

PRUChoice TRAVEL OVERSEAS STUDY INSURANCE POLICY

保誠精選「海外留學寶」旅遊保障計劃保單

The Insured having applied for the Insurance expressed herein and completed an application form with the declaration which shall be the basis of this contract and is deemed to be incorporated herein and having paid or agreed to pay the Premium as consideration for the Policy. Prudential General Insurance Hong Kong Limited ("the Company") will be subject to the terms conditions and exceptions contained herein or endorsed hereon indemnify or pay the Benefits to the Insured Person in respect of any or all of the contingencies hereinafter defined happening during the Period of Insurance provided that the due observance and fulfilment of all the terms conditions and exceptions contained herein or endorsed hereon shall be a condition precedent to any liability on the part of the Company under the Policy.

CORE BENEFITS

Section 1 – Tuition Expenses

I. Study Interruption

The Company will reimburse for the loss of irrecoverable prepaid but unused Tuition Expenses (calculated at pro-rata based on each complete day of the planned Trip) as a result of Study Interruption due to the occurrence of any of the following events during the Covered Period of Section 1 up to the maximum limit stated in the Certificate of Insurance:

- Death or Terminal Sickness of the Insured Person; or
- Confinement of the Insured Person in a hospital for more than thirty (30) consecutive days; or
- Repatriation of the Insured Person after treatment under the benefit of VI. Repatriation After Treatment of Section 4 – 24 Hours Emergency Assistance Services; or
- Death of Close Relative.

The Insured may suspend the Policy for a maximum of 3 months per policy year in the event of Study Interruption as a result of the occurrence of any of the aforesaid events. The cover of the Policy shall resume upon the written notice of the Insured and continue for the remaining Period of Insurance. The frequency of suspension shall not be more than once per policy year. During the suspension, the Insured Person will not be eligible for any protection provided by the Policy. The period of suspension shall be calculated from the first date of the occurrence of covered events under Study Interruption and the Insured shall provide a written proof of the occurrence of covered events within 31 days from the occurrence. Unless the Company receives written proof from the Insured the suspension shall not be effective.

II. Educational Fund (Only applicable to Dependent Student)

The Company will pay for the unpaid Tuition Expenses incurred at the Overseas Educational Institution for the remaining period of current school term but only up to the expiry of current policy year subject to the maximum limit stated in the Certificate of Insurance if the Insured Person's parent(s) or Guardian suffers from any of the following events during the Covered Period of Section 1:

- Accidental death; or
- Total Permanent Disablement due to an Accident.

III. School Closure Allowance

Daily cash benefit of HK\$500 subject to the maximum limit stated in the Certificate of Insurance is payable to the Insured Person in the event of the 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 during the Covered Period of Section 1; and meanwhile this Overseas Educational Institution is physically closed without any format of education available.

PROVIDED THAT

- The Company's limit of liability under Section 1 shall not exceed the maximum limit stated in the Certificate of Insurance.
- Section 1 – I. Study Interruption, Section 1 – II. Educational Fund and Section 1 – III. School Closure Allowance can only be claimed once for each section during the Period of Insurance stated in the Certificate of Insurance.

Section 2 – Accident Protection

I. Personal Accident

The Company will pay to the Insured Person or legal personal representative of the Insured Person the benefit shown in the following Scale of Benefits if the Insured Person suffers from death or permanent disablement which is solely and directly caused by Accident occurred during the Covered Period of Other Sections.

Scale of Benefits

In the event of an Accident causing	Maximum Benefit (HK\$)	
	Basic Plan	Premier Plan
A. Death	600,000	1,200,000
B. Permanent Disablement		
1. Total Permanent Disablement	600,000	1,200,000
2. Total and permanent Loss of Limb(s)	600,000	1,200,000
3. Total and permanent Loss of Sight	600,000	1,200,000
4. Total and permanent loss of speech and hearing of both ear(s)	600,000	1,200,000
5. Permanent and incurable insanity	600,000	1,200,000
6. Total and permanent loss of use of:		
(a) thumb and four fingers of one hand	420,000	840,000
(b) four fingers of one hand	240,000	480,000
(c) thumb (both phalanges)	180,000	360,000
(d) thumb (one phalanx)	90,000	180,000
(e) any other fingers (three phalanges)	90,000	180,000
(f) any other fingers (two phalanges)	60,000	120,000
(g) any other fingers (one phalanx)	45,000	90,000
(h) all toes of one foot	120,000	240,000
(i) great toe (both phalanges)	45,000	90,000
(j) great toe (one phalanx)	30,000	60,000
(k) any other toe	18,000	36,000
C. Third Degree Burn of 9% or more of the total body surface	250,000	500,000

PROVIDED THAT

The maximum amount of all benefits payable under the Scale of Benefits of Section 2 – I. Personal Accident for one or more Bodily Injuries sustained by the Insured Person during the Covered Period of Other Sections shall not exceed the maximum limit stated in the Certificate of Insurance.

If the Insured Person disappears as a result of the sinking or wrecking of aircraft vessel or other public common carrier during the Period of Insurance and has not been found with reasonable endeavours within one year after the date of the disappearance, it will be presumed that the Insured Person suffered death caused by an Accident under this Section.

The Company will pay the reasonable charges in the event of the death of the Insured Person as a result of Accident for burial or cremation in the locality where death occurs up to a limit of HK\$20,000.

II. Kidnapping Benefit

In the event of accidental death of the Insured Person during Kidnapping within the Covered Period of Other Sections the Company will pay for the compassionate death benefit according to the maximum limit stated in the Certificate of Insurance.

Section 3 – Compassionate Visit

- I. The Company will pay for the additional ordinary and reasonable accommodation and transportation (economy class only) expenses of up to two relative(s) or friend(s) of the Insured Person to travel for compassionate visit up to the maximum limit stated in the Certificate of Insurance in the event of the occurrence of any of the following events during the Covered Period of Section 3 and 14:
- (a) Overseas Confinement of the Insured Person for medical treatment for more than 2 consecutive days as a direct result of Bodily Injury sustained from Accident or Illness contracted by the Insured Person overseas with a medical advice from Registered Medical Practitioner in writing that a compassionate visit is necessary; or
 - (b) Death of the Insured Person overseas; or
 - (c) Death of the Insured Person's roommate(s) currently living together with the Insured Person at Overseas Residence given that the death occurs at the time when the Insured Person situates at the city of Overseas Residence.
- II. The Company will also pay for a round-trip transportation (economy class only) expense for the Insured Person's short-term visit to Hong Kong in the event that the Insured Person's Close Relative suffers from the occurrence of any of the following events in Hong Kong during the Covered Period of Section 3 and 14:
- (a) Accidental Death; or
 - (b) Total Permanent Disablement due to Accident.

PROVIDED THAT

The maximum amount of all benefits payable under Section 3 within the Covered Period of Section 3 and 14 shall not exceed the maximum limit stated in the Certificate of Insurance.

Section 4 – 24 Hours Emergency Assistance Services

Emergency Assistance Services are provided by the Inter Partner Assistance Hong Kong Limited ("I.P.A."). As a benefit to the Insured Person of the Policy the Company at its own costs arranges cover of the Emergency Assistance Services provided by I.P.A. to the Insured Person if and when they are so provided. For the avoidance of doubt, the Company is not an agent of I.P.A. for the services and makes no representation, warranty or undertaking as to the availability of the I.P.A.'s services.

Whether or not the I.P.A.'s services are offered or provided is a matter of absolute discretion of I.P.A. for which the Company shall accept no responsibility or liability. Nor shall the Company be responsible or liable for the acts or omission or services of I.P.A.. The provision of services by I.P.A. and/ or the acceptance thereof by the Insured Person shall constitute a contract between I.P.A. and the Insured Person separate and independent from the Policy.

Description of Emergency Assistance Services of I.P.A.

If the Insured Person shall suffer from serious Bodily Injury or shall suffer from serious Illness; or is in need of medical legal administrative emergency assistance outside Hong Kong (except for the coverage under point VIII which may be obtained locally) while arising out of and in the course of his/ her trip provided that such trip is not undertaken:

- Against the advice of the Registered Medical Practitioner; and/ or
- For the purpose of obtaining or seeking any medical or surgical treatment abroad;

the following Emergency Assistance Services and Benefits are available directly from I.P.A. upon specific verbal notification by the Insured Person or his/ her personal representative to I.P.A. Alarm Center. The Insured Person shall not be entitled to any reimbursement of any such expenses incurred or paid directly by him/ her or his/ her representative from I.P.A..

I. Medical Attention Telephone Medical Advice Evaluation and Referral Appointment

When medical advice is needed the Insured Person may telephone I.P.A. Alarm Center for medical advice and evaluation from the I.P.A. Registered Medical Practitioner. However it is stressed that telephone conversation shall not constitute a diagnosis and shall be considered as a recommendation only. If medically necessary the Insured Person shall be referred to another Registered Medical Practitioner or to a medical specialist for personal assessment and I.P.A. will assist the Insured Person in making the medical appointment.

All Registered Medical Practitioner's fees and related charges shall be borne entirely and directly by the Insured Person without any reimbursement from I.P.A..

II. Essential Medication/ Medical Equipment

Upon request from an attending Registered Medical Practitioner located at the place where the Bodily Injury or serious Illness is suffered by the Insured Person I.P.A. will when possible and legally permissible dispatch any essential medicine and/ or medical equipment required for the Insured Person which is not locally available.

The Insured Person will be responsible for the cost of the items dispatched and any shipping costs unless they are required for an emergency evaluated by the I.P.A. Registered Medical Practitioner.

III. Dispatch of Registered Medical Practitioner

In the event of an emergency where either the Insured Person cannot be adequately assessed by telephone for possible evacuation or the Insured Person cannot be moved and local treatment is unavailable I.P.A. will send an appropriate Registered Medical Practitioner to the Insured Person.

IV. Medical Monitoring

I.P.A. will monitor an Insured Person's condition if hospitalized abroad and will keep the Insured Person's employer/ family informed.

V. Medical Evacuation (Unlimited Cover)

If the Insured Person suffers from Bodily Injury or serious Illness such that I.P.A. medical team deems the local hospital unable to provide the necessary emergency medical treatment and recommend hospitalization in another medical facility where the Insured Person can be suitably treated I.P.A. will arrange and pay for the transfer of the Insured Person into one of the nearest hospital more appropriately equipped for the particular Bodily Injury or serious Illness if necessary on medical grounds under necessary medical supervision by any feasible means (including but not limited to air ambulance scheduled commercial flight and road ambulance).

VI. Repatriation After Treatment (Unlimited Cover)

After local medical treatment recommended by I.P.A. medical team in local hospital and the medical condition of the Insured Person does not prevent his/ her repatriation I.P.A. will arrange and pay for the repatriation of the Insured Person to appropriate medical institution in his/ her Country of Residence by scheduled airline flight (on economy class) or any other appropriate transportation (on economy class) including any supplementary cost of transportation to and from the airport under appropriate medical supervision if his/ her original transportation ticket is not valid for the purpose provided that the Insured Person shall surrender any unused portion of his/ her transportation ticket to I.P.A.. If the Insured Person does not have any valid and unused transportation ticket to surrender to I.P.A. the Insured Person shall bear the cost of transportation ticket. Any decision on the repatriation of the Insured Person shall be made by I.P.A. medical team.

VII. Repatriation of Mortal Remains/ Ashes (Unlimited Cover)

Upon the death of an Insured Person I.P.A. will make all the necessary arrangements (including any steps or arrangements necessary to meet local formalities) and will pay for:

- (i) The transfer of the Insured Person's body or ashes to the Insured Person's Country of Residence, or
- (ii) At the request of the Insured Person's heirs or representative the local burial of the Insured Person provided that I.P.A. financial responsibility for such local burial shall be limited to the equivalent of the cost of transferring mortal remains as provided in this benefit.

VIII. Travel Information

The Insured Person may contact I.P.A. to obtain the following information and services before starting or during his/ her trip:

- Update immunizations and vaccinations requirement and needs
- Weather information worldwide
- Airport taxes
- Customs requirements
- Passport and Visa requirements
- Consulate and embassies addresses and contact numbers
- Exchange rates
- Banking days
- Language Information
- Arrangement of interpreter services
- Arrangement of Children escort
- Transmission of urgent messages for medical reasons

IX. Luggage Retrieval

In the event of loss or misrouting of the Insured Person's luggage by a common carrier I.P.A. will liaise with the relevant entities such as but not limited to airline companies customs officials and will organise the dispatch of such luggage if recovered to such place as the Insured Person may direct provided that the Insured Person bears the costs if any.

X. Emergency Rerouting Arrangements

I.P.A. will assist the Insured Person in reorganizing his/ her flight schedule should an emergency oblige him/ her to alter his/ her original plan.

XI. Administration Assistance

In case of loss or theft of essential documents or personal identification documents (e.g. passport entry visa etc.) I.P.A. will provide the Insured Person with the necessary information regarding the formalities to be fulfilled with the appropriate local authorities or entities in order to obtain the replacement of such lost or stolen documents.

XII. Legal Referral

Upon the request of the Insured Person I.P.A. shall provide the telephone number and address of the lawyers and solicitors firms on worldwide basis.

XIII. Compassionate Visit

In the event of the Insured Person suffering from death or serious Bodily Injury or serious Illness resulting in hospital Confinement outside his/ her Country of Residence for more than 7 (seven) consecutive days I.P.A. will arrange and pay for the cost of a return scheduled airline ticket (economy class only) for a relative or designated person of the Insured Person to travel from the Insured Person's Country of Residence to the Insured Person's bedside including the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,950 per day for a maximum period of 4 (four) consecutive days but excluding the cost of drinks meals and other room services.

XIV. Unexpected Return to the Country of Residence

In the event of the death of the Insured Person's Close Relative in his/ her Country of Residence while the Insured Person is travelling overseas (excluding the case of migration) necessitating an unexpected return to his/ her Country of Residence I.P.A. will arrange and pay for the cost of a scheduled airline ticket (economy class only) for the return of the Insured Person.

XV. Deposit Guaranteeing of Hospital Admission

I.P.A. will provide guarantee or advance for the deposit of hospital admission for the Insured Person up to HK\$39,000. The Insured Person will be required to repay such deposit guaranteed or advanced (as the case may be) within 45 days (without interest). I.P.A. will require valid credit authorization prior to advancement of funds for such admission as appropriate.

XVI. Hotel Room Accommodation for Convalescence

I.P.A. will arrange and pay for the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,950 per day for a maximum of 4 (four) consecutive days incurred by the Insured Person for the sole purpose of convalescence in the country of hospitalization immediately following his/ her discharge from the hospital and is deemed medically necessary by both attending Registered Medical Practitioner and I.P.A. Registered Medical Practitioner.

