

OVERSEAS STUDYSURE PROTECTION PLAN

24-hour Emergency Assistance Hotline 852 8206 2229

IMPORTANT - Please read this Policy carefully upon receipt and promptly request for any necessary amendments.

This **Policy** terms and conditions, the **Schedule** and any endorsement attached or to be attached thereon shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this **Policy** or of the **Schedule** shall bear such specific meaning wherever it may appear.

The proposal form and declaration made by the **Insured/Insured Person(s)** shall form the basis of this **Policy** and are deemed to be incorporated herein as part of this **Policy**. In consideration of the **Insured** has applied to Dah Sing Insurance Company Limited for the insurance hereinafter contained and on the condition that the **Insured** has paid or agreed to pay the premium as specified for such insurance, and on condition that at the time of effecting this **Policy** the **Insured Person(s)** is/are fit to travel and on condition that the information provided in the proposal and declaration is true and correct, the **Company** will pay the benefits subject to the definitions of words, exclusions, limitations, terms and conditions contained herein, endorsed hereon, or attached hereto.

Where the proposal form and declaration is in respect of more than one **Insured Person**, the **Company** further agrees to provide the insurance on the basis that this **Policy**, notwithstanding any other provisions, is deemed and accepted to constitute separate insurance in respect of each of such **Insured Person** covered.

PART 1 - SUMMARY OF BENEFITS (subject to terms and conditions of this Policy)

Coverage		Maximum Benefit Per Insured Person (HK\$)
		Annual Plan
(1)	Personal Accident Cover	1,500,000
1.1	Personal Accident Cover	1,000,000
1.2	Extra Personal Accident Cover	500,000
1.3	Third Degree Burns Cover	250,000
(2)	Medical Expenses Cover	1,500,000
2.1	Hospitalisation/Quarantine Cash Benefit	5,000
2.1.1	➤ Hospitalisation in Overseas	5,000
2.1.2	➤ Hospitalisation in Hong Kong	5,000
	▪ Daily Limit	500/day
2.2	Follow-up Medical Treatment in Hong Kong	450,000
	➤ Due to Bodily Injury	300,000
	➤ Due to Sickness	150,000
	➤ Chinese Medicine Practitioner	2,000
	▪ Daily Limit for Chinese Medicine Practitioner	200/day
2.3	Medical Equipment	20,000
2.4	Trauma Counselling	20,000
	▪ Daily Limit	1,000/day
(3)	Compassionate Death Cash Benefit	20,000
(4)	Worldwide Emergency Assistance Services	
4.1	Hospital Admission Guarantee	40,000
4.2	Emergency Medical Evacuation	Actual Cost
4.3	Repatriation of Mortal Remains	Actual Cost
4.4	Compassionate Visit	50,000
4.5	Accommodation for Convalescence	30,000
4.6	Travel Information Service	Covered
(5)	Personal Belongings Cover	20,000
	Sub-limit per item/set/pair (except Lap-top Computer/Camera)	3,000
	Lap-top Computer	7,500
	Camera	7,500
5.1	Loss of Personal Money	3,000
5.2	Loss of Travel Document or Transport Ticket	20,000
	▪ Accommodation Daily Limit	2,000/day
(6)	Baggage Delay Cover	1,000

Coverage		Maximum Benefit Per Insured Person (HK\$)
		Annual Plan
(7)	Travel Delay Cover	15,000
7.1	Travel Delay Cash Benefit	3,000
	▪ First 5 hours of delay	300
	▪ Each subsequent 10 hours of delay	600
7.2	Additional Transportation Fee	10,000
7.3	Additional Accommodation Fee	2,000
(8)	Cancellation of Study	50,000
	▪ Tuition Fee	30,000
	▪ Transportation Fee	10,000
	▪ Accommodation Fee	10,000
(9)	Study Interruption	100,000
	▪ Tuition Fee	80,000
	▪ Transportation Fee	10,000
	▪ Accommodation Fee	10,000
(10)	Education Fund	250,000
(11)	Personal Liability Cover	2,000,000
(12)	Overseas Residence Protection	10,000
	▪ Daily Limit	500/day
(13)	Kidnap/Terrorist Abduction	100,000
13.1	Compassionate Death Cash Benefit	50,000
13.2	Body Check Expenses	20,000
13.3	Compassionate Visit	50,000
	▪ Daily Limit Per Person	1,200/day
(14)	Visa Failure Cover	30,000
14.1	Loss of Transportation Fee	15,000
14.2	Loss of Accommodation Fee	15,000

Part 2 – DEFINITIONS OF WORDS

Certain words or phrases will have specific meanings. They are defined as below and will be presented as bold letters in this document.

- “Accident”/“Accidental”** means an unforeseen and involuntary event which causes a **Bodily Injury** or a loss during a **Study Journey**. For the avoidance of doubt, any **Accidental** loss or damage or **Bodily Injury** sustained after the **Insured Person** returned to **Hong Kong** during the **Period of Insurance** shall not fall within the definition of **Study Journey**.
- “Accommodation”** means room charge.
- “Bodily Injury”/“Injury”** means bodily injured to the **Insured Person** caused solely by **Accidental** external violent means and which is independent of any other causes. For the avoidance of doubt, any **Accidental** loss or damage or **Bodily Injury** sustained after the **Insured Person** returned to **Hong Kong** during the **Period of Insurance** shall not fall within the definition of **Study Journey**.
- “Camera”** means camera body, photographic lens, flash or tripod.
- “Chinese Medicine Practitioner”** means Chinese bonesetter, acupuncturist, or Chinese medicine practitioner who is legally registered as Chinese medicine practitioner under the Chinese Medicine Ordinance, but excluding a Chinese medicine practitioner who is the **Insured Person** or an **Immediate Family Member** of the **Insured Person**.
- “Company”** means Dah Sing Insurance Company Limited.
- “Compulsory Quarantine”/“Quarantine”** means detention of the **Insured Person** in an isolated ward of a **Hospital** or an isolation site, other than the dwelling, appointed by the local government for at least one (1) full day (twenty-four (24) hours) and continuously stays in there until being discharged from the quarantine.
- “Confinement”/“Confined”** means confinement in a **Hospital** as an inpatient for medical treatment upon the recommendation of a **Medical Practitioner** for stay in the **Hospital**. Hospital confinement must be supported by a daily room and board charge issued by a **Hospital**.
- “Effective Date”** means the **Policy** commencement date as specified in the **Schedule**.
- “Hong Kong”** means Hong Kong Special Administrative Region of the People’s Republic of China.
- “Hospital”** means an establishment that:
 - is licensed as a hospital; and
 - primarily provides services of admission, care and inpatient treatment; and
 - has twenty-four (24) hours nursing service by registered nurses; and
 - has licensed **Medical Practitioners** available at all times; and
 - provides organised facilities for diagnosis and major surgical facilities; and
 - is not a clinic, health hydro or nature cure clinic, a nursing, rest or convalescent home or similar facility; and
 - is not a place for the aged, alcoholics or drug addicts.
- “Immediate Family Member”** means legal **Spouse**, parent(s), parent-in-law, child(ren), legally adopted child(ren), grandparent(s), grandchild(ren), sibling(s) or **Legal Guardian(s)**.
- “Infectious Disease”** means any kind of infectious disease which is publicly announced and requires **Quarantine** by the local government.
- “Insured Person”** means the person(s) named as an insured person in the **Schedule**.

