

Premium table

Premium table [^]	Basic Plan	Premier Plan (with an Excess of HK\$20,000 for each hospitalisation claim)	Premier Plan
Annual premium (HK\$)	3,000	4,527	5,030

[^] Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product factsheet are subject to levy.

Important notes

1. The insured student must be aged between 6 and 50 and not the passport holder of the study country/region.
2. The applicant and insured student must be Hong Kong resident and at the time of application the insured student has not yet leave Hong Kong for the study journey meant to be covered.
3. The study journey should be originating from Hong Kong.

Major exclusions

1. Any circumstances or Medical conditions giving rise to a claim under this policy known to have existed at the time of application or at the date of arranging the study journey
2. Any sport in a professional capacity or could earn income or remuneration from engaging in such sport
3. Suicide, intentional self-inflicted injury, insanity, mental or nervous disorders, sleep disorder, psychiatric disorder
4. Influence of drugs or alcohol
5. HIV and/or any HIV related illness including AIDS
6. Flying activities other than as a fare-paying passenger with a licensed and scheduled routes carrier
7. Engagement as a worker or staff in any form of manual employment or occupation, hazardous work or occupation, or listed under general exclusion of the policy
8. Fighting (except in bona fide self defence), provoked assault, resistance to arrest
9. Unlawful acts
10. Consequential loss of any kind
11. Any misrepresentation or omission to inform us of any material information
12. Delay, confiscation, detention, nationalisation, requisition or destruction of or damage to property
13. Pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds
14. War and terrorism (Except for terrorism extension cover)
15. Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons



Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at [+852 2894 0660](tel:+85228940660) (Mon – Fri, 09:00 – 17:30, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

保費一覽表

保費表 [^]	基本計劃	醫全計劃 (每次住院索償自負額為港幣20,000元)	醫全計劃
全年保費 (港幣/元)	3,000	4,527	5,030

[^] 收取保費徵費之新規定 - 香港保險業監管局 (保監局) 已於《保險業條例》中公布有關收取保費徵費的新規定，並於2018年1月1日正式生效。
本保單應付保費徵費是按照適用徵費率訂定。

重要事項

1. 受保學生年齡必須為6至50歲及不是升學國家/地區的護照持有人
2. 在投保時，投保人及受保學生必須為香港居民及受保學生應尚未離開香港前往任何將會承保之升學旅程
3. 升學旅程的最初出發地必須為香港

主要不承保事項

1. 於投保時或安排升學旅程時已知悉的任何可能引致索償的情況或身體狀況
2. 以職業選手身份或以有收入或酬金的方式參加任何體育活動
3. 自殺、自戕、精神錯亂、精神或神經紊亂、睡眠失調或精神病
4. 服用藥物或吸毒
5. HIV及/或與HIV有關的任何疾病，包括AIDS
6. 以付費乘客身份乘搭持牌及定期航線的航空公司以外的航空旅程
7. 為體力勞動或危險性質工作或職業或一般不保事項中所列的職員或工人之身份
8. 打架 (自衛除外)、挑釁他人攻擊導致受傷、拒捕
9. 不法行為
10. 間接損失或損毀
11. 任何重要資料失實聲明或隱瞞
12. 延誤、沒收、扣留、收歸國有、徵用、毀滅或損壞之財產
13. 以音速或超音速飛行之飛機及其他空中飛行裝置引致的壓力周波
14. 戰爭及恐怖活動 (惟恐怖活動伸延保障除外)
15. 輻射污染、化學、生物、生化或電磁武器



貼心的保障及理賠服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由理賠專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。
賠償服務熱線：[+852 2894 0660](tel:+85228940660) (星期一至五，上午9時至下午5時30分，公眾假期除外)

此外，您亦可透過[EASY網上索償系統](#)隨時隨地申請索償。