Limitations and Liabilities

I. Territorial Limits

The Emergency Assistance Services mentioned in the above "Description of Emergency Assistance Services" apply worldwide outside Hong Kong.

II. Limitation Period

Every Assistance Event in respect of a covered event shall be absolutely barred unless commenced within two years from the date of occurrence of such event.

III. Liability of I.P.A.

Registered Medical Practitioners hospitals clinics any kind of professionals to whom the Insured Person referred by I.P.A. are independent contractors responsible for their own acts and are not employees agents or servants of I.P.A.. I.P.A. shall ascertain that those professionals have appropriate qualification and are certified by the local authority.

Furthermore I.P.A. shall not be responsible for any act or omission on the part of such professionals as including but not limited to Registered Medical Practitioners hospitals and clinics.

General Obligations/ Procedures

I. Request for Assistance

In case of an Assistance Event and prior to taking personal action where reasonable the Insured Person or his/ her representative shall call I.P.A. Alarm Center in Hong Kong whose contact number is listed here below:

HONG KONG : (852) 2862 0111

And should state :

- The Insured Person's name, his/ her HKID Card or passport number and the policy number and;
- The name of the place and the telephone number where I.P.A. can reach the Insured Person or his/ her representative and;
- A brief description of the accident and the nature of help required.

II. Failure to Notify I.P.A.

In a life threatening situation the Insured Person or his/ her representative should always try to arrange for emergency transfer to a hospital near the place of occurrence through the most appropriate and immediate means and then call appropriate I.P.A. Alarm Center to provide the appropriate information as soon as possible.

In the event of repatriation in order to facilitate prompt response the Insured Person or his/ her representative shall as far as possible provide:

- (i) The name address and telephone number of the hospital or other medical facility where the Insured Person has been attended and;
- (ii) The name address and telephone number of the attending Registered Medical Practitioner and if necessary the family doctor of Insured Person.

I.P.A. medical team or other representatives shall have free access to the Insured Person in order to assess the Insured Person's condition. Without reasonable justification for denial of such an access the Insured Person will not be eligible for further medical assistance.

I.P.A. medical team will decide on a case by case basis the date and means of such repatriation on the ground of medical necessity.

In the event of repatriation of the Insured Person by I.P.A. the Insured Person

shall surrender the unused portion of his/ her ticket or the value thereof to I.P.A. to offset the cost of such repatriation.

Section 5 – Baggage and Personal Effects

The Company covers the Insured Person in respect of accidental loss of or Damage to Baggage taken or purchased in the Trip (including clothing and Personal Effects worn or carried on the person trunks suitcases and the like receptacles) occurred during the Covered Period of Other Sections.

In the event that the Insured Person purchases a comparable replacement for the lost article the Company will pay the replacement cost provided that the lost article was not more than two years old at the date of loss. If the Insured Person cannot prove the age of the lost article or if the article is more than two years old or if the article is not replaced the Company will deal with the claim on the basis of intrinsic value of the article subject to allowance for wear and tear and depreciation or the cost of repair whichever is the lesser. If any article is proven to be beyond economic repair a claim will be dealt with under the Policy as if the article had been lost.

PROVIDED THAT

- I. The limit of the Company's liability for any one article or pair or set of article shall be HK\$3,000.
- II. The Company's maximum liability of this Section shall not exceed the maximum limit stated in the Certificate of Insurance.

Section 6 – Unauthorized Use of Lost Credit Card

The Company will pay in respect of monetary loss due to unauthorized use of the Insured Person's credit card provided that the credit card is accidentally lost when carried with the Insured Person in the Trip during the Covered Period of Other Sections.

PROVIDED THAT

The Company's maximum liability of this Section shall not exceed the maximum limit stated in the Certificate of Insurance.

Section 7 – Travel Document

The Company will pay in respect of the replacement cost of Travel Document (including temporary or one-off Travel Document) of the Insured Person necessary for immigration clearance which is lost due to robbery burglary or theft in the Trip during the Covered Period of Other Sections.

In event that such loss did not occur within Hong Kong or the city of Overseas Educational Institution or the city of Overseas Residence the Company will also pay for the additional expenses of overseas accommodation and transportation provided that the travelling class and/ or the room type for the accommodation of such additional expenses shall not be higher than the original travelling class and/ or the room type for accommodation as stated in the itinerary which is necessarily and reasonably incurred for the sole purpose of arranging the replacement of such lost Travel Document. The Company will not be liable for the additional expenses of overseas accommodation and transportation incurred at the city of Overseas Educational Institution or the city of Overseas Residence.

PROVIDED THAT

The Company's maximum liability of this Section shall not exceed the maximum limit stated in the Certificate of Insurance.

Section 8 – Travel Delay

In the event of the scheduled departure or arrival of the aircraft train or sea vessel in which the Insured Person had arranged to travel is delayed due to strike industrial action hi-jack terrorist attack adverse weather conditions natural disasters including earthquake tsunami volcanic eruption mechanical or structural defect closure of airport port or train station the Company will pay HK\$200 for first full 5 hours and HK\$400 for every subsequent 8 hours delay and an additional HK\$600 for the first full 24 hours delay. (The delay being calculated from the scheduled departure or arrival time of the aircraft train or sea vessel specified in the itinerary supplied to the Insured Person.)

PROVIDED THAT

The Company's maximum liability of this Section shall not exceed the maximum limit stated in the Certificate of Insurance.

For the purpose of calculating the number of hours delayed any subsequent delay so directly caused will be taken into account.

Section 9 – Delayed Baggage

The Company will pay up to the maximum limit stated in the Certificate of Insurance for emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of checked-in baggage for at least 8 hours from time of arrival at destination abroad due to mishandling by the airlines or hi-jack during the Covered Period of Other Sections regardless of the number of checked-in baggage.

Section 10 – Personal Liability

The Company will indemnify the Insured Person for legal liability to a third party arising during the Covered Period of Other Sections as a result of:

- I. Accidental Bodily Injury (including death);

II. Accidental loss of or Damage to Property.

PROVIDED THAT

The maximum liability of the Company under this Section for all Damages including legal costs and expenses recoverable from the Insured Person by any claimant and the Insured Person's costs and expenses incurred with the written prior consent of the Company shall not exceed the maximum limit stated in the Certificate of Insurance.

Section 11 – Overseas Residence Protection

The Company will pay for a daily cash allowance of HK\$500 for accommodation and up to the maximum limit stated in the Certificate of Insurance if the Overseas Residence of the Insured Person becomes uninhabitable for over 24 consecutive hours during the Covered Period of Other Sections as a direct result of fire flood natural disaster compulsory blockage by local police or authority provided that the Insured Person is living in the city of Overseas Residence at the time of occurrence.

Section 12 – Vehicle Excess

The Company will indemnify for the motor insurance policy excess or deductibles incurred by the Insured Person during the Period of Insurance in the event that the Insured Person is involved in a collision whilst such vehicle is legally driven and under control of the Insured Person or such vehicle is stolen or damage during parking.

PROVIDED THAT

- I. The Insured Person must attain the age of 18 at the time of the event; and
- II. Such vehicle is legally owned by the Insured Person at the time of the event; and
- III. The Insured Person is the legal driver of such vehicle at the time of the event; and
- IV. A valid comprehensive motor insurance policy under the name of the Insured Person is in place covering the loss of or damage to such vehicle which is incurred during the Period of Insurance.

The Company's limit of liability under this Section shall not exceed HK\$5,000 for each Insured Person during the Period of Insurance.

Section 13 – Graduation Incentive

The Company will pay the Insured Person as a result of the Insured Person successfully graduates from an accredited overseas education institution which issues the relevant graduation certificate provided that the Insured Person insured under and renewed this insurance with annual plan and optional medical support cover for three consecutive full years prior to his/ her graduation, and this clause must be listed in the Certificate of Insurance of the new and renewed policies for three consecutive full years. If any claim being made reported or arising under this Section the incentive shall count afresh from the next policy year after the date of receiving the graduation incentive resulting in the said claim.

The Company's limit of liability under this Section is HK\$1,000.

OPTIONAL BENEFIT

Section 14 – Medical Support

The Company will indemnify the Insured Person against the expenses necessarily and reasonably incurred for medical treatment outside Hong Kong as a direct result of Bodily Injury sustained from Accident or Illness contracted by the Insured Person outside Hong Kong during the Covered Period of Section 3 and 14 with details as follows:

- I. Overseas Medical Expenses
Overseas medical expenses, hospitalization charges, treatment expenses (including cost of emergency dental treatment necessitated as a result of Accident only) and emergency transportation to a registered medical institution.
- II. Overseas Hospital Cash
Daily cash benefit of HK\$200 and up to a maximum limit of HK\$10,000 is payable to the Insured Person per Trip who is admitted to a hospital Confinement overseas for more than 24 consecutive hours.
- III. Medical Expenses in Hong Kong
Local medical expenses necessarily and reasonably incurred in Hong Kong up to a maximum limit of HK\$40,000 per Trip arising out of:
 - (a) The necessary medical expenses hospitalization charges and treatment expenses reasonably incurred in Hong Kong within three months after the Insured Person's return from abroad for the same Bodily Injury or Illness suffered by the Insured Person overseas during the Covered Period of Section 3 and 14 as the continuation of medical treatment which including the cost of a private ambulance and professional home-nursing fees; or
 - (b) The necessary medical expenses hospitalization charges and treatment expenses reasonably incurred by the Insured Person as a direct result of Bodily Injury sustained by or Illness suffered by the Insured Person in Hong Kong during the temporary home visit to Hong Kong provided that such visit shall not exceed 3 months and must be completed within the Period of Insurance as stated in the Certificate of Insurance.

Section 14 – III. (a) and Section 14 – III. (b) also cover the bonessetting expenses up to HK\$150 per day and up to HK\$1,500 per Trip and the cost of dental treatment if necessitated as a result of Accident only.

IV. Medical Appliance Expenses

The actual purchase cost of Medical Appliance which is medically necessary and advised by Registered Medical Practitioner in writing up to a maximum of HK\$20,000.

V. Additional Accommodation and Transportation Expenses

The additional accommodation and transportation expenses return to Hong Kong or the city of Overseas Residence which is stated in the planned itinerary of the booked trip necessarily and reasonably incurred by the Insured Person to stay beyond the intended return date and the Insured Person cannot use the original return ticket as a direct result of Bodily Injury sustained from Accident or Illness contracted and is unfit to continue the booked trip as certified by the Registered Medical Practitioner, up to a maximum of HK\$50,000 provided that the travelling class and/ or the room type for the accommodation of such additional expenses shall not be higher than the original travelling class and/ or the room type for accommodation as stated in the scheduled itinerary.

PROVIDED THAT

The maximum amount of all benefits payable under Section 14 for an Insured Person during the Covered Period of Section 3 and 14 shall not exceed the maximum limit stated in the Certificate of Insurance.

EXCEPTIONS

Exceptions to Section 1 – Tuition Expenses

The Company will not cover claims:

- I. For Tuition Expenses paid by any party other than the Insured Person or by the Insured Person's parent(s) or Guardian.
- II. If the invoice of Tuition Expenses is not issued by the Overseas Educational Institution stated in the Certificate of Insurance for the benefit of the Insured Person.
- III. For any education referral or agency fee.

Exceptions to Section 2 – Accident Protection

Exceptions to Section 2 – I. – Personal Accident:

The Company will not be liable in respect of:

- I. Accidental death Loss of Limb(s) or Loss of Sight unless such death or loss occurs within twelve months of the date of Accident.
- II. Total Permanent Disablement except on proof to the Company that the disablement has continued for twelve months from the date of Accident and in all probability will continue for the remainder of the Insured Person's life.

Exceptions to Section 2 – II. – Kidnapping Benefit:

The Company will not be liable in respect of any loss caused by Bodily Injury which is a consequence of any kind of disease or Illness.

Exceptions to Section 3 – Compassionate Visit and Section 14 – Medical Support

The Company will not cover claims:

- I. For treatment or aid obtained in Hong Kong except as specifically provided for in the Section.
- II. For surgery or medical treatment which in the opinion of the Registered Medical Practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to Hong Kong.
- III. For the additional cost of single or private room accommodation at a hospital clinic or nursing home except where the Registered Medical Practitioner treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation.
- IV. For medical consultation or treatment unless received from local Registered Medical Practitioner.
- V. For the denture-related treatment and expenses.
- VI. For dwelling quarantine.
- VII. For the daily cash benefit resulted in Compulsory Quarantine in event of outbreak of pandemic at the planned destination(s) of Trip on or before the schedule departure date.
- VIII. If the failure of providing proof that the Insured Person resides with his/ her roommate at the Overseas Residence.

Exceptions to Section 4 – 24 Hours Emergency Assistance Services

I. Excluded Cases

- Injuries due to conditions related to functional disorders of the mind rest cure or sanatorium communicable diseases requiring by law isolation or quarantine;
- Injuries arising directly or indirectly from war declared or undeclared strike revolution or any warlike operation;
- Congenital Abnormalities;

- Services rendered without the authorisation and/ or intervention of I.P.A.;
 - Costs which would have been payable if the event giving rise to the intervention of I.P.A. had not occurred;
 - Cases of minor Illness or Bodily Injury which in the opinion of the I.P.A. Registered Medical Practitioner can be adequately treated locally and which do not prevent the Insured Person from continuing their trip;
 - Expenses incurred where the Insured Person in the opinion of the I.P.A. Registered Medical Practitioner is physically able to return to his/ her Country of Residence sitting as a normal passenger and without medical escort unless deemed necessary by the I.P.A. Registered Medical Practitioner;
 - The Insured Person exercising any form of hazardous work in connection with any business trade or profession.
- II. I.P.A. will not cover the costs of return transportation ticket incurred if the Insured Person does not have any valid and unused transportation ticket to surrender to I.P.A. in the event of the repatriation of the Insured Person after treatment.
- III. Force Majeure
- I.P.A. shall not accept responsibility for delays or failures in providing assistance caused by any strike war invasion act of foreign enemies armed hostilities (regardless of a formal declaration of war) civil war rebellion insurrection terrorism political coup riot and civil commotion administrative or political impediments or radioactivity or any other event of Force Majeure which prevents I.P.A. from providing such assistance services.