15. "**Kidnap**" means unlawful seizure and carrying away the **Insured Person** by force or fraud, or seizing and detaining the **Insured Person** against his or her will.
16. "**Lap-top Computer**" means a lap-top, notebook or sub-notebook computer but excludes any kinds of personal digital assistant (PDA), hand-held computer (HHC) and tablet PC of any kind.
17. "**Legal Guardian**" means a person named in the **Schedule** who has the legal authority to care for the personal and property interests of the **Insured Person**.
18. "**Loss of Hearing**" means **Permanent** and irrecoverable loss of hearing where one sixth of (a + 2b + 2c + d) is above 80dB:
 - if a dB = Hearing loss at 500 Hertz
 - if b dB = Hearing loss at 1,000 Hertz
 - if c dB = Hearing loss at 2,000 Hertz
 - if d dB = Hearing loss at 4,000 Hertz
19. "**Loss of Limb**" means loss by physical severance, or total and **Permanent** loss of use of a hand at or above the wrist or of a foot at or above the ankle.
20. "**Loss of Sight**" means complete blindness which is **Permanent** and incurable.
21. "**Loss of Speech**" means the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage to speech centre in the brain resulting in Aphasia.
22. "**Medical Equipment**" means wheel-chairs, prostheses, spectacles, crutches, walking frames, orthopaedic braces and supports, cervical collars and hearing aid.
23. "**Medically Necessary Expenses**" means medical expenses arising from a **Bodily Injury** or **Sickness** during the **Study Journey** which are paid by the **Insured Person** to a **Medical Practitioner**, physiotherapist, nurse, **Hospital** and/or ambulance service for medical, surgical or nursing treatment including the cost of medical supplies and ambulance hire. All treatments must be prescribed by a **Medical Practitioner** in order for expenses to be reimbursed under this **Policy**. In the event an **Insured Person** becomes entitled to reimburse of all or part of such expenses from any other sources, the **Company** will only be liable for the excess of the amount irrecoverable from such other sources.
24. "**Maximum Benefit**" means the maximum amount of each benefit covered under this **Policy** stated in the Summary of Benefits.
25. "**Medical Practitioner**" means a person other than the **Insured Person** or **Immediate Family Member**, qualified and legally authorised in the geographical area of his/her practice to render medical and surgical services.
26. "**Overseas Educational Institution**" means an educational institution which is registered accredited and situated outside **Hong Kong** and named in the **Schedule**. Only one overseas educational institution is accepted by the **Company** and stated in the **Policy** at any one time during the **Period of Insurance** unless specially accepted and specified.
27. "**Overseas Residence**" means the place of residence of the **Insured Person** whilst the **Insured Person** studies abroad during the **Period of Insurance**.
28. "**Period of Insurance**" means the period specified in the **Schedule** and during which this **Policy** will operate.
29. "**Permanent**" / "**Permanently**" means a condition which lasts for twelve (12) consecutive months from the date of **Accident** and at the expiry of that period being beyond hope of improvement.
30. "**Permanent Total Disablement**" means the state of the **Insured Person** is prevented from engaging in each and every occupation or employment for compensation or profit for which the **Insured Person** is reasonably qualified by the **Insured Person's** education, training or experience, or if the **Insured Person** has no business or occupation, it means the disability of the **Insured Person** to perform any activities which would normally be carried out by the **Insured Person** in his/her daily life; and such disability has continued for twelve (12) consecutive months and must be certified by a **Medical Practitioner** to be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
31. "**Personal Belongings**" means personal goods other than **Lap-top Computer** and **Camera** which are normally worn or carried, and owned by the **Insured Person** during the **Study Journey** or acquired by an **Insured Person** during the **Study Journey**.
32. "**Personal Money**" means cash, bank draft, personal cheque or traveller's cheque.
33. "**Policy**" means this policy terms and conditions, the **Schedule** and any endorsement attached or to be attached thereon shall be read together as one contract.
34. "**Pre-existing Medical Condition**" means any **Bodily Injury** or **Sickness** sustained or suffered by either an **Insured Person** or **Immediate Family Member** which has been diagnosed or exhibited symptoms or which has occurred or required medical advice and/or treatment and/or the prescription of drugs prior to the **Effective Date**.
35. "**Principal Home**" means the house or building located in **Hong Kong** occupied as a private dwelling by the **Insured Person** as his/her only **Permanent/primary** residence.
36. "**Public Common Carrier**" means any mechanically propelled conveyance which operated by a company or an individual duly licensed for the regular transportation of fare-paying passengers or for hired.
37. "**Riot**" means the act of a group of people in any disturbance of the public peace (whether in connection with a strike or lock-out or not) and the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.
38. "**Schedule**" means the **Schedule** attached to and incorporated in the **Policy** of insurance.
39. "**Serious Medical Condition**" means a **Bodily Injury** or **Sickness** which requires treatment and certified by a **Medical Practitioner** and which results in the **Insured Person** as being unfit to study/travel or continue with the **Insured Person's** original study/travel arrangement. Serious medical condition shall also include such **Bodily Injury** or **Sickness** due to which the **Insured Person** is being denied to board the scheduled **Public Common Carrier** or is being denied to enter into the planned destination by any legal, government or airport authorities. When serious medical condition is applied to the **Immediate Family Member**, it shall mean **Bodily Injury** or **Sickness** for which the **Immediate Family Member** requires treatment, certified by **Medical Practitioner** as being dangerous to life and having to be **Confined** in a **Hospital**, and which results in the **Insured Person's** discontinuation or cancellation of his/her original **Study Journey**.
40. "**Sickness**" means sickness or disease contracted during the **Study Journey** which is the direct and independent cause of loss.
41. "**Spouse**" means husband or wife of the **Insured Person** by valid and legal marriage.
42. "**Student Visa**" means a visa which is applied by the **Insured Person** for the purpose of being able to undertake a studying course at an **Overseas Educational Institution** outside **Hong Kong**.
43. "**Study Journey**" means the journey taken by the **Insured Person** between **Hong Kong** and country/region of the **Overseas Education Institutions** for the purpose of studying abroad at the **Overseas Education Institutions**. Commencing from the time when the **Insured Person** departs from any immigration counter in the territory of **Hong Kong**, until the time when the **Insured Person** arrives at any immigration counter in the territory of **Hong Kong** in order to re-enter **Hong Kong**. All **Study Journey(s)** must fall within the **Period of Insurance** as stated in the **Schedule**. However, for the renewal customer of this **Policy**, the **Study Journey** can be a continuous journey of the preceding the **Period of Insurance**.
44. "**Terrorist Act**" means any actual or threatened use of force or violence directed at or causing damage, **Injury**, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorist act also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.

45. **“Third Degree Burns”** means a condition diagnosed by a **Medical Practitioner** in which the skin has been damaged or destroyed to its full depth and there is damage to the tissue beneath.
46. **“Travel Agent”** means the travel agent who is legally licensed in the Registrar of Travel Agents under the *Travel Agents Ordinance* of **Hong Kong**, but excluding a travel agent who is the **Insured Person** or an **Immediate Family Member** of the **Insured Person**.
47. **“Travel Document”** means passport, **Hong Kong** Identity Card, travel visa, **Student Visa**, other documents or permit of the **Insured Person** which is necessary for immigration clearance during the **Study Journey**.
48. **“Transport Ticket”** means a transport ticket of the **Insured Person** purchased for travelling on any **Public Common Carrier** for the **Study Journey**.
49. **“Tuition Fee”** means costs and fees charged for instruction or teaching at the **Overseas Educational Institution** named in the **Schedule** which includes any applicable laboratory fee and any cost for the use of facilities for attending said courses but exclude any cost of textbooks, room and board.

PART 3 - DESCRIPTION OF COVER

SECTION (1): PERSONAL ACCIDENT COVER

1.1 Personal Accident Cover

In the event that the **Insured Person** suffers from **Bodily Injury** resulting from an **Accident** during the **Study Journey**, the **Company** will pay up to the **Maximum Benefits** of Section 1.1 as stated in the Summary of Benefits in accordance with the percentage stated in the Compensation Table hereunder, but only to the extent and if such **Bodily Injury** results in loss within twelve (12) consecutive months after the date of the **Accident**.

Compensation Table

	Event of Accidental Death and Disablement	Percentage of Maximum Benefit
1)	Accidental Death	100%
2)	Permanent Total Disablement	100%
3)	Loss of two limbs or sight of both eyes	100%
4)	Permanent total Loss of Speech and hearing	100%
5)	Loss of one eye or sight of one eye	50%
6)	Permanent total Loss of Speech	50%
7)	Permanent total Loss of Hearing	50%

If more than one of the events listed above are applicable in respect of the same **Accident**, only the event with the highest compensation will be payable under Section 1.1 and in any event shall not exceed the **Maximum Benefit** stated in the Summary of Benefits.

When a limb or organ which has been partially disabled prior to the **Accident** covered under this **Policy**, and which becomes totally disabled as a result of such **Bodily Injury**, the percentage of **Maximum Benefit** payable shall be determined by the **Company** having regard to the extent of disablement caused by the **Bodily Injury**. No compensation is payable in respect of loss of a limb or organ which is totally disabled prior to the **Accident**.

Under Section 1.1, the **Company** also covers any **Bodily Injury** sustained by the **Insured Person** while:

- the **Insured Person** is traveling directly from the **Principal Home** in **Hong Kong** to **Hong Kong** Immigration Department control point within three (3) hours before the **Insured Person**'s scheduled departure time of the **Public Common Carrier** in which the **Insured Person** has arranged to travel for the purpose of commencement of the **Study Journey**.
- the **Insured Person** is traveling directly from **Hong Kong** Immigration Department control point to the **Principal Home** within three (3) hours after the **Insured Person**'s actual arrival time of the **Public Common Carrier** in which the **Insured Person** has arranged to travel for returning to **Hong Kong** from the **Study Journey**.

