Overseas Study Insurance 海外升學保險

Study abroad carefree with comprehensive protection

海外升學萬里<u>劉</u>翔 全面保障讓您安枕無憂



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 (Dupgraded)



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
- 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.

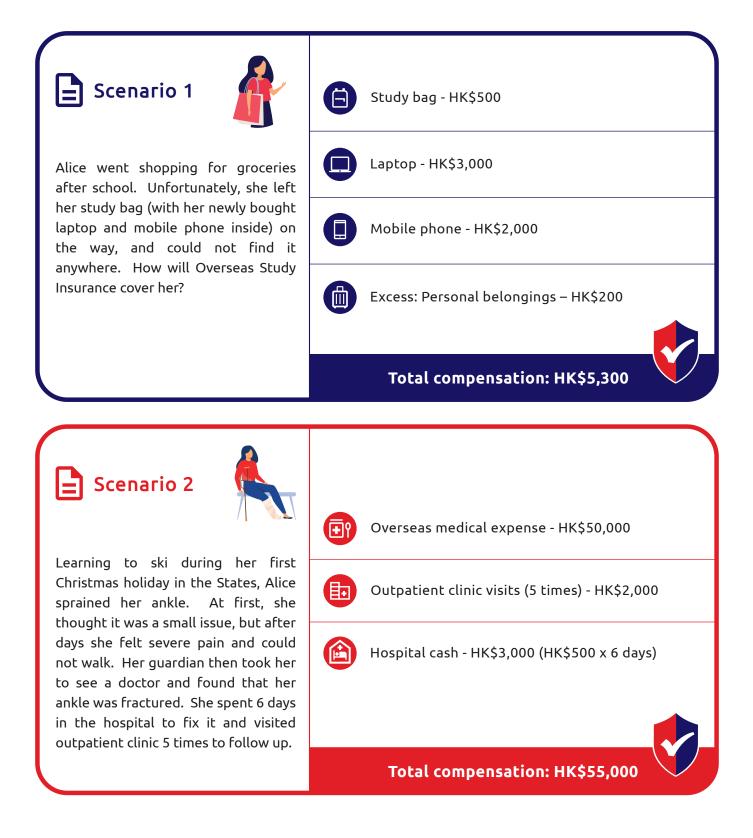
² For winter sports, coverage is only applicable to recreational alpine skiing or snowboarding, tobogganing or sledding; for scuba diving, coverage is only applicable to scuba diving to a depth not greater than 30 meters below sea-level.

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.



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