Exceptions to Section 5 – Baggage and Personal Effects and Section 6 – Unauthorized Use of Lost Credit Card and Section 7 – Travel Document

The Company will not cover:

- I. Loss or Damage arising from delay or confiscation or detention by Customs or other official.
- II. Loss of or Damage to stamps or documents (other than those specifically mentioned in Section 7) contact or corneal lenses or Damage to fragile articles (including perishable food).
- III. Business goods or samples.
- IV. Loss of or Damage to mobile phones and electronic equipments with mobile phone function and their accessories.
- V. Normal wear and tear gradual deterioration or mechanical or electrical breakdown or derangement.
- VI. Loss or Damage whilst in the custody of an airline or other carrier unless reported immediately within 24 hours of discovery and in the case of an airline a Property Irregularity Report obtained.
- VII. Loss not reported immediately to the police and for credit cards to the issuer of the card within 24 hours of discovery and a report obtained.
- VIII. Any form of negotiable document.
- IX. Replacement cost of driving licence and credit card.
- X. Items that will be or have been claimed under Section 9 – Delayed Baggage.
- XI. Any loss or Damage caused by or resulting from unexplained or mysterious disappearance.
- XII. Any loss of or Damage to data or software in particular any detrimental change in data software or computer programs that is caused by a deletion a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or Damage; notwithstanding any loss of or Damage to data or software which is the direct consequence of insured physical Damage to the substance of property shall be covered.
- XIII. Any loss or Damage resulting from an impairment in the function availability range of use or accessibility of data software or computer programs and any business interruption losses resulting from such loss or Damage.
- XIV. Loss of or Damage to Baggage or Personal Effects separately forwarded or mailed or shipped in a carrier other than the carrier carrying the Insured Person at the same time.
- XV. Loss due to failure to comply with the conditions of the issuer of the card or unauthorized use of the card by family members of the Insured Person.
- XVI. Loss of membership cards of any kind.
- XVII. Loss of any Travel Document which is not necessary to complete the Trip.
- XVIII. Any fine or penalties incurred due to non-replacement or late replacement of the Travel Document by the Insured Person.

Exceptions to Section 8 – Travel Delay

The Company will not be liable for the loss arising from the following:

- I. The failure of the Insured Person to check in according to his/ her confirmed itinerary and obtains written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
- II. Strike or industrial action or other similar causes existing at the date on which the Insured Person commences the Trip.
- III. Late arrival of the Insured Person at the airport port or train station after check-in time or booking-in time (except for late arrival due to strike or industrial action).
- IV. Air traffic control by local government or relevant authorities, or from any government's regulations control or act.

Exceptions to Section 10 – Personal Liability

The Company will not cover claims arising directly or indirectly from in respect of or due to:

- I. Employer's Liability contractual liability or liability to family members of the Insured Person.
- II. Property belonging to or held in trust or in the custody or control of the Insured Person.
- III. Any wilful malicious or unlawful act.
- IV. Pursuit of trade business or profession.
- V. Ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- VI. Ownership possession or use of motorized vehicles (regardless whether it is used on public road) aircraft or watercraft and the like.
- VII. Legal costs resulting from any criminal proceedings.
- VIII. Ice hockey riding or the use of firearms.
- IX. Any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of resulting from or in consequence of asbestos in whatever form or quantity.

Exceptions to Section 11 – Overseas Residence Protection

The Company will not cover if the failure of providing address proof of Overseas Residence in the name of the Insured Person which is valid before the occurrence of the insured event.

Exceptions to Section 12 – Vehicle Excess

The Company will not be liable for and in respect of:

- I. Any condition under the influence of alcohol or drugs of the Insured Person who is controlling such vehicle during the Period of Insurance .
- II. Loss arising from operation of such vehicle which is in violation of the terms of the agreement or any loss cannot be paid by the relevant motor insurance.
- III. Any illegal or unlawful use of such vehicle by the Insured Person during the Period of Insurance .
- IV. Any incident in which the Insured Person is not holding a valid driving license.
- V. Liability other than loss of or Damage to such vehicle.
- VI. Any loss for which the Insured Person cannot provide the receipt issued by the relevant motor insurance for excesses or deductibles incurred at the time of claim.
- VII. Any vehicle owned vehicle which is belonging to all kinds of commercial vehicles motorcycles and any vehicle with 9 seats or above.
- VIII. Any Damage to tyres only unless damage is caused to other parts of such vehicle at the same time.
- IX. Any rental vehicle driven by the Insured Person during the Period of Insurance.
- X. Bodily injury or property damage to a third party as a result of the negligence of the Insured Person of his/ her ownership possession or use of such vehicles.

GENERAL EXCEPTIONS

The Company will not cover claims:

- I. For trip not originating from Hong Kong.
- II. Directly or indirectly occasioned by happening through or in consequence of:
 - (a) Any Illness disease infirmity physical defect or condition which existed or known prior to or any other conditions (including issuance of Outbound Travel Alert) which existed or known to exist or announced publicly contemplating to exist prior to the effective date specified in the Validity of Benefit Sections.
 - (b) Confiscation nationalization requisition destruction of or Damage to Property by or under the order of any government public or local authority or riot.
 - (c) Engaging in sports or games in a professional capacity or on a competitive basis or participating in hazardous activities including but not limited to professional association football or racing other than on foot.
 - (d) Engaging in motor rallies and competitions (other than karting taken as a leisure activity) aviation (other than as a fare-paying passenger in an aircraft which is duly licensed by relevant authorities for the transportation of passengers) parkour slalom racing diving to a depth greater than 45 metres below sea level free diving deep cave diving gliding or soaring via glider or sailplane jet pack and similar activities (either propelled by escaping gas or liquid water) and any other hazardous activities or pursuits or similar activities of the aforesaid.
 - (e) Wilfully self-inflicted injury illness mental disorder or the effect or influence (temporary or otherwise) of alcohol or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Registered Medical Practitioner but not for the treatment of drug addiction) self exposure to needless peril (except in an attempt to save human life).
 - (f) Nuclear fission nuclear fusion or radioactive contamination.

III. In respect of any liability loss Damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- (a) War invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power;

This Exception also excludes liability loss Damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to above.

If the Company alleges that by reason of this Exception any liability loss Damage cost or expense is not covered by the Policy the burden of proving the contrary shall rest upon the Insured Person or the legal personal representative of the Insured Person. In the event any portion of this Exception is found to be invalid or unenforceable the remainder shall remain in full force and effect.

IV. In respect of any property more specifically insured or any claim (except Section 2 Section 8 and Section 14) which but for the existence of the Policy would be recoverable under any other insurance or any expenses which have been paid or would be recoverable under the Emergency Assistance Service provided by I.P.A..

V. In respect of incidents which may give rise to a claim not notified directly in writing to the Company within 60 days from the date of the incident.

VI. If the Insured Person is travelling contrary to the advice of a Registered Medical Practitioner or for the purpose of obtaining medical treatment.

VII. If the Insured Person is travelling for migration.

VIII. For venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex).

IX. For pregnancy miscarriage childbirth and all complications thereof.

X. For any Accident whilst Insured Person is engaging in a capacity of a professional athlete for sports or games entertainer movie or T.V. shooting crew or technician stuntman politician civil servant on dangerous official duty manual worker in connection with any business profession or employment pilot and crew member of any air carrier tour guide or escort unless previous written consent of the Company has been obtained and the appropriate additional premium if any has been paid.

XI. In respect of Damage consequential loss cost claim or expense and/ or any liability or any associated costs and expense:

of whatsoever nature directly or indirectly caused by or consisting of arising from the failure or inability of any computer data processing equipment or media microchip embedded chip integrated circuit or similar device or any computer software whether the property of the Insured Person or not and whether occurring before during or after the year 2000:

- (a) Correctly to recognise any date as its true calendar date.
- (b) To capture save or retain and/ or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date.
- (c) To capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date.

XII. Any illegal or unlawful act by the Insured Person.

XIII. In respect of any loss of or damage to the Property (Applicable to SECTION V, VI, VII and IX) directly or indirectly caused by resulting from or in connection with any of the following:

Notwithstanding any provision to the contrary within this Policy, this insurance excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

XIV. In respect of any of the following covers:

- Medical expenses (Applicable to SECTION I.I and XIV)/ personal accident and/or the consequential loss cost claim (Applicable to SECTION I.II and II)/ any third party liability or any associated costs and expense (Applicable to SECTION X), and/ or
- School Closure under Tuition Expense Protection (Applicable to SECTION I.III)/ Compassionate Visit (Applicable to SECTION III)/ Overseas Residence Protection (Applicable to SECTION XI)

as so provided in the Policy directly or indirectly caused by resulting from or in connection with any of the following:

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following including any fear or threat thereof, whether actual or perceived:

- Coronavirus (COVID-19) including any mutation or variation thereof; or
- any declaration, categorisation, characterisation, reference to or in any other way communication as an epidemic or pandemic by the World

Health Organisation or other governmental or quasi-governmental public health agency, entity or service that may make such declaration.

The above exclusions shall not be applicable to any service by Inter Partner Assistance Hong Kong Limited when such service is shown in the Schedule.

XV. Property Cyber and Data Exclusion Clause

(a) Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

- (i) any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of point 2 below of this clause;
- (ii) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence hereto.

(b) Subject to the other terms, conditions and exclusions contained in this policy, this policy will cover physical damage to property insured under the original policies and any Time Element Loss directly resulting therefrom where such physical damage is directly occasioned by any of the following perils:

fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow

(c) In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

(d) This clause supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Data, replaces that wording.

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto it is agreed that the Company shall not be deemed to provide cover and the Company shall not 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 the Company 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.

DEFINITIONS

“Accident”

Shall mean an event occurring entirely beyond one’s control and caused by accidental violent external and visible means.

“Assistance Event”

Shall mean any event or occurrence with respect to an Insured Person who may receive Emergency Assistance Services from I.P.A. in accordance with the Policy occurring within the territorial limits set forth in “Limitations and Liabilities”.

“Bodily Injury(ies)”

Shall mean any unforeseen bodily injury or injuries caused solely and directly by violent accidental external and visible means which occurs during the Period of Insurance.

“Close Relative(s)”

Shall mean the Insured Person’s legally married spouse parent parent-in-law grandparent son or daughter brother or sister grandchild and Guardian.

“Communicable Disease”

Shall mean any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- (c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

“Computer System”

Shall mean any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or micro-controller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

<p>"Confined/ Confinement" Shall mean the Insured Person is registered as an in-patient in a hospital for a medical treatment for Bodily Injury or Illness upon the recommendation of a Registered Medical Practitioner and continuously stays in the hospital prior to his/ her discharge from the hospital. Hospital Confinement will be evidenced by a daily room and board charge by the hospital.</p> <p>"Country of Residence" Shall mean that country in which the Insured Person has his/ her permanent home and as shown on the Insured Person's passport. Close Relative assumes the nationality of the Insured Person. In the event of dual nationality the Insured Person must elect only one nationality for the purposes of the Policy.</p> <p>"Damage/ Damage to Property/ Damage to Baggage" Shall mean physical damage to the substance of property. Physical damage to the substance of property shall not include damage to data or software in particular any detrimental change in data software or computer programs that is caused by a deletion a corruption or a deformation of the original structure.</p> <p>"Data" Shall mean information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.</p> <p>"Dependent Student" Shall mean either (i) a student who is aged 17 or below or (ii) an unmarried and dependent student who is aged 23 or below studying as a full-time student.</p> <p>"HK\$" Shall mean the lawful currency of Hong Kong.</p> <p>"Emergency Assistance Services" Shall mean the emergency assistance services rendered by I.P.A. under Section 4 of the Policy.</p> <p>"Graduation" Shall mean the person who is graduated from a qualified overseas education institution with an official graduation certificate issued from that accredited education institution.</p> <p>"Guardian" Shall mean the person who is qualified as a legal guardian of the Insured Person who is a minor or incapacitated person pursuant to testamentary or court appointment.</p> <p>"Hong Kong" Shall mean the Hong Kong Special Administrative Region of the People's Republic of China.</p> <p>"I.P.A." Shall mean Inter Partner Assistance Hong Kong Limited.</p> <p>"I.P.A. Registered Medical Practitioner(s)" Shall mean Registered Medical Practitioner(s) designated by I.P.A..</p> <p>"Illness" Shall mean any unforeseen illness or disease first contracted and commenced during the Period of Insurance of the Policy.</p> <p>"Insured" Shall mean the person named as the applicant of the Policy.</p> <p>"Insured Person" Shall mean person to whom benefits and/ or services shall be provided to under the Policy and named in the Certificate of Insurance as Insured Person.</p> <p>"Kidnapping" Shall mean the unlawful act of taking away or detaining against his or her will any person by force threat or deceit with intention to procure a ransom or other benefit for his or her liberation or in furtherance of another crime.</p> <p>"Loss of Limb(s)" Shall mean the loss by physical severance or total and permanent loss of use of a hand or both hands at or above the wrist(s) or of a foot or feet at or above ankle(s).</p> <p>"Loss of Sight" Shall mean the complete and irrecoverable and irremediable loss of the sight of an eye or both eyes.</p> <p>"Medical Appliance" Shall mean the specified medical equipment or medical appliances including</p>	<p>but not limited to wheel-chairs prostheses spectacles crutches walking frames,orthopedic braces and supports cervical collars and hearing aids which are advised by a Registered Medical Practitioner in writing as being medically necessary to improve an Insured Person's condition resulting from Bodily Injury or Illness.</p> <p>"Outbound Travel Alert/ OTA" Shall mean the alert first issued by the Security Bureau of the Hong Kong Special Administrative Region Government under its Outbound Travel Alert (OTA) System in respect of a specific event or incident ever since the system existed. There are 3 levels of alerts: Amber Red and Black.</p> <p>"Overseas Educational Institution" Shall mean an educational institution which is registered accredited and situated outside Hong Kong and named in the Certificate of Insurance. Only one Overseas Educational Institution is accepted by the Policy at any one time during the Period of Insurance.</p> <p>"Overseas Residence" Shall mean the place of residence where the Insured Person usually resides when attending Overseas Educational Institution. Only one Overseas Residence is accepted by the Policy at any one time during the Period of Insurance.</p> <p>"Period of Insurance" Shall mean the period of insurance as stated in the Certificate of Insurance.</p> <p>"Personal Effects" Shall mean property either owned by the Insured Person of personal use normally worn or used in either case carried about by the Insured Person in everyday life.</p> <p>"Registered Medical Practitioner(s)" Shall mean a medical practitioner or medical practitioners (other than the Insured or the Insured Person himself/ herself Close Relative business partner employer or employee and insurance intermediaries of the Insured or the Insured Person unless prior approval from the Company has been obtained in writing) registered or otherwise licensed as such under the laws of the territory in which treatment is received to render medical and surgical services who has/ have qualifications at least equivalent to those of a medical practitioner registered pursuant to the Medical Registration Ordinance Hong Kong.</p> <p>"Study Interruption" Shall mean an interruption of preventing the Insured Person from continuing his/ her study for the remaining part of a school term at the Overseas Educational Institution.</p> <p>"Terminal Sickness" Shall mean a condition suffered by the Insured Person which in the opinion of the Registered Medical Practitioner is highly likely to lead to death within a 12-month period.</p> <p>"The Company" Shall mean Prudential General Insurance Hong Kong Limited.</p> <p>"Third Degree Burn" Shall mean the damage or destruction of the skin to its full depth and damage to the tissues beneath by burn caused by the agent as heat only. The assessment of the damage or destruction must be certified by a Registered Medical Practitioner supported by medical reports and full diagnosis.</p> <p>"Time Element Loss" Shall mean business interruption, contingent business interruption or any other consequential losses.</p> <p>"Total Permanent Disablement" Shall mean absolute total disablement for continuous twelve calendar months and at the end of that time being beyond hope of improvement. The relevant disablement must be certified by a Registered Medical Practitioner supported by medical reports and full diagnosis.</p> <p>"Travel Document" Shall mean passport Hong Kong Identity Card entry visa travel ticket or other travel document(s) belonging to the Insured Person which is carried with the Insured Person and necessary for use or for immigration clearance during the Period of Insurance.</p> <p>"Trip" The period(s) from the date when the Insured Person departs from Hong Kong to the country for the purpose of overseas study at an Overseas Educational Institution to the date when the Insured Person returns to Hong Kong. For the purpose of the Policy unless otherwise specified all ancillary leisure trips to other countries (except Hong Kong) during such period shall be covered by the Policy. Each Trip must commence and be completed within the Period of Insurance shown on the Certificate of Insurance. The cover is on a worldwide basis. Each Trip is separate and independent for the cover of the Policy.</p>
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"Tuition Expenses"

Shall mean all required registration fees laboratory fee and any cost for the use of facilities and for attending said course(s) charged by the Overseas Educational Institution named in the Certificate of Insurance that is/ are attended by the Insured Person. For the purpose of this definition costs associated with room and board and/ or textbooks and/ or any extra-curricular course(s) (whether required or not) is/ are not covered by the Policy.