In the case of disappearance of the **Insured Person**: if the **Insured Person** cannot be located within one (1) year after the date of disappearance due to sinking or wrecking of an aircraft or other **Public Common Carrier** either on land or at sea in which the **Insured Person** was traveling at the time of the **Accident** during the **Study Journey** and under such circumstances as would otherwise be covered hereunder, it will be presumed that the **Insured Person** has suffered an **Accidental** death covered by this **Policy** at the time of such disappearance, sinking or wrecking.

1.2 Extra Personal Accident Cover

In the event that during the **Study Journey**, the **Insured Person** suffers **Bodily Injury** due to **Accident** resulting death or **Permanent** disablement within twelve (12) consecutive months after the date of **Accident** whilst the **Insured Person** is:

- riding solely as a fare-paying passenger (not as operator, pilot or crew member) in or on, boarding or alighting from a **Public Common Carrier** during the **Study Journey**; or
- being an innocent victim in a robbery or attempted robbery during the **Study Journey**.

the **Company** will pay in accordance with the percentage stated in Section 1.1 - Compensation Table hereunder up to the **Maximum Benefits** of Section 1.2 as stated in the Summary of Benefits.

1.3 Third Degree Burns Cover

In the event of an **Accident** occurred during the **Study Journey** in which the **Insured Person** sustains **Third Degree Burns**, provided that assessment of such **Third Degree Burns** is certified by a **Medical Practitioner** with written medical reports and full diagnosis. The **Company** will pay the benefit as stated in the **Third Degree Burns** Compensation Table below and subject to the **Maximum Benefit** of Section 1.3 as stated in the Summary of Benefits.

Compensation Table

	Third Degree Burns	Percentage of Maximum Benefit
Head		
a)	on 12% or more of total head surface area	100%
b)	on 8% or more but less than 12% of total head surface area	75%
c)	on 5% or more but less than 8% of total head surface area	50%
Body (Excluding Head)		
a)	on 20% or more of total body surface area	100%
b)	on 15% or more but less than 20% of total body surface area	75%
c)	on 10% or more but less than 15% of total body surface area	50%

Maximum Liability for Personal Accident

If the **Insured Person** is insured under multiple policies which contain **Accidental** death and **Permanent** disablement covers and are issued by the **Company**, the maximum liability of the **Company** in respect of the **Insured Person** under all **Accidental** death and **Permanent** disablement covers shall not exceed five million Hong Kong Dollars (HK\$5,000,000).

Exclusion to Section (1):

Section (1) under this **Policy** does not cover any loss caused an **Injury** which is a consequence of any kind of disease and/or **Sickness**.

SECTION (2): MEDICAL EXPENSES COVER

The **Company** will reimburse the actual **Medically Necessary Expenses** reasonably incurred during the **Study Journey** outside **Hong Kong** arising from **Bodily Injury** or **Sickness** up to the **Maximum Benefit** of Section (2) as stated in the Summary of Benefits. The **Company** shall only be liable for **Medically Necessary Expenses** reasonably incurred during the **Study Journey** outside **Hong Kong** and incurred within a period of twelve (12) months beginning with the date upon which such expenses was first incurred.

2.1 Hospitalisation/Quarantine Cash Benefit

The **Company** will pay the **Insured Person** a daily cash allowance of the limit stated in the Summary of Benefits of Section 2.1:

2.1.1 In the event that the **Insured Person** is:

- a) **Confined** in a **Hospital** abroad during the **Study Journey** outside **Hong Kong** arising from **Bodily Injury** or **Sickness**; or/and
- b) **Compulsorily Quarantined** abroad by national, regional or local government or relevant authority due to confirmed contraction of **Infectious Disease** during the **Study Journey** outside **Hong Kong**;

If more than one **Compulsory Quarantine** has been arisen as a result of the same **Study Journey**, the maximum amount payable shall not exceed the **Maximum Benefit** of Section 2.1.1 as stated in the Summary of Benefits in aggregate.

2.1.2 If, upon the completion of the **Hospital Confinement** stated in Section 2.1.1, that **Insured Person** requires further **Confinement** for the same **Bodily Injury** or **Sickness** after the **Insured Person** returned to **Hong Kong**. The maximum amount payable by the **Company** shall not exceed the **Maximum Benefit** of Section 2.1.2 as stated in the Summary of Benefits.

2.2 Follow-up Medical Treatment in Hong Kong

The **Company** will pay to the **Insured Person** up to the sub-limit as stated in the Summary of Benefits of Section 2.2 against any actual **Medically Necessary Expenses** charged by a **Medical Practitioner** in **Hong Kong** for the continuation of medical treatment sought by the **Insured Person** for the same **Bodily Injury** or **Sickness** which have been treated during the **Study Journey** outside **Hong Kong**.

The follow-up medical expenses shall also be extended to cover the medical expenses incurred for the same **Bodily Injury** or **Sickness** paid to a **Chinese Medicine Practitioner**, or chiropractic treatments, subject to the **Maximum Benefit** and daily limit as stated in the Summary of Benefits of Section 2.2 provided that the Follow-up **Medically Necessary Expenses** shall be incurred within three (3) months after the **Insured Person's** return to **Hong Kong** from the **Study Journey**.

2.3 Medical Equipment

The **Company** will reimburse the actual purchasing cost of **Medical Equipment** which is certified by a **Medical Practitioner** as being medically necessary to improve an **Insured Person's** condition resulting from a **Bodily Injury** or **Sickness** sustained during the **Study Journey**, up to the **Maximum Benefit** of Section 2.3 as stated in the Summary of Benefits.

2.4 Trauma Counselling

If during the **Study Journey**, an **Insured Person** is the victim of a traumatic event and sustains **Bodily Injury** or is diagnosed as suffering from a post-traumatic stress disorder by a **Medical Practitioner** due to that traumatic event, the **Company** will reimburse the necessary expenses for counselling service incurred (i) during the **Study Journey**; and/or (ii) within three (3) months after the **Insured Person's** return to **Hong Kong**, subject to an aggregate limit and daily limit per visit of Section 2.4 as stated in the Summary of Benefits.

Exclusion to Section (2):

Section (2) under this **Policy** does not cover:

- a) any non-essential medical treatment;
- b) any additional cost of single or private room at a **Hospital**;
- c) any charges in respect of special or private nursing;
- d) non-medical personal services such as radio, telephone and the like;
- e) the cost of prostheses, contact lenses, spectacles, hearing aids, dentures or optical treatment, unless it is claimable **Medical Equipment** under Section 2.3;
- f) any claim if the **Insured Person** is traveling against the advice of a **Medical Practitioner** or for the purpose of obtaining surgical or medical treatment;
- g) dental care and treatment unless such expense is necessarily incurred due to the necessary dental treatment of the sound and natural teeth of the **Insured Person** as a direct result of **Bodily Injury** occurred during the **Study Journey**;
- h) cosmetic surgery, refractive errors of eyes or hearing-aids, and any relevant prescriptions except necessitated by **Bodily Injury** occurred during the **Study Journey**;
- i) any surgery or medical treatment which is not evidenced by a written report from a **Medical Practitioner**;
- j) any surgery or medical treatment which in the opinion of the **Medical Practitioner** treating the **Insured Person** and the **Medical Practitioner**; appointed by the **Company** can be reasonably delayed until the **Insured Person** returns to **Hong Kong**;
- k) any follow-up medical treatment paid to the **Chinese Medicine Practitioner** who is the **Insured Person** or **Immediate Family Member**;
- l) any medical treatment provided by health spa, convalescent or nursing home or rehabilitation centre.
- m) the post-traumatic stress disorder is not as a direct result of the traumatic event during the **Study Journey**.

SECTION (3): COMPASSIONATE DEATH CASH BENEFIT

If the **Insured Person** dies during the **Study Journey**, the **Company** will pay the **Insured Person's** **Legal Guardian(s)** or estate administrator an immediate cash benefit up to the **Maximum Benefit** of Section (3) as stated in the Summary of Benefits.

SECTION (4): WORLDWIDE EMERGENCY ASSISTANCE SERVICES

In the event that the **Insured Person** outside **Hong Kong** suffers **Bodily Injury** or **Sickness** during the **Study Journey**, the **Company** will pay or provide the following benefits rendered by the service provider nominated by the **Company**:

4.1 Hospital Admission Guarantee

The guarantee of **Hospital** admission deposit up to a limit of forty thousand Hong Kong Dollars (HK\$40,000), provided that the **Confinement** is duly approved by both the attending **Medical Practitioner** and the **Company**. Such deposit is to be borne by the **Insured Person**, unless otherwise covered under Section (2) – Medical Expenses Cover.

