

Premium Rate Table Including Levy

Area of Coverage	Annual Premium (HK\$)
USA/Canada	HK\$4,000
Other Countries and Areas (excluding USA and Canada)	HK\$3,500

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate. For further information, please visit <https://www.libertyinsurance.com.hk/premium-levy> or contact (852) 2892 3888.

Eligibility

Insured Students must:

- between age 8 to 33
- not have USA as both Home Country and Stationed Country
- not have Sanctioned Countries as their Home Country or Study Country

Major Exclusions

- Pre-existing Medical Conditions, congenital or heredity condition, pregnancy, childbirth, miscarriage, cosmetic surgery, AIDS or AIDS related complex
- Treatment of sexually transmitted diseases or transmissible disease
- Self-inflicted bodily injury and sickness
- Suicide
- Alcoholism and drug abuse
- Treatment which is not medically necessary or treatment of an optional nature
- Alternative treatment, such as aromatherapy and naturopathy
- Experimental and yet to be scientifically proven treatments
- Drug purchased without physician's prescription
- Nuclear hazard
- War, civil war, insurrection, revolution, illegal act by the Insured or Policyholder
- Health check-ups or any investigation(s) directly related to admission, diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary
- Taking part in disciplinary forces, naval, military, air force service or operations with any armed force of any country

保費 (已包含保費徵費)

涵蓋地區	全年保費(港元)
美國/加拿大	4,000港元
其他國家及地區 (美國及加拿大除外)	3,500港元

保險業監管局已向相關的保單按規定的徵費率徵收保費徵費，詳情請瀏覽 <https://www.libertyinsurance.com.hk/zh/premium-levy/> 或聯絡 (852) 2892 3888。

投保資格

受保學生必須符合以下條件：

- 介乎8至33歲之間
- 原居地及駐留國家非美國
- 並非以被制裁國家作為原居地或留學國家

主要不保事項

- 任何投保前已存在之疾病，先天性或遺傳病症、懷孕、分娩、流產、整容手術、愛滋病及其有關的綜合症
- 性傳播疾病或傳染病的治療
- 自殘引致的傷害及疾病
- 自殺
- 酗酒及濫用藥物
- 非醫學必要的治療或非強制性治療
- 另類療法，例如香薰療法及自然醫學
- 實驗性質及尚待科學證明的治療方法
- 未經醫生處方購買的藥物
- 核災害
- 戰爭、內戰、叛亂、革命、受保人或保單持有人之非法行為
- 健康檢查或任何直接與調查有關的任何入院、診斷、疾病或受傷，或任何與調查有關的非醫學必要的治療
- 參與紀律部隊、海軍、軍隊、空軍部隊或任何國家的武裝軍事行動
- 參加任何類型的比賽 (徒步除外)、專業性質之運動或受保人可賺取收入或報酬的任何體育或競技活動