CONDITIONS

I. Interpretation

The Policy and the Certificate of Insurance shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of the Policy or of the Certificate of Insurance shall bear such meaning wherever it may appear.

II. Observance

The due observance and fulfillment of all the terms conditions of the Policy and the Certificate of Insurance by the Insured and the Insured Person or anyone acting on his/ her behalf insofar as they relate to anything to be done or complied with by the Insured and the Insured Person or anyone acting on his/ her behalf shall be a condition precedent to any liability of the Company to make any payment under the Policy.

III. Precaution

The Insured Person shall act in a prudent manner and exercise reasonable care and precaution to prevent Accidents Bodily Injury Illness loss or Damage.

IV. Pair and Set Clause

Where any insured item consists of articles in a pair or set the Policy is not to pay for more than the value of any particular part or parts which may be lost without reference to any special cause which such article or articles may have as part of such pair or set nor more than a proportionate part of the insured value of the pair or set.

V. Validity of Benefit Sections

The cover in respect of Section 3 (Compassionate Visit) and Section 14 (Medical Support) is effective when the Insured Person leaves the immigration counter/ office in Hong Kong on the departure date and shall cease when the Insured Person arrives at the immigration counter/ office in Hong Kong on the arrival date. ("Covered Period of Section 3 and 14")

The cover in respect of Section 1 (Tuition Expenses) is effective immediately after the Certificate of Insurance is issued. In all circumstances, the cover in respect of Section 1 (Tuition Expenses) terminates on the date the Insured Person returns to Hong Kong permanently after completion of the Trip or the last date of the Period of Insurance shown on the Certificate of Insurance whichever is earlier. ("Covered Period of Section 1")

The cover in respect of all other Sections commences when the Insured Person leaves his/ her place of residence or such other business in Hong Kong (whichever is the later) to commence the Trip but in any event not to commence more than 24 hours prior to scheduled departure time of the effective date of the Period of Insurance shown on the Certificate of Insurance. In all circumstances, the cover in respect of all such other Sections terminates at the time when the Insured Person returns to his/ her place of residence or business in Hong Kong permanently (whichever is the earlier) on completion of the Trip but in any event to cease within 24 hours from scheduled arrival time to Hong Kong on the last date of the Period of Insurance shown on the Certificate of Insurance. ("Covered Period of Other Sections")

VI. The Company will also extend the Policy automatically for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed outside of Hong Kong in the course of the scheduled itinerary which was stipulated prior to the departure for reasons including but not limited to the first issuance of any Outbound Travel Alert(s) in respect of the place of destination under the scheduled itinerary after the Insured Person has commenced the Trip.

VII. Fraud

If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made then the Policy shall be void and no claim shall be payable.

VIII. Claims

In the event of a claim the Insured or the Insured Person should:

(a) Advise the Company in writing immediately but in all cases not later than 60 days from the date of the incident and submit the proof of overseas study and the other relevant documentary proof to the satisfaction of the Company.

This condition applies to Accidents proceedings or any other events which may give rise to a claim.

(b) Furnish all certificates information and evidence required by the Company at the expense of the Insured Person or his/ her legal personal representatives.

(c) In the case of loss of or Damage to Baggage whilst in the custody of carriers report losses immediately to the carrier in writing.

(d) In the event of loss of property or credit card report losses to the police and to the card issuer for loss of credit card within 24 hours of discovery and a report obtained. For the avoidance of doubt, the loss must be reported within 48 hours of the loss in all circumstances.

(e) Not admit any liability on behalf of the Company or to give any representations or other undertakings binding upon the Company except with the Company's written consent.

IX. Payment of Claims

Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective such indemnity shall be payable to the estate of the Insured Person. Any other accrued indemnities unpaid at the Insured Person's death may at the option of the Company be paid either to such beneficiary or to such estate. All other indemnities will be payable to the Insured Person. Payment to the designated beneficiary or if none or if such beneficiary cannot be found after reasonable enquiry to the Insured Person's or legal personal representatives shall discharge the Company from all further liability hereunder and the Company shall in no circumstances be liable to see to the application or distribution of any amount so paid pursuant to the Policy.

Payment of the claims will be based on the exchange rate at the date of loss.

X. Company's Right

The Company shall be entitled to conduct in the name and on behalf of the Insured or the Insured Person the defence or settlement of any legal action and take proceedings at the Company's own expenses and for the Company's own benefit but in the name of the Insured or the Insured Person to recover compensation from any third party in respect of anything covered by the Policy and to instruct solicitors of the Company's own choice for this purpose.

In the event of the death of the Insured Person the Company shall have the right to have a post mortem at the Company's own expenses.

The Company shall have the right to alter the Table of Premium and terms and conditions of this Policy from time to time without prior notice.

XI. Premium

In all circumstances no refund of premium is allowed once the Policy has been effected.

XII. Termination of Policy

The Company may terminate the Policy by giving 7 days' notice in writing by a registered letter to the Insured at the last known address of the Policy where in such event the Company shall return of a proportionate part of the paid premium corresponding to the unexpired portion of the Period of Insurance to the Insured.

XIII. Renewal and Age Limit

Applicable to Annual Cover

(a) Subject to underwriting approval, the Policy will be renewed on a yearly basis upon successful premium collection for the renewal of the coming year unless written notice of cancellation has been received by the Company before the corresponding premium collection date.

(b) If the premium payment is made by credit card yearly the Policy will be renewed automatically and premium for the renewal of the coming year will be collected on the collection date of renewal from the nominated credit card account of the Insured automatically unless the Insured indicates the Policy shall not be renewed annually in the application of the Policy or written notice of cancellation has been received by the Company before the corresponding premium collection date.

Applicable to Semi-Annual Cover

The Policy will not be renewable upon the expiry of the Period of Insurance as stated in the Certificate of Insurance.

The Company shall have the right to alter the Table of Premium and the terms and conditions of this Policy from time to time without notice. This Policy shall not be subject to any such alternations until the next renewal of this Policy.

In all circumstances (both Annual Cover and Semi-Annual Cover) the Policy will not be renewable after the end of Period of Insurance during which the Insured Person has attained the age of 71.

XIV. Warranty

The Insured shall warrant that the Trip is not contrary to the advice of Registered Medical Practitioner or for the purpose of obtaining medical treatment or for migration. The Insured shall also warrant that the Policy is taken out for the Insured Person mainly for the purpose of overseas study at an Overseas Educational Institution. The Company shall have the right at any time to request any form of proof for overseas study.

XV. Change of Overseas Educational Institution

The Insured shall notify the Company in writing before the effective date of any changes to the name and/ or address of the Overseas Educational Institution during the Period of Insurance.

XVI. No Claim Discount (Applicable to Annual Cover only)

In the event of no claim being made reported or arising under any Sections of the Policy during the preceding Period of Insurance the premium of the renewal shall be subject to a no claim discount equivalent to 10% of the gross premium. If no claim is made reported or arises under any Sections of the Policy for 2 (two) consecutive years, a no claim discount equivalent to 20% of the gross premium will be offered at the subsequent renewal. The no claim discount given is attached to the Policy and is not applicable to any other Policy(ies) taken out by the Insured Person. The discount has to be counted afresh once the Policy has been lapsed.

In the event of a claim being made reported or arising under any Sections of the Policy after the discount has been given the renewal premium shall be adjusted and the discounted premium shall become payable by the Insured to the Company as if no discount has ever been given.

XVII. Jurisdiction

The Policy shall be governed by and construed in accordance with the laws of Hong Kong. The parties agree to submit to the exclusive jurisdiction of Hong Kong courts.

XVIII. Arbitration

Any dispute, controversy, difference or claim arising out of or relating to this Policy, including the existence, validity, interpretation, performance, breach or termination thereof or any dispute regarding non-contractual obligations arising out of or relating to it shall be referred to and finally resolved by arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be Hong Kong law. The seat of arbitration shall be Hong Kong. The number of arbitrators shall be one. The arbitration proceedings shall be conducted in English. If the Company shall disclaim liability to the Insured for any claim under this Policy and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration in accordance with this arbitration clause, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable.

XIX. Third Party Right

A 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.

XX. Prevailing Provision

The terms and conditions of the Policy are set out in both English and Chinese. In the event that conflicts or inconsistency arise between the English and Chinese versions, the English version shall prevail.

投保人已就申請本文所述的保險，填報投保書及作出聲明，此等會構成本合約基礎及被視為本合約的一部份，受保人亦已支付或同意支付保費，作為受保的代價。在這前提下，保誠財險有限公司（以下簡稱「本公司」）將依據本文所載或本文所附加的條款、條件及不保事項的限制，就保險期內發生下文所述的任何或所有緊急情況，向受保人賠償或支付賠償金額，惟受保人對本文所載或所附加的所有條款、條件及不保事項，限制的遵守及履行，將成為本保單任何責任之體現或承擔的先決條件。

主要保障

項目一 – 學費保障

I. 中斷學業

倘若於項目一保險期內因發生以下事故導致中斷學業，本公司將按照預訂的旅程，以損失的完整日按比例計算，賠償受保人未有使用及不可退回的預繳學費，賠償金額不得超過列於保險憑證上的最高賠償額：

- 受保人死亡或患上末期疾病；或
- 受保人連續住院達30日以上；或
- 受保人根據項目四 - 二十四小時緊急支援服務VI. 治療後的護送服務保障下在治療後被運送；或
- 近親死亡。

如因上述事故引致中斷學業，投保人可以暫停保單保障最長3個月。本保單保障將在獲得投保人的書面通知後復效及繼續餘下的保險期，惟每個保單年度只允許暫停保險期一次。在保險期暫停期間，受保人將不會獲得本保單的任何保障。保險期暫停必須於中斷學業受保事故發生日起三十一日內書面通知本公司，保險期暫停期將由中斷學業受保事故發生日起計算。保險期暫停必須在本公司收到投保人的書面通知後方可生效。

II. 教育基金（只適用於受供養學生）

於項目一保險期內，如因受保人的父母或監護人發生以下事故，本公司將就該學期餘下的期間（以該保單年度屆滿為限）支付在海外學府尚未繳付的應繳學費，賠償金額不得超過列於保險憑證上的最高賠償額：

- 意外死亡；或
- 因意外導致完全永久傷殘。

III. 學校關閉津貼

於項目一保險期內，如海外學府因天災、或被當地警方或司法機構強制關閉而導致突然及不可預計的關閉停課連續3天以上，而同時此海外學府因實體學府關閉而未能進行任何型式的教學，受保人則可獲得每日港幣\$500的現金津貼，賠償金額不得超過列於保險憑證上的最高賠償額。

惟

- 本公司在項目一的最高賠償金額不得超過於保險憑證上的最高賠償額。
- 項目一 - I. (中斷學業) 及項目一 - II. (教育基金) 及項目一 - III. (學校關閉津貼) 在列於保險憑證上的保險期內每一項目最多只可獲得賠償一次。

項目二 – 意外保障

I. 人身意外保障

倘若於其他項目保險期內，受保人純粹因意外直接引致死亡或永久傷殘，則本公司將會根據下述保障賠償表向受保人或受保人的合法個人代表支付賠償金額。

保障賠償表

因意外而引致的	最高賠償額 (港幣 \$)	
	基本計劃	卓越計劃
A. 死亡	600,000	1,200,000
B. 永久永久性傷殘		
1. 完全永久傷殘	600,000	1,200,000
2. 完全及永久喪失肢體	600,000	1,200,000
3. 完全及永久喪失視力	600,000	1,200,000
4. 完全及永久喪失語言能力及聽覺	600,000	1,200,000
5. 永久及無法治療的精神錯亂	600,000	1,200,000
6. 完全及永久性傷殘：		
(a) 一隻手之拇指及四隻手指	420,000	840,000
(b) 一隻手之四隻手指	240,000	480,000
(c) 拇指（兩節指骨）	180,000	360,000
(d) 拇指（一節指骨）	90,000	180,000
(e) 其餘任何手指（三節指骨）	90,000	180,000
(f) 其餘任何手指（兩節指骨）	60,000	120,000
(g) 其餘任何手指（一節指骨）	45,000	90,000
(h) 一腳的所有腳趾	120,000	240,000
(i) 大足趾（兩節趾骨）	45,000	90,000
(j) 大足趾（一節趾骨）	30,000	60,000
(k) 其餘任何足趾	18,000	36,000
C. 身體總表面積有9%或以上達第三級燒傷	250,000	500,000

惟

在其他項目保險期內，受保人因一次或多次身體損傷而根據項目二 - I. 人身意外保障的保障賠償表可獲給付的賠償金額，最高上限不得超過列於保險憑證上的最高賠償額。

如受保人於其他項目保險期內因墜機、沉船或任何公共交通工具毀或沉沒而失蹤，並於失蹤後一年內經合理的努力下仍未能尋回，受保人將按本項目被視作意外死亡。

若受保人因意外而死亡，本公司將支付在死亡當地的合理殮葬或火化費用，最高限額為港幣 \$20,000。

II. 綁架保障

如受保人於其他項目保險期間遭受綁架而導致意外死亡，本公司將根據列於保險憑證上的最高賠償額支付恩恤現金。

項目三 – 緊急探訪保障

I. 若在項目三及十四保險期間發生以下事故，本公司將支付受保人的最多兩名親屬或朋友前往探望或善後的額外普通及合理客房的住宿及交通費用（只限經濟客位），賠償金額不得超過列於保險憑證上的最高賠償額。

- 受保人於海外因意外導致身體損傷或患病而需要連續住院2日以上接受治療，並應註冊醫生的書面醫療建議需要緊急探訪；或
- 受保人於海外身亡；或
- 與受保人同住於海外居所的室友身亡而受保人當時亦身處於海外居所的所在城市。