4.2 Emergency Medical Evacuation

If the **Insured Person's** condition as a result of **Bodily Injury** or **Sickness**, must require immediate medical treatment but the medical facility is not available in the place of the occurrence of the **Bodily Injury** or **Sickness**, the **Company** will pay for the actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation of the **Insured Person** to the nearest place with appropriate medical facility for medical treatment. The timing, means and final destination of evacuation will be decided by the **Company** and will be based entirely upon medical necessity.

4.3 Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the **Insured Person's** mortal remains from the place of death back to **Hong Kong**, or the cost of local burial at the place of death as approved by the **Company** upon the death of the **Insured Person** caused by **Bodily Injury** or **Sickness**.

4.4 Compassionate Visit

If a **Medical Practitioner** certifies that **Bodily Injury** or **Sickness** renders an **Insured Person** unfit to travel or continue with the **Study Journey** or is danger to his/her life or health. The **Company** will pay, (i) two (2) economy class round-trip airfare, and (ii) **Accommodation** reasonably incurred for two (2) designated persons to visit the **Insured Person** provided that the **Insured Person** is **Confined** in a **Hospital** outside **Hong Kong** more than three (3) consecutive days. The amount payable by the **Company** will be up to the **Maximum Benefit** of Section 4.4 as stated in the Summary of Benefits.

4.5 Accommodation for Convalescence

The additional **Accommodation** expenses necessarily and unavoidably incurred by the **Insured Person**, for the sole purpose of convalescence immediately following his/her discharge from the **Hospital**, and if deemed medically necessary by both attending **Medical Practitioner** and the **Company**. The amount payable by the **Company** will be up to the **Maximum Benefit** of Section 4.5 as stated in the Summary of Benefits.

4.6 Travel Information Service

- a) Update immunisation and inoculation requirement and needs
- b) Passport and visa requirements
- c) Consulate and embassies' addresses and contact numbers
- d) Legal services referral
- e) Arrangement of interpreter services
- f) Worldwide weather information
- g) Lost luggage retrieval
- h) Lost passport assistance
- i) Emergency rerouting arrangements
- j) Transmission of urgent messages for medical reasons

Exclusion to Section (4):

Section (4) under this **Policy** does not cover:

- a) any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay, or any expenses already included in the cost of the planned journey.
- b) any expenses for a service not approved and arranged by the service provider and the **Company**.

SECTION (5): PERSONAL BELONGINGS COVER

In the event of **Accidental** loss of or damage to the **Insured Person's** **Personal Belongings** and/or **Lap-top Computer** and/or **Camera** which are worn or carried, and owned by the **Insured Person** during the **Study Journey**, the **Company** will pay up to the **Maximum Benefits** subject to the sub-limit per item/set/item of Section (5) as stated in the Summary of Benefits. The **Company** will pay at its absolute discretion reinstate, repair or replace the article, subject to due allowance for wear and tear, and depreciation. If any article is proven to be beyond economic repair, a claim will be dealt as the article had been lost.

5.1 Loss of Personal Money

In the event the **Insured Person** suffers from loss of **Personal Money** belonging to and being carried by the **Insured Person** due to robbery, burglary or theft occurring during the **Study Journey**, the **Company** will reimburse the **Insured Person** up to the **Maximum Benefit** of Section 5.1 as stated in the Summary of Benefits.

5.2 Loss of Travel Document or Transport Ticket

In the event the **Insured Person** suffers from **Accidental** loss of **Travel Document** or **Transport Ticket** during the **Study Journey**, the **Company** will pay:

- a) the relevant replacement cost; and
- b) additional **Accommodation** incurred reasonably to the **Insured Person** for the sole purpose of continuation of the **Study Journey**, and provided that the room type for the **Accommodation** shall not be better than the room type for the **Accommodation** originally arranged.

The amount payable by the **Company** will be up to the **Maximum Benefit** and **Accommodation** Daily Limit of Section 5.2 as stated in the Summary of Benefits.

Exclusion to Section 5.2

Section 5.2 under this **Policy** does not cover:

- a) loss of any **Travel Document** and/or **Transport Ticket** which is not necessary to complete the **Study Journey**;
- b) any fine or penalties incurred due to non-replacement or late replacement of the **Travel Documents** by the **Insured Person**;
- c) the claim of both temporary and permanent version of the same **Travel Document**. In the event of such loss, the **Insured Person** may claim only one version.

Exclusion to Section (5):

Section (5) under this **Policy** does not cover:

- a) loss not reported to the local police, or hotel management, or the operator of the **Public Common Carrier**, or public authority, or **Overseas Educational Institution** within twenty-four (24) hours from the occurrence of the incident and for which a relevant written report is not obtained at the place of loss;
- b) the following classes of property: business goods or sample, foodstuffs and/or medicine, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewellery or accessories (that is not being worn or carried by the **Insured Person** at the time of loss of damage), mobile phone and any device with telephoning function (including PDA phone and other accessories), plastic money (including the credit value of credit card, Octopus cards, etc.), coupons or securities, bonds, negotiable instruments, tickets or documents;
- c) **Lap-top Computer** with any problems or defects triggered from software and malicious code (including but not limited to software downloading);
- d) where receipts of the items being claimed are not under **Insured Person's** name;
- e) any loss or damage caused by wear, tear, gradual deterioration, mechanical or electrical failure, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or any of its resulting loss or damage;
- f) any loss of property not being on the same **Public Common Carrier** of the **Insured Person**, or souvenirs and articles mailed or shipped separately;
- g) any loss of or damage to property which resumes to function normally after it has been fixed or repaired by a third party without additional costs incurred to the **Insured Person**;
- h) any loss of data recorded on tapes, cards, diskettes;
- i) damage to any brittle or fragile items like glass or crystal;
- j) any loss of or damage to property while in the custody of **Overseas Educational Institution** or a hotel or **Public Common Carrier**, unless reported immediately on discovery in writing to such **Overseas Educational Institution** or hotel or **Public Common Carrier** within three (3)

days and a property irregularity report is obtained in the case of the event occurred in **Overseas Educational Institution** or a hotel or **Public Common Carrier**;

- k) any loss claimed under Section (6) - Baggage Delay Cover arising from the same cause;
- l) any loss of or damage to property insured under any other insurance, or otherwise reimbursed by **Overseas Educational Institution** or **Public Common Carrier** or a hotel;
- m) any unexplained loss or mysterious disappearance, or shortage due to error, omission, exchange or depreciation in value;
- n) damage to any sports equipment while in use;
- o) any loss of property left unattended in a vehicle (except locked in the trunk) or **Public Common Carrier**, in transit or in public place;
- p) as a result of the **Insured Person's** failure to take due care and precautions for the safeguard and security of such property;
- q) any loss or damage of hired or leased equipment;
- r) any loss or damage due to confiscation or detention or destruction by customs or any other authority;
- s) any loss or damage that occurs in **Hong Kong**, or in place where the **Insured Person** normally resides when attending the **Overseas Educational Institution**.

SECTION (6): BAGGAGE DELAY COVER

In the event the **Insured Person's** checked-in baggage being delayed by a **Public Common Carrier** for over six (6) hours when travelling during the **Study Journey** outside **Hong Kong**, the **Company** will pay the actual cost of emergency purchase of essential clothing and toiletries by the **Insured Person** up to the **Maximum Benefit** as stated in the Summary of Benefits, provided that a written confirmation from the **Public Common Carrier** on the number of hours and the reason of such delay must be obtained. The amount payable will be up to the **Maximum Benefit** of Section (6) as stated in the Summary of Benefits.

The **Company** will pay under Section (6) once only for any one (1) **Study Journey**.

Exclusion to Section (6):

Section (6) under this **Policy** does not cover:

- a) any baggage of the **Insured Person** not being on the same **Public Common Carrier** of the **Insured Person**, or souvenirs and articles mailed or shipped separately;
- b) any claim(s) under Section (5) – Baggage and **Personal Belongings** Cover arising from the same cause;
- c) any loss for which the **Insured Person** fails to submit the receipt(s) for the relevant purchase;

SECTION (7): TRAVEL DELAY COVER

In the event that the scheduled **Public Common Carrier** in which the **Insured Person** has arranged to travel is delayed for at least five (5) consecutive hours from departure or arrival time specified in the **Insured Person's** original itinerary as a result of the occurrence of any one of the followings:

- unexpected outbreak of industrial action, **Riot**, civil commotion, **Terrorist Act**, hijack, adverse weather conditions, natural disaster, mechanical or electrical breakdown of the **Public Common Carrier**, airline winding up or closure of airport, arising within one (1) week before the scheduled departure date of the insured journey.

