a valid and full discharge of the claim.
- 4 Submit an original receipt of medical claim in the event of claim under Section 1. If You have also submitted a claim for the same Injury, Accident or loss under a local medical policy which you have taken out in your Country/Region of Study, please submit the following document to Us,
  - (a) Settlement letter of the local medical policy and
  - (b) An original receipt of medical claim or a copy of medical claim receipt certified by the insurance company of the local medical policy
- 5 Complete the claim form obtainable from AXA General Insurance Hong Kong Ltd. The claim form can also be downloaded from Our Company website.
- 6 In connection with any Injury, Accident or loss which may give rise to a claim under the Policy it is most important that You
  - (a) tell Us and provide full details in writing as soon as possible
  - (b) send Us any writ, summons or other legal document
- 7 For any claim under Section 1.3 and 1.4, please submit a medical advice provided by a local legally Qualified and Licensed / Registered Medical Practitioner to Us. The medical advice should certify that as a result of Serious Injury or Sickness suffered by the Insured Student, it is Medically Necessary for the Insured Student to be Hospitalized for more than five (5) days.

### **We will**

- 1 Where necessary, arrange for someone to call as soon as possible. This person will be one of our staff or an independent loss adjuster appointed by Us.
- 2 In other cases let You know if We need any more information.

**Important -** Please follow these guidelines as they will assist Us in processing Your claim.  
Please always state Your Policy reference and/or claim number in all communications.

Should You have any query or need further advice please call Us on 2523 3061.

Once Your claim is registered with Us, a personal claim handler will be appointed to assist You.

## Personal Information Collection Statement

AXA General Insurance Hong Kong Limited (referred to hereinafter as the “Company”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“PDPO”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or Accidental access, erasure or other use.

Please note that if You do not provide us with Your personal data, we may not be able to provide the information, products or services You need or process Your request.

**Purpose:** From time to time it is necessary for the Company to collect Your personal data (including credit information and claims history) which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“**Purposes**”), including:

- 1 offering, providing and marketing to You the products/services of the Company, other companies of the AXA Group (“**our affiliates**”) or our business partners (see “**Use and provision of personal data in direct marketing**” below), and administering, maintaining, managing and operating such products/services;
- 2 processing and evaluating any applications or requests made by You for products/services offered by the Company and our affiliates;
- 3 providing subsequent services to You, including but not limited to administering the policies issued;
- 4 any purposes in connection with any claims made by or against or otherwise involving You in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
- 5 detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
- 6 evaluating Your financial needs;
- 7 designing products/services for customers;
- 8 conducting market research for statistical or other purposes;
- 9 matching any data held which relates to You from time to time for any of the purposes listed herein;
- 10 making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
- 11 conducting identity and/or credit checks and/or debt collection;
- 12 complying with the laws of any applicable jurisdiction;
- 13 carrying out other services in connection with the operation of the Company’s business; and
- 14 other purposes directly relating to any of the above.

**Transfer of personal data:** Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

- 1 any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, Your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard You consent to the transfer of Your data outside of Hong Kong;
- 2 any person (including private investigators) in connection with any claims made by or against or otherwise involving You in respect of any products/services provided by the Company and/or our affiliates;
- 3 any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
- 4 credit reference agencies or, in the event of default, debt collection agencies;
- 5 any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
- 6 any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and
- 7 the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and 5 of the Purposes specified above: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check data provided against existing data.

For our policy on using Your personal data for marketing purposes, please see the section below “**Use and provision of personal data in direct marketing**”.

Transfer of Your personal data will only be made for one or more of the Purposes specified above.

### **Use and provision of personal data in direct marketing:**

The Company intends to:

- 1 use Your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
- 2 conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
  - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;

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- b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
- 3 the above products and services may be provided by the Company and/or:
- a) any of our affiliates;
  - b) third party financial institutions;
  - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in 2 above;
  - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
- 4 in addition to marketing the above products and services, the Company also intends to provide the data described in 1 above to all or any of the persons described in 3 above for use by them in marketing those products and services, and the Company requires Your written consent (which includes an indication of no objection) for that purpose;

Before using Your personal data for the purposes and providing to the transferees set out above, the Company must obtain Your written consent, and only after having obtained such written consent, may use and provide Your personal data for any promotional or marketing purpose.

You may in future withdraw Your consent to the use and provision of Your personal data for direct marketing.

If You wish to withdraw Your consent, please inform us in writing to the address in the section on **“Access and correction of personal data”**. The Company shall, without charge to You, ensure that You are not included in future direct marketing activities.

**Access and correction of personal data:** Under the PDPO, You have the right to ascertain whether the Company holds Your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform You of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer  
AXA General Insurance Hong Kong Limited  
5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong

A reasonable fee may be charged to offset the Company’s administrative and actual costs incurred in complying with Your data access requests.

## Caring for Our Customers

We at AXA General Insurance Hong Kong Limited make every effort to provide a good standard of service to all our policyholders. If on any occasion our service falls below the standard You would expect Us to meet, the procedure below explains what You should do

- Your first point of contact should always be Your insurance agent or broker. Alternatively, You may submit Your feedback to the AXA Manager in charge of the matter You are raising.
- If, following contact with the above, You feel that You require further assistance then please write to Us:  
AXAGI – CCGM,  
PO Box 94, General Post Office,  
Hong Kong

We value your feedback which will help us serve you better. We assure you that we will handle every complaint fairly and promptly.

An acknowledgement that Your complaint has been received will be sent to You within two working days following which Your complaint will be investigated.

- AXA General Insurance Hong Kong Limited is a member of the Insurance Complaints Bureau. If Your complaint concerns an insurance dispute and after following the above procedure Your complaint has not been resolved to Your satisfaction, You may write to the Insurance Complaints Bureau at the following address

Insurance Complaints Bureau  
29/F, Sunshine Plaza  
353 Lockhart Road  
Wanchai, Hong Kong

If the Insurance Complaints Bureau decides that our handling of Your claim has been unreasonable or technically incorrect, their decision is binding on Us by the terms of an agreement We have signed.

**Important** - Please remember to quote Your Policy reference in any communication.

Note: All amounts are in Hong Kong Dollars

歡迎選用安盛保險有限公司的「卓越」海外升學樂保險計劃。

您的保單包含下列文件：

- 申請表（如有）
- 本保單的保單內文
- 承保表
- 批單（如有）

您的承保表顯示：

- 您投保的項目詳情
- 保險期
- 保額／金錢限額
- 任何可能適用於您的保單的特別承保條款

您已申請投保此保險計劃。在繳交承保表內所述的保費後，倘若您於保險期內在全球任何地方發生意外、受傷或遭受損失，我們將會向您提供以下各頁數所述您已選擇的章節的保障。

請閱讀本保單及您的承保表，以確保您知悉所獲提供的保障範圍。

若您需要更多保障或不同的保障範圍，請諮詢您的保險顧問或安盛保險有限公司。

## 定義

保單內個別界定詞語具有特別涵義。這些詞語在保單或承保表內任何部份使用時均具相同涵義。有關詞語的涵義已列於下文，或於適當的章節作出界定。

1. 意外 一件不可預見及偶然發生的事件。
2. 意外死亡 直接及完全因意外受傷而導致死亡，與任何其他因由無關，而有關意外是在升學旅程及保險期內發生，並在意外發生當日起計連續十二（12）個月之內致死。
3. 後天免疫力缺乏症／愛滋病 該術語具有世界衛生組織賦予的涵義，並應包括引致人體免疫力缺乏病毒（HIV）血清測試呈陽性反應的機會性感染、惡性腫瘤、人體免疫力缺乏病毒（HIV）、腦病（癡呆症）、HIV消瘦綜合症或任何疾病或病症。
4. 恐怖主義行為 針對任何個人或群體，不論是單獨行事，還是代表或聯同任何組織或政府行事，其原意是或為達到政治、宗教、意識形態、種族或類似目的或原因，包括意圖影響任何政府及／或令公眾或任何公眾階層恐慌而作出的行為或威脅，包括但不限於使用武力或暴力。
5. 飛機 能飛行的交通工具，包括但不限於飛機、直升機、飛船、小型飛機、滑翔機、動力傘和熱氣球。
6. 申請人 保險的申請人。就18歲以下的受保學生而言，申請人必須是受保學生的父母或合法監護人。
7. 援助機構 我們所委任的機構，以按照本保單第7節所述安排、協調及提供全球緊急援助服務。
8. 受益人 申請表列明或由您不時指定的人士。若受保學生未滿十八（18）歲，則該名人士必須由父母／合法監護人指定。
9. 骨折 骨頭完全斷裂，並必須經由合資格及持牌／註冊醫生診斷，並接受X光檢查，但不包括不完全、病理性、扯裂性、髮絲狀及壓力性骨折。

10. 燒傷  
單純因熱力而對人體組織造成的損傷。若發生涉及燒傷的索償，將採用「九分法」(Rule of Nines) 準則評估受影響的身體表面百分率。  
  
「九分法」是指由合資格及持牌／註冊醫生所採用的準則，以評估受燒傷影響的身體表面百分率。根據有關準則，以下每個身體部位估計佔身體表面的9%：整條左臂、整條右臂、整個頭部、整個胸部、整個腹部；以下每個身體部位估計佔身體表面的18%：整個背部、整條左腿和整條右腿；腹股溝估計佔身體表面的1%。
11. 公共交通工具  
任何由正式持牌運輸機構提供和營運，並作定期運載購票乘客之用的公共巴士、旅遊車、的士、酒店汽車、渡輪、氣墊船、水翼船、輪船、火車或地下鐵路；及任何由正式持牌的航空公司或包機公司所提供和營運，並作定期運載購票乘客之用的飛機；及任何定期行走固定路線和班次的機場接送車輛。
12. 入住醫院  
受保學生因受傷或病症而須以住院病人形式入住醫院接受合資格及持牌／註冊醫生的治療，而且須向醫院支付病房費用，惟住院是與實際進行外科手術有關，而該手術毋須受保學生以住院病人形式入住醫院則除外。
13. 升學國家／地區  
受保學生已註冊為學生的海外教育機構所位處的國家或地區（香港除外）。在承保表內訂明的升學國家或地區。
14. 電子流動裝置  
受保學生擁有的便攜式及擬作個人使用的電子設備。
15. 家庭  
受保學生、在升學旅程期間與受保學生同行的配偶及子女（不論人數）。
16. 劫持事件  
使用或威脅使用暴力手段，從常規機組人員手中非法扣押及控制公共交通工具。
17. 香港  
中華人民共和國香港特別行政區。
18. 醫院  
符合下列所有條件的機構：  
- 持有醫院牌照（若有關國家或政府規定須持有有關牌照）；  
- 主要以住院形式接待、護理及治療患病、不適或受傷的人士；  
- 由註冊護士或護士畢業生每日 24 小時提供護理服務；  
- 有一名或以上持牌醫生作為員工隨時候命；  
- 提供有系統的診斷設施及大型手術設施；  
- 基本上並非診所、醫護、休養中心或療養院或類似機構、吸毒者或酗酒者的治療所。
19. 住院  
因醫療上必需（而並非只為任何形式的醫護、療養、復康或延續護理）而作為登記住院病人入住醫院接受合資格及持牌／註冊醫生治理。
20. 家居財物  
包括但不限於存放在海外居所並屬於受保學生或由其負責的傢俱、裝置及設備、室內裝飾、電器，以及其個人財物。
21. 直系親屬  
受保學生的配偶、父母、合法監護人、配偶的父母、祖父母／外祖父母、配偶的祖父母／外祖父母、兄弟姊妹及／或子女。
22. 偶發性旅遊  
受保學生為接受海外教育機構安排或認可的實習機會，或屬於文書或行政性質的兼職工作及一般消閒旅遊，而在香港或海外教育機構位處城市以外的地方進行的旅程，但不適用於探險、冒險或類似旅程。
23. 受傷  
直接及完全因外在暴力及可見的方式造成而與其他因由無關的意外所導致的身體損傷。