II. 若在項目三及十四保險期間受保人的近親於香港發生以下事故，本公司將支付受保人需要短暫返回香港探望的一張來回交通票費用（只限經濟客位）：

- 意外死亡；或
- 因意外導致完全永久傷殘。

惟

本公司在項目三下於項目三及十四保險期的總賠償金額不得超過列於保險憑證上的最高賠償額。

項目四 – 二十四小時緊急支援服務

緊急支援服務乃由國際救援（亞洲）公司（以下簡稱「I.P.A.」）提供。本公司為本保單受保人提供保障，安排 I.P.A. 向受保人提供緊急支援服務（若或當已提供），本公司負責有關安排的所需費用。為免混淆，本公司並非 I.P.A. 的代理人，並就 I.P.A. 的服務之可獲性，沒作任何陳述、保證或承諾。I.P.A. 提供該等服務與否乃 I.P.A. 的絕對決定權力，本公司就此將不接受任何責任。同時，本公司亦將無須就 I.P.A. 的行為或失當負上任何責任。I.P.A. 服務的提供及/ 或受保人對其服務之接受將構成 I.P.A. 與受保人所訂立的合約，與此保險計劃，乃獨立而互不關連。

I.P.A. 緊急支援服務介紹

受保人如在香港以外地方，遇上嚴重的身體損傷或患上嚴重疾病；或期間需要醫療、法律、行程安排的緊急服務（受保人可於原居地，獲得 VIII 所述的旅遊諮詢服務則除外），而該旅程：

- 並非在違反註冊醫生的勸告下進行；及/ 或
- 並非為接受或尋求海外醫療或手術治療而開展；

則受保人或其個人代表可致電 I.P.A. 救援中心，要求提供下述緊急支援服務。由於所有有關費用需由 I.P.A. 直接支付，故任何由受保人或其個人代表自行支付的費用，將不獲發還。

I. 電話醫療查詢、建議、評估、轉介及約見

當需要醫療建議時，受保人可致電 I.P.A. 救援中心，向中心內的 I.P.A. 註冊醫生索取醫療建議及評估；惟必須強調，該電話對話只屬建議性，並不能視作對受保人的診斷。受保人亦可就醫療需要，經由 I.P.A. 轉介及協助，約見其他註冊醫生或專科註冊醫生，以獲取其個人的醫療評估。

但所有有關註冊醫生費用及治療費用，I.P.A. 一概不負責，一切費用需由受保人自行直接支付。

II. 所需藥物/ 醫療設備

在可行及符合當地法律的情況下，I.P.A. 應受保人受身體損傷或患有嚴重疾病之當地駐診註冊醫生的要求，可提供必需而當地缺乏的藥物及/ 或醫療設備予受保人。

惟受保人須負責該藥物/ 醫療設備的費用及其運費，I.P.A. 註冊醫生在評估緊急情況下所需的藥物或/ 及醫療設備則除外。

III. 派遣註冊醫生

在發生緊急情況時，受保人身處的地方，並無足夠的通訊設備，以致 I.P.A. 未能透過電話聯絡受保人，及向受保人作出評估，或受保人的情況並不適宜運送，或當地並無所需的醫療設備時，I.P.A. 將派遣適合的註冊醫生到達受保人身處的地方。

IV. 醫療監察

如受保人在外地入院留醫時，I.P.A. 將監察受保人的病況及向其僱主/ 家人匯報。

V. 醫療救援 (無保障額限制)

若受保人身體損傷或患上嚴重疾病，及 I.P.A. 醫療隊伍認為當地的醫療設施未能提供合適的緊急醫學治療並建議另一家適合受保人接受治療的醫院就醫，就受保人的個別身體損傷或患病情況，I.P.A. 將安排及支付運送受保人到附有更合適設備的就近醫院，及在醫學角度認為有需要時，利用一切方法 (包括但不限於利用救護飛機、固定班次的商務客機及救傷車)，由所需醫護人員的陪同下，運送受保人前往另一家更合適的醫院就醫。

VI. 治療後的護送服務 (無保障額限制)

當受保人於當地接受由 I.P.A. 醫療隊伍建議的治療後及其醫療狀況可以接受運送的情況下，倘若受保人仍需前往其原居地的醫療機構繼續接受治療，當原先所持有的交通票並未能用於護送受保人回原居地時，I.P.A. 醫療隊伍可決定及安排受保人，在合適的醫療監控下，乘坐固定航班的客機 (只限經濟客位) 及/ 或其他合適的交通工具，返回原居地，一切護送回原居地的費用，包括往返機場的附加費用，均由 I.P.A. 支付，惟受保人須將原有而未使用的交通票，退回 I.P.A. 處理。如受保人未能提供有效及未使用的交通票以作為退回 I.P.A. 之用，受保人需要負責有關的交通票費用。I.P.A. 醫療隊伍會就護送受保人作出最後決定。

VII. 運送遺體/ 骨灰回原居地 (無保障額限制)

如受保人死亡，I.P.A. 將安排 (包括到當地政府部門辦理手續)：

- (i) 支付運送受保人的遺體或骨灰返回受保人的原居地，或
- (ii) 應受保人的繼承人或其代表要求，支付受保人於身處地方下葬的費用，惟該費用不得超逾運送受保人遺體返回原居地的費用。

VIII. 旅遊資料

受保人可在旅程前或旅程期間，獲得以下資料：

- 最新的免疫及防疫規定需要
- 世界各地天氣
- 機場稅
- 海關條例
- 護照/ 簽證要求
- 領事館/ 大使館的地址及聯絡電話
- 貨幣對換率
- 銀行工作日
- 當地語言資料
- 安排翻譯員服務
- 安排護送小童回國
- 因醫療原故轉遞緊急訊息

IX. 代尋行李服務

如航空公司遺失或誤送受保人的行李，I.P.A. 可代為向有關機構，包括但不限於航空公司、海關及政府機構查詢代尋，若尋回行李，I.P.A. 可將行李轉送到受保人指定的地方，惟轉送費用需由受保人自行負責。

X. 更改行程的緊急安排

若受保人遇緊急事故，需更改原行程，I.P.A. 將協助受保人重新安排所乘坐的飛機班次。

XI. 行政協助

當受保人所需的文件或個人證件 (如護照、簽證等) 遺失或遭盜竊，I.P.A. 將向受保人提供資料，當中包括向當地合適部門或公司補辦手續資料，以便受保人補辦所遺失或遭盜竊的證件。

XII. 法律轉介

應受保人要求，I.P.A. 可提供全球律師及律師行的地址及電話。

XIII. 親友探病費用

若受保人在原居地以外地方，因死亡或因嚴重的身體損傷或患上嚴重疾病，而需要住院連續七天以上，I.P.A. 將安排受保人一名家屬或指定人士，由受保人的原居地乘坐固定航班的客機 (只限經濟客位) 前往探望受保人，並代其支付來回機票 (只限經濟客位) 及合理普通客房的住宿費。惟 I.P.A. 只支付最長連續四天，每天不超逾港幣 \$1,950 的酒店住宿費，其間親友的膳食費及額外房間服務費，I.P.A. 一概不負責。

XIV. 安排緊急返回原居地

當受保人 (移民者除外) 外遊，獲悉在其原居地的直系親屬身故，須立即折返其原居地時，I.P.A. 將安排受保人乘坐固定航班的客機 (只限經濟客位)，返回原居地，並支付有關的機票費用。

XV. 住院按金保證

當受保人入住醫院時，I.P.A. 可保證或提供以港幣 \$39,000 為上限的住院按金。惟受保人須在四十五天內，償還該保證或所提供的款項 (但無須繳付利息)。

I.P.A. 有權在替受保人支付保證金以便入住合適醫院前，要求索取有效的信用保證。

XVI. 出院後療養住宿

如 I.P.A. 註冊醫生及當地駐診註冊醫生的意見，均認為受保人在出院後，需要時間康復，I.P.A. 可安排及支付連續四天，每天不超逾港幣 \$1,950

元合理普通客房的住宿費，以便受保人入住該國的酒店療養。

限制及責任

I. 地區限制

受保人在香港以外地方，均可獲得上述「支援服務介紹」所提及的緊急支援服務。

II. 有效期

當意外事故發生逾兩年時，I.P.A. 將終止受保緊急情況下所需的支援服務。

III. I.P.A. 的責任

獲 I.P.A. 轉介的註冊醫生、醫院及診所、及任何專業人士，均非 I.P.A. 的職員、代理或僱員；這些註冊醫生、醫院及診所、及任何專業人士乃獨立而需對自己所作的行為負責。在轉介前，I.P.A. 將查核這些註冊醫生、醫院及診所、及任何專業人士是否具備合適資格，並確實其獲當地政府認可。這些專業人士、註冊醫生、診所及醫院的活動與失當行為，I.P.A. 一概不負責 (並無限制)。

一般責任/ 程序

I. 提出協助需要

遇緊急情況，受保人或其代表，在作出任何個人行動前，應先致電回香港予 I.P.A. 救援中心，電話 (852) 2862 0111，並向中心提供：

- 受保人的姓名、香港身份證或護照號碼及保單號碼，及
- 受保人/ 或其個人代表所處地方及 I.P.A. 可聯絡受保人或其代表的電話號碼，及
- 簡述意外經過及所需的援助。

II. 若未能聯絡 I.P.A.

在生命受威脅時，應用妥當而快捷方法，將受保人送往就近醫院，及在到達醫院後，設法聯絡 I.P.A. 救援中心。為了儘快提供護送服務，受保人或其代表應告知 I.P.A.：

- (i) 受保人所入住醫院或醫療設施的名稱、地址及電話號碼，及
- (ii) 受保人的家庭醫生及當地駐診註冊醫生的姓名、地址及電話號碼。

I.P.A. 醫療隊伍或代表有權前往接觸受保人，以便評估受保人的狀況。若在未有合理原因的情況下，拒絕 I.P.A. 醫療隊伍或代表接觸受保人，受保人將失去繼續享有醫療支援服務的資格。

I.P.A. 醫療隊伍將基於醫療需要的基礎上，就個別受保人的身體醫療狀況，決定何時及用何種方法護送受保人。

當 I.P.A. 決定護送受保人後，受保人須將未使用的機票及其票值，退回 I.P.A.，用以抵銷護送受保人所支出的費用。

項目五 – 行李及個人財物保障

本公司保障受保人在其他項目保險期內，意外遺失或損毀了所攜帶的行李，或於旅程中所購買的行李 (包括穿著的服裝、配帶的個人財物、衣箱、手提行李及類似的容器)。

倘若受保人就遺失了物品購買了類似的代替品時，本公司將支付有關代替品的費用，惟遺失的物品於遺失日時的年期，不得超過兩年。若受保人無法確定遺失物品的年期；或該物品年期已超過兩年；或不會購買任何代替品時，本公司將根據有關財物之損耗及折舊程度賠償其價值或修理費用，以較低者為準，處理索償。倘若任何物件被證實無法以合乎經濟效益的情況下修理，則在本保單下本公司視物品經已遺失處理。

惟

- I. 本公司就任何一件、一對或一套物品的責任限額為港幣 \$3,000。
- II. 本公司在本項目下的最高賠償金額不得超逾列於保險憑證上的最高賠償額。

項目六 – 遺失信用卡被盜用保障

本公司將賠償受保人的信用卡在未獲授權的情況下遭使用而招致的金錢損失，惟信用卡須於其他項目保險期內由受保人隨身攜帶時於旅程中意外遺失。

惟

本公司在本項目下的最高賠償金額不得超逾列於保險憑證上的最高賠償額。

項目七 – 旅遊證件保障

於其他項目保險期內，若受保人在旅程中因搶劫、盜竊或偷竊而導致意外遺失出入境檢查所需要的旅遊證件，本公司將支付其補領費用 (包括臨時或一次性的旅遊證件)。

倘有關旅遊證件遺失非在香港、海外學府所在城市或海外居所所在城市發生，本公司將賠償純粹為補領遺失旅遊證件為目的必須而合理衍生額外的海外住宿及交通費用，惟有關此額外費用的交通座位及住宿房間等級不能高於受保人原定行程表上的交通座位及/ 或住宿房間等級。本公司將不負責任任何在海外學府所在城市或海外居所所在城市衍生的海外住宿及交通費用。

惟

本公司在本項目下的最高賠償金額不得超逾列於保險憑證上的最高賠償額。

重要事項：受保人需閱讀本保單。如發現本保單有錯誤或遺漏之處，請將本保單送回本公司，以作更改。

項目八 – 旅程延誤保障

若已安排乘坐的飛機、火車或船隻因罷工、工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災包括地震、海嘯、火山爆發、機械或結構故障、機場、碼頭或火車站關閉，導致延誤離開或抵達，本公司將就首滿5小時的延誤，賠償港幣\$200；及後的每滿8小時，則賠償港幣\$400。如延誤首滿24小時，本公司將額外支付港幣\$600。（由受保人獲提供的行程時間表內所載飛機、火車或船隻預定離開或抵達時間起計。）

惟

本公司在本項目下的最高賠償金額不得超過列於保險憑證上的最高賠償額。在計算延誤小時數目時，任何與該延誤有直接關係的及後延遲亦將考慮在內。

項目九 – 行李延誤保障

在其他項目保險期內，若航空公司處理不當，或因劫機而暫時失去已登記寄艙行李，而已登記寄艙的行李未能到達海外目的地達8小時，則不論已登記寄艙的行李數目多寡，本公司將賠償不超過列於保險憑證上的最高賠償額，用作在緊急情況下購買日用品、衣服或必需品。

項目十 – 個人責任保障

本公司因以下事項，對受保人於其他項目保險期內引起第三者的法律責任作出賠償：

- I. 意外身體損傷（包括死亡）；
- II. 意外遺失或損壞財物。惟

本公司在本項目下就所作的賠償，當中包括本公司預先以書面形式，同意受保人的開支及費用，及任何申索人向受保人可取回的法律開支及費用，最高賠償金額不得超過列於保險憑證上的最高賠償額。

項目十一 – 海外居所保障

如受保人的海外居所其他項目保險期內因火災、水浸、天災、被當地警方或司法機構強制封鎖而導致不能居住連續24小時以上，而當時受保人亦身處於海外居所所在城市，本公司將提供每日港幣HK\$500的住宿現金津貼，最高賠償金額不得超過列於保險憑證上的最高賠償額。