Departure or arrival delay will be calculated from the original scheduled departure or arrival time provided by the scheduled **Public Common Carrier** to the **Insured Person** until:

- the actual departure or arrival time of the original transportation of that scheduled **Public Common Carrier**; or
- the earliest of the first available alternative transportation offered by that scheduled **Public Common Carrier**.

The **Company** will pay the benefits as listed in item 7.1 to 7.3 (if applicable), up to the **Maximum Benefit** of Section (7) as stated in the Summary of Benefits:

7.1 Travel Delay Cash Benefit

The **Company** will pay three hundred Hong Kong Dollars (HK\$300) for first five (5) consecutive hours of delay, then six hundred Hong Kong Dollars (HK\$600) for each of the following full ten (10) consecutive hours of delay, up to **Maximum Benefit** of Section 7.1 as stated in the Summary of Benefits.

7.2 Additional Transportation Fee

In the event the scheduled **Public Common Carrier** in which the **Insured Person** has scheduled to travel is eventually cancelled as a consequence of the scheduled **Public Common Carrier** being delayed for at least six (6) consecutive hours after the **Insured Person's** check-in, and that the operator of scheduled **Public Common Carrier** fails to arrange an alternative transportation, the **Company** will also pay up to the **Maximum Benefits** as stated in Summary of Benefits Section 7.2 for the additional reasonable and necessary costs of **Transport Ticket** (economy class only) incurred by the **Insured Person** to reach the planned destination as specified in his/her original itinerary by an alternative means of **Public Common Carrier**.

7.3 Additional Accommodation Fee (Only applicable for leisure trip)

In the event the scheduled **Public Common Carrier** in which the **Insured Person** has scheduled to travel is being delayed for at least six (6) consecutive hours, and that the operator of scheduled **Public Common Carrier** fails to arrange an alternative transportation, the **Company** will also pay the additional, reasonable hotel **Accommodation** expenses (one ordinary and standard room only) incurred in the place of departure point outside (i) **Hong Kong** and (ii) country/region of the **Overseas Education Institution**, up to the **Maximum Benefit** of Section 7.3 as stated in the Summary of Benefits.

Exclusion to Section (7):

Section (7) under this **Policy** does not cover:

- a) any loss arising from the late arrival of an **Insured Person** at any point of departure stated in the **Insured Person's** original itinerary for the **Study Journey**, other than late arrival due to unexpected outbreak of industrial action during the **Study Journey**;
- b) any consequential loss or consecutive flights following each period of delayed hours are accumulated and/or the proximate cause of the delay not directly due to the same delay reason.
- c) any consequential loss as result of the preceding **Public Common Carrier** arrival delayed that causes delay and misconnections of subsequent **Public Common Carrier** in which the **Insured Person** has arranged to travel;
- d) any expense which an **Insured Person** is not legally obliged to pay;
- e) any circumstances leading to the relevant delay of the **Study Journey** which is existing or announced before the **Effective Date**;
- f) any loss in relation to alternations to schedules that is not verified by the operator of the **Public Common Carrier**, **Travel Agent** or other relevant parties;
- g) any loss covered by any other insurance scheme, government programme or which has been/will be paid or refunded by **Travel Agent**, tour operator, the operator of the **Public Common Carrier** or other services providers forming part of the scheduled and booked itinerary except Section 7.1 – Travel Delay Cash Benefit;
- h) any loss if **Insured Person** who failed to obtain an official document(s) of the **Public Common Carrier** which stated the time duration and reason of delay.
- i) any circumstances leading to the delay or cancellation of the journey which has already existed or announced before any one of the followings (i) the **Effective Date** or (ii) the application date of this **Policy** or (iii) the date of booking of the journey or (iv) the date of the payment of the travel expenses.

SECTION (8): CANCELLATION OF STUDY

The **Company** will reimburse up to the **Maximum Benefit** of Section (8) as stated in the Summary of Benefits, the actual loss of any unused deposits or payment for the **Insured Person's Tuition Fees, Transport Tickets and Accommodation** expenses, which has been paid in advance and forfeited and irrecoverable from the relevant parties due to the occurrence of any one of the followings prior to the departure from **Hong Kong** to the country/region of the **Overseas Educational Institution** which direct result in the cancellation of the **Study Journey**:

- a) death of **Insured Person** or the **Insured Person's Immediate Family Member** within ninety (90) days before the commencement date of the **Study Journey**; or
- b) serious **Injury** or **Serious Medical Condition** of **Insured Person** or the **Insured Person's Immediate Family Member** who has been **Confined** at **Hospital** for more than fifteen (15) consecutive days within ninety (90) days before the commencement date of the **Study Journey**; or
- c) unexpected outbreak of strike, **Riot**, civil commotion, **Terrorist Act**, or natural disaster at the country/region of the **Overseas Educational Institution** which prevents the **Insured Person** from continuing the **Study Journey**, arising within one (1) week before the commencement date of the **Study Journey**; or
- d) issuance of the Black Outbound Travel Alert towards the planned destination of the **Study Journey** by the **Hong Kong SAR Government**, arising within one (1) week before the commencement date of the **Study Journey** and the Outbound Travel Alert is still in force; or
- e) Unexpected **Compulsorily Quarantined** of the **Insured Person** due to the confirmed contraction of **Infectious Disease** within one (1) week before the commencement date of the **Study Journey** :

provided that

- (i) The above insured event occurs while this policy is in force and which shall prevent the **Insured Person** from commencing the **Study Journey**.
- (ii) Written confirmation of the loss/cancellation of **Study Journey** from the attending physician, transportation authority, **Overseas Educational Institution** of the **Insured Person** shall be obtained.
- (iii) The **Insured Person** shall surrender any original unused portion of **Transport Tickets** to the **Company** if they are no longer valid for **Study Journey**.
- (iv) Once a claim is being made under this Section, no other benefits shall be payable and all coverages under this **Policy** shall cease immediately.

SECTION (9): STUDY INTERRUPTION

In the event that the **Insured Person** has to abandon **Study Journey** and return prematurely to **Hong Kong** after the **Study Journey** has commenced due to the occurrence of any one of the followings insured perils during the **Study Journey** which direct result in and prevent him/her to continue or complete his/her study for the remaining part of a school/college semester of the same school year of his/her **Overseas Educational Institution**:

- a) death of the **Insured Person** or **Insured Person's Immediate Family Member**; or
- b) serious **Injury** or **Serious Medical Condition** of the **Insured Person** or **Insured Person's Immediate Family Member** who has been **Confined** at **Hospital** for more than fifteen (15) consecutive days; or
- c) unexpected outbreak of strike, **Riot**, civil commotion, **Infectious Disease**, **Terrorist Act** or natural disaster at the country/region of the **Overseas Educational Institution**.
- d) issuance of the Black Outbound Travel Alert towards the country/region of the **Insured Person's Overseas Educational Institution** by the **Hong Kong SAR Government**.

Under this Section, the **Company** will

- (i) reimburse the actual loss of the prepaid and unused portion of **Tuition Fees** and **Accommodation** expenses which are forfeited and irrecoverable from the relevant parties on the settlement basis as below:

Settlement basis for the loss of **Tuition Fee**:

The **Company** will pay the proportion of the relevant irrecoverable prepaid Tuition Fees for the interrupted semester of the same school year, calculated at a rateable proportion of each complete unused and forfeited number of school days of the remaining part of the school/college semester of the relevant interruption for which **Insured Person** has paid the **Tuition Fees**.

Settlement basis for the **Accommodation** expenses:

The **Company** will pay the proportion of the relevant irrecoverable prepaid Accommodation expenses for the interrupted semester of the same school year, calculated a rateable proportion of each complete unused and forfeited number of days of the remaining part of the relevant interruption for which **Insured Person** has paid the **Accommodation**.

For the avoidance of doubt, the **Company** will pay for the actual loss of Tuition Fees and the loss of Accommodation expenses which incurred and the interrupted semester shall fall within the period of insurance and same policy year.

And

- (ii) reimburse the reasonable additional travelling expenses incurred by the **Insured Person** from the country/region of the **Insured Person's Overseas Educational Institution** and return to **Hong Kong** directly by means of a **Public Common Carrier** (economic class fare only).

Up to the **Maximum Benefit** of Section (9) as stated in the Summary of Benefits.

