

Overseas StudyCare Insurance 海外留學保險

Overseas StudyCare provides you or your children with comprehensive protection while studying in foreign countries. Included is coverage for Medical Expenses, Worldwide Emergency Assistance Services, Personal Accident, Major Burns, Personal Liability, Cancellation and Curtailment of Trip and Education Fund.

海外留學保險提供全面保障，讓您或您的子女無憂享受世界各地的學習旅程。計劃包括海外醫療、全球緊急支援服務、人身意外、嚴重燒傷、個人責任、取消及縮短行程、教育基金等保障。

Product Highlights 保障特點	
Top-up In-Patient Medical Expenses providing extra benefits on top of your other medical policy, up to HK\$2,000,000. 特設備用住院醫療保障，就您現有的醫療保險提供額外的保障，最高可達港幣 \$2,000,000。	✓
Education Fund to provide for unpaid Tuition Fees if tragedy strikes your family. 教育基金保障因不幸喪失摯親而未能繳付之學費。	✓
Compassionate Visit and Death Compensation for a kidnapping incident. 就綁架事故提供慰恤探望及身故賠償。	✓
Cover for leisure and amateur sports activities (with altitude limit not over 5,000 meters above sea-level or depth not greater than 30 meters below sea-level)during your study including winter sports, bungee jumping, hiking, rock climbing, horse riding, scuba diving and other water sports. 保障您在學習旅程中的休閒和業餘體育運動，包括冬季運動、蹦極、登山、攀岩、騎馬、潛水等水上運動（不超過海拔5,000米或不超過水深30米）。	✓
Cover for personal accident and medical related claims caused by act of terrorism 保障因恐怖主義活動而引起的個人意外及醫療相關的索償	✓
Covers your Overseas Study from secondary school to life-long education. 保障期可由中等教育延伸至終身教育。	✓
Worldwide cover for Medical and Personal Accident benefits. 醫療及個人意外保障更伸延至全球。	✓
24 hours Worldwide Emergency Assistance Services. 全球24小時免費緊急支援服務。	✓

Coverage

Cover	Benefits	Maximum Limit (HK\$)	
		Plan A	Plan B
1. Medical Expenses	a. Medical Expenses - the cost of qualified medical treatment, surgery and hospitalisation arising from a sickness or accidental injury. b. Follow-up Expenses - medical, hospital and treatment expenses reasonably incurred within 90 days of the Insured Student's return to the country of residence up to HK\$100,000 (Including Chinese medical practitioner in Hong Kong up to HK\$3,000 with maximum daily limit per visit HK\$200).	\$1,000,000	\$500,000
2. Top up In-Patient Medical Expenses	Additional medical insurance cover for inpatient medical expenses, where you have another medical benefits policy which covers the same expenses, up to 2 times the cover provided under that other policy, or HK\$2,000,000 (whichever is the lesser).	Up to \$2,000,000	N/A
3. Worldwide Emergency Assistance Services	a. Remittance of Hospital Admission Guarantee Deposits - for hospital admittance fees on behalf of the Insured Student. b. Emergency Medical Evacuation and Repatriation - to the nearest facility capable of providing adequate medical care and to repatriate back to Hong Kong if the physician determines that it is necessary. c. Repatriation of Mortal Remains - transportation charges for repatriation of the mortal remains to Hong Kong.	\$40,000 Included \$40,000	\$40,000 Included \$15,000