項目十二 – 車輛自負額

本公司將賠償受保人於保險期內因受保人合法駕駛名下所擁有的車輛途中發生碰撞或該車輛被偷竊或在停泊時被損毀而根據有關賠償該車輛的維修費用所需負責的汽車保險自負額或免賠額。

惟

- I. 受保人在發生事故時必須已達到18歲或以上；及
- II. 受保人在發生事故時必須為該車輛的合法擁有者；及
- III. 受保人在發生事故時必須為該車輛的合法駕駛者；及
- IV. 持有一份以受保人姓名就該擁有車輛於保險期內之損失或損毀而投保的合法汽車綜合保險。

本公司在本項目下就受保人最高賠償金額不得超過港幣\$5,000。

項目十三 – 畢業獎勵

倘若受保人在認可的海外教育學府成功畢業，而獲該認可的教育學府發出相關畢業證明書，及同時受保人於成功畢業前連續三年投保及續保此保障的全年自選醫療支援保障計劃，而此條款需連續三年列明於新投保及續保保單憑證上，則本公司將支付畢業獎賞予受保人。倘若受保人提出此索償，此畢業獎勵將由獲得獎勵其後的保單年度開始起從新計算。

本公司在本項目下的保障額為港幣\$1,000。

自選保障

項目十四 – 醫療支援保障

如受保人於項目三及十四保險期內，因意外導致身體損傷或因患病而需接受治療，本公司將對所有在香港以外地區必須而合理引起的醫療開支作出賠償，詳情如下：

I. 海外醫療費用

必須而合理引起的海外醫療開支、住院費用、治療費用（包括純粹因意外而引起的緊急而必需的牙科治療費用）及送往註冊醫療機構的緊急交通費。

II. 海外住院現金

如受保人因於海外住院連續超過二十四小時，則獲每日現金保障港幣\$200，每次旅程以港幣\$10,000為上限。

III. 香港醫療費用

如因以下情況在香港進行的實際醫療開支作出賠償，每次旅程以港幣\$40,000為上限：

- (a) 受保人在項目三及十四保險期內於外地因發生意外導致身體損傷或因患病於返回香港後的三個月內，在合理情況下因該同一身體損傷或疾病所引致而必須及連續性的醫療開支、住院費用、治療費用包括私人救護車費用及專業家庭護士費用；或

- (b) 受保人在保險期內短暫返回香港渡假探親不超過3個月期間，在香港直接因意外導致身體損傷或患病而需接受治療的實際醫療開支、住院費用、治療費用。惟有關於探親期必須在列於保險憑證上的保險期內完成。

項目十四 - III. (a) 及項目十四 - III. (b) 亦賠償如純粹因意外引致而必須的跌打費用，以每日最高港幣\$150，每次旅程港幣\$1,500為限，及必須的牙科治療費用。

IV. 醫療器材費用

應註冊醫生書面建議必需購買的醫療器材的實際開支，上限為港幣\$20,000。

V. 額外的住宿及交通費用

受保人因意外身體損傷或患病，由註冊醫生證明不適宜繼續計劃行程，受保人需要停留超過原定行程表註明的返程日期及不能使用預定返程的交通票券；賠償受保人返回香港或海外居所的所在城市必須而合理的額外住宿及交通費用。惟有關此額外費用的交通座位住宿房間等級不能高於受保人原定行程表上的交通座位及/或住宿房間等級。每名受保人每次旅程以港幣\$50,000為上限。

惟

於項目三及十四保險期內，項目十四的最高總賠償金額不得超過列於保險憑證上的最高賠償額。

不保項目

項目一 – 學費保障的不保項目

本公司不負責賠償：

- I. 非由受保人或受保人的父母或監護人所支付的學費。
- II. 學費收據並非由列於保險憑證上的海外學府簽發予受保人。
- III. 任何教育介紹或中介人的費用。

項目二 – 意外保障的不保項目

項目二 - I. 人身意外保障的不保項目：

本公司不負責賠償：

- I. 意外死亡及喪失肢體或喪失視力，除非有關死亡、喪失肢體或視力是於意外日期起的12個月內發生。
- II. 達致完全永久傷殘，除非本公司獲得證明，顯示由意外日期起計該傷殘已持續12個月，而在任何情況下，受保人的傷殘將會終身持續。

項目二 - II. 綁架保障的不保項目：

本公司不負責賠償一切由病毒及/或疾病引致的身體損傷。

項目三 – 緊急探訪保障及項目十四 – 醫療支援保障的不保項目

本公司不會保障下列的索償：

- I. 於香港所接受的治療或救援，但若項目有特別指明者則除外。
- II. 根據治療受保人的主診註冊醫生意見，認為可合理地延遲直至受保人返回香港時才進行的手術或治療。
- III. 醫院、診所或護理院的單人房或私家房的額外費用，除非根據治療受保人的主診註冊醫生意見，認為受保人必須入住有關床位或房間。
- IV. 醫療診斷或治療，除非該診斷或治療由當地註冊醫生所進行。
- V. 與假牙相關的治療費用。
- VI. 家居隔離。
- VII. 在旅程的出發當日或之前，有關之旅程目的地因爆發大流行病而實施強制隔離所引致的每日現金津貼。
- VIII. 未能提供受保人與其室友同住於海外居所的證明。

項目四 – 二十四小時緊急支援服務的不保項目

I. 不受保障的情況

受保人若因下列情況，導致身體損傷或患上急性疾病，I.P.A. 將不提供緊急支援服務。

- 因意志機能失控、長期休養或療養、患有可傳染而根據法例需隔離的疾病所引致的損傷。
- 直接或間接由戰爭活動（無論是否已提出宣戰），參與罷工、革命或任何戰爭類型活動而引致的損傷。
- 先天性的不正常。
- I.P.A. 並未授權及/或介入的服務。
- 即使I.P.A. 所介入的事件並沒有發生，受保人仍需支付的費用。
- 根據I.P.A. 註冊醫生的意見，該疾病或身體損傷只屬輕微，及能在當地獲妥當的治療後，受保人可繼續旅程。
- 如I.P.A. 註冊醫生認為受保人在無醫護人員陪同下，仍能夠乘坐普通航班返回原居地，I.P.A. 將不負責其所支出的費用，惟I.P.A. 註冊醫生如視該費用為必要支出時則除外。

重要事項：受保人需閱讀本保單。如發現本保單有錯誤或遺漏之處，請將本保單送回本公司，以作更改。

- 受保人在從事任何與商業、貿易或職業活動有關的危險工作。

- II. 如受保人沒有任何有效及未使用的交通票退回 I.P.A.，I.P.A. 將不會支付在治療後護送服務中的回程交通票費用。
- III. 難以預測的情況
由於罷工、戰爭、入侵、外敵活動、武裝敵對活動（無論是否已正式提出宣戰）、內戰、暴動、起義、恐怖主義、政變、騷亂及內亂、行政或政治干預、輻射禍害或其他任何難以預測的情況，導致 I.P.A. 未能提供或延遲提供支援服務，I.P.A. 將不會因此負上責任。

項目五 – 行李及個人財物保障及項目六 – 遺失信用卡被盜用保障及項目七 – 旅遊證件保障的不保項目

本公司不會保障：

- 因海關或其他官員延遲沒收或扣留，而引致的遺失或損毀。
- 郵票或文件（項目七特別指明者則除外）、隱形或角膜鏡片的遺失或損毀，或易碎物品（包括容易腐爛的食物）的損毀。
- 商業貨品或貨辦。
- 手提電話或具有電話功能的電子產品，及其所有配件的遺失或損毀。
- 正常損耗及逐漸變壞、機械或電力故障或錯亂。
- 由航空公司或其他運輸公司看管時所遭遇到的遺失或損毀，除非有關遺失或損毀在發現後 24 小時內立即報告，並已獲得一份財物損失報告。
- 在發現後 24 小時內沒有向警方報告及索取遺失報告，或在發現遺失信用卡時，沒有在 24 小時內向發卡人報告及索取遺失報告。
- 任何形式的可轉讓文件。
- 補發車牌及信用卡的費用。
- 根據項目九 - 行李延誤保障將會或已索償的項目。
- 任何原因不詳及不明失蹤所造成或引致的損失或損毀。
- 任何數據或軟件的遺失或損毀，特別是由於原先結構刪除、損壞或變形而使數據、軟件或電腦程式有任何破壞性改變，及因此引致的任何業務中斷的損失。惟依本文定義，由於受保有形財物損毀所引起數據或軟件損失或損毀則會受到保障。
- 任何由於數據、軟件或電腦程式的功能、備用性、使用幅度及存取能力受損而導致的遺失或損毀，及因此引致的任何業務中斷的損失。
- 單獨託運或郵寄或以非同時運載受保人的公共交通工具運載的任何行李或個人財物的遺失或損毀。
- 因未有遵守信用卡發卡人的條件，或因受保人的家庭成員在未授權的情況下使用信用卡而引致的損失。
- 遺失任何種類的會員證。
- 遺失任何並非完成旅程必須的旅遊證件。
- 因受保人不補領或遲補領文件而需支付的任何罰款或罰金。

項目八 – 旅程延誤保障的不保項目

本公司不會賠償由以下情況引致的損失：

- 受保人未有依據其已確認的行程表入關，或在旅程延誤時未有向運輸公司或其代理人取得有關延誤小時及延誤原因的書面確認。
- 在受保人出發日前已發生的罷工、工業行動或其他類似事件。
- 受保人延誤到達機場、碼頭或火車站以致超過入關時間或登車時間（由於罷工或工業行動而引致延誤到達則除外）。
- 任何因由當地政府或有關機構的航空管制而引致的損失；或任何因政府法例及規條限制或行動引致的損失。

項目十 – 個人責任保障的不保項目

本公司不保障由以下而直接或間接引起的索償：

- 受保人身為僱主的責任、或受保人的合約責任或對家庭成員的責任。
- 屬於受保人或受保人以信託形式持有或由受保人托管或控制的財物。
- 任何故意、惡意或不法行為。
- 從事交易、業務或專業工作。
- 土地或樓宇的擁有權或佔用權（不包括僅作為臨時居所而產生的佔用權）。
- 擁有或使用機動汽車（無論是否在公眾道路行駛）、飛機、輪船或類似物。
- 因任何刑事訴訟而引致的法律費用。
- 冰上曲棍球、騎馬或使用軍火。
- 無論所涉及的石棉的形態及數量多少，任何直接或間接因石棉或由石棉導致損失所引起的真實責任或所宣稱責任。

項目十一 – 海外居所保障的不保項目

假如受保人未能提供在發生事故前已經有效並以受保人名義之海外住所的住址證明，本公司則不會保障。

項目十二 – 車輛自負額的不保項目

本公司不會保障：

- 受保人在受到酒精或藥物影響下駕駛車輛。
- 受保人違反相關汽車保險合約而使用該車輛所引致的損失或相關汽車保險合約未能賠償其引致的損失。
- 駕駛車輛期間，受保人非法或不合法使用該車輛。
- 受保人在意外中未持有有效的駕駛執照。
- 與車輛損失或損毀無關的責任。
- 受保人在索償時未能提供所簽訂的相關汽車保險合約及就所負責的自負額或免賠額所發出的收據。
- 下列類型車輛：商用車輛、摩托車及任何 9 個或以上座位的車輛。
- 僅輪胎受損，車輛其他部份同時受損則除外。
- 受保人在保險期內租用的任何車輛。
- 因擁有或使用車輛引致的疏忽而對第三者的身體損傷或財物損失。

一般不保項目

本公司不會保障由以下引起的索償：

- 不是由香港出發的旅程。
- 透過或由以下直接或間接地引起或導致：
 - 任何在保障項目有效期內註明的生效日期前已經知悉或存在的不適、疾病、虛弱、身體缺陷或狀況，或任何已存在或已知其存在或已就預期會出現作出公布的情況（包括外遊警告的發出）。
 - 任何因社會暴動、政府、公共或地方機關所沒收、國有化、徵收、破壞或毀壞的財產。
 - 以專業運動形式或在競爭情況下所參與的運動或比賽、或參與危險活動，包括但不限於職業足球或並非以雙腿進行的競賽。
 - 參與賽車（非競賽形式參與高卡車除外）、飛行活動（以持票乘客身份、乘坐持牌客機則除外）、飛躍道、激流迴旋比賽、在 45 米水深以下潛水、徒手潛水、深洞潛水、以滑翔機進行的各式滑翔、噴射飛行器或類似活動（無論以氣體或液體推動）及任何其他危險活動或前述相似的活動時發生的意外。
 - 故意地引起自身損傷或疾病、不理智行為、由於酒精的影響（暫時性的影響或其他影響）或使用藥物（不包括由註冊醫生為治療而處方或指定的藥物，惟用作治療毒癮的藥物則除外）、暴露自己於不必要的危險中（拯救人命除外）。
 - 核子分裂、聚變、放射性污染。
- 任何由以下情況直接或間接引起、導致或關連的任何類形的責任、遺失、損毀、費用或開支，即使當時有其他原因或事件，同時促使或先後發生而引致損失。
 - 戰爭、入侵、外敵活動、敵對或類似戰爭的行動（無論是否已宣戰）、內戰、暴動、革命、叛亂、嚴重程度類似叛亂的民亂、軍事或篡權行動。

本不保項目對直接或間接用於控制、防止、鎮壓或以任何方式而與上述有關的責任、遺失、損毀、費用或開支，均不予賠償。

若本公司宣稱因此不保項目而對責任、遺失、損毀、費用或開支不予賠償，提出相反證明的責任將需由受保人或其合法個人代表負責。

若本不保項目的任何部份被發現無效或不可實施時，其餘部份將仍全面實行及有效。

- 任何應由其他保險專門承保的任何財產，或任何如非因本保單存在而可以獲其它保險賠償的索償（項目二、項目八及項目十四除外），或由 I.P.A. 在提供緊急支援服務中已經支付或可討回的任何費用。

- 有關可能引起申索的事件並無於發生事件後 60 日內，直接以書面形式通知本公司。

- 倘若受保人違反了註冊醫生的意見而外出旅遊，或為獲得醫療而外出旅遊。

- 倘若受保人為移民目的而旅遊。

- 性病或經性接觸而傳播的疾病。包括愛滋病（後天免疫力缺乏症）及愛滋病有關連的病症。

- 懷孕、流產、生育及其引致的併發症。

- 如意外時受保人身份是以專業性質參與運動或競賽的運動員、專業演員、電影或電視的拍攝工作人員或技術人員、特技人、政客、出任危險職務的公職人員、從事任何與業務、職業或工作有關的體力勞動工人、任何空中運輸工作的駕駛員或機員、導遊或領隊；除非早已獲得公司書面的同意，並已支付所需而適當的額外保費。

