

When preparing an overseas study life for your children, a comprehensive protection plan is also an essential.

“Overseas Education Protection” not only helps to provide financial protection against ill-health and accident, but also against damage to property, personal liability and other unexpected losses.

Benefit Highlights

- Provides 24-Hour Worldwide Emergency Assistance Service
- Up to HK\$1,200,000 Medical Expenses cover includes Hospital Confinement or outpatient treatment
- Medical Expenses extended to cover up to 3 months follow-up Medical Expense upon return to Hong Kong
- Cover for all leisure journeys during the Study Trip
- Leisure activities covered during the journey, including skiing, scuba diving, rafting, parachuting and all water sports
- Zero excess on all benefits
- Special “Trauma Counseling” cover

Schedule of Benefit

Coverage	Sum Insured per policy year (HK\$)
A. Medical Expenses	1,200,000
B. Chubb Assistance – 24-Hour Worldwide Assistance Services (1) Emergency Hotline Assistance Service (2) Emergency Medical Evacuation & Repatriation (3) Repatriation of Mortal Remains	1,200,000
C. Compassionate Visit	50,000
D. Study Interruption	80,000
E. Accidental Death and Permanent Disability	500,000
F. Education Fund	300,000
G. Personal Property (a) Maximum amount for each item/set/pair (b) Laptop	10,000 2,000 8,000
H. Loss of Travel Document	5,000
I. Personal Liability	1,200,000
J. Loss of Cash	2,000
K. Travel Delay (HK\$500 per 8 hours delay)	1,500
L. Baggage Delay (after 8 hours)	1,000
M. Trauma Counseling Benefit (maximum HK\$1,500 per visit)	15,000
N. Kidnap Benefit (HK\$500 per day)	15,000

Premium Table

Studying Location	Annual Premium (HK\$)
USA/Canada	5,300
Others	4,200

* Total Premium (includes Levy)

All premium amounts displayed are inclusive of levy. The levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information, please visit www.ia.org.hk/en/levy.

保障表

保障範圍		每保單年度 最高賠償額 (港幣)
A.	醫療費用	1,200,000
B.	Chubb Assistance - 24-小時環球支援服務: (1) 緊急支援服務熱線 (2) 緊急醫療運送及送返 (3) 遺體運返	1,200,000
C.	近親探望	50,000
D.	學業中斷	80,000
E.	意外死亡及永久傷殘	500,000
F.	教育基金	300,000
G.	個人財物 (a) 每件/套/對物件的最高限額 (b) 手提電腦	10,000 2,000 8,000
H.	証件遺失	5,000
I.	個人責任	1,200,000
J.	現金遺失	2,000
K.	旅程延誤 (每 8 小時港幣 500)	1,500
L.	行李延誤 (8 小時後)	1,000
M.	創傷輔導 (每次最高為港幣 1,500)	15,000
N.	綁架保障 (每天港幣 500)	15,000

保費表

就讀地區	年費 (港幣)
美國/加拿大	5,300
其他	4,200

*總保費(已包括徵費)

所有顯示的保費均包含保費徵費。收取的相關徵款將根據擬定安排匯款予保險業監管局。詳情請參考
www.ia.org.hk/tc/levy。



保障



A. 醫療費用

賠償受保學生於海外留學期間因疾病或意外而引致之門診、住院及手術費用。包括每保單年度最多 25 次門診治療。

延伸覆診醫療費用 賠償受保學生回港後連續 3 個月內之覆診費用，每保單年度最高可獲港幣 100,000 元賠償。

B. Chubb Assistance - 24 小時環球支援服務

- 緊急醫療運送
如受保學生因嚴重意外或疾病，並在醫生的建議下，而須運送至其他地方接受治療，本公司可安排有關運送及負責有關費用。
- 遺體運返 如受保學生不幸身故，本公司可安排運返其遺體回港及負責有關費用。
- Chubb Assistance - 24 小時電話熱線及轉介服務
保人可享由「Chubb Assistance」提供之電話諮詢服務，例如：
 - 翻譯轉介服務
 - 醫療諮詢服務
 - 入院按金保證服務
 - 遺失行李及旅遊證件支援服務