24. 住院病人 入住醫院接受治療，並連續至少十二（12）小時使用病床的病人，惟在由該醫院擁有及經營的認可日間護理中心進行手術，則沒有最低住院時間要求。
25. 受保學生 在承保表的「受保人資料」一節中列明為「受保人名稱」的人士。受保學生須為香港居民，及年齡介乎10至35歲的全日制海外學生。
26. 深切治療部 醫院內的一個區域，被醫院指定作為深切治療部，專門為治療情況危殆的病人而設，並配備多種醫療設備，可提供二十四（24）小時的特殊護理及醫療服務，有別於醫院其他部門。
27. 綁架 任何個人或團體以強迫或欺騙手段非法誘拐及禁錮受保學生，並要求投保人支付贖金以釋放該受保學生；或任何個人或團體聲稱已作出有關非法綁架而要求支付贖金。
28. 合法監護人 根據《未成年人監護條例》（香港法例第13章）委任或憑藉該條例行事的監護人。
29. 惡性腫瘤 包括但不限於卡波西氏肉瘤（Kaposi' s sarcoma）、中樞神經系統淋巴瘤及／或其他已知及／或後知可因患有後天免疫力缺乏症而直接導致死亡、患病或傷殘的惡性腫瘤。
30. 醫療上必需的 由合資格及持牌／註冊醫生或中醫行使審慎臨床判斷下認為診斷或治療疾病、受傷或其徵狀所需，指示使用符合公認醫療標準的合理和必需的醫療服務及用品。
31. 金錢 指全部基於社交及家居用途而持有的現金、錢幣、紙幣、支票、旅行支票、匯單、銀行匯票、外遊票券、儲蓄印花及證明書、溢價債券、現時通行的郵票、禮券、零售店印花。
32. 自然災難 山泥傾瀉、閃電、颱風、地震、火山爆發、海嘯、颶風或沙塵暴。為了清晰起見，自然災難並不包括傳染病或大流行疫症。
33. 機會性感染 包括但不限於卡氏肺囊蟲肺炎、慢性腸炎的有機體、病毒及／或播散性真菌感染。
34. 外遊警示 由香港政府保安局根據「外遊警示制度」所發出的外遊警示。有關警示分為三級：黃色警示、紅色警示或黑色警示。
35. 海外 在香港境外的一個或多個目的地。
36. 海外教育機構 獲授權在升學城市辦學的認可教育機構，而受保學生已在此註冊為海外學生。
37. 大流行疫症 經由世界衛生組織宣佈的大流行疫症。
38. 永久傷殘 第2.3節的列表所述的任何事故（完全或部份），而有關情況由意外發生當日起計連續十二（12）個月持續，並於該段時間屆滿時並無改善跡象。
39. 永久完全傷殘 受保學生或受保學生的父母（視乎情況而定）完全及永久無法從事憑藉其所受教育、培訓或經驗而理應具有資格從事的任何職業或工作。若受保學生或受保學生的父母（視乎情況而定）在受傷時並無受僱工作，則指完全及永久無法如其他年齡相若及性別相同的人士般，在毋須他人協助的情況下進行其所有日常活動，包括進食、穿衣、沐浴、如廁及上落床。
40. 個人財物 僅供個人可能穿著、使用或攜帶的衣服及物品。不包括貴重物品或金錢。
41. 保單 由本公司簽發的保單文件及批單，列明此保險計劃的條款及細則。
42. 已存在的身體狀況 受保學生在本保單生效日前已被診斷存在或已出現相關徵狀，或受保學生應就此接

受合資格及持牌／註冊醫生的相關治療、諮詢、處方藥物或建議的任何受傷或病症。

43. 公共場所 商店、機場、火車站、巴士站、街道、酒店大堂和庭園、餐廳、海灘、公廁及／或公眾可進入的任何地方。
44. 合資格及持牌／註冊醫生 獲取醫學學位資格及正式獲發牌照或註冊執業行醫的醫生，並於其執業地區提供其獲發牌照及所接受的訓練範圍以內的治療（純粹為治癒或減輕傷患或疾病），但不包括受保人本人、申請人、受保人的直系親屬或親屬。在不損害上述規定的前提下，合資格及持牌／註冊醫生包括醫生、脊醫及物理治療師。
45. 註冊或表列中醫 中醫包括在香港中醫藥管理委員會制定的註冊或表列中醫名單上列為認可及合資格醫生的全科醫師、針灸醫師和跌打醫師，但不包括受保學生的直系親屬或受保學生的僱主。
46. 替換費用 在家居財物遺失或損毀時，維修或以同一種物品或同類部份替換該物品或其任何部份的費用。
47. 海外居所 受保學生在香港以外的升學國家／地區居住的學校宿舍或住處，以及僅供上述學校、宿舍或住處自用並構成其一部份的任何車庫或附屬建築物。
48. 獎賞 透過飛行常客獎勵計劃，以所需飛行里數兌換的任何機票、酒店住宿或租車安排。
49. 暴亂 任何人士參與破壞公共和平的行為（無論是否與罷工、封鎖措施或其他有關）。
50. 承保表／保險證書 由本公司簽發並構成本保單一部份的承保表或保險證書。
51. 二級程度燒傷 對表皮和真皮造成損害或破壞，並引致水泡的燒傷。
52. 嚴重受傷或患上病症 經合資格及持牌／註冊醫生證實可構成嚴重生命危險、對健康狀況造成嚴重損害或導致不適宜繼續旅程的任何受傷或病症。
53. 病症 受保學生在升學旅程期間首度出現的不適或疾病，不包括任何已存在的身體狀況。
54. 配偶 根據結婚所在國家的法律合法結婚的同性或異性配偶。
55. 存倉服務提供者 為個人提供單獨自存倉以存放個人財物的機構。存倉服務提供者必須是在升學國家／地區合法註冊的機構，並遵守當地政府發佈有關建築物防火的相關指引及所有其他可不時修訂的相關指引。
56. 罷工 任何罷工者為促進罷工或抵制封鎖措施而蓄意作出的任何罷工或封鎖行為；或任何依法成立的機關為阻止或試圖阻止任何上述行為或將任何上述行為的影響降至最低而採取的行動。
57. 升學旅程 受保學生為前往海外教育機構升學而在香港境外進行的旅程。有關旅程由受保學生離開香港住所，直接從香港出發前往預定海外目的地；或在受保學生安排乘搭的公共交通工具預定出發時間前四（4）小時（以較遲者為準）開始。有關旅程在受保學生從海外返回其香港住所，或在受保學生安排乘搭的公共交通工具預定抵達時間後四（4）小時，或於保單到期日（以最早者為準）結束。受保學生在該段升學旅程期間進行的任何偶發性旅遊亦包括在內。
58. 升學城市 海外教育機構所位處的城市。升學城市必須位於升學國家或地區。
59. 三級程度燒傷 對整個皮膚層造成損害或破壞，並導致皮膚層下面組織受到損害的燒傷。
60. 學費 海外教育機構就所需課程收取的費用（包括任何適用的實驗室費，以及參加上述課

程所使用設施的任何費用，但不包括任何教科書、膳食及住宿費用)。

61. 無人居住 並非由受保學生或其授權的人士所居住。
62. 貴重物品 珠寶首飾、黃金、銀或其他貴重金屬的製品、手錶、皮草、相機及望遠鏡、古董及藝術品，以及郵票、硬幣和獎章收藏品。
63. 我們／我們的／承保公司／本公司 安盛保險有限公司。
64. 您／您的／投保人 本保單於繕發時列明，並於承保表內列明的申請人。

為獲取本保單的全面保障，您必須遵守以下一般條款，並在下列若干情況下，您必須確保受保學生遵守所述的一般條款。若您及／或受保學生未能遵守有關條款，我們保留權利取消保單或拒絕受理您的索償。

## 一般條款（適用於所有章節）

### 1 資格

受保學生須為香港居民，及年齡介乎 10 至 35 歲的海外學生。就 18 歲以下的受保學生而言，申請人必須是受保學生的父母或合法監護人。

### 2 預防措施

您及／或受保學生必須

- 採取所有合理預防措施以防止意外及損失
- 遵從所有法定責任

### 3 索償

倘若發生任何可能引起索償的意外、受傷、損失或責任，您必須

- 盡快向我們作出書面通知，但不得遲於受保學生返回香港後14日。所有發票及收據正本須連同填妥的索償表格，於作出索償通知後30日內或受保學生返回香港後14日內（以較遲者為準）一併提交。（就未滿18歲的受保學生而言，索償必須由父母或合法監護人報告／提交）
  - 立刻將任何法庭頒發的令狀或傳票送交我們及盡快將任何信件、賠償或其他文件送交我們
  - 立刻通知我們任何即將提出的檢控、研訊或死因研訊
  - 向我們提供我們合理要求提供的證明書、資料及其他文件，有關費用須由您或代表您的任何人士支付
- 您及／或受保學生絕對不應
- 承認或否認別人針對您／受保學生而提出的任何賠償或與他們達成任何協議。