3. Worldwide Emergency Assistance Services	d. Compassionate Visit and Hotel Accommodation - up to 2 immediate family members, includes travelling cost to join the Insured Student where the Insured Student is confined in hospital for more than 3 days. (Accommodations HK\$1,200 per night up to 5 consecutive days)	\$40,000	\$15,000
	e. Convalescence Expenses - will arrange additional hotel expenses incurred in relation to an incident which requires medical evacuation and repatriation. (Accommodations HK\$1,200 per night up to 5 consecutive days)	\$6,000	\$6,000
	f. Unexpected Return in the Event of the Death of a Close Relative - return economy class airfare or unexpected return to Hong Kong following the death of a close relative.	\$40,000	\$15,000
	g. Additional Costs of Travel - will arrange for an economy class airfare for the Insured Student to return Hong Kong due to a serious medical condition.	\$40,000	\$15,000
4. Personal Accident	h. Other Assistance - including telephone medical advice, emergency travel service assistance or legal referral.	Included	Included
	The above services are arranged by the assistance service provider as appointed by the Company.		
	a. Personal Accident - Accidental death / permanent total disablement / total and permanent loss of sight in one or both eyes / loss by physical severance or permanent and total loss of use of one or more limbs. (Limit for this benefit for children under 18 years old)	\$500,000	\$250,000
	b. Double Indemnity - Accidental Death Benefits will be doubled up for: <ul style="list-style-type: none"> a fare paying passenger on a public conveyance which was involved in an accident an innocent bystander in a gun battle between the police and another person(s) a fire within a residential building (Limit for this benefit for children under 18 years old) 	\$250,000	\$250,000
5. Cancellation Charge	c. Major Burns - Suffering of Third Degree Burns with burnt areas equal to or greater than 5% of head or 10% of total body surface area. (Apply either a or b compensation only)	\$1,000,000	500,000
	d. Reimbursement of irrecoverable prepaid study costs and airfares in the event of death, serious sickness or injury of the Insured Student, immediate family members of the Insured Student, witness summons, jury service, compulsory quarantine of the Insured Student, natural disaster, unexpected outbreak of infectious diseases at destination; industrial action involving a Public Conveyance, riot/ civil commotion at the destination, serious damage to the Insured Student's principal home in Hong Kong arising from fire or flooding within 10 days from the departure date or Black Outbound Travel Alert for the destination in effect 7 days before the departure date.	\$500,000	\$500,000
	e. Reimbursement of unused portion of prepaid transport or accommodation charges, pre-paid tuition fees and additional public transportation expenses incurred to return to Hong Kong as a direct result of death, serious injury/sickness of the Insured Student or immediate family member, or of the hijack of transport arranged by a travel agency, adverse weather conditions, natural disaster, or unexpected outbreak of infectious diseases; industrial action involving a Public Conveyance, riot / civil commotion at the destination that prevents the Insured Student from continuing the journey or Black Outbound Travel Alert for the destination is in effect during the study.	\$200,000	\$100,000
6. Curtailment of Trip	f. Reimbursement of irrecoverable prepaid transport or accommodation charges, pre-paid tuition fees and additional public transportation expenses incurred to return to Hong Kong as a direct result of death, serious injury/sickness of the Insured Student or immediate family member, or of the hijack of transport arranged by a travel agency, adverse weather conditions, natural disaster, or unexpected outbreak of infectious diseases; industrial action involving a Public Conveyance, riot / civil commotion at the destination that prevents the Insured Student from continuing the journey or Black Outbound Travel Alert for the destination is in effect during the study.	\$300,000	N/A
	g. Irrecoverable unused portion of prepaid transport or accommodation charges, pre-paid tuition fees and additional public transportation expenses incurred to return to Hong Kong as a direct result of death, serious injury/sickness of the Insured Student or immediate family member, or of the hijack of transport arranged by a travel agency, adverse weather conditions, natural disaster, or unexpected outbreak of infectious diseases; industrial action involving a Public Conveyance, riot / civil commotion at the destination that prevents the Insured Student from continuing the journey or Black Outbound Travel Alert for the destination is in effect during the study.	\$300,000	N/A
7. Kidnapping	a. Compassionate Visit and Hotel Accommodation <ul style="list-style-type: none"> Provided to up to 2 close relatives of the Insured Student, including travelling costs to the location of the educational institution where the Insured Student was kidnapped. (Accommodations up to HK\$1,200 per person per night for 5 consecutive days) 	\$40,000	N/A
	b. Compassionate Death Benefit <ul style="list-style-type: none"> compensation for the Accidental Death of Insured Student from injury inflicted during the kidnapping incident. 	\$250,000	N/A