- 與下述有關的損毀、後果損失、費用、索償或開支及/ 或任何責任或任何相關的費用及開支：

不論此等物品是否屬於受保人，亦不論是否於二零二零年期間或之前後發生，任何電腦、數據處理設備或媒體、微型晶片、嵌入式晶片、合成電路或同類裝置或任何電腦軟件直接或間接導致而引起的故障或失靈，從而無法：

- (a) 依據日曆而正確認別任何日期。
- (b) 在處理任何日期時，記錄、儲存或保留及/或正確地操縱、闡釋或處理任何數據或資料或指令或指示。
- (c) 在任何時間，於電腦軟件程式中操作已編程的指令時，未能記錄、儲存、保留及/或正確地處理任何數據，導致失去數據或無法記錄、儲存保留或正確地處理有關數據。

XII. 任何參與非活動所引致的損傷。

XIII. 任何由以下情況直接或間接引起、導致或關連的任何類形的財產 / 財物損失或損壞 (只適用於項目五、六、七和九)：

儘管本保單中有任何相反的規定，就傳染病、或就傳染病的恐懼或威脅 (無論是實際的還是察覺到的)，本保單不保任何直接或間接引致的、或由促使的、或由導致的、或由引起的、或與相關的任何損失、損害、責任、索賠、成本或費用，不論是否有任何同時或以順序形式促成的其他原因或事件。

XIV. 就下述任何保障

- 醫療費用 (只適用於項目一 - I 和十四) / 人身意外及 / 或其後果損失、費用、索償或開支 (只適用於項目一 - II 和二) / 任何第三者責任或任何相關的費用及開支 (只適用於項目十)；及 / 或
- 學費保障下的學校關閉津貼 (只適用於項目一 - III) / 緊急探訪保障 (只適用於項目三) / 海外居所保障 (只適用於項目十一)。

若由以下情況直接或間接引起，導致或關連：

儘管本保單中有任何相反的規定，本保單不保任何因下述、直接或間接引致的、或由此促使的、或與之相關的、或以任何方式涉及的、或由之引起的任何的損失、損害、責任、成本、罰款、罰金或其他任何金額，不論該等是實際的還是察覺到的：

- 冠狀病毒 (COVID-19)，包括其任何突變或變異；或
- 由世界衛生組織、或其他政府或準政府公共衛生機構，實體或服務機構進行的聲明、分類、表徵、提及或以其他形式宣傳的流行病或大流行病。

惟上述除外條款不適用由國際救援 (亞洲) 公司所提供的任何服務，若有關服務顯示在附表中時。

XV. 財產網絡及數據不承保條款

- (a) 儘管本保單或任何批單中有任何相反的條款，本保單並不承保任何直接或間接導致或歸因於或引起或促成或與其相關之任何性質的損失、損毀、責任、索償、成本或費用：
 - (i) 除非符合本條款第 2 點的規定，因任何損失、更改、損壞或、可用性、操作性或功能降低的「電腦系統」
 - (ii) 因喪失使用、功能降低、維修、更換、恢復或複製任何「資料」，包括與該「資料」價值相關的任何金額；
 不論此等損失乃同時或以任何其他次序導致任何其他原因或事件。
- (b) 在不違反本保險包含的其他條款、條件和不保條款的前提下，本保險將承保原保單內指明的風險直接造成或導致的財產 / 財物的實際損失，以及以下任何風險直接引起或直接由始造成的時間要素損失：
 - 火災、閃電、爆炸、飛機或車輛撞擊、墮落的物體、暴風、冰雹、龍捲風、旋風、颶風、地震、火山噴發、海嘯、洪水、凍結、或冰雪重壓
- (c) 如本條款的任何部分被視為無效或無法執行，則其餘部分仍具有完全的效力及有效。
- (d) 本條款如與本保單或任何批單的任何其他與「資料」有關的詞彙有相抵觸，則本條款將取代該詞彙。

儘管在本保單或批單對任何所述的條款構成相反之部份，藉此同意倘若承保、支付任何賠償或提供任何保障將使本公司面臨任何聯合國決議下的制裁、禁止或限制，或使本公司面臨歐洲聯盟、英國或美國法律、法規、貿易或經濟制裁，本公司則不得被視作提供保障，且本公司亦無需就該項承擔及支付任何賠償或提供任何保障的責任。

定義

「意外」

意指因意外、暴力、外在及可見因素引致並且完全非當事人所能控制的事件。

「緊急情況」

意指在「限制與責任」一項中的地區限制下，受保人根據本保單而獲得 I.P.A. 緊急支援服務的事件。

「身體損傷」

意指受保人在保險期內因暴力、意外、外來因素及可見的原因所直接而單獨引致不能預見的身體傷害。

「近親」

意指受保人的合法配偶、父母、配偶父母、祖父母、子女、兄弟姊妹、孫子女及監護人。

「傳染病」

意指可以通過任何物質或媒介，從任何生物體傳播到另一生物體的任何疾病，其中：

- (a) 該物質或媒介包括但不限於病毒、細菌、寄生蟲或其他生物體或其任何變體，無論是否視為活體，及
- (b) 無論是直接傳輸還是間接傳播，傳播方法包括但不限於空中傳播，體液傳播，從任何表面、物體、固體、液體或氣體或生物體之間的傳播，及
- (c) 該疾病、物質或媒介可能導致或威脅對人類健康或人類福祉帶來損害，或可能導致或威脅到財產 / 財物的損害、劣化、或其價值、市場值及或使用上的損失。

「電腦系統」

意指任何由受保人或任何其他方擁有或經營的電腦、硬件、軟件、通訊系統、電子裝置 (包括但不限於智能手機、手提電腦、平板電腦、可穿戴式裝置)、伺服器、雲端或微控制器，包括任何類似上述的系統或任何配置，並包括其任何相關的輸入、輸出、資料存儲設備、網絡設備或備份設備。

「住院」

意指因身體損傷或疾病而須遵照註冊醫生囑咐入住醫院接受治療並在出院前一直逗留於醫院內。受保人須出示醫院發出的每日病房及膳食費用單據，以作證明。

「原居地」

意指受保人永久住宅所處的國家，此應與受保人護照所示的相同。受保人近親的國籍，將被視作與受保人相同。若出現雙重國籍時，受保人須根據本保障選擇以其中一個國籍作其原居地。

「損毀 / 財產損毀 / 行李損毀」

意指有關財產物質的有形損毀。財產物質的有形損毀並不包括數據、軟件或電腦程式的損毀，特別是由於原先結構的刪除、損壞或結構變形而使數據、軟件或電腦程式有任何破壞性改變。

「資料」

意指經由「電腦系統」使用、存取、處理、傳輸或儲存的形式記錄或傳輸的信息、事實、概念、程式碼或任何其他任何種類的信息。

「受供養學生」

意指 (i) 17 歲或以下的學生或 (ii) 23 歲或以下未婚及受供養的全日制學生人。

「港幣 \$」

意指香港合法通用的貨幣。

「緊急支援服務」

意指根據本保單項目四內由 I.P.A. 提供的緊急支援服務。

「畢業」

意指受保人從合資格的海外教育機構畢業並持有該合資格教育機構所頒發的正式畢業證明書。

「監護人」

意指根據遺囑或法院委任為未成年或缺乏自理能力的受保人作為其合資格的合法監護人。

「香港」

意指中華人民共和國的香港特別行政區。

「I.P.A.」

意指國際救援 (亞洲) 公司。

「I.P.A. 註冊醫生」

意指由國際救援 (亞洲) 公司指定的註冊醫生。

「疾病 / 患病」

意指本保單生效後，患有不可預見而首度出現的疾病。

「投保人」

意指本保單中列明為申請人的人士。

「受保人」

意指本保單中提供保障及/或支援服務的對象，該人的姓名應與保險憑證上所列受保人的姓名相同。

「綁架」

意指以武力、威脅或欺詐方式將任何人士在違反其意願下帶走或禁錮，意圖索取贖金或其他利益以作為其釋放條件或促使其他犯罪活動的不法行為。

「喪失肢體」

意指於一隻或一對手腕或足踝或以上的肢體分離，或有關肢體完全及永久地失去功用。

「喪失視力」

意指一隻或一對眼睛所有視力出現完全、不可回復及不可補救的損失。

「醫療器材」

意指因身體損傷或患病後，由註冊醫生書面證明任何在醫學上有需要及可改善受保人症狀的醫療器材，包括但不只限於輪椅、義肢、眼鏡、拐杖、助行架、頸托、矯形保護墊/護托及助聽器。

「外遊警示」

意指由香港特別行政區政府保安局根據其「外遊警示制度」下，自該制度產生以來就某一事件或事故首次所發出的外遊警示，當中警示可分為三級，分別是：黃色、紅色及黑色。

「海外學府」

意指在香港以外地方已註冊及正式認可，並列明於保險憑證上的學府。在保險期內任何時間，本保單只接受一間海外學府。

「海外居所」

意指當受保人就讀海外學府時在香港以外地方作為受保人日常居住的地方。在保險期內任何時間，本保單只接受一個海外居所。

「保險期」

意指於保險憑證中列明的保險期。

「個人財物」

意指屬於受保人並作為其私人用途穿戴或使用，唯兩者均屬於在日常生活可以隨身攜帶的財物。

「註冊醫生」

意指依照受治療區域之法例註冊，或領有執業證明提供醫療及手術服務之醫生（除非已獲得本公司之書面批准，否則不包括投保人及受保人本人、投保人或其近親、商業合伙人、僱主或僱員及保險代理人），其最低資歷限度相當於香港醫生註冊條例的註冊醫生。

「中斷學業」

意指使受保人無法在海外學府繼續學期餘下學業而需要中止學業的阻礙。

「末期疾病」

意指根據註冊醫生的意見受保人所患的疾病很有可能在十二個月內導致受保人死亡。

「本公司」

意指保誠財險有限公司。

「第三級燒傷」

意指由熱的導體所燒傷，引致所有深度的皮膚層出現損毀及破壞，及皮下組織的損毀。有關損毀及破壞評估必須經由合法註冊醫生所證明，並能提交醫療報告及完整診斷。

「時間要素損失」

意指營業中斷，或連帶營業中斷或任何其他相應損失。

「完全永久傷殘」

意指持續十二個月的絕對及完全的傷殘，並於該期間終結時，有關傷殘並無任何進展的希望。有關傷殘必須經由合法註冊醫生所證明，並能提交醫療報告及完整診斷。

「旅遊證件」

意指受保人在保險期間隨身攜帶而在出入境檢查時必須要並屬於受保人的護照、香港身份證、入境簽證、旅遊票或其他旅遊證件。

「旅程」

意指受保人為前往海外學府進行海外留學由出發日離開香港前海外至受保人返抵香港的期間。本保單的目的，除非另有訂明，本保單保障所有在此期間前往其他國家（香港除外）的附加悠閒旅程。每一個旅程必須於保險憑證上的保險期內出發及完成。本保單內的保障均因每個旅程而分開及獨立處理。

「學費」

意指由列明於保險憑證上的海外學府根據受保人就讀的課程而收取所有要求的登記費、研究室費、設施使用費及教學費用。本定義的目的，本保單不保障任何有關住宿及/或書籍及/或課外活動（不論是否指定參加）的費用。

條件

I. 詮釋

本保單及保險憑證須作為一份合約一併閱讀，在本保單或保險憑證的任何部份附加特別意義的字眼或詞句，在每次出現時應附帶該意義。

II. 遵守

投保人及受保人或受保人代表應遵守及履行本保單及保險憑證內所有條款及條件，從而執行一些行動或依從一些行動，這將成為本公司根據本保單作出任何付款責任前的一項先決條件。

III. 預防損失

受保人必須以謹慎態度行事，及在合理情況下小心行動，以避免意外、身體損傷、疾病、遺失或損毀。

IV. 成對或成套條款

倘若任何受保項目包含一對或一套時，則本保單不會賠償多於任何損失部份的價值，亦不考慮該部份在作為一對或一套時的特別意義，更不會賠償超過其在該一對或一套中按比例計算出來的受保價值。

V. 保障項目有效期

有關項目三（緊急探訪）及項目十四（醫療支援）的保障，將於受保人在出發日離開香港的入境事務處櫃台起生效，並於受保人在抵港日抵達香港的入境事務處櫃台時終止。（“項目三及項目十四保險期”）

有關項目一（留學費用）的保障，將於發出保險憑證時立即生效。在所有情況下，有關項目一（留學費用）的保障，會於受保人完成旅程後永久返回香港的日期或在保險憑證上的保險期最後日（以較早者為準）終止生效。（“項目一保險期”）

有關其他項目的保障，會於受保人離開其於香港的居所或營業地點（以較後者為準）開始旅程時開始生效，但在任何情況下，有關保障不會在保險憑證上的保險期開始日的預訂出發時間 24 小時前開始生效。有關其他項目的保障，會在受保人完成旅程後永久返回其在香港的居所或營業地點（以較早者為準）時終止生效，但在任何情況下，有關保障會在保險憑證上的保險期最後日的預訂抵達香港時間 24 小時後終止生效。（“其他項目保險期”）

每次旅程必須在保險憑證上的保險期內出發及完成。

VI. 倘若受保人在不可避免的情況下，當中原因包括但不限於就計劃行程之目的地首次發出任何外遊警示，以致在旅程中在香港以外延誤了在出發前已預定的行程，則本公司將自動伸延本保單的保險期，最多 10 日。

VII. 欺騙

如任何索償是以欺騙或蓄意誇大方法提出，或有任何虛假宣言或聲明，本保單將會作廢及不會給付賠償。

VIII. 索償

如欲索償，投保人及受保人應：

(a) 立即以書面通知本公司並提交海外留學證明及其他有關證明文件予本公司。惟在任何情況下，通知期應在發生事件後的 60 日內。此條件適用於意外索償或任何其他可引致索償的事件。

(b) 提供所有本公司需要的憑證、資料及證據而費用須由受保人或其合法個人代表支付。

(c) 如在運送公司保管時發生行李遺失或損毀，應立即以書面向運送公司報告有關損失。

(d) 如遺失財物或信用卡，須向警方報告損失及索取報告，或在發現遺失信用卡後 24 小時內向發卡人報告損失及索取報告。為免混淆，在任何情況下，所有損失必須在其損失後 48 小時內報告。

(e) 不可代表本公司承認任何責任或作出任何作證或其他約束本公司的保證，獲本公司以書面同意者則除外。

IX. 索償付款

賠償死亡會按照受益人分配，及於此保單內載有有關給付該款項，及有關給付時所附加及生效的條款所約束。如並無指定受益人士或生效的條款適用時，則該賠償將給予受保人的遺產承繼人。本公司有權決定將任何在受保人身故後未給付的其他應付賠償給予該受益人或其遺產承繼人。惟所有其他賠償將會給予受保人。