我們有權以您或受保學生的名義，並代表您或受保學生，就任何此類索償進行談判、和解或抗辯。我們亦可運用您或受保學生在法律上擁有的任何追討權利。

我們有權要求

- 就非致命的受傷事件，由我們委派醫療諮詢人進行檢查
- 就死亡事件，進行屍體檢驗

除非另有註明，否則就18歲以下的受保學生而言，所有理賠將支付予其父母或合法監護人。父母或合法監護人一經接受理賠，將構成有效及充分的賠償責任解除。

如須住院，您必須立即通知我們，並應參考第1節訂明的特定條款及細則。

### 4 取消保單

我們可透過掛號方式寄往投保人最後告知我們的地址，以作出7日通知取消本保單。我們將會按比例退還部分保費，惟您必須從未就本保單提出索償。

投保人亦可隨時作出7日書面通知以取消本保單。假如您在期間從未就本保單提出索償，我們將會按比例退還部分保費。

### 5 我們的追討權利

若我們需依法例規定賠付一筆款項，而如非有關法例，我們並無責任賠付該筆款項，您必須將有關款項付還我們。

### 6 欺詐行為

假若您或任何代表您的人士在知情下根據保單提出虛假索償，或欺詐性的誇大索償，我們不會賠償有關索償，保單提供的所有保障亦會被取消。

### 7 仲裁

因本保單而引起的所有分歧，將提交由雙方書面委任的仲裁人決定，或倘若雙方無法就委任單一名仲裁人達成協議，則各自須在對方書面要求後兩個曆月內以書面委任一名仲裁人，並將有關分歧交由該兩名仲裁人決定；倘若該等仲裁人之間出現意見分歧，則在進行轉介之前，該項分歧須交由仲裁人以書面委任的公斷人決定。對於本公司在本保單下承擔責任的金額所產生的任何爭議，仲裁裁決須作為就本保單提出任何訴訟或起訴的權利的先決條件。仲裁地須為香港。

#### 8 續保

我們無必定義務接納任何續保保費或通知您任何即將到期的續保保費。

#### 9 更改通知

您必須以書面盡快通知我們有關任何可能影響本保險的更改，特別是任何有關升學的國家或地區的地址更改。

#### 10 支付彌償的對象

根據第2節就受保學生或受保學生的父母死亡而應支付的任何款額將支付予受益人（惟若未有指定受益人，有關款額將撥入死者的遺產），而本保單的所有其他彌償將支付予受保學生，或若受保學生未滿18歲，則支付予代表受保學生的合法監護人或父母。

#### 11 合約（第三者權利）條例

任何並非本保單某一方的人士或實體，不得根據《合約（第三者權利）條例》（香港法例第623章）強制執行本保單的任何條款。

#### 12 最低保費

本保單的最低保費為1,000港元。

#### 13 免責聲明

本公司會盡一切努力以確保援助機構向受保學生提供優質的服務，但本公司並非有關服務的提供者，亦不會就所提供的服務或據此產生的任何後果承擔任何責任。

#### 14 保單不得轉讓

本保單不得轉讓，而本公司將不會承擔與本保單有關的任何通知或信託、收費、留置權、轉讓或其他交易。在任何情況下，一經收訖本保單應支付予受保學生或其法定個人代表的任何賠償，即被視為本公司已實際解除所有責任。

#### 15 保障詮釋及司法管轄權限

本保單應按照香港法律詮釋，並受香港司法管轄權所規限。

#### 16 超過一份保單

受保學生不應就同一升學旅程向本公司投保超過一份保單。若受保學生投保超過一份保單，本公司將視該受保學生是受到可提供最高賠償金額的保單所保障。本公司將退還該受保學生已支付的任何超額保費。

#### 17 通知機構

若本保單內的受保財產遺失或損毀，受保學生應採取一切合理措施予以收回及保存，並須於二十四（24）小時內通知警方、有關機構、酒店及／或運輸公司/提供者（如需要）。

#### 18 保單貨幣

本保單以香港貨幣發行及計價。

#### 19 代位求償

本公司有權自行酌情決定接管並進行任何第三方索償的抗辯或和解。本公司亦有權在根據本保單支付彌償之前或之後，以受保學生的名義對任何其他人士行使追討權利。

#### 20 其他保險

（不適用於第2節）

此保險計劃不應被要求作出賠償，若在根據本保單提出任何索償時，另有任何其他一份或多份保單涉及相同責任的保障，我們將只會支付若本保單並未生效，賠償額高於該一份或多份保單應支付金額的部份。

## 不受保項目（適用於所有章節）

我們將不會支付任何

- 1 直接或間接因下列情況引致、因下列情況而發生或由於下列情況而致的索償
  - i. 在保險生效之前已經存在的任何不適、疾病、衰弱、身體上的缺陷或情況。
  - ii. 以職業身份參與的體育運動或活動，或可透過參與該等體育運動或活動而賺取報酬。
  - iii. 參加游泳比賽或賽跑（徒步除外）、汽車拉力賽和汽車競賽、任何形式的騎行或駕駛比賽、在海拔五千（5,000）米以上的山地進行攀山或徒步健行、在水深超過三十（30）米的海底進行水肺潛水、跳台滑雪、使用有舵雪橇、滑翔、跳傘、洞穴探險、狩獵或飛行活動（購票乘搭正式持牌飛機則不在此限）期間發生的意外。此不受保項目不適用於在參與吊索跳、熱氣球、懸掛滑翔、漂流、獨木舟、風箏衝浪或風箏滑浪、滑水、寬板滑水、衝浪、風帆、滑雪、單板滑雪、滑冰和乘坐雪地摩托車期間發生的意外，有關意外均受本保單所保障。

- iv. 不受保行為
- 蓄意自我傷害或令自己患病；
  - 精神失常；
  - 進用過量酒精或酗酒，而可以合理預見進用過量酒精或酗酒可能導致受保學生的官能及／或判斷能力受損引致索償。我們不會預期受保學生在旅程中避免進用酒精，但我們不會保障因受保學生進用過量酒精以致受保學生的判斷能力受到嚴重影響而產生的任何索償，或受保學生依賴酒精或直接間接出現戒酒徵兆，以致受保學生需要作出的索償；
  - 使用藥物（根據處方治療及在合資格及持牌／註冊醫生指示下服用而非用作戒毒治療的藥物除外）；
  - 令自己暴露於不需要的嚴重風險（試圖拯救他人生命或財產除外）；
  - 自殺或企圖自殺。
- v. 因非恐怖主義事件引致的（無論直接或間接）核分裂、核聚變或輻射污染。此不受保項目不適用於由本保單涵蓋的因恐怖主義行為引起的核子及／或化學及／或生物攻擊所造成的損失，有關損失均受本保單所保障。
- vi. 任何明確地投保的財產，或任何若非本保單的存在則可透過任何其他私人或政府保險保單、基金或計劃獲得賠償的索償。
- vii. 受保學生於海軍、陸軍、空軍服役或參與行動或武裝部隊；進行任何形式的體力僱傭工作；參與海上活動，例如商業潛水、石油鑽探、採礦或空中攝影；處理爆炸品或危險化學品；作為男／女演員進行演出；作為導遊或領隊；船員或機組人員而引致的索償。體力勞動並不受保。惟體力勞動此不受保項目並不適用於構成海外教育機構學習課程一部分的體力勞動。  
為了清晰起見，體力勞動包括但不限於作為送貨員，廚師，清潔工人，汽車維修，健身教練，瑜伽教練，救生員和農民。服務員，調酒師，咖啡師或收銀員不被視為體力勞動。本保障包括在非體力勞動工作中合理預期的偶然體力勞動，但不包括在非體力勞動工作中非合理預期的偶然體力勞動。
- viii. 在計劃升學旅程或申請投保此保險計劃時已知或預期的任何情況，包括但不限於已存在的身體狀況。
- 因受保學生未有遵照醫生建議所進行的旅程而引致的索償。
  - 就性病或性傳播疾病包括愛滋病（後天免疫力缺乏症）及愛滋病相關併發症提出的索償。
  - 就因人體免疫力缺乏病毒（HIV）及／或任何 HIV 相關的疾病及／或因而造成的任何突變衍生或變異情況提出的索償。
  - 就懷孕、流產、分娩及其所有併發症提出的索償。
  - 就遺失財物而言，如未有於 24 小時內向當地警方報失並取得報告。
  - 就任何貴重物品和金錢而言，如受保學生在乘搭飛機時，未有由受保學生親自攜帶或存放於攜帶進飛機客艙的隨身行李中的便攜式電腦及／或其他貴重的物品。
  - 戰爭及內戰除外條款  
本保險不承保受保人因下列情況直接或間接引起、出現或導致的損失或損毀而需承擔的任何責任：戰爭、侵略、外敵行為、敵對行為或類似戰爭行動（無論有否宣戰）、內戰、叛變、規模或情況相當於民眾起義的民眾騷亂（除非於個別章節說明）、兵變、起義、叛亂、革命、軍權或政權篡奪、軍法統治、任何政府或公共或地方機構對財產實施或頒令將其充公或收歸國有或徵用或毀壞或損毀，或一名或多名人士為了推翻或影響任何合法或實質政府等目的，以恐怖主義或任何暴力手段代表或聯同任何組織作出的任何行為。
  - 制裁責任限制及除外條款  
倘若保險公司會因所提供的保障、賠償款項或利益而面臨聯合國決議下的任何制裁、禁令或限制，或遭受歐盟、英國或美國的法律、法規、貿易或經濟下的制裁，保險公司將不會視作提供任何保障，及無須承擔任何賠償或提供任何利益之責任。
  - 超出個別章節所述賠償限額的任何金額。
  - 如出現任何不符合個別章節所述條件的情況。

**承保範圍表（詳情請參閱以下各章節）**

保障	每個保險期的最高賠償額 (港元)
<b>第 1 節 — 醫療及相關費用</b>	<b>2,000,000</b>
<b>1.1 醫療費用</b>	<b>2,000,000</b>
賠償受保學生在升學旅程期間因意外或病症所引致的住院及門診費用	
- 海外門診服務	25 次
- 賠償在死亡發生地的土葬、火葬或殯葬的合理費用	10,000
<b>附加保障</b>	
(a) 賠償由海外回港後 90 日內的覆診費用	250,000
- 中醫治療費用	5,000 (每日每次 150)
(b) 若受保學生須入住深切治療部，提供住院現金津貼	30,000 (每日 1,500)
<b>1.2 緊急家庭團聚</b>	<b>100,000</b>
支付配偶、父母或子女因受保學生連續住院 5 日以上或因受保學生死亡而需要前往探訪的費用，包括經濟客位機票及住宿的費用	(2 人，每人 50,000)
- 海外住宿	每人 10,000，每晚 2,000
<b>1.3 父母年假補償</b>	<b>2,500</b>
支付父母或監護人因受保學生連續住院 5 日以上而申請年假前往探訪的現金補償	(每日 250)

