

Benefit	Maximum Sum Insured	Description
醫療費用 (包25 次門診) Medical Expenses (including outpatient 25 visits)	1,500,000	如受保人於受保旅程期間因意外受傷或疾病所支付的醫療費用，包括住院、門診(25次)及手術，均可獲得賠償。 Reimburse the medical expenses for hospitalization, surgery and out-patient treatment (max. 25 visits per policy year) if the insured suffers from accidental injury or sickness during the period of insurance. 覆診費用- 受保人於海外接受診治後，回港後90天內繼續接受治療的醫療費用，亦可獲得賠償。最高賠償金額為HK\$100,000。 Follow-up medical treatment extension - reimbursement the follow-up medical expenses within 90 days from the date of return HK which the treatment has been sought overseas, subject to maximum of HK\$100,000 . 如受保人回港作短暫逗留期間，不幸因意外受傷或疾病而需住院，住院期間的醫療費用可獲得賠償。最高賠償金額為HK\$50,000。 Reimburse the medical expenses incurred if the insured suffers accidental injury or sickness and requires hospital confinement while he/she return HK for temporary stay, subject to maximum of HK\$50,000
緊急醫療運送及送返 Emergency Medical Evacuation & Repatriation	不設上限 Unlimited	於受保旅程期間因應緊急醫療而需運送嚴重受傷或患病之受保人至就近地區或返回香港進行治療，賠償額並不設上限，確保受保人得到最充分的保障。 Cover for the actual expenses if the insured suffers from accidental injury or sickness and requires transfer to another location for medical treatment and/or medical evacuation / repatriation to Hong Kong during the period of insurance.
遺體運返 Repatriation of Mortal Remains	不設上限 Unlimited	於受保旅程期間安排運送在外地身故的受保人之遺體或骨灰返回香港。 Cover the actual expenses for transfer of the mortal remains to HK if the insured dies during the period of
意外死亡及永久傷殘 Accidental Death and Permanent Disability	500,000	如受保人於受保旅程期間因意外而導致死亡及/或永久傷殘，將可根據保障金額獲得賠償。 Cover for death or disability for the insured as a result of accident during the period of insurance.
燒傷保障 Major Burns	100,000	賠償於受保旅程期間因意外導致身體燒傷程度達二級或三級。 Cover the accidental bodily injury which result in 2nd or 3rd degree burns during the period of insurance.
親屬探望 Care Visit	50,000	如受保人於受保旅程期間不幸身故、嚴重受傷或病重而需住院連續超過5天，經審核後因應緊急需要可獲安排一名直系親屬前往探望照顧受保人，保障包括來回機票(經濟客位)及住宿酒店費用(最長5天)。 Cover the cost of one round-trip, economy class air ticket and accommodation (maximum for 5 consecutive days) for the immediate family member if the insured confined in a hospital for over 5 consecutive days or dies as a result of accidental bodily injury.
學業中斷 Study Interruption	90,000	如受保人因下列情況而必須中斷學業，被沒收或重讀之學費可獲得賠償。 - 父或母因意外身故；或 - 受保人因嚴重受傷或病重而需連續住院，及暫時傷殘超過30天。 Reimburse the forfeited tuition fee if the insured unable to continue the education due to: - Accidental death of the parent; or - Serious accidental bodily injury or serious sickness of the insured which result in continues hospital confinement and temporary disability for 30 days or more
教育基金 Education Fund	300,000	如指定的受保人父或母或監護人因意外導致死亡及/或永久傷殘，將支付教育基金以資助受保學生繼續學業。 Cash benefit to subsidy for the continuation of the insured education if the insured parent / legal guardian sustains accidental bodily injury result in dies or permanent total disability during the period of insurance.
個人行李 Personal Baggage	15,000	於受保旅程期間，如受保人隨行之行李因意外損壞、遺失、被竊或搶劫，每項/ 套/對物品最高賠償額為HK\$3,000；及個人電腦為HK\$10,000。但不包括手提電話。 Reimburse the loss of or damage to the insured's baggage (exclude mobile phone) during the period of insurance; subject to maximum amount of HK\$3,000 per item or pair or set of items and HK\$10,000 for laptop computer.
證件遺失 Document Loss	7,000	於受保旅程期間，如受保人的旅遊證件、身份證或其他清關所需的證件被竊或搶劫所引致的補領費用均可獲得賠償。 Reimburse the replacement fee of passport, identity card, visa and/or other necessary travel documents for immigration clearance in event of robbery, theft or burglary during the period of insurance.
個人金錢 Personal Money	3,000	於受保旅程期間，如受保人因意外遺失、被竊、搶劫導致現金或旅行支票等之損失，均可獲得賠償。 Reimburse the cash and/or traveler cheque in event of accidental loss, robbery, theft or burglary during the period of insurance.
旅程延誤 (每6 小時港幣500) Travel Delay (HK\$500 per 6 hours)	1,500 (每次旅程) 1,500 (per trip) (每保單年度最多港幣6,000) Maximum \$6,000 per policy year)	因惡劣天氣、罷工、劫持、乘坐航班之機件故障或所乘坐之航運機構員工之工業行動而引致所乘坐之公共交通工具延誤，每6 小時可獲HK\$500 現金補償。 Cash benefit for common carrier delayed due to bad weather, strike, mechanical failure or industrial action of the employee of the public common carrier, subject to HK\$500 per every 6 consecutive hours.
行李延誤 (6 小時後) Baggage Delay (after 6 hours)	1,000	於受保旅程期間，如受保人隨行之寄運行李因運送延誤達6小時或以上，可獲得賠償購買必需品應急。 Reimburse the emergency purchase if the checked-in baggage is delayed for more than 6 consecutive hours.
個人責任 Personal Liability	2,000,000	因疏忽導致第三者受傷或財物損毀而負上的法律責任。有關之責任必須由本公司代為處理。(保障不適用於駕駛或租用汽車、飛機及任何水上機動遊戲等) Pay the indemnity for damages which the insured becomes legally liable to pay because of accidental bodily injury to any other person or destruction of property of others. (except use of motor vehicle, aircraft, watercraft or mechanically, etc.)
海外住所 – 火險 Overseas Residence Guard – Fire damage	10,000	於受保旅程期間，如受保人因出外旅行(離開就讀的國家)而期間空置的海外住所發生火災，所引致的損失可獲得賠償。 Reimburse the loss or damage to the household contents caused by a fire if the insured was away on a holiday overseas and no other person in the overseas residence
24 小時全球緊急支援服務 24-hour Worldwide Emergency Assistance	免費 Free	Our Service provider is "IPA"

Important Note:

Any non-study trips that depart from Hong Kong and returns to Hong Kong during the Period of Insurance is/are not covered.