

Summary of Benefits (Benefit Limit in HK\$)

| Description of Benefits | Maximum Sum Insured |
|--|---------------------|
| <p>1. Accidental Death and Permanent Disability Cover for death or disability for the insured student as a result of accident in the course of study trip</p> | HK\$1,000,000 |
| <p>2. Additional Indemnity on Accidental Death Cover the accidental death due to natural catastrophe in the course of study trip</p> | HK\$100,000 |
| <p>3. Major Burns Cover the accidental bodily injury which result in 2nd or 3rd degree burns in the course of study trip</p> | HK\$200,000 |
| <p>4. Medical Expenses (including outpatient 25 visits per policy year) Reimburse the medical expenses for hospitalisation, surgery and outpatient treatment (maximum 25 visits per policy year) if the insured student suffers from accidental injury or sickness in the course of study trip</p> <p>Follow-up medical treatment extension - reimbursement the follow-up medical expenses within 3 months from the date of return to Hong Kong which the treatment has been sought overseas, subject to maximum of HK\$150,000</p> | HK\$1,500,000 |
| <p>5. Emergency Medical Evacuation & Repatriation Cover for the actual expense of emergency necessity medical transfer if the insured student suffers from accidental injury or sickness and requires transfer to another location for medical treatment and/or medical evacuation/repatriation to Home Country in the course of study trip</p> | Actual Cost |
| <p>6. Repatriation of Mortal Remains Cover the actual expense for transfer of the mortal remains to Hong Kong if the insured student dies in the course of study trip</p> | Actual Cost |
| <p>7. Care Visit Cover the cost of one round-trip, economy class air ticket and accommodation (maximum for 7 consecutive days) for the immediate family member if the insured student confined in a hospital for over 7 consecutive days or dies as a result of accidental bodily injury in the course of study trip</p> | HK\$50,000 |
| <p>8. Study Interruption Reimburse the forfeited tuition fee or any outstanding study loan if the insured student is unable to continue from the education or completed withdrawal from the educational institution from due to:</p> <ul style="list-style-type: none"> • Serious accidental bodily injury or serious sickness of the insured student which result in continuous hospital confinement and temporary disability for 30 days or more | HK\$100,000 |
| <p>9. Education Fund Cash benefit to subsidy for the continuation of the insured student's education if the insured student's parent/legal guardian sustains accidental bodily injury result in dead or permanent total disability in the course of study trip</p> | HK\$300,000 |
| <p>10. Personal Property Reimburse the loss of or damage to the insured student's baggage in the course of study trip; subject to maximum amount of HK\$3,000 per item or pair or set of items and HK\$10,000 for laptop computer</p> | HK\$15,000 |

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|---|---------------------|
| 11. Loss of Travel Documents Reimburse the replacement fee of passport, identity card, visa and/or other necessary travel documents for immigration clearance in event of robbery, theft or burglary in the course of study trip | HK\$10,000 |
| 12. Personal Money Reimburse the cash and/or traveller cheque in event of accidental loss, robbery, theft or burglary in the course of study trip | HK\$3,000 |
| 13. Unexpected Travel Delay (HK\$500 per 6 hours) (Maximum HK\$2,000 per trip) Cash benefit for common carrier delayed due to bad weather, mechanical failure or strike and other industrial action of the employee of the public common carrier, subject to HK\$500 per every 6 consecutive hours | HK\$6,000 |
| 14. Baggage Delay (more than 6 consecutive hours) Reimburse the emergency purchase if the checked-in baggage is delayed for more than 6 consecutive hours | HK\$1,000 |
| 15. Personal Liability In the course of study trip, pay the indemnity for damages which the insured student becomes legally liable to pay because of accidental bodily injury to any other person or destruction of property of others (except use of motor vehicle, aircraft, watercraft or mechanically, etc.). Liability related issues must be handled by Liberty | HK\$2,000,000 |
| 16. Scholarship Rewards Pay the cash rewards to the insured student for his/her outstanding academic result by achieving of GPA 4.0 on a 4 point scale or straight A for all courses completed within eight (8) months in the course of study trip | HK\$2,000 |
| 17. Kidnapping If the insured student is kidnapped in the course of study trip, a cash daily benefit of HK\$500 for each completed 24 hours, maximum 30 days per policy year | HK\$15,000 |
| 18. Traumatic Incident Counselling Reimburse the medical expenses incurred by psychologist or psychiatrist for HK\$1,500 per visit per day, up to HK\$15,000 | HK\$15,000 |
| 19. Overseas Residence Protection Reimburse the loss or damage to the household contents arising by burglary; subject to maximum amount of HK\$2,000 per item or pair or set of items, if the insured student was away on a holiday overseas and no other person in the overseas residence | HK\$10,000 |
| 20. 24-hour Worldwide Emergency Assistance Hotline Services | Free |

This a summary of benefits. For exact coverage, terms and conditions, please refer to the Policy.

Important Note: Any non-study trips that depart from Home Country and returns to Home Country during the Period of Insurance is/are not covered.