<b>1.4 復康交通費用</b> 若受保學生連續住院 5 日以上，賠償其出院後尋求覆診或復康訓練的交通費用	<b>3,000</b> (每日每次 2 程， 每程 300)
<b>1.5 創傷輔導</b> 賠償受保學生因目睹或親歷創傷，而需接受輔導治療的費用	<b>15,000</b> (每日每次 1,500)
<b>1.6 療養援助</b> 賠償受保學生出院後海外療養的住宿費用	<b>10,000</b> (每日 2,000)
<b>1.7 恩恤現金賠償</b> 支付受保學生於香港以外地方因突發病症引致死亡的現金賠償	<b>10,000</b>
<b>第 2 節 — 人身意外</b>	
<b>2.1 受保學生的人身意外</b>	<b>1,000,000</b>
2.1.1 意外死亡或永久傷殘	1,000,000
2.1.2 嚴重燒傷 (二級或三級程度)	500,000
<b>額外賠償</b>	
(1) 乘搭公共交通工具引致意外死亡或永久傷殘 (不適用於 18 歲以下)	500,000
(2) 綁架引致意外死亡或永久傷殘	100,000
(3) 自然災難引致意外死亡或永久傷殘	500,000
(4) 因意外受傷引致的骨折	30,000
<b>2.2 教育基金</b> 若受保學生的父母／監護人意外死亡或永久傷殘，提供持續教育補助基金	<b>300,000</b>
<b>第 3 節 — 家居財物及個人物品 (海外)</b>	
<b>3.1 家居財物</b>	
3.1.1 海外居所內的家居財物 賠償因火災、水災、地震、海嘯、地陷／山泥傾瀉、飛機墜落或任何道路交通工具撞擊引致受保學生海外居所內的家居財物的損失或損毀	<b>10,000</b> (每件／對／套 3,000)
3.1.2 臨時住宿 支付因受保學生海外居所損毀以致不能居住而須暫住酒店、公寓或宿舍的費用	<b>5,000</b> (每日 1,000)
<b>3.2 全球個人物品</b> 賠償受保學生在香港以外地區旅遊期間的個人物品損失或損毀	
3.2.1 個人財物及貴重物品	(每件／對／套 7,500)
3.2.2 運動器材／樂器	(每件／套 5,000)
3.2.3 手提電話／電子流動裝置／平板電腦	(每件／套 3,000)
3.2.4 手提電腦／便攜式電腦	10,000
<b>3.3 金錢</b>	
3.4 信用卡被盜用 賠償因遇劫或盜竊遺失信用卡而被盜用所致的金錢損失 (不適用於 16 歲以下)	<b>5,000</b> <b>20,000</b>
3.5 旅遊證件 支付補領旅遊證件的費用，以及額外的交通和住宿費用	<b>10,000</b>
3.6 學校停開津貼 若因自然災難或地方機構強制規定而學校突然停開連續 3 日以上，提供現金津貼	<b>2,000</b> (每日 500)
3.7 存放個人物品 若因在學校附近發生自然災難或地方機構強制規定而需要緊急撤離，賠償受保學生存放個人物品的費用	<b>2,000</b>
<b>第 4 節 — 全球個人責任</b> 賠償因受保學生疏忽而導致第三者意外受傷或財產損毀的法律責任，以及任何相關的法律費用及開支	
<b>2,000,000</b>	
<b>第 5 節 — 學業中斷</b> 若受保學生因入住醫院 30 日以上、嚴重受傷、病症、癱瘓或直系親屬死亡而無法繼續學業，賠償不能取回的學費或按金	
<b>200,000</b>	
<b>第 6 節 — 旅程延誤及額外保障*</b>	
<b>6.1 旅程延誤</b> 因罷工或其他工業行動、暴亂、民眾騷亂、劫持事件、恐怖主義行為、自然災難、惡劣天氣、公共交通工具的機械及／或電力故障或機場關閉提供保障	
6.1 (a) 原定交通出發時間延誤的現金津貼	<b>3,000／每程</b>

	(首 5 小時 300， 其後每 5 小時 500)
6.1 (b) 延誤超過 5 小時所引致的額外交通費用及海外過夜住宿費用	5,000/每程
6.2 行李延誤 若因航空公司處理不當或因劫持事件而導致行李延誤，賠償購買衣服、必需品或化妝品應急的費用	2,000/每程 (首 5 小時 500， 其後每 5 小時 1,000)
6.3 取消旅程 就受保學生、其直系親屬或旅伴突然死亡、嚴重受傷或患上病症、罷工、暴亂、民眾騷亂、恐怖主義行為、「紅色」或「黑色」外遊警示（因大流行疫症引致者除外）、自然災難、惡劣天氣或其他受保事件而提供保障	
- 賠償已預先繳付而不能取回的交通及住宿費用	20,000/每程
- 賠償取消已兌換飛行里數的所需費用，或就不可退還的已兌換交通及住宿飛行里數而言，提供現金津貼	1,000/每程
6.4 提早結束旅程 就受保學生、其直系親屬或旅伴突然死亡、嚴重受傷或患上病症、罷工、暴亂、民眾騷亂、恐怖主義行為、「紅色」或「黑色」外遊警示、自然災難、惡劣天氣或其他受保事件而提供保障	
-賠償不能取回的損失或額外的交通及住宿費用	20,000/每程
- 賠償取消已兌換飛行里數的所需費用，或就不可退還的已兌換交通及住宿飛行里數而言，提供現金津貼	1,000/每程
6.5 錯過銜接交通 賠償因銜接航班延誤抵達，並連續 5 小時內沒有續程交通工具所引致的額外交通及過夜住宿費用	10,000/每程 (每晚 2,000)
6.6 更改旅程 就第 6.1 節的相同事件提供保障 若公共交通工具的班次取消或延誤連續 5 小時以上，賠償因更改前往預定目的地的旅程而引致的額外交通費用	10,000/每程
<b>第 7 節 — 全球緊急援助服務</b>	<b>全面保障</b>
7.1 24 小時緊急援助熱線服務	
7.2 緊急醫療運送	
7.3 入院保證金	
7.4 治療後遣送回國	
7.5 遺體運返	

\* 第 6.1、6.2、6.3、6.4、6.5 和 6.6 節規定的最高賠償限額是指在任何一個保險期限內的升學旅程期間“每次旅程”的所有索償總計金額。

## 第1節— 醫療及相關費用

### 保障範圍

在任何一個保險期內就本保單的保障範圍提出的所有索償而言，我們就第1節— 醫療及相關費用（包括 1.1、1.2、1.3、1.4、1.5、1.6 和1.7項）須支付的最高賠償總額將為2,000,000港元。

#### 1.1 醫療費用

若受保學生在升學旅程期間需要以住院病人形式住院接受治療，而這是由受保學生在保險期內受傷或病症直接引致，並於引起索償的事故發生當日起計十二（12）個月內住院，我們將支付相關的必需費用，包括以下費用：

- 前往註冊醫療機構的緊急救護車收費或緊急交通費用
- 必需的醫院醫療費用，包括所有每日住院病房費用
- 必需的外科手術費及其他雜費
- 必需的醫院醫療費用，包括諮詢、處方藥物、化驗室及 X 光檢查費用
- 緊急牙科治療費用（僅限由意外引致）
- 若受保學生死亡，當地的土葬、火葬或殯葬的合理費用，最高為 10,000 港元，或將遺體或骨灰運返香港的合理費用

若受保學生在升學旅程期間需要接受門診治療，而這是由受保學生受傷或病症直接引致，我們將支付相關的必需費用，惟在保險期內最多可接受二十五（25）次門診治療。

所有治療必須經由合資格及持牌／註冊醫生處方，才可追討有關費用。

- i. 就住院而言，我們有權監察及審視受保學生的醫療情況。我們有權處理所有住院個案，以確保服務收費合理並符合慣常水平。
- ii. 我們亦有權參與並與適當的各方進行聯繫，包括提供治療的醫生、轉介醫生、常規家庭醫生或醫院，以查明有關受保學生的診斷、所採用的治療計劃或技術或方法。
- iii. 如需索償，您必須按照「如何提出索償」部份所述向我們提交證明。

## 附加保障

### (a) 在香港的覆診費用

包括與受保學生在升學旅程期間受傷或病症有關，而引致受保學生返回香港後九十（90）日內需要在香港繼續接受由合資格及持牌／註冊醫生提供的醫療服務所引致的實際及必需的本地醫療費用（不包括牙科費用），最高為250,000港元。

這項保障的附加保障包括受保學生在升學旅程期間感染傳染病但並無在香港以外地區接受醫療的相關醫療費用，惟須於受保學生返回香港後七（7）個曆日之內由合資格及持牌／註冊醫生診斷為感染傳染病。

本地覆診費用將包括註冊或表列中醫的醫療和諮詢費用，最高為5,000港元，每日一（1）次，每次150港元。

### (b) 深切治療部現金津貼

受保學生在升學旅程期間直接因受傷或病症而需入住醫院的深切治療部期間，我們將支付每日住院現金津貼，最高為30,000港元，每一（1）日1,500港元。

## 1.2 緊急家庭團聚

若受保學生因嚴重受傷或患上病症而引致在香港以外地方連續五（5）日以上住院，或受保學生在升學旅程期間因受傷或突發病症而死亡，我們將向其父母／合法監護人或受保學生的配偶或子女償付前往探訪受保學生的經濟客位機票費用（或其他交通工具的合理費用）。回程機票亦包括在內。

在這項保障下，每位父母／合法監護人或受保學生的配偶或子女的最高賠償總額為50,000港元，合共最多兩（2）人（100,000港元）。費用亦包括在任何酒店或同類場所的普通客房住宿費用，每人每晚最高限額為2,000港元，合共最高限額為10,000港元，但不包括飲品、膳食及其他客房服務的費用。

## 1.3 父母年假補償

若受保學生在升學旅程期間因嚴重受傷或患上病症而須連續五（5）日以上入住醫院，而受保學生的父母為前往探訪受保學生而向其僱主申請年假，就有關親屬探訪而言，可獲每人每日250港元的年假補償，最高為2,500港元。

必須提交由父母僱主發出的確認年假安排報告或證據，以證明本保單項下的索償。

## 1.4 復康交通費用

若受保學生在升學旅程期間因受傷或病症而須入住醫院超過連續五（5）日，我們將償付以下合理的交通費用，最高為3,000港元，前往醫院每程最多300港元，每日不超過兩（2）程。

合理的交通費用包括但不限於救護車、租車及的士費用，而其直接目的是在出院後尋求覆診或復康訓練。

## 1.5 創傷輔導

若受保學生在升學旅程期間目睹及／或親歷創傷（例如但不限於恐怖主義行為、持槍搶劫、襲擊、自然災難或強姦）而需接受輔導治療，我們將支付由合資格及持牌／註冊醫生建議進行的創傷輔導的費用，最高為15,000港元，每次1,500港元。