將款項給予指定的受益人，或如沒有受益人，或該受益人經過合理諮詢後仍未尋獲時，則本公司將款項給予受保人的合法個人代表時，則應解除本公司在本保單的責任。本公司在任何情況下，不負責監管根據本保單所給予的任何款項的用途及分配。

繳付賠償乃按損失當日的匯價計算。

X. 本公司權利

本公司有權以投保人或受保人名義代表受保人作出答辯或解決任何法律行動及以本公司的開支採取法律行動，或以保障本公司利益為目的，代表投保人或受保人就本保單保障範圍內的任何事情向任何第三者索取賠償，及為此而有權選擇委派的律師。

如受保人死亡，本公司有權自費進行驗屍。

本公司有權在沒有事先通知的情況下不時修改保費表和本保單的條款及細則。

XI. 保費

在所有情況下，當本保單已經生效後則保費不得獲退回。

XII. 取消保單

本公司若要取消本保單，將會以掛號信形式，向投保人的最後登記地址發出七天書面通知以取消保單。本公司將按比例向投保人退回保險期未屆滿部份的已付保費。

XIII. 續保及年齡限制

只適用於全年保障

(a) 除非本公司在保費收款日期前收到終止保單的書面通知，否則本保單經核保及成功收取續保保費後，將按年續保。

(b) 如保費付款形式為按年以信用卡支付，則本保單將獲自動續保，而續保保費將於保費收款日自動從受保人的指定信用卡賬戶中扣取。如受保人在申請本保單時已指示本保單不需要續保或本公司在保費收款日期前收到終止保單的書面通知則除外。

只適用於半年保障

本保單在列於保險憑證上的保險期屆滿時不會獲得續保。

本公司有權在沒有事先通知的情況下不時修改保費表和本保單的條款及條件，但本保單在下次續保前，有關修改將不適用。

在所有情況下（全年保障及半年保障），若受保人於保險期屆滿時已屆七十一歲，本保單將不獲續保。

XIV. 保證

投保人保證旅程並不是違反註冊醫生的意見，或為獲得醫療或為移民目的。投保人亦保證申請本保單的主要目的為受保人在海外學府進行海外留學。如有需要，本公司有權在任何時間索取有關海外留學任何形式的證明。

XV. 更改海外學府

如在保險期內更改海外學府的名稱及/或地址，投保人必須在有關更改生效日之前以書面通知本公司。

XVI. 無索償折扣（只適用於全年保障）

在過去一年的保險期內，如無在本保單任何項目中報告或提出任何索償，續保保費將可獲相等於毛保費百分之十的無索償折扣。如連續兩年並無索償記錄，續保保費將可獲相等於毛保費百分之二十的無索償折扣。惟本保單中所獲的無索償折扣，不適用於受保人所投保的其它保單；另外，若本保單已經過期，則有關無索償折扣必須重新計算。

若受保人在獲得無索償折扣後，在本保單任何項目中報告或提出任何索償，續保保費將被調整至受保人未獲無索償折扣前的水平及受保人需補交該部份獲折扣的保費。

XVII. 司法權

本保單受香港法律約束並據其解釋。爭議雙方同意受香港法院的專有司法裁判權管轄。

XVIII. 仲裁

凡因本保單所引起的或與之相關的任何爭議、糾紛、分歧或索賠，包括保單的存在、效力、解釋、履行、違反或終止，或因本保單引起的或與之相關的任何非合同性爭議，均應提交由香港國際仲裁中心管理的仲裁，並按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》最終解決。本仲裁條款適用的法律為香港法。仲裁地應為香港。仲裁員人數為一名。仲裁程式應按照英文來進行。若本公司拒絕就本保單項下的任何索賠向受保人承擔責任，而受保人並無把該項索賠在拒絕該項索賠起計十二個月內根據本仲裁條款提交仲裁，則就各方面而言該項索賠將被視為已經放棄及不能追討。

XIX. 第三方權利

任何不是本保單某一方的人士或實體，不能根據《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。

XX. 估價

本保單條款內容以中文及英文載錄。倘若中文內容及英文內容互有衝突或不一致之處，均以英文內容為準。

PRUDENTIAL
英國保誠



二十四小時緊急支援服務
24 Hours Emergency Assistance Services



Should you need assistance, please call IPA Alarm Centre at the following telephone number, quote your name (as stated in your Policy) and your HKID card number. 如閣下需要緊急醫療或護送服務，請致電IPA救援中心，並在電話中引述您的姓名（如保單所示）及香港身分證號碼。

IPA Alarm Centre Telephone Number (852) 2862 0111
救援中心電話號碼

Assistance Services Before Travel
旅遊前的支援服務

- Immunization and vaccination requirement information
免疫及疫苗注射資料
- Weather information
各地天氣資料
- Visa requirement information
申請簽證手續資料
- Consulate and embassy information
領事館及大使館資料

Assistance Services During Travel
旅遊期間的支援服務

- Medical Evacuation and Repatriation
醫療救援及護送服務
- Hospital deposit guarantee, up to HK\$39,000
住院按金保證，最高可達港幣三萬九千元
- Emergency re-routing arrangements
行程折返的緊急安排
- Legal referral & medical advice
法律轉介服務與醫療諮詢

GI3/SR0220B/P01 (09/16)

COVID-19 Extension

Amendments and Extension to Policy applicable to PRUChoice Travel

Overseas Study Insurance Policy

(Applicable to policy newly issued from 10 March 2023 onwards, and renewal policy with effective date from 2 May 2023 onwards, until further notice.)

It is hereby declared and agreed that the following amendments and extension are made in the Policy. Unless otherwise specified, terms used in these amendments and extension shall have the meanings assigned to such terms in the Policy. These amendments and extension supersede any other amendments and extension previously issued for COVID-19 coverage.

This Policy will not cover any claims directly or indirectly arising from COVID-19 except for COVID-19 Extension explicitly as stated below for Section 14 – Medical Support (Optional Benefit) and Section 4 – 24 Hours Emergency Assistance Services.

COVID-19 Extension for Section 14 - Medical Support (Optional Benefit)

The Company shall cover the Insured Person for the below benefits necessarily and reasonably incurred as a direct result of COVID-19 contracted by the Insured Person during the Period of Insurance, provided that the Insured Person fulfils the prevailing entry rules and conditions including vaccination requirement both in Hong Kong and the planned travel destination(s), otherwise no coverage and benefits shall be paid under this COVID-19 Extension of the policy.

This extension does not cover any loss resulting directly or indirectly from COVID-19 which existed or was known or presented with any signs or symptoms relating to COVID-19 prior to the departure date of the booked trip. This extension is applicable to the following benefits:

Section 14 – Medical Support (Optional Benefit)

The Company will indemnify the Insured Person against the expenses necessarily and reasonably incurred for medical treatment outside Hong Kong as certified by Registered Medical Practitioner as a direct result of COVID-19 contracted by the Insured Person during the booked trip within the Period of Insurance with details as follows:

i. Overseas Medical Expenses

Overseas medical expenses, hospitalization charges, treatment expenses and emergency transportation to a registered medical institution necessarily and reasonably incurred.

ii. Overseas Hospital Cash

Daily cash benefit of HK\$200 is payable to the Insured Person who is admitted to a hospital Confinement overseas for more than 24 consecutive hours. The Company will pay up to the Daily Cash Benefit maximum limit as stated in the Policy including that for all other Bodily Injury sustained from Accident and Illness.

iii. Medical Expenses in Hong Kong

The Company will also indemnify the Insured Person against the necessary medical expenses, hospitalization charges and treatment expenses reasonably incurred in Hong Kong within 30 days after the Insured Person returns from abroad for the medical treatment of COVID-19 as a result of diagnosis of COVID-19 during the trip overseas or during the temporary home visit to Hong Kong within the Period of Insurance which includes the cost of a private ambulance and professional home-nursing fees. The Company will pay up to the medical expenses maximum limit as stated in the Policy including that for all other Bodily Injury sustained from Accident and Illness. For the avoidance of doubt, any expense of health checkup nature is not covered.

iv. Medical Appliance Expenses

The Company extends to indemnify the Insured Person against the actual cost of Medical Appliance incurred which is medically necessary and advised by Registered Medical Practitioner in writing. The Company will pay up to the Medical Appliance maximum limit as stated in the Policy including that for all other Bodily Injury sustained from Accident and Illness.

For the avoidance of doubt, any additional accommodation and transportation expenses return to Hong Kong or the city of Overseas Residence incurred by the Insured Person due to COVID-19 is not covered under Section 14 – Medical Support (Optional Benefit).

The maximum amount payable under each benefit item and in respect of the total sum for the above benefits shall not exceed the respective limit and the maximum limit of Section 14 – Medical Support as stated in the Policy including that for all other Bodily Injury sustained from Accident and Illness contracted during the Period of Insurance. This extension is subject to the exceptions to Section 14 – Medical Support (Optional Benefit) under the Policy.

Automatic 10 days Extension

This Policy will be automatically extended for a maximum period of 10 days in the course of the scheduled itinerary if the Insured Person is diagnosed with COVID-19 during the booked trip and has taken Section 14 – Medical Support (Optional Benefit).

GENERAL EXCEPTIONS

XIV. under General Exception of the policy is deemed to be deleted and replaced by the following:

The Company will not cover claims:

XIV. directly or indirectly caused by resulting from or in connection with any of the following:

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following including any fear or threat thereof, whether actual or perceived:

Coronavirus (COVID-19) including any mutation or variation thereof, *except for COVID-19 Extension*, or any declaration, categorisation, characterisation, reference to or in any other way communication as an epidemic or pandemic by the World Health Organisation or other governmental or quasi-governmental public health agency, entity or service that may make such declaration.

The above exclusions shall not be applicable to any service by Inter Partner Assistance Hong Kong Limited when such service is shown in the Schedule.

Unless otherwise stated herein, other terms, conditions and exclusions of the Policy shall remain unchanged.

In the event that conflicts or inconsistency arise between the English and Chinese versions, the English version shall prevail.

新冠肺炎伸延保障

適用於保誠精選「海外留學寶」保單的修訂及加入額外條款

(適用於繕發日期為2023年3月10日起或以後的新保單及生效日期為2023年5月2日或以後的續保保單，直至另行通知。)

於此聲明及同意，保單已作出以下修訂及加入額外的條款。除非另有說明，此修訂及加入額外/的條款所使用的詞彙與保單所定義的詞彙具有相同含意。此修訂及加入額外的條款取代之前發布的任何就新冠肺炎加入的修訂及額外條款。

此保單不保因新冠肺炎直接或間接引起的任何賠償，惟以下明確列明「項目十四 - 醫療支援保障」(自選保障)之「新冠肺炎伸延保障」及「項目四 - 二十四小時緊急支援服務」則不受此限。

「項目十四 - 醫療支援保障」(自選保障)之「新冠肺炎伸延保障」

如受保人於保險期間旅程時感染新冠肺炎，本公司將提供「新冠肺炎伸延保障」，伸延以下保障賠償予受保人，惟賠償是必須而合理且因新冠肺炎直接導致的費用。惟受保人必須在旅程開始前符合香港及計劃前往之目的地現行的入境要求及條件包括疫苗接種規定，否則不會獲得保單之「新冠肺炎伸延保障」的任何保障或賠償。

此「新冠肺炎伸延保障」不保障於計劃行程出發日期前已經存在或知悉因新冠肺炎確診或已出現新冠肺炎任何徵狀或病徵導致直接或間接的任何損失。「新冠肺炎伸延保障」適用於以下保障：

「項目十四 - 醫療支援保障」(自選保障)

受保人於保險期內，如在旅程時直接因感染新冠肺炎而經註冊醫生證明需接受治療，本公司將對其所在香港以外地區必須而合理引起的醫療開支作出以下賠償：

i. 海外醫療費用

必須而合理引起的海外醫療開支、住院費用、治療費用、送往註冊醫療機構的緊急交通費。

ii. 海外住院現金

如受保人因於海外因感染新冠肺炎而住院續超過二十四(24)小時，則獲每日現金保障港幣\$200。本公司每日現金保障最高賠償金額為包括其他意外導致身體損傷及因患病引起的醫療費用。

iii. 香港醫療費用

本公司亦會賠償受保人於保險期內於海外行程或短暫返回香港渡假探親期間感染新冠肺炎於回港後的三十(30)日內所引致於香港居住地必需的合理醫療開支、住院費用及治療費用，包括私人救護車費用及專業家庭護士費用。本公司的香港醫療費用最高賠償金額為包括其他意外導致

身體損傷及因患病引起的醫療費用。為免混淆，任何類型的身體健康檢查費用不獲保障。

iv. 醫療器材費用

本公司伸延賠償受保人應註冊醫生建議必需的醫療器材的實際開支。本公司醫療器材最高賠償金額為包括其他於意外導致身體損傷及因患病引起的醫療器材費用。

為免混淆，「項目十四 - 醫療支援保障」(自選保障)不保障因受保人感染新冠肺炎COVID-19引致任何返回香港或海外居所的所在城市額外的住宿及交通費用。

此「新冠肺炎伸延保障」所列的保障及保單中「項目十四 - 醫療支援保障」(自選保障)因其他意外導致身體損傷及因患病於保險期內的總賠償不得超過保單內相應的分項及「項目十四 - 醫療支援保障」(自選保障)最高賠償金額。此「新冠肺炎伸延保障」受制於保單「項目十四 - 醫療支援保障」(自選保障)的不保項目。

自動延長10天保障

受保人於計劃行程期間因感染新冠肺炎及已選購「項目十四一 - 醫療支援保障」(自選保障)，已預定的行程將自動延長保障期最長達10天。

一般不保項目

不保事項XIV.已取消及更換如下：

本公司不會保障由以下引起的索償：

XIV.

若由以下情況直接或間接引起、導致或關連：

儘管本保單中有任何相反的規定，本保單不保任何因下述，直接或間接引致的、或由此促使的、或與之相關的、或以任何方式涉及的、或由此引起的任何的損失、損害、責任、成本、罰款，罰金或其他任何金額，不論該等是實際的還是察覺到的：

- 冠狀病毒 (COVID-19)，包括其任何突變或變異，「新冠肺炎伸延保障」除外;或
- 由世界衛生組織、或其他政府或準政府公共衛生機構，實體或服務機構進行的聲明，分類，表徵，提及或以其他形式宣傳的流行病或大流行病。

惟上述除外條款不適用由國際救援 (亞洲) 公司所提供的任何服務，若有關服務顯示在附表中時。

除非在此另有說明，其他保單條款、細則及不保項目維持不變。

倘若中文內容及英文內容互有衝突或不一致之處，均以英文內容為準。