保障表 - 賠償限額 (港元)

| 保障範圍 | 最高保障金額 |
|--|-------------|
| 1. 意外死亡及永久傷殘 如受保學生於海外留學期間因意外而導致死亡及/或永久傷殘，將可根據保障金額獲得賠償 | 1,000,000港元 |
| 2. 意外死亡額外賠償 賠償於海外留學期間因天然災禍而導致死亡，將可獲得額外賠償 | 100,000港元 |
| 3. 燒傷保障 賠償於海外留學期間因意外導致身體燒傷程度達二級或三級 | 200,000港元 |
| 4. 醫療費用 (包括每保單年度25次門診) 如受保學生於海外留學期間因意外受傷或疾病所支付的醫療費用，包括住院、門診 (每保單年度25次) 及手術，均可獲得賠償 <ul style="list-style-type: none">覆診費用-受保學生於海外接受診治後，回港後三個月內繼續接受治療的醫療費用，亦可獲得賠償，最高賠償金額為150,000港元 | 1,500,000港元 |
| 5. 緊急醫療運送及送返 於海外留學期間因應緊急醫療而需運送嚴重受傷或患病之受保學生至就近地區或返回原居地進行治療，賠償所有實際費用，確保受保學生得到最充分的保障 | 實際費用 |
| 6. 遺體運返 於海外留學期間安排運送在外地身故的受保學生之遺體或骨灰返回原居地 | 實際費用 |
| 7. 親屬探望 如受保學生於海外留學期間因意外不幸身故、嚴重受傷或病重而需住院連續超過7天，經審核後因應緊急需要可獲安排一名直系親屬前往探望照顧受保學生，保障包括來回機票 (經濟客位) 及住宿酒店費用 (最長7天) | 50,000港元 |
| 8. 學業中斷 如受保學生因下列情況而必須中繼學業，被沒收或重讀之學費，未償還之留學貸款均可獲得賠償 <ul style="list-style-type: none">受保學生因嚴重受傷或病重而需連續住院，及暫時傷殘超過30天 | 100,000港元 |
| 9. 教育基金 於海外留學期間，如受保學生指定的父或母或監護人因意外導致死亡及/或永久傷殘，將支付教育基金以資助受保學生繼續學業 | 300,000港元 |
| 10. 個人財物 於海外留學期間，如受保學生隨行之行李因意外損壞、遺失、被竊或搶劫，每項/套/對物品最高賠償額為3,000港元；及個人電腦為10,000港元 | 15,000港元 |
| 11. 證件遺失 於海外留學期間，如受保學生的旅遊證件、身份證或其他清關所需的證件被搶劫、偷竊或入室盜竊所引致的補領費用均可獲得賠償 | 10,000港元 |
| 12. 個人金錢 於海外留學期間，如受保學生因意外遺失、搶劫、偷竊或入室盜竊導致現金或旅行支票等之損失，均可獲得賠償 | 3,000港元 |

保障表 - 賠償限額 (港元)

| 保障範圍 | 最高保障金額 |
|--|-------------|
| 13. 旅程延誤 (每6小時500港元) (每次旅程上限為2,000港元) 因惡劣天氣、劫持、乘坐航班之機件故障、所乘坐之航運機構員工之罷工及其他工業行動而引致所乘坐之公共交通工具延誤，每6小時可獲500港元現金補償 | 6,000港元 |
| 14. 行李延誤 (延誤達6小時或以上) 於海外留學期間，如受保學生隨行之寄運行李因運送延誤達6小時或以上，可獲得賠償購買必需品應急 | 1,000港元 |
| 15. 個人責任 於海外留學期間，因疏忽導致第三者受傷或財物損毀而負上的法律責任。有關之責任必須由本公司代為處理 (保障不適用於駕駛或租用汽車、飛機及任何水上機動遊戲等) | 2,000,000港元 |
| 16. 傑出成績獎學金 於海外留學期間，如受保學生於8個月內完成的所有科目均考獲GPA4.0 (GPA4分制下) 或全甲成績，將可獲得本公司給予獎學金以資鼓勵 | 2,000港元 |
| 17. 綁架 於海外留學期間，如受保學生遭受綁架，每24小時可獲500港元之賠償，每保單年度最多30天 | 15,000港元 |
| 18. 創傷輔導 於海外留學期間，如受保學生因目擊或親身感受創傷事故而需心理輔導，每日每次輔導最多可獲1,500港元醫療費用賠償 | 15,000港元 |
| 19. 海外住所保障 於海外留學期間，如受保學生因出外旅行而期間空置的海外住被爆竊，所引致的損失可獲得賠償。每項/套/對物品最高賠償額為2,000港元 | 10,000港元 |
| 20. 24小時全球緊急支援服務 | 免費 |

上述僅為保障範圍概要。實際保障範圍、條款及條件請參閱保單。

注意事項：不保障於保險期內從原居地出發並返回原居地的旅程，並不保障逗留原居地的任何損失。