## 1.6 療養援助

受保學生出院後在海外接受療養所引致的必需及無可避免的住宿費用亦包括在內，每日最高賠償額為2,000港元，合共最高限額為10,000港元。

## 1.7 恩恤現金賠償

若受保學生在升學旅程期間因突發病症而死亡，本公司將向受保學生的遺產支付10,000港元的恩恤現金賠償。

## 不受保項目（適用於第1節）

第1節的保障不適用於以下各項：

- 1 並非由當地合法的合資格及持牌／註冊醫生提供的醫療諮詢或治療。
- 2 特別護理費用如購買或租用輪椅、人工呼吸器、義肢、支架、拐杖或矯型器具或醫療設備等；惟於入住醫院期間租用以上器具或設備則除外；或除非是受到第 1.1(b)項保障指定承保的項目。
- 3 一般身體檢查、療養、託管、休養或療養院護理，或與診斷、調查及治療無關的費用，而這些費用不是醫療上必需。
- 4 自殺或企圖自殺、故意自殘、故意暴露於危險之中（試圖拯救他人生命除外）或干犯任何犯罪行為。
- 5 精神或神經疾病、酗酒或吸毒。
- 6 整容手術（因受傷所致除外）。
- 7 已存在的疾病或病狀。
- 8 牙科護理或外科手術（因受傷所致除外）；例行口腔檢查、補牙、洗牙、鑲裝牙冠、牙橋、牙箍及牙托；涉及貴重合金修復材料的鑲牙。
- 9 先天性異常或畸形。
- 10 在以下情況下，直接或間接因疫苗可預防疾病而引致、發生或導致的任何索償：
  - i. 受保學生在升學旅程前並無接受受保學生前往的國家之相關政府／監管機關強制要求的任何疫苗接種、防疫注射或藥物治療；及／或
  - ii. 受保學生在升學旅程前並無接受香港政府強制要求的任何疫苗接種、防疫注射或藥物治療。

## 第2節—人身意外

### 保障範圍

#### 2.1 受保學生的人身意外

##### 2.1.1 意外死亡或永久傷殘

若受保學生在保險期內的升學旅程中因暴力、意外、外來及可見事件引致受傷，並在意外發生當日起計一年內直接導致第2.3節所述的意外死亡或永久傷殘，而與任何其他因由無關，我們將按照第2.3節所述的最高賠償百分率支付賠償。

若受保學生死亡，除非您已指定受益人，否則賠償款額將撥入死者的遺產。

在任何一個保險期內就本保單的保障範圍提出的所有索償而言，此節的最高賠償總額為1,000,000港元，但不包括以下此節第 (1)、(2)、(3)及 (4) 項額外賠償所提供的額外賠償。

受保人只可就此節的以下第 (1)、(2)或(3)項額外賠償其中一項提出索償。

### 額外賠償

#### (1) 乘搭公共交通工具引致意外死亡或永久傷殘

若受保學生在升學旅程期間因購票乘搭公共交通工具而受傷，並直接導致第2.3節所述的意外死亡或永久傷殘事故，而與任何其他因由無關，我們將按照第2.1節所述應付金額支付額外50%的賠償，最高為500,000港元。這項保障並不適用於未滿十八（18）歲的受保學生。

#### (2) 綁架引致意外死亡或永久傷殘

若受保學生在升學旅程期間遭綁架而受傷，並在意外發生當日起計一年內直接導致第2.3節所述的意外死亡或永久傷殘事故，而與任何其他因由無關，我們將按照第2.1節所述應付金額支付額外10%的賠償，最高為100,000港元。

### (3) 自然災難引致意外死亡或永久傷殘

若受保學生在升學旅程期間因自然災難而受傷，並在意外發生當日起計一年內直接導致第2.3節所述的意外死亡或永久傷殘事故，而與任何其他因由無關，我們將按照第2.1節所述應付金額支付額外50%的賠償，最高為500,000港元。

### (4) 骨折

若受保學生在升學旅程期間因受傷而直接導致下表所述的骨折情況，而與任何其他因由無關，我們將按照下表所述的最高賠償百分率支付賠償。此節的最高賠償額為30,000港元。

骨折事故	最高賠償百分率
臀部或骨盆	100%
大腿或腳跟	50%
頭顱、鎖骨、小腿、踝關節、手臂、手肘、手腕	40%
下頷	30%
椎骨、肩胛骨、膝蓋骨、胸骨、手、腳	20%
上頷、頰骨、鼻骨、肋骨、尾椎骨、腳趾、手指	15%

我們不會就由同一宗意外而引起的超過一項事故支付賠償，我們只會就其中最高賠償額的事故支付賠償。

## 2.1.2 嚴重燒傷

若受保學生在升學旅程期間受傷（但並無死亡），並經合資格及持牌／註冊醫生證明遭受下列的二級程度或三級程度燒傷，我們將按照以下百分率支付賠償，最高限額為500,000港元：

二級程度或三級程度燒傷	百分率
50%或以上身體表面	100%
27%或以上身體表面	40%
18%或以上身體表面	30%
9%或以上身體表面	15%
4.5%或以上身體表面	10%

然而，一旦根據二級程度燒傷或三級程度燒傷支付賠償後，受保學生在第2.1節有權獲享的總保障額將會減去該項賠償額，而所有其他應付賠償將根據扣減後的賠償額進行結算。

我們不會就由同一宗意外而引起的超過一項燒傷支付賠償，我們只會就其中最高賠償額的燒傷支付賠償。

在任何情況下，就本保單的保障範圍提出的所有索償而言，根據此第2.1節應支付的賠償總額合共不得超過1,000,000港元，但不包括上述此節第(1)、(2)或(3)項額外賠償。

## 2.2 教育基金

若受保學生的父母或合法監護人在保險期內因暴力、意外、外來及可見事件引致身體受傷，並在意外發生當日起計一年內直接導致第2.3節所述的意外死亡或永久傷殘事故，而與任何其他因由無關，我們將按照第2.3節所述的最高賠償百分率支付賠償，最高為300,000港元。

在任何情況下，就本保單的保障範圍提出的所有索償而言，根據此第2.2節在任一個保險期內應支付的總額合共不得超過300,000港元。

## 條款（適用於第2.2節）

您必須在可能導致賠償的任何意外發生後，合理可能地並於1個月內以書面通知我們。

我們有權要求進行屍體檢驗。

### 2.3 意外死亡或永久傷殘賠償表

事故	最高賠償百分率
意外死亡	100%
永久完全傷殘	100%
失去兩條或以上肢體	100%
失去雙手或失去所有手指及兩隻拇指	100%
完全雙目失明	100%
完全癱瘓	100%
完全無法治癒的精神失常	100%
受傷導致永久臥床	100%
失去單肢	100%
喪失語言能力及失聰	100%
單目失明	50%
失去一隻眼睛的晶狀體	50%
失去一隻手的四指及拇指	50%
失去四指	40%
失去拇指	
• 兩節指骨	25%
• 一節指骨	10%
失去食指	
• 三節指骨	10%
• 兩節指骨	8%
• 一節指骨	4%
失去中指	
• 三節指骨	6%
• 兩節指骨	4%
• 一節指骨	2%
失去無名指	
• 三節指骨	5%
• 兩節指骨	4%
• 一節指骨	2%
失去尾指	
• 三節指骨	4%
• 兩節指骨	3%
• 一節指骨	2%
失去掌骨	
• 第一或第二根（每根）	3%
• 第三、第四或第五根（每根）	2%
失去腳趾	
• 全部	15%
• 大腳趾，兩節指骨	5%
• 大腳趾，一節指骨	2%
• 失去大腳趾以外的超過一隻腳趾，每隻	1%
失聰	
• 雙耳	75%
• 單耳	15%
喪失語言能力	50%

## 第2節的條款

（有關條款應連同您的承保表一併閱覽）

- 1 意外死亡不得以受保學生或其父母失蹤為由推定。

2 「意外死亡或永久傷殘賠償表」內的傷殘保障不可累計，我們將只會就任何一宗事故支付一項保障賠償。若受保學生因同一宗意外而導致超過一項永久傷殘事故，我們只會就「意外死亡或永久傷殘賠償表」內最高投保額的保障項目支付賠償。

### 3 失蹤

若受保學生在升學旅程期間發生意外，所乘搭的飛機或其他陸上或海上交通工具沉沒或失事，以致由受保學生失蹤當日起計連續十二（12）個月後仍未發現其屍體，在此情況下，將可推定受保學生在失蹤時因本保單項下的意外受傷而致死，因此可獲本保單提供賠償。

在支付任何賠償金額後，如有任何證明顯示受保學生仍然生還，則有關任何已付的賠償金額必須退還給我們。

### 4 暴露

若受保學生在保險期內的升學旅程期間，因無法避免的情況下暴露於自然環境中而受傷，並於其後連續十二（12）個月內致死，我們將根據本保單的條款及細則支付意外死亡賠償。

## 第3節 家居財物及個人物品（海外）

### 保障範圍

此節的所有保障範圍僅適用於在海外發生的受保事故。

### 3.1 家居財物

#### 3.1.1 海外居所內的家居財物

本保單賠償在升學旅程期間因火災、水災、地震、海嘯、地陷／山泥傾瀉、飛機墜落或任何道路交通工具撞擊引致受保學生海外居所內屬於受保學生或由其負責的家居財物的損失或損毀。

在任一個保險期內就本保單的保障範圍提出的所有索償而言，我們就此第3.1.1節支付的賠償總額將不會超過10,000港元。除非已向我們明確聲明並在承保表內訂明，否則我們就任何一件物品支付的賠償額將不會超過3,000港元。

#### 一對及一套條款

當投保項目包含一對或一套物品時，我們根據整個第3節支付的賠償額將不會超過任何一個或多個特定部份的價值。

#### 3.1.2 臨時住宿

若在升學旅程期間因火災、水災、地震、海嘯、地陷／山泥傾瀉、飛機墜落或任何道路交通工具撞擊導致受保學生海外居所損毀，以致不能居住，我們將償付受保學生暫住酒店、公寓或宿舍的住宿費用及所引致的合理額外必需費用，每日最高為1,000港元。在任一個保險期內就本保單的保障範圍提出的所有索償而言，我們就此第3.1.2節支付的賠償總額將不會超過5,000港元。

### 3.2 全球個人物品

在任一個保險期內就本保單的保障範圍提出的所有索償而言，我們就此第3.2節（包括3.2.1、3.2.2、3.2.3及3.2.4）支付的賠償總額將不會超過20,000 港元。

#### 3.2.1 個人財物及貴重物品

本保單賠償屬於受保學生或由其負責的個人財物及貴重物品在海外居所或全球任何地方（香港除外）的意外遺失或損毀。

除非已向我們明確聲明並在承保表內訂明，否則我們在任一個保險期內就任何一件物品或任何一對或一套物品支付的賠償額將不會超過7,500港元。

#### 3.2.2 運動器材／樂器

我們將賠償屬於受保學生或由其負責的運動器材及樂器的損失。除非已向我們明確聲明並在承保表內訂明，否則我們就任何一件物品或任何一對或一套物品支付的賠償額將不會超過5,000港元。