Provided that

- (i) The above insured event occurs while this policy is in force and which shall prevent the **Insured Person** to continue or complete his/her study and result in his/her abandon of **Study Journey** and pre-maturely return to **Hong Kong**. For the avoidance of doubt, any form of tutorial, lectures and study available to the **Insured Person** offered by the Overseas Educational Institution outside the campus and/or inside or outside the country/region of the **Overseas Education Institution** shall not construed as interruption of study of the **Insured Person** and/or prevent **Insured Person** to continue / complete his/her study.
- (ii) Written confirmation of the loss/interruption of **Study Journey** from attending physician, transportation authority, relevant organization, **Overseas Educational Institution** of the **Insured Person** shall be obtained.
- (iii) The **Insured Person** shall surrender any original unused portion of **Transport Tickets** to the **Company** if they are no longer valid for **Study Journey**.
- (iv) In the event of a claim being paid under the same insured peril, the **Maximum Benefit** and the sub-limit applicable to this Section shall be reduced by the amount paid notwithstanding the **Policy** is maintained in force for the remainder of the **Period of Insurance** of this **Policy** and under subsequent policy year(s) of all policies of Overseas StudySure Protection Plan issued for that **Insured Person** (whether or not still in force).

Exclusion to Sections (8) and (9):

Section (8) and (9) under this **Policy** does not cover:

- a) any circumstances leading to the cancellation or interruption of the **Study Journey** which has been existed or announced before any one of the followings (i) the **Effective Date** or (ii) the application date of this **Policy** or (iii) the date of booking of the **Study Journey** or (iv) the date of the payment of the **Tuition Fee** or **Accommodation** expenses; or (v) the date the **Insured Person** commences the **Study Journey**;
- b) any **Serious Medical Condition** or other circumstances of the **Insured Person** and/or **Immediate Family Member** is known to have existed before any one of the followings (i) the **Effective Date** or (ii) the application date of this **Policy** or (iii) the date of booking of the **Study Journey** or (iv) the date of the payment of the **Tuition Fee** or **Accommodation** expenses or (v) the date the **Insured Person** commences the **Study Journey**;
- c) any loss which will be paid or refunded by any existing education scheme and/or government programme;

- d) any loss if failure to obtain a written medical report from the **Medical Practitioner**;
- e) any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay and/or any expenses already included in the cost of the scheduled **Study Journey**;
- f) any loss if the **Insured Person** refuses to follow the recommendation of a **Medical Practitioner** to return to **Hong Kong**, or refuses to continue the **Study Journey** whilst the **Insured Person's** physical condition at the time of recommendation is fit for continuous study;
- g) any loss arising from the failure to give immediate notice to the **Travel Agent** or provider of the **Transport Tickets** or **Accommodation** services of the cancellation or interruption of the **Study Journey** as a result of the events prescribed under this Section;
- h) any claims under Section 7 – Travel Delay Cover arising from the same cause;
- i) any loss arising from a condition which, before any one of the followings (i) the **Effective Date** or (ii) the application date of this **Policy** or (iii) the date of booking of the **Study Journey** or (iv) the date of the payment of the **Tuition Fee** or **Accommodation** expenses or (v) the date the **Insured Person** commences the **Study Journey**, existed or might reasonably have been anticipated as being likely to result in the cancellation or interruption of the **Study Journey**.

SECTION (10): EDUCATION FUND

In the event that the **Insured Person's** Parents/**Legal Guardian(s)** named in the **Schedule** (with a maximum of two), suffers from **Bodily Injury** resulting from an **Accident** during the **Insured Person's Study Journey**, and provided that such **Injury** results in **Accidental death** or **Permanent Total Disablement** within twelve (12) consecutive months after the date of **Accident**, the **Company** will pay the unpaid **Tuition Fees** for the academic semesters which commence in the same **Policy** year as a subsidy to the **Insured Person** for continuing his/her **Study Journey**. The amount payable will be up to the **Maximum Benefits** of Section (10) as stated in the Summary of Benefits.

Exclusion to Section (10):

Section (10) under this **Policy** does not cover:

- a) any loss caused by an **Injury** which is a consequence of any kind of **disease**;
- b) any overdue fees;
- c) any **Accommodation** fees (whether on or off campus), any off campus study tour (unless that study tour is compulsory for the **Insured Person** to pass the relevant course), amusement courses or consumables such as books, study materials and stationery;
- d) any loss that occurs if the **Insured Person** decides to change his or her course(s) of study during the **Study Journey**;
- e) any loss if the **Insured Person** is over twenty-five (25) years old or married on the date of **Accident**.

SECTION (11): PERSONAL LIABILITY COVER

The **Company** will indemnify the amount which the **Insured Person** becomes legally liable to pay as compensation for an **Accident** occurring during the **Study Journey** which causes death, **Bodily Injury** to a third party or damage to property of a third party. However, the **Insured Person** must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without the **Company's** prior written approval.

The amount payable in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in aggregate during the **Study Journey** shall not exceed the **Maximum Benefit** of Section (11) as stated in the Summary of Benefits inclusive of any legal costs and expenses awarded against or incurred by the **Insured Person** with the **Company's** written approval.

Exclusion to Section (11):

Section (11) under this **Policy** does not cover:

- a) any liability incurred if the **Insured Person** makes any offer or promise of payment or admits his/her fault to any other party or becomes involved in any litigation without the **Company's** prior written approval;
- b) liability related to any business, profession or trade;
- c) any willful, malicious or unlawful act of the **Insured Person** or any criminal acts;
- d) liability to any person who is the **Immediate Family Member** or relatives, of the **Insured Person**;
- e) contractual liability;
- f) liability to ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
- g) damage to property owned by or held in trust or in the custody of the **Insured Person**, his/her **Immediate Family Member** or relatives of the **Insured Person**;
- h) any cumulative, punitive or vigilant payment sentenced by the court.

SECTION (12): OVERSEAS RESIDENCE PROTECTION

In the event that the **Insured Person's Overseas Residence** suffers from serious loss of or damage due to natural disaster, fire, flood, explosion, typhoon, **Riot**, civil commotion, theft with forcible entry, **Terrorist Act** or utility breakdown and becomes uninhabitable for over twenty-four (24) consecutive hours during the **Study Journey**, the **Company** will pay the additional and reasonable **Accommodation** expenses incurred outside **Hong Kong** up to the **Maximum Benefit** and daily limit of Section (12) as stated in the Summary of Benefits.

Exclusion to Section (12):

Section (12) under this **Policy** does not cover:

- a) loss of or damage occasioned through the willful act of the **Insured Person** or with connivance of the **Insured Person**;
- b) any loss if the **Insured Person** cannot provide the address proof of the **Overseas Residence** in the name of the **Insured Person** which is valid before the occurrence of the insured event.

SECTION (13): KIDNAP/TERRORIST ABDUCTION

In the event that the **Insured Person** was **Kidnapped** or abducted by the terrorist at the country/region of the **Overseas Educational Institution** during the **Study Journey**,

13.1 Compassionate Death Cash Benefit

The **Insured Person** died as a result of **Bodily Injury** that was inflicted directly from the incident, the **Company** will pay the amount up to the **Maximum Benefit** of Section 13.1 as stated in the Summary of Benefits.

13.2 Body Check Expenses

The **Insured Person** was rescued during the **Period of Insurance**, the **Company** will pay up to the **Maximum Benefit** of Section 13.2 as stated in the Summary of Benefits for the actual and reasonable body check expenses carried out at the **Hospital**. Such body check should be taken place within fourteen (14) days after the **Insured Person** has been rescued.

13.3 Compassionate Visit

The **Company** will pay for the round trip economy class travel tickets and five (5) consecutive nights of reasonable hotel **Accommodation** for two (2) **Immediate Family Members** to travel to the country/region of the **Overseas Educational Institution** where the **Insured Person** was studying at the time of the incident. The amount payable will be up to the **Maximum Benefit** of Section 13.3 as stated in the Summary of Benefits.

Exclusion to Section (13):

Section (13) under this **Policy** does not cover:

- a) any loss occurs outside the country/region of the **Overseas Educational Institution**;
- b) any loss not reported to the local police within twenty (24) hours when the **Insured Person** was discovered as being **Kidnapped** or abducted by the terrorist;
- c) any loss that relating to the death of the **Insured Person** if that death was as a result of a **Pre-existing Medical Condition** or **Sickness**;
- d) any loss happened in **Hong Kong**.