8. Education Fund	Payment of unpaid tuition fees in the event of the death of the parent or legal guardian of the Insured Student, where the Insured Student is an unmarried full time student under 23 years old.	\$350,000	\$200,000
9. Travel Delay	Reimbursement for costs incurred due to delay or postponement of public conveyance as a result of adverse weather condition, industrial action, hijack, technical or other mechanical derangement of the public conveyance. The Insured Student will be reimbursed one of the following benefits: <ul style="list-style-type: none"> a. Cash allowance - In the event of travel delay exceeding 6 hours, the Insured Student will be indemnified at HK\$300 for each full 6-hour period delay; or b. Additional transport expenses - necessarily incurred and the Insured Student has to arrange a different method of public transport or different route as the result of the cancellation of the transportation previously confirmed for the travel delay over 6 hours 	\$2,500	\$600
	Loss, physical breakage or damage directly resulting from accident, theft, robbery, burglary, or mishandling by carriers to the Insured Student's baggage or personal property (Personal property does not include mobile phones, pagers, handheld portable telecommunication equipment, or other computer equipment, except lap top computers). <ul style="list-style-type: none"> a. Limit for each item, pair or set b. Limit for lap-top computer 	\$10,000	\$2,500
10. Baggage	Loss, physical breakage or damage directly resulting from accident, theft, robbery, burglary, or mishandling by carriers to the Insured Student's baggage or personal property (Personal property does not include mobile phones, pagers, handheld portable telecommunication equipment, or other computer equipment, except lap top computers). <ul style="list-style-type: none"> a. Limit for each item, pair or set b. Limit for lap-top computer 	\$20,000	\$10,000
11. Personal Liability	Indemnity against third party legal liability arising as a result of accidental injury or loss or damage to third party's property during the Period of Insurance. (This benefit does not apply to liability arising from the use or hire of motor vehicle.)	\$3,000 \$10,000	\$3,000 \$5,000
		\$1,500,000	\$750,000

Major Exclusions

- War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
- Nuclear hazards.
- Acts of Terrorism (except that this exclusion does not apply to the Medical Expenses Benefit, Worldwide Emergency Assistance Services, Personal Accident Benefit, Cancellation Charge Benefit, Curtailment of Trip Benefit and Travel Delay).
- Pre-existing condition, congenital and hereditary condition.
- Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a qualified registered physician, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
- Any kind of racing (including as a passenger or other occupant), other than foot races and sports competition or any sports or games in a professional capacity or where the Insured Student would or could earn income or remuneration from engaging in such sport.
- Any activities in the air unless an Insured Student is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in such activity where the maneuver or navigation of such activity is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.
- The Insured Student being a crew member or an operator of any air carrier; engaging in offshore activities including commercial diving, oil rigging, mining or aerial photography; handling of explosives, being a site worker or rendering armed force services. (This exclusion does not apply if the Insured Student was engaged in one of the above occupation as a compulsory requirement of his/her course of study.)
- Losses not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
- Personal liabilities arising from use or operation of vehicles, aircraft, watercraft.
- Any illegal or unlawful act.

保障範圍

保障項目	承保範圍	最高保障金額 (港幣)	
		計劃 A	計劃 B
1. 醫療費用	a. 醫療費用 - 因生病或意外受傷所引致的合資格醫療診治、手術及住院費用。 b. 覆診費用 - 受保學生返回居住國家後九十日內因醫療、住院及治療衍生之合理費用,最高可達港幣\$100,000 (包括於香港接受中醫治療,每日每次上限為港幣\$200,最高賠償額為港幣\$3,000)。	\$1,000,000	\$500,000
2. 備用住院醫療保障	為受保學生所持有並涵蓋相同開支的住院醫療保險提供額外的保障,最高可達該住院醫療保險之雙倍額,或港幣\$2,000,000 (以較少者為準)。	上限 \$2,000,000	不適用
3. 全球緊急支援服務	a. 匯寄入院保證按金 - 代受保學生支付入院費用。 b. 緊急醫療撤離及遣返 - 將受保學生緊急運送至就近有足夠醫療設備的醫療中心及在醫療人員認為必須的情況下,將受保學生送返香港治療。 c. 運送遺體 / 骨灰返回香港 - 將遺體或骨灰運返香港之費用。 d. 恩恤探望及酒店住宿 - 最多兩名直系親屬,包括前往探望受保學生的交通費用,但受保學生必須住院多於3天。(住宿最長為連續五天及費用上限為每晚港幣\$1,200) e. 復康住宿費用 - 將為受保學生因事故而需接受緊急醫療運送和撤離所衍生之額外酒店費用作出安排。(住宿最長為連續五天及費用上限為每晚港幣\$1,200) f. 因至親身故而須返港 - 因至親身故而返港的來回經濟客艙機票費用。 g. 額外交通費用 - 會為病情危重的受保學生安排經濟客艙機票返港。 h. 其他援助 - 包括電話醫療諮詢,緊急旅遊支援服務或法律團體轉介。 上述服務由本公司委任之救援中心提供。	\$40,000 已包括 \$40,000 \$40,000 \$6,000 \$40,000 \$40,000 已包括	\$40,000 已包括 \$15,000 \$15,000 \$6,000 \$15,000 \$15,000 已包括
4. 人身意外	a. 意外死亡 / 永久完全傷殘 / 單目或雙目視力完全及永久喪失 / 單肢或多肢截斷或永久及完全喪失功能。(18歲以下兒童之賠償限額) b. 雙倍賠償 - 雙倍意外身故保障賠償: ▪ 作為付費乘客因其乘搭的公共交通工具遇上意外而身亡 ▪ 作為無辜的旁觀者在警察與他人的槍戰中身亡 ▪ 因住宅大廈內發生火災而身亡 (18歲以下兒童之賠償限額) c. 嚴重燒傷 - 受保學生於旅程期間遭受三級程度燒傷且燒傷部分達其頭部表面面積的5% 或以上或其身體總表面面積的10% 或以上。(只可選擇a項或b項作為賠償)	\$500,000 \$250,000 \$1,000,000 \$500,000 \$200,000	\$250,000 \$250,000 \$500,000 \$500,000 \$100,000