#### 3.2.3 手提電話／電子流動裝置／平板電腦

本保單賠償屬於受保學生或由其負責的手提電話或電子流動裝置或平板電腦在海外居所或全球任何地方（香港

除外) 的意外遺失或損毀。

在任何一个保險期內就本保單的保障範圍提出的所有索償而言，我們就此第3.2.3節支付的賠償總額將不會超過3,000港元。

### 3.2.4 手提電腦／便攜式電腦

本保單賠償屬於受保學生或由其負責的手提電腦或便攜式電腦在海外居所或全球任何地方（香港除外）的意外遺失或損毀。

在任何一个保險期內就本保單的保障範圍提出的所有索償而言，我們就此第3.2.4節支付的賠償總額將不會超過10,000港元。

## 3.3 金錢

我們將賠償受保學生無論在海外居所或全球任何地方（香港除外）遺失其擁有的金錢所造成的損失。在任何一个保險期內就本保單的保障範圍提出的所有索償而言，我們就受保學生遺失金錢所支付的損失賠償總額最高為5,000港元，惟必須在24小時內向警方報失。

## 3.4 信用卡被盜用

我們將賠償在全球任何地方因遇劫或盜竊遺失信用卡而被任何與受保學生無關或並非與受保學生同住的人士盜用所致的損失，最高為20,000港元，惟受保學生須為十六（16）歲或以上。

## 3.5 旅遊證件

我們將賠償受保學生在升學旅程期間意外遺失其旅遊證件（包括護照、香港身份證或類似文件）、適用的入境簽證、信用卡、駕駛執照、外遊票券及其他屬於受保學生的旅遊證件的實際補領費用；及／或為補領遺失的旅遊證件所引致的合理及必需的額外交通及住宿費用（不包括餐飲費用）。在任何一个保險期內就本保單的保障範圍提出的所有索償而言，就此第3.5節支付的任何賠償總額將不會超過10,000港元。

## 3.6 學校停開津貼

若因自然災難或因當地警方或地方機構強制規定而導致海外教育機構突然停開連續3日以上，我們將提供每日500港元的每日現金津貼。在任何一个保險期內就本保單的保障範圍提出的所有索償而言，我們就此第3.6節支付的賠償總額將不會超過2,000港元。

## 3.7 存放個人物品保障

若受保學生因在海外教育機構附近發生自然災難或因當地警方或地方機構的指令而需要撤離升學國家／地區，我們將償付受保學生把其個人物品暫時存放於存倉服務提供者的存放費用。在任何一个保險期內就本保單的保障範圍提出的所有索償而言，我們就此第3.7節支付的賠償總額將不會超過2,000港元。

## 不受保項目

### （適用於第3.1節）

本保單不承保下列物品：

- 1 船舶（包括風帆及滑浪風帆）、飛機、旅行拖車、拖車及機械及電力驅動車輛（包括電單車），但剪草機及園藝工具則獲保障。
- 2 安裝在上述第1項不受保物品的零件、配件、工具、安裝收音機、卡式磁帶播放機、光碟播放機及電話。
- 3 動物及植物。
- 4 食物及飲料。
- 5 基本上用作商業或僱傭用途的財產。
- 6 隱形眼鏡。
- 7 使用中的運動設備。
- 8 易碎物品。
- 9 國庫券、證券、債務、承兌票據、匯票、金條、電腦系統紀錄及任何種類的文件。
- 10 商業用品或樣本。
- 11 在本保單其他章節明確地投保的物品，包括但不限於手提電腦、便攜式電腦、貴重物品、金錢／信用卡、手提電話、電子流動裝置及平板電腦。

本保單不承保直接或間接遭受或透過或由於以下各項所引致的索償

- 1 颱風、風暴或雨水造成的滲水，除非這是直接由本保單保障的風險對處所構成結構性損毀所致。
- 2 貶值或相應而生的損失。
- 3 個人電腦的遺失或損毀
  - 媒體或軟件
  - 在海外居所以外
  - 用於商業目的的個人電腦設備

### (適用於第3.2節)

本保單不承保下列物品：

- 1 基本上用作商業或僱傭用途的財產。
- 2 易碎物品（除非已明確聲明）。
- 3 由他人託管或保管的金錢損失。
- 4 國庫券、證券、債務、承兌票據、匯票、金條、電腦系統紀錄及任何種類的文件（在第 3.3 節明確註明者除外）。
- 5 商業用品或樣本。
- 6 由航空公司或其他交通工具保管的財物，除非在發現遺失或損毀後立即報告有關遺失或損毀，及（若為航空公司）取得航空公司的行李遺失報告，則不在此限。
- 7 存放或存倉或以託運、提單或郵寄方式運輸的個人財物。
- 8 受保學生提前寄送的行李或另行郵寄或運送的紀念品及物品的遺失或損毀。

本保單不承保直接或間接遭受或透過或由於以下各項所引致的索償

- 1 刮花、凹陷、正常使用造成的損耗、變質、香煙造成的燒痕、逐漸折舊、腐爛、真菌、蟲蛀、昆蟲或白蟻、染色、任何物品的任何清潔或修復過程、保養、光線作用、大氣或氣候情況、或電力或機械故障或電能的擾亂或應用。
- 2 因家中飼養的動物啃咬、搔抓、撕破或便溺而造成。
- 3 因受保學生或其僱員或其家庭成員或在海外居所居住或合法逗留的任何親屬或朋友或同學的蓄意行為或恣意破壞所造成。
- 4 颱風、風暴或雨水造成的滲水，除非這是直接由本保單保障的風險對處所構成結構性損毀所致。
- 5 貶值或相應而生的損失。
- 6 遺留在公共場所（包括遺留在任何交通工具內，而從外部即可望見，並且有遭暴力強行進入的跡象）無人看管的任何物品，或因受保學生未有適當注意及採取預防措施以確保妥為保管該物品所造成的損失或損毀。

### (適用於第3.2.3及3.2.4節)

本保單不承保下列情況下的任何損失或損毀：

- 1 因故障或電力或機械故障而造成
- 2 媒體或軟件
- 3 因與受保學生有關的人士破壞或損毀而造成
- 4 用於商業目的的任何設備

### (適用於第3.3及3.4節)

本保單不承保下列情況下的任何損失或損毀：

- 1 因未有在發現遺失後24小時內向警方報失，以及在發現遺失後立即向發卡機構報失。
- 2 因誤差或遺漏而造成的貶值、交換、充公或短缺而導致的損失
- 3 因未能遵守信用卡發卡機構的條款

## 條款 (適用於第3節)

1. 本公司將酌情決定選擇：

- i) 維修該物品；
- ii) 更換該物品，減去折舊；或
- iii) 支付該物品的替換費用或維修費用，減去折舊。

折舊的決定將由本公司參考該物品的使用年期及狀況後全權酌情決定，不包括該物品的任何「改善」及升值。

2. 受保學生須按要求將損毀的物品連同所有未損毀的配件、部件或整套物品的其餘部份退還本公司，而本公司可絕對酌情決定進行搶救。
3. 倘若發生第 3.3 節的金錢遺失及第 3.5 節的旅遊證件遺失，受保學生必須在二十四（24）小時內向警方報失，並取得警方報告。  
倘若發生或可能導致發生第 3.1、3.2 和 3.4 節所述的損失，受保學生必須在二十四（24）小時內向有關機構或責任方（例如警方、海關、公共交通工具、酒店營運商等）報告有關事件，並必須取得相關的報告或證據，以證明本保單項下的索償。
4. 就有權根據本保單其他章節或其他保險要求彌償的損失或損毀而言，根據此節應支付的賠償額將會減去可據此追討的金額。
5. 受保學生就同一物品只可根據第 3 節或第 6.2 節提出索償。

## 第4節－全球個人責任

### 保障範圍

#### 個人法律責任（全球）

本保單將彌償受保學生於升學旅程期間在全球任何地方（香港除外）因下列情況而須向第三者承擔的法律責任的金額：

- 任何人士意外身體受傷（包括死亡或疾病）
- 意外遺失或損毀財物

此外，本保單亦會在法律責任的賠償限額之內就下列情況彌償受保學生：

- 第三者可循普通法或有關意外遺失或損毀發生地的法律向受保學生追討的訴訟費及開支；
- 及
- 受保學生在事先取得本公司書面同意下支付的法律費用及開支。

在任一個保險期內就本保單的保障範圍提出的所有索償而言，我們就此第 4 節支付的賠償總額將不會超過 2,000,000 港元。

#### 不受保項目（適用於第4節）

本保單不承保下列各項：

- 1 受保學生或受保學生的家庭成員遭受的受傷，或與受保學生簽訂服務合約的任何人士在受僱於受保學生期間因工受傷的法律責任。
- 2 屬於受保學生，或由受保學生或受僱於受保學生的任何人士託管或控制的財產損失或損毀的法律責任。
- 3 因下列情況引致的責任
  - 任何蓄意、惡意或違法行為
  - 受保學生從事任何貿易、商業、專業或受僱的事務。
  - 飛機、無人駕駛飛機、船隻或機械驅動車輛、摩托車（小型非機動帆船、獨木舟、小艇之類除外）的擁有權、管有權或使用權
  - 任何協議，而若非該協議便不存在的有關責任
  - 任何刑事活動
  - 使用任何馬匹進行狩獵、比賽或馬球運動
- 4 在未經本公司書面同意下，由受保學生或代表受保學生作出或給予的任何接納、要約、承諾、付款或彌償費用。
- 5 直接或間接由受保學生的「互聯網操作」所造成，或與之有關而以任何方式引致的人身受傷或財產損毀。  
此不受保項目不適用於因製造商就其產品而印製的任何材料（包括但不限於產品使用及安全說明或警告，並於其網站轉載）所造成的人身受傷或財產損毀。

「互聯網操作」是指下列各項：

- 受保學生或受保學生的員工（包括兼職及臨時員工、承包商及受保學生的組織內的其他人員）所使用的電郵系統；
- 受保學生的員工（包括兼職及臨時員工、承包商及受保學生的組織內的其他人員）透過受保學生的網絡進入互聯網或公共網站；
- 使受保學生的客戶或受保學生的組織以外的其他人士可透過互聯網進入受保學生的內聯網（意指公司內部訊息及電腦資源）；及

- 受保學生網站的操作及維護。

## 第5節－學業中斷

### 保障範圍

若受保學生在升學旅程期間因下列情況而導致受保學生無法在海外教育機構繼續完成其在學校／學院餘下學期的學業，則本保單將賠償已繳付但不能取回的學費或就受保學生的學業而預先支付或約定支付的按金的損失。