SECTION (14): VISA FAILURE COVER

In the event that the **Study Journey** cannot be commenced in accordance with the scheduled time which is a direct result and solely caused by the delay in providing the **Student Visa** by the authorised body:

14.1 Loss of Transportation Fee

The **Company** will reimburse the paid, forfeited and irrecoverable cost of **Transport Tickets** up the **Maximum Benefit** of Section 14.1 as stated in the Summary of Benefits.

14.2 Loss of Accommodation Fee

The **Company** will reimburse any reasonable and irrecoverable **Accommodation** expenses up to the **Maximum Benefit** of Section 14.2 as stated in the Summary of Benefits incurred outside **Hong Kong**.

Exclusion to Section (14):

Section (14) under this **Policy** does not cover:

- a) any loss if the **Insured Person** applies the relevant **Student Visa** less than sixty (60) days from the commencement date of the **Study Journey**;
- b) any loss due to the failure of the **Insured Person** to provide required document for the application of the **Student Visa**;
- c) any expenses which the **Insured Person** is not liable to pay.
- d) any loss due to any travel entry control or restriction of the country/region of the **Overseas Education Institutions** for travellers existed or announced, prior to the application of the **Student Visa**.
- e) any loss arising from any announced or existed delay of the processing on Visa (including **Student Visa**) application of the country/region of the **Overseas Education Institutions**, prior to the application of the **Student Visa**.

PART 4 - GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

This **Policy** does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

1. any **Pre-existing Medical Condition**, congenital condition or hereditary condition;
2. any illegal or unlawful act by the **Insured Person** or confiscation, detention, destruction by customs or other authorities;
3. failure of the **Insured Person** to take all reasonable efforts to safeguard his/her property/money, or to avoid **Injury** to minimise any claim under this **Policy**;
4. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the **Insured Person** would or could earn income or remuneration from engaging in such sport;
5. rock climbing or mountaineering normally involving the use of ropes or guides at altitude limit greater than five thousand (5,000) meters above sea level, or scuba diving to a depth greater than thirty (30) metres below sea level;
6. suicide or intentional self-inflicted Injury;
7. insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a **Medical Practitioner**), alcoholism, drug addiction or solvent abuse;
8. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom;
9. any home leave while the **Insured Person** is **Confined** to a **Hospital** as an inpatient;
10. any air activity or involvement of the **Insured Person** other than (i) travelling as a fare-paying passenger on a regular scheduled aircraft or licensed aircraft; (ii) participating in such activity where the manoeuvre or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority.
11. engagement in any kind of labour work; engagement in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or air force service or operations or armed force services;
12. any **Injury, Sickness**, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related **Sickness** including AIDS and/or any mutant derivative or variations thereof however caused or however named;
13. any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup;
14. any medical treatment received during a **Study Journey** which was made for the purpose of receiving such medical treatment or if the **Study Journey** was undertaken while the **Insured Person** was unfit to travel; or the **Insured Person** is travelling against the advice of a **Medical Practitioner**;
15. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component;
 - chemical or biological substances which are not used for peaceful means.
16. Any act of nuclear, chemical, biological terrorism ("NCB terrorism") regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this clause:

An act of "NCB terrorism" shall mean an act, including but not limited to the use or the threat thereof, of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

This clause also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of NCB terrorism.

If the **Company** alleges that by reason of this clause, any loss, damage, cost or expense is not covered by this **Policy**, the burden of proving the contrary shall be upon the **Insured Person**.

In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

17. any expenses that can be compensated from any other sources;

18. any consequential loss not specified in the **Policy**;

19. any payment the **Insured Person** would normally have made during the **Insured Person's** travel or study, if nothing had gone wrong;

20. any loss in connection with asbestos;

21. any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Company** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of any jurisdiction applicable to the **Company**.

PART 5 – GENERAL CONDITIONS

1. **Contracts (Rights of Third Parties) Ordinance Exclusion**

Any person or entity who is not a party to this **Policy** shall have no right or rights under the *Contracts (Rights of Third Parties) Ordinance* (Chapter 623 of the Laws of **Hong Kong**) and any subsequent amendment or revision or replacement thereof to enforce any of its terms under any circumstances whatsoever.

2. **Entire Contract**

The proposal form and declaration, **Schedule**, the **Policy** terms and conditions, exclusions, riders, endorsements, attachments and amendments, if any, will constitute the entire contract of this **Policy** between the parties. No agent or other person has the authority to change or waive any provision of this **Policy**. No changes in this **Policy** shall be valid unless approved by the **Company** and evidenced by endorsement of amendment.

3. **Annual Plan**

Cover the **Insured Person's** **Study Journey**(ies) within one (1) year. This **Policy** has no limit on the frequency of travel during the **Period of Insurance** and time limit on any one **Study Journey**. Any leisure trip taken by the **Insured Person** to other countries other than **Hong Kong** within the **Period of Insurance** shall also be covered and subject to the maximum period of ninety (90) days for any one trip.

4. **Age Limit**

This insurance shall apply to any **Insured Person** who aged from ten (10) to fifty-five (55) years old on the commencement of the **Study Journey**.

5. **Place of Departure**

All **Study Journeys** must commence from **Hong Kong**.

6. **Nature of Travel**

The **Policy** is only valid for the purpose of overseas study and including all trips to countries other than **Hong Kong** for leisure travel during the **Study Journey**.

7. **Geographical Limit**

- Annual Plan – Worldwide excluding USA and Canada: **Overseas Educational Institution** and **Overseas Residence** must be located outside USA and Canada. There is no geographical limit restriction for leisure trip during the **Period of Insurance**.
- Annual Plan - Worldwide: **Overseas Educational Institution** and **Overseas Residence** shall be located worldwide including USA and Canada regions. There is no geographical limit restriction for leisure trip during the **Period of Insurance**.

8. **Notification of Claim**

Written notice of claim must be given to the **Company** within thirty (30) days from the date of the incident causing such loss. In the event of **Accidental** death of the **Insured Person**, immediate notice thereof must be given to the **Company** by the **Insured Person's** legal personal representative.

9. **Proof of Loss**

Within thirty (30) days upon receipt of claim form provided by the **Company**, written proof of loss must be furnished to the **Company**. Failure to furnish such proof within the time required shall not invalidate any claims if it was not reasonably practicable to give proof within such time limit, provided that such proof is furnished as soon as reasonably practicable, and in no event later than one hundred and eighty (180) days from the time which such proof is otherwise required. All certificates, information, evidence required by the **Company** shall be furnished at the expense of the **Insured Person**, or claimant, or his legal personal representatives and shall be in such form and of such nature as the **Company** may prescribe.

10. **Medical Examination**

The **Company** shall be entitled in the case of non-fatal **Bodily Injury** to call for examination by a medical referee appointed by the **Company** whenever required and in the event of death to have a post-mortem examination at the **Company's** own expense.

11. **Payment of Claims**

Indemnity for death of the **Insured Person** is payable to the **Insured Person's** **Legal Guardian(s)** or estate administrator. All other indemnities are payable to the **Insured Person** or if the **Insured Person** is below the age of 18, to the **Legal Guardian** on behalf of the **Insured Person**, except under Section 4.2 – Emergency Medical Evacuation, Section 4.3 – Repatriation of Mortal Remains and Section 10 – Education Fund where relevant amounts will be paid directly to the **Overseas Educational Institution** or provider of services in accordance with the terms of this **Policy**.

12. **Fraudulent Claims**

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the **Insured Person** or anyone acting on behalf of the **Insured Person** to obtain any benefit under this **Policy**, all benefits in respect of such claims shall be forfeited.

13. **Liability Claim**

The **Insured Person**, or any person acting on his/her behalf, must not negotiate, admit, deny or settle a claim without the **Company's** written approval.

14. **Right of Recovery**

In the event that authorisation of payment and/or payment is made by the **Company** or the service provider of the Worldwide Emergency Assistance Services for a claim which is not covered under this **Policy** or when the limit of liability of this insurance is exceeded, the **Company** reserves the right to recover the said amount or excess from the **Insured Person**.

15. **Misrepresentation**

If the **Insured Person** or anyone acting for the **Insured Person** makes a statement in the proposal form or in connection with any claim under this **Policy** knowing the statement is false, the **Company** will not be liable for any claim and this **Policy** shall cease.

16. Subrogation

The **Company** has the right to proceed at the **Company's** own expense in the name of the **Insured Person** against third parties who may be responsible for an occurrence giving rise to a claim under this **Policy**.

