

Overseas Study Insurance
海外升學保險

Study abroad carefree
with comprehensive
protection

海外升學萬里翱翔
全面保障讓您安枕無憂



Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

It's many people's dream to study overseas, broadening their horizons and experiencing life in different cultures. Looking at a brighter and happier future, you also have to prepare for the challenges and unexpected situations, such as travel delays, accidents, health issues and tuition fees while you are away from home. Do make sure you have comprehensive overseas study protection plan to cover your needs, so you can focus on learning and enjoying life rather than worrying about the unpredicted.



MSIG encourages you to pursue your dream and explore the world. Our Overseas Study Insurance got you covered by giving you protection, peace of mind and confidence.

Plan highlights



Protection catering to your needs

MSIG understands the needs of overseas students and parents' different considerations, and provides the most suitable protection options to fit your need.

- Personal accident cover up to HK\$1,000,000
- Medical expenses up to HK\$2,000,000 which cover both overseas inpatient or outpatient treatment and follow up medical treatment in Hong Kong up to HK\$250,000 (including Chinese medicine practitioners' fee up to HK\$5,000) 
- ▶ An option with excess for each hospitalisation claim is available to get 10% premium discount
- A plan without medical expenses coverage is also available to fit your budget
- Personal liability cover up to HK\$2,000,000 



Extensive support for your overseas study

- Education fund¹: covers up to HK\$300,000
- Cancellation of study and study interruption: covers the unused tuition fee, travel and accommodation deposits
- School closure allowance up to HK\$5,000 if unexpected closure of school due to natural disaster or compulsory closed (e.g. due to infectious diseases) by local authority

Plan highlights



Worldwide emergency assistance services

- Provide 24-hour assistance hotline
- Worldwide emergency medical evacuation and repatriation after treatment
- Cover the expenses of unexpected return to Hong Kong, compassionate visit, etc.



Lifestyle caring

- Protection covers the loss of or damage to personal baggage and belongings including mobile phone or tablet computer up to HK\$2,000
- Loss of personal money up to HK\$2,000
- Embrace adventures with amateur dangerous sports and activities coverage including winter sports, horse riding, water skiing, scuba diving, etc².
- Travel delay protection (including ancillary leisure trips³ during your study journey)
 - ▶ HK\$300 for each 6 hours of travel delay, up to HK\$3,000
 - ▶ Additional transportation and accommodation expenses up to HK\$5,000
- Trip cancellation and trip curtailment cover up to HK\$50,000 New
- Household contents cover at overseas residence up to HK\$12,000 New

¹ Only applicable if the insured student is aged 25 or below and unmarried when his/her parent suffers bodily injury. Not applicable if the insured student's parents are aged above 75 or his/her engagement as a worker or staff stated in major exclusion item 7.

² For winter sports, coverage is only applicable to recreational alpine skiing or snowboarding, tobogganing or sledding; for scuba diving, coverage is only applicable to scuba diving to a depth not greater than 30 meters below sea-level.

³ All ancillary leisure trips, which are less than 90 days per trip and outside Hong Kong or Study Country/Region, taken by during the Study Journey are covered.

Illustrative example



Mr Chan is sending his 18-year-old daughter, Alice to study in pre-university course in the US. This is Alice's first time to be away on her own, the father wants to provide comprehensive coverage to her and decides to take out Premier Plan of Overseas Study Insurance with medical coverage. The plan supports Alice while she is away from home and eases Mr Chan's worries. The annual premium is HK\$5,030.



Scenario 1



Alice went shopping for groceries after school. Unfortunately, she left her study bag (with her newly bought laptop and mobile phone inside) on the way, and could not find it anywhere. How will Overseas Study Insurance cover her?



Study bag - HK\$500



Laptop - HK\$3,000



Mobile phone - HK\$2,000



Excess: Personal belongings – HK\$200

Total compensation: HK\$5,300



Scenario 2



Learning to ski during her first Christmas holiday in the States, Alice sprained her ankle. At first, she thought it was a small issue, but after days she felt severe pain and could not walk. Her guardian then took her to see a doctor and found that her ankle was fractured. She spent 6 days in the hospital to fix it and visited outpatient clinic 5 times to follow up.



Overseas medical expense - HK\$50,000



Outpatient clinic visits (5 times) - HK\$2,000



Hospital cash - HK\$3,000 (HK\$500 x 6 days)

Total compensation: HK\$55,000



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