- i) 受保學生因受傷或病症而入住醫院連續三十（30）日以上；或
  - ii) 受保學生嚴重受傷或患上病症；或
  - iii) 受保學生因疾病或意外而癱瘓；或
  - iv) 若直系親屬死亡，
- 我們將償付受保學生：

- i) 在該中斷學期內按比例計算的不能取回的學費；或
- ii) 若受保學生在康復後需要重新修讀缺席的課程，則有關重新修讀的學費。

若受保學生有權要求海外教育機構退還全部或部份學費，我們將只會支付無法退還的餘額學費，惟須受適用的賠償額所限。

倘若提出索償，須向我們提供由海外教育機構發出以證明已繳付學費的正式發票，並以此作為計算任何彌償的基礎。

就此節而言，有關保障將於保險生效時即時生效。我們在任何一個保險期內支付的賠償額將不會超過200,000 港元。

### 不受保項目（適用於第5節）

本保單將不會對下列情況直接或間接產生、涉及或招致的損失支付賠償：

- 因政府規管或行為，或學校或課程提供者延遲或修改課程所致。
- 受保學生不願繼續旅程或其他經濟因素所引致的情況。
- 任何人開展升學屬違法行為或面臨刑事訴訟程序，惟按傳召出庭令出席作供除外。
- 未能在發現必須取消學業安排後立即通知學校或課程提供者。

## 第6節－旅程延誤及額外保障

### 保障範圍

#### 6.1 旅程延誤

若因罷工或其他工業行動、暴亂、民眾騷亂、劫持事件、恐怖主義行為、自然災難、惡劣天氣、公共交通工具的機械及／或電力故障或機場關閉，導致受保學生就升學旅程目的或在升學旅程期間安排乘搭的公共交通工具的出發或到達時間較受保學生原定行程的指定時間延誤至少5小時，我們將就任何一個保險期內支付升學旅程期間任何原定旅程的：

- (a) 首五（5）小時延誤支付300港元，其後每滿五（5）小時延誤支付500港元（延誤由行程指定的公共交通工具出發時間開始計算），最高為3,000港元；及／或
- (b) 若在海外延誤連續超過五（5）小時，支付合理及必需的額外交通費用及過夜住宿費用，最高為5,000港元。

#### 6.2 行李延誤

若受保學生就升學旅程目的或在升學旅程期間，因航空公司處理不當或因劫持事件而從抵達計劃目的地後至少五（5）小時暫時未能取回行李而導致須購買基本物品或衣服或必需品應急，我們在任何一個保險期內的升學旅程期間任何原定旅程將就首五（5）小時延誤支付500港元，其後每滿五（5）小時延誤支付1,000港元，最高為2,000港元。

受保學生就同一物品只可根據第3節或第6.2節提出索償。

### 6.3 取消旅程

除非第5節另有註明，否則若受保學生在升學旅程期間因下列原因而必須及不可避免取消旅程，我們將僅就受保學生在任一個保險期內的升學旅程期間為任何原定旅程已繳付但不能取回的預付訂金或約定支付的交通及／或住宿費用的損失作出賠償，最高為20,000港元：

- (a) 受保學生、受保學生的直系親屬或旅伴突然死亡、嚴重受傷或患上病症；或
- (b) 受保學生需出庭作供、出任陪審員或接受強制性隔離，或
- (c) 在原定旅程出發日期當天，香港或升學城市發生以下不可預見的情況；或在原定旅程出發日期之前一（1）星期內，計劃出往的目的地發生以下不可預見的情況：罷工、暴亂、民眾騷亂、恐怖主義行為、自然災難或惡劣天氣；或
- (d) 在原定旅程出發日期之前一（1）星期內，受保學生的海外居所發生入屋犯法罪、火災、水災或自然災害引致嚴重損毀；或
- (e) 突然對受保學生就升學旅程目的或在升學旅程期間計劃前往的城市或國家發出「紅色」或「黑色」外遊警示（因大流行疫症引致者除外），惟：
  - i. 取消旅程須不早於原定旅程出發日期後七（7）日；及
  - 以下其中一項
  - ii. 若在保單簽發日或作出旅程安排當日，未有對計劃目的地發出外遊警示，則對計劃目的地發出的「黑色」或「紅色」外遊警示須於作出旅程安排當日或保單簽發日後至少一（1）日發出（以較後者為準）；
  - 或
  - iii. 若在保單簽發日或作出旅程安排當日，已對計劃目的地發出外遊警示，則取消旅程須受「紅色」或「黑色」警示的較高級別外遊警示所規限，而較高級別的外遊警示必須於保單簽發日或作出旅程安排當日後至少一（1）日發出（以較後者為準）；

就「紅色」外遊警示支付的取消旅程賠償最高為相關交通及／或住宿費用損失的 50%；而就「黑色」外遊警示支付的賠償最高為相關交通及／或住宿費用損失的 100%。

就此第 6.3 節而言，有關保障將於保險生效時即時生效。

### 6.4 提早結束旅程

若受保學生在任一個保險期內的升學旅程期間因下列原因而必須及不可避免提早結束（定義見下文）原定旅程，我們將支付受保學生在海外所引致的額外交通及住宿費用（不包括餐飲費用），以及就任何原定旅程已繳付但不能取回的預付交通及／或住宿費用，最高為20,000港元：

- (a) 受保學生、受保學生的直系親屬或旅伴突然死亡、嚴重受傷或患上病症；或
- (b) 受保學生需出庭作供、出任陪審員或接受強制性隔離，或
- (c) 在原定旅程出發日期當天，香港或升學城市發生以下不可預見的情況；或在原定旅程出發日期之前一（1）星期內，計劃出往的目的地發生以下不可預見的情況：罷工、暴亂、民眾騷亂、恐怖主義行為、自然災難或惡劣天氣；或
- (d) 在原定旅程出發日期之前一（1）星期內，受保學生的海外居所發生入屋犯法罪、火災、水災或自然災害引致嚴重損毀；或
- (e) 突然對受保學生就升學旅程目的或在升學旅程期間計劃前往的城市或國家發出「紅色」或「黑色」外遊警示，惟：
  - i. 提早結束原定旅程是在該外遊警示生效期間發生；及
  - ii. 若在保單簽發日或就原定旅程作出付款當日（以較後者為準）對計劃目的地發出外遊警示，則提早結束旅程須受較高級別的外遊警示（包括「紅色」或「黑色」警示）所規限。

就「紅色」外遊警示支付的提早結束旅程賠償最高為相關交通及／或住宿費用損失的 50%；而就「黑色」外遊警示支付的賠償最高為相關交通及／或住宿費用損失的 100%。

就本保單而言，「提早結束」是指在原定旅程開始後，放棄原定旅程返回升學國家／地區的海外居所或返回香港。

#### 獎賞損失

第6.3及6.4節的條款亦適用於獎賞損失。若相關旅程取消或提早結束，我們將償付受保學生就計劃旅程已兌換交通及住宿獎賞的取消費用，最高為1,000港元。或者，我們將就不可退還的已兌換交通及住宿飛行里數提供現金津貼，每十（10）飛行里數支付1港元，最高1,000港元。

### 6.5 錯過續程交通工具

倘若在任何一個保險期內的升學旅程期間，任何一個原定旅程因受保學生獲確認的預定公共交通工具延誤抵達，導致受保學生在海外轉乘點錯過了獲確認的續程交通工具，並在其抵達後連續五（5）小時內沒有續程交通工具，我們將支付受保學生因此而引致的任何額外交通費用及過夜住宿費用，最高限額為每晚2,000 港元，合共最高為10,000港元。

### 6.6 更改旅程

若因罷工或其他工業行動、暴亂、民眾騷亂、劫持事件、恐怖主義行為、自然災難、惡劣天氣、公共交通工具的機械及／或電力故障，導致受保學生在任何一保險期內的升學旅程期間任何原定旅程原定乘搭的公共交通工具的班次取消或延誤連續五（5）小時以上，我們將償付受保學生乘搭其他公共交通工具前往預定目的地所引致的合理及必需的額外交通費用，最高為10,000港元。

此保障只會在未能為受保學生安排替代該公共交通工具的其他交通工具的情況下提供，而受保學生必須向有關公共交通工具或運輸機構取得報告，作為有關索償的證明。

### 不受保項目

#### （適用於第6.1及 6.6節）

本保單不承保由下列各項所造成的索償：

- 受保學生未能按照其行程辦理登記手續，亦未能取得有關交通工具營運商（或為他們負責處理有關事宜的代理）就有關延誤時數及原因發出的書面確認。
- 受保學生在購買外遊票券或作出安排當日已存在的罷工或工業行動。
- 受保學生在辦理乘搭飛機／船／車的登記手續後遲到抵達機場或港口或火車站或其他登機／船／車地點（因受保學生能力合理控制範圍以外的事件造成的遲到除外）。

#### （適用於第6.2節）

本保單不承保在香港境內發生的損失或延誤。

#### （適用於第6.3節）

本保單不承保由於同一原因而根據第6.4節提出的任何損失索償。

- 因香港政府保安局基於大流行疫症建議「如非必要，避免前赴」或「不應前赴」（「黑色」警示或「紅色」警示），受保學生無法繼續旅程或選擇不繼續旅程而直接或間接產生的損失。

#### （適用於第6.3及 6.4節）

本保單將不會對下列情況直接或間接產生、涉及或招致的索償支付賠償：

- 因政府規管或行為，或預訂行程延誤或修改，或構成預訂假期一部份的任何服務提供者，以及透過其預訂假期的代理商或旅行團營運商未能提供預訂假期的任何部份（包括錯誤、疏忽或失責）所致。
- 受保學生不願繼續旅程或其他經濟因素所引致的情況。
- 任何人展開假期計劃屬違法行為或面臨刑事訴訟程序，惟按傳召出庭令出席作供除外。
- 未能在發現必須取消或提早結束旅遊安排後立即通知旅行代理商／旅行團營運商或運輸或住宿提供者。
- 因受保學生或受保學生的旅伴的業務、財務或合約責任，或因其任何財務狀況直接或間接造成。

- 因代理商或旅行代理商、旅行團營運商或構成預訂行程一部份的任何其他服務提供者陷入財困或疏忽或失責所致。
- 若任何損失將會獲得旅行代理商、旅行團營運商或構成預訂行程一部份的任何其他服務提供者賠償或退款。
- 升學旅程一旦開始後，任何受保學生遭裁員、辭職或終止受僱。