5. 旅程取消	若因受保學生或其直系親屬身亡、遭遇嚴重疾病或身體損傷、或受保學生須出庭作證、出任陪審團、被強制隔離、或目的地發生天然災害、突然爆發廣泛性傳染病、發生牽涉公共交通的工業行動、暴動或內亂、或於出發前10天受保學生的住宅受到水災或火災嚴重損毀或出發前7天政府向目的地發出黑色外遊警告以致受保學生未能如期出發,就其不獲退回之預繳的學費及機票費用提供賠償。	\$30,000	不適用
6. 旅程縮短	若因受保學生或其直系親屬身故、遭遇嚴重損傷/疾病、或受保學生所乘搭由旅行社安排之交通工具被騎劫、或因惡劣天氣、天然災害、突然爆發廣泛性傳染病、或目的地發生牽涉公共交通的工業行動、暴動或內亂以致受保學生未能繼續行程、或在留學期間政府向目的地發出黑色外遊警告,就受保學生不獲退回之未用交通及住宿費用、預繳的學費及返回香港之額外交通費用提供賠償。	\$30,000	不適用
7. 綁架	a. 恩恤探望及酒店住宿 - 若受保學生不幸遭綁架,為最多兩名直系親屬提供酒店住宿及包括前往學校位置的交通費。(住宿最長為連續五天及費用每人每晚上限為港幣\$1,200) b. 恩恤死亡賠償 - 為受保學生因遭綁架受傷而意外身故提供死亡賠償。	\$40,000 \$250,000	不適用 不適用
8. 教育基金	若受保學生的父母或合法監護人不幸身故,為未滿23歲的未婚及正接受全日制教育的受保學生支付欠繳的學費。	\$350,000	\$200,000
9. 旅程延誤	賠償旅程中乘搭公共交通工具期間因惡劣天氣、工業行動、該公共交通工具被騎劫,出現技術性或其他機械性失常而引致延誤所導致的費用。受保學生可選擇以下一項作為賠償: a. 現金津貼 - 如旅程延誤超過6小時,受保學生可就每6小時的延誤獲得港幣\$300 賠償;或 b. 額外交通費用 - 如旅程延誤超過6小時,賠償受保學生因原有交通安排取消而必須安排不同的公共交通工具或不同的路線所導致的額外交通費用。	 \$2,500 \$10,000	 \$600 \$2,500
10. 行李	因意外、盜竊、搶劫、爆竊、運輸人員不當處理使受保學生的行李或個人物品受到損失、損壞或損害 (個人物品不包括手提電話、傳呼機、手提便攜式通訊器材、電腦器材 (手提電腦除外)) a. 每件 / 對 / 套最高賠償限額 b. 手提電腦最高賠償限額	\$20,000 \$3,000 \$10,000	\$10,000 \$3,000 \$5,000
11. 人身責任	為於受保期間因意外導致第三者身體受傷或財物受損而引起的第三者法律責任提供保障。 (使用或租用汽車引起的責任不在受保範圍之列)	\$1,500,000	\$750,000