### 自動延長保險期

若升學旅程在無可避免的情況下被迫延長，本保單的保障將自動延長最多十（10）個曆日，而毋須另行收費。

## 第7節 — 全球緊急援助服務

### 保障範圍

在保險期內，受保學生可致電安盛24小時全球緊急援助熱線（852） 2861 9285，以尋求緊急援助。

安盛 24 小時全球緊急援助服務將提供以下緊急援助服務，包括緊急醫療運送、入院保證金、遺體運返、醫療及旅遊建議或服務、法律轉介服務及其他援助服務。

此節所述的服務必須是因醫療或旅遊問題或下列受保情況所導致的必要服務，並由援助機構為升學旅程的目的協調提供。

### 7.1 24小時緊急援助熱線服務

當受保學生一旦遇上緊急醫療或交通問題或情況，而有關問題或情況屬本保單承保範圍內，我們將會為受保學生提供24小時緊急援助熱線服務，以作出協助及提供意見：

- (i) 旅程前諮詢援助
- (ii) 旅遊資訊
- (iii) 醫療服務提供者轉介
- (iv) 醫療監察
- (v) 派遣醫生
- (vi) 必需藥物／醫療設備
- (vii) 入院保證金
- (viii) 領使館轉介
- (ix) 海關、護照及簽證要求
- (x) 行李提取
- (xi) 傳譯服務轉介
- (xii) 法律轉介
- (xiii) 緊急更改行程安排
- (xiv) 親屬探訪安排

### 7.2 緊急醫療運送

若當地醫療服務不足或並無提供醫療服務，而受保學生因其醫療狀況而必須被緊急移送至另一地方，援助機構將會作出有關安排，而我們亦會支付下列事宜所引致的費用：

7.2.1 緊急運送包括以空中救護飛機將受保學生送到因應其意外受傷或患病性質提供治療的最就近及最適當的醫院或醫療中心；及

7.2.2 按照合資格及持牌／註冊醫生的建議及／或指示沿途陪伴受保學生的醫療護理人員。

### 7.3 入院保證金

若受保學生需要送院進行緊急治療，並經受保學生的主診醫生及援助機構正式批准，則該援助機構將代表本公司提供擔保或支付入院保證金。

### 7.4 治療後護送返回原居地

我們會支付援助機構就下列事宜安排的服務費用：

- 7.4.1 在上文第7.2節所述的緊急醫療運送後，以及若醫療上必需，為遣送受保學生返回香港或升學國家／地區而乘搭預訂航空公司航機所引致的額外費用，包括來回機場的任何附加交通費用（若就此目的而言，受保學生的原始機票無效），惟受保學生須將其未使用的機票部份退還本公司。任何有關遣送受保學生的決定，包括但不限於遣送的目的地，均只限由受保學生的主診醫生及援助機構共同作出。
- 7.4.2 按照合資格及持牌／註冊醫生的書面建議，由一名合資格及持牌／註冊醫生陪同受保學生乘搭預訂航空公司航機返港所引致的額外費用。

## 7.5 遺體運返

倘若受保學生死亡，我們將支付援助機構安排將每位受保學生的遺體或骨灰運返香港的合理費用。

### 不受保項目（適用於第 7 節）

除了本保單第1節的不受保項目之外，以下各項亦適用於第7節：

- (1) 並非由援助機構或其授權代表批准及安排的服務費用，除非我們行使完全酌情權及決定權豁免有關不受保項目的權利。
- (2) 在香港下葬遺體的費用。

## 如何提出索償

### 您須要

- 1 查看受傷、意外或損失的起因是否在保單的保障範圍之內。本保單包含承保及不承保項目的詳情。
- 2 遵守本保單的條款。
- 3 就未滿十八（18）歲的受保學生而言，所有索償必須由父母或合法監護人報告／提交，而所有理賠亦將支付予其父母或合法監護人。父母或合法監護人一經接受理賠，將構成有效及充分的賠償責任解除。
- 4 若根據第 1 節提出索償，須提交醫療索償的收據正本。若您在升學國家／地區根據當地的醫療保單就同一受傷、意外或損失提交索償，請向我們提交以下文件：(a)當地醫療保單的理賠書；及(b) 醫療索償收據正本或經由當地醫療保單的保險公司證明的醫療索償收據副本
- 5 填妥索償表格，有關表格可向安盛保險有限公司索取，亦可於本公司的網頁下載。
- 6 關於可能導致根據本保單提出索償的任何受傷、意外或損失，最重要的是您：
  - (a) 盡快以書面告知我們及提供全部詳情
  - (b) 將任何令狀、傳票或其他法律文件交給我們
- 7 就第1.3及1.4節提出的任何索償而言，請向我們提供由當地合法的合資格及持牌／註冊醫生作出的醫療建議。有關醫療建議須證明這是由受保學生遭受嚴重受傷或患上病症，導致受保學生在醫療上必需住院超過五（5）日所致。

### 我們將會

- 1 在有需要時安排人員盡快致電您。該名人員將會是我們的員工或我們委任的獨立理賠師。
- 2 在其他情況下，若我們需要任何更多資料，我們會告知您。

**重要事項** - 請跟從這些指引，因為它們將有助我們處理您的索償。

請在所有通訊當中列明您的保單號碼及／或索償號碼。

假如您有任何疑問或需要進一步意見，請致電 2523 3061 聯絡我們。

當您一旦向我們提出索償，我們便會委派一名「理賠員」專責協助您。

## 收集個人資料的聲明

安盛保險有限公司（下稱“本公司”）明白其就《個人資料（私隱）條例》（香港法例第486章）（“條例”）收集、持有、處理、使用和/或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意，如果閣下不向本公司提供閣下的個人資料，我們可能無法提供閣下所需的資料、產品或服務，或無法處理

閣下的要求。

目的：本公司不時有必要收集閣下的個人資料（包括信用資料和以往申索紀錄），並可能因下列各项目的（“有關目的”）而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料：

- 1 向閣下推介、提供和營銷本公司、安盛集團的其他公司（“安盛關聯方”）或本公司的商業合作夥伴（參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份）之產品/服務，以及提供、維持、管理和操作該等產品/服務；
- 2 處理和評估閣下就本公司及安盛關聯方所提供之產品/服務提出的任何申請或要求；
- 3 向閣下提供後續服務，包括但不限於執行/管理已發出的保單；
- 4 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的，包括索賠調查；
- 5 偵測和防止欺詐行為（無論是否與就由本公司及/或安盛關聯方提供的產品/服務有關）；
- 6 評估閣下的財務需求；
- 7 為客戶設計產品/服務；
- 8 為統計或其他目的進行市場研究；
- 9 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料；
- 10 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；
- 11 進行身份和/或信用核查和/或債務追收；
- 12 遵守任何適用的司法管轄區的法律；
- 13 開展與本公司業務經營有關的其他服務；及
- 14 與上述任何目的直接有關的其他目的。

**個人資料的轉移：**個人資料將予以保密，但在遵守任何適用法律條文的前提下，可提供給：

- 1 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會、基金管理公司或金融機構，以及就此方面而言，閣下同意將閣下的資料轉移至香港境外；
- 2 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士（包括私家偵探）；
- 3 在香港或香港以外其他地方本公司和/或安盛關聯方提供行政、技術或其他服務（包括直接促銷服務）並對個人資料負有保密義務的任何代理、承包商或第三方；
- 4 信貸資料機構或（在出現拖欠還款的情況下）追討欠款公司；
- 5 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者；
- 6 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關；及
- 7 在有合理需要履行任何上述有關目的段落2, 3, 4及5之情況下，以下人士：保險理算人、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申訴和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）、警方、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）。

如欲了解本公司為促銷目的使用閣下的個人資料的政策，請參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

#### 在直接促銷中使用及將其個人資料提供予其他人士

本公司有意：

- 1 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷；
- 2 就本公司，安盛關聯方，本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷（包括但不限於提供獎賞、客戶或會員或優惠計劃）：
  - a) 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務；
  - b) 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及高級消費類產品；
- 3 以上服務及產品將會由本公司及/或以下機構提供：
  - a) 任何安盛關聯方；

- b) 第三方金融機構；
  - c) 提供上文2.所列之服務及產品之本公司及/或安盛關聯方的商業合作夥伴或合作品牌夥伴；
  - d) 向本公司或任何以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者；
- 4 除由本公司促銷上述服務及產品外，本公司亦有意將上文1.段部份所述的資料提供予上文3.段部份所述的全部或任何人士，以供該等人士在促銷該等服務及產品中使用，而本公司為此目的須獲得客戶書面同意（包括表示反對）。

在使用閣下的個人資料作上文所述的目的或提供予上文所述的人士之前，本公司須獲得閣下的書面同意，及只在獲得閣下的書面同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意。

閣下如欲撤回閣下給予本公司的同意，請發信至下文“個人資料的查閱和更正”部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

個人資料的查閱和更正：根據條例，閣下有權查明本公司是否持有閣下的個人資料，獲取該資料的副本，以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求，或有關獲取政策、常規及本公司所持的資料種類的資料，均應以書面形式發送至：

香港黃竹坑黃竹坑道38號安盛匯5樓  
安盛保險有限公司  
個人資料保護主任

本公司可能會向閣下收取合理的費用，以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

## 我們對客戶的關懷

我們安盛保險有限公司致力為所有保單持有人提供高質素服務。若在任何時候，我們所提供的服務未達您預期的水平，您可按以下程序反映意見

- 您應先與您的保險代理或經紀聯絡。您亦可選擇向負責處理您所提及事宜的AXA安盛保險經理反映意見。
- 若您與上述人士接觸後認為需要進一步協助，請致函：

AXAGI – CCGM  
香港郵政總局94號信箱

我們重視您的意見，這將有助我們為您提供更佳服務。我們向您保證會公平及迅速處理每宗投訴。

我們將會於兩個工作日內知會您以確認收到您的投訴，之後便會就您的投訴展開調查。

- 安盛保險有限公司是保險投訴局的成員。若您的投訴與賠償有關，而經過上述程序之後，您的賠償仍未能獲得圓滿解決，您可致函保險投訴局，地址如下

保險投訴局  
香港灣仔駱克道353號  
三湘大廈29樓

若保險投訴局決定我們在處理您的賠償時有不合理或技術上不正確的情況，他們的決定將會基於我們已簽訂的協議條款而對我們具有約束力。

**重要事項：**請謹記在任何與我們的通訊中註明您的保單號碼。

註：所有金額均以港元計算。

此中文譯本只供參考之用，如有歧異，概以英文版本為準。



**SmartStudent Overseas**

「卓越」海外升學樂

**安盛保險有限公司**

**AXA General Insurance Hong Kong Limited**

香港黃竹坑黃竹坑道 38 號安盛匯 5 樓

5/F, AXA Southside, 38 Wong Chuk Hang Road,

Wong Chuk Hang, Hong Kong

電話 Tel : (852) 2523 3061