17. Alternative Dispute Resolution

In the event of a dispute arising out of this **Policy**, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of **Hong Kong** and applicable at the time of dispute. All unresolved disputes shall be determined by arbitration in accordance with the *Arbitration Ordinance* (Chapter 609 of the Laws of **Hong Kong**), as amended from time to time. The arbitration shall be conducted in **Hong Kong** by a sole arbitrator to be agreed by the parties. It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of this **Policy**. In respect of the status or outcome of any form of alternative dispute resolution, if the **Company** decline liability for any claim under this **Policy** and the Insured does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of our disclaimer, the Insured's claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under this **Policy**.

18. Compliance with General Provisions

Failure to comply with any of the provisions stated in this **Policy** shall invalidate all claims hereunder.

19. Other Insurance

If there is any other policy insured by other insurance company which also covers the same benefits as this **Policy** at the time of a claim, the **Company** will only be liable for the **Company's** proportionate share except for Section (1) – Personal Accident Cover, Section 2.1 – Hospitalisation/**Quarantine** Cash Benefit, Section (3) Compassionate Death Cash Benefit and Section 7.1 – Travel Delay Cash Benefit.

20. Duplicate Insurance

If the **Insured Person** is covered under more than one travel insurance/Overseas StudySure Protection Plan underwritten by the **Company**, any compensation should be limited to the travel insurance **Policy** with the greatest compensation of the section(s) to claim. The other policy/policies is/are deemed to be void from inception and the premium will be refunded accordingly.

21. Governing Law and Jurisdiction

This **Policy** shall be governed and interpreted in accordance with the laws of Hong Kong and subject to the jurisdiction of the courts of **Hong Kong**.

22. Cancellation of Policy

a) This **Policy** may be cancelled at any time by the insured in written notice to the **Company**, in which case the **Company** will retain the customary short period rate as specified below for the time the **Policy** has been in force provided that no claim has been made during the current period of insurance and subject to a minimum and non-refundable premium of eight hundred Hong Kong Dollars (HK\$800) plus other Levy (if any) after client discount, whichever is higher.

Short Period Rate

Period Covered (Number of Months)	Charge of Premium Paid (%)
1 (customary minimum premium)	20
2	30
3	40
4	50
5	60
6	70
> 6	100

For the avoidance of doubt, no refund of premium shall be made by the **Company** in the event any claim has arisen under this **Policy** prior to the date of cancellation.

b) This **Policy** may be cancelled by the **Company** on seven (7) days' advance notice to that effect being given in writing to the **Insured Person's** last known address by ordinary post, in which case the **Company** shall be liable to repay on a ratable proportion of the premium for the unexpired term from the date of the cancellation.

23. Termination of Policy

For Annual Plan, the **Policy** shall automatically terminate at the earliest date specified below:

- the premium due date when any or any part of the premium pertaining to this **Policy** is not paid.
- the date when the **Insured Person** attains the age of fifty-six (56) years upon **Policy** anniversary.
- upon the **Insured Person's** request, termination of **Policy** will be effective on the date specified in the written notice received by the **Company**, provided that thirty (30) days' notice of cancellation before premium due date is given.
- subject to General Condition 15 – Misrepresentation.

24. Reinstatement of Policy

If this **Policy** is lapsed within thirty-one (31) days due to non-payment of premiums, it may be reinstated with the **Company's** approval. Benefits will not, however, be payable for any event likely to give rise to a claim under this **Policy** which occurs while this **Policy** has lapsed and Pre-existing Condition should re-apply as if this **Policy** commenced on such reinstatement date.

25. Renewal of Policy

The **Company** reserves the right to amend any terms and conditions, including but not limited to the premium rates, or benefits or exclusions of this **Policy** at the time of renewal of any **Policy** year of this **Policy**, either before or after the **Insured Person's** acceptance of such renewal.

The **Company** will not be obligated to reveal the reasons for such amendments. After all, such renewal will not have to take place eventually if such amendments are not acceptable by the **Insured Person** before the **Effective Date** of any **Policy** year.

26. Change of Overseas Educational Institution

It is a condition of this **Policy** that any change of **Overseas Educational Institution** shall be subject to the underwriting review and assessment and such change together with any information connected therewith including name and country/region of the new institution shall be immediately reported to the **Company**.

PART 6 – HOW TO MAKE A CLAIM

Written notice of claim must be given to the **Company** within thirty (30) days from the date of the incident causing such loss.

Please submit the claim form to the **Company** together with relevant **Travel Documents** and the following supporting documents, including but not limited to the following:

1. Personal Accident Cover

- Medical report or certificate issued by a **Medical Practitioner** certifying the degree or severity of disablement;
- Police report, where relevant.

2. Accidental Death/Compassionate Death Cash Benefit/Kidnapping

- Death certificate;
- Coroner's report;
- Autopsy report, where relevant;
- Police report;
- In the event of a disappearance, presumption of death as proclaimed by court.

3. Medical Expenses Cover

- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Medical Practitioner**;
- Original **Hospital** bill/receipt with itemised list issued by a **Hospital**;
- Original documents to certify that the **Compulsory Quarantine** is forced by national, regional or government or relevant authority;
- Original receipt for purchase of **Medical Equipment**;
- Original receipt for purchase of transportation.

4. Personal Belongings Cover

- Original receipts, including date of purchase, price, model and type of items lost or damaged;
- Copy of notification to airline/**Public Common Carrier** and their official acknowledgement in writing when loss of damage has occurred in transit;
- Police report (which must be made within twenty-four (24) hours of the occurrence);
- Copy of notification to the issuing authority in respect of loss of traveller's cheques (which must be made within twenty-four (24) hours of the occurrence);
- Repair quotation stated the cause of damage or confirmation of irreparable damage;
- Original receipts of **Transport Ticket/Accommodation**

5. Travel Delay Cover/Baggage Delay Cover

- Official documents of the **Public Common Carrier** including Insured Person's name, date, time, duration and reason of delay;
- Original receipts for the **Transport Ticket** and **Accommodation** expenses;
- Official documents from **Travel Agent**, operator, airline, **Public Common Carrier** or relevant organisations proofing the refund or non-refundable amount;
- Original receipt for the additional transportation costs;
- Original receipt for the additional **Accommodation** expenses;
- Original receipt for the purchase of essential clothing or toiletries.

6. Cancellation of Study/Study Interruption

- Original receipt showing deposits or payment made in advance for the **Tuition Fees**;
- Official notice to the **Overseas Educational Institution** for the withdrawal or study interruption;
- Death Certificate, where relevant
- Diagnosis and treatment, including patient name and date of diagnosis certified by a **Medical Practitioner** where relevant;
- Official documents from **Travel Agent**, operator, hotel, airline, **Public Common Carrier** or relevant organisations proofing the refund or non-refundable amount.

7. Education Fund

- Invoice of the unpaid **Tuition Fees**;
- Death certificate or medical report of the Insured Person's parent or **Legal Guardian** where applicable.

8. Personal Liability Cover

- Statement on the nature and circumstances of the incident or event (No admission of liability or settlement can be made or agreed upon without the **Company's** written consent);
- All associated documentation received in connection with the incident or event (including copies of summons, all court documents, solicitors' and other legal correspondence).

9. Overseas Residence Protection

- Photos, Fire Services report, property management report etc. showing the cause and extent of damage of the **Insured Person's** normal **Overseas Residence**;
- Receipt showing the additional Accommodation expenses.

10. Terrorist Abduction

- **Insured Person's** Death certificate where applicable;
- Medical check report and receipt;
- Air ticket and **Accommodation** receipts.

11. Visa Failure Cover

- Copy of application for **Student Visa**;
- Original receipts for the **Transport Tickets** and **Accommodation** expenses;
- Official documents from the **Travel Agent**, operator, hotel, airline, **Public Common Carrier** or relevant organisations proofing the refund or non-refundable amount.

These are some of the required documents for claims. The Company reserves the right to request the Insured Person to provide any other information or documents which are not specified above, if necessary.

In the event of any discrepancy between the Chinese and English versions, the English version shall prevail.

「學優遊」海外留學保障計劃

24 小時緊急支援熱線 852 8206 2229

重要事項—當收到本保單時，請仔細閱讀本保單的內容。如有任何必需的修訂，請立即提出。

本保單條款及條件、承保表及任何附加批註須一併閱讀並應視為一份完整合約，載於本保單內之任何部分而附特定涵義的任何詞彙或字句，於整份文件中均具有相同之特定涵義。

投保人 / 受保人的聲明及投保書須一併收納於本保單內，並作為本保單之依據。由於投保人已向大新保險有限公司申請投保及已繳付或同意繳付本保單之應付保費，並確認於保單生效期間適宜出行，以及在申請本保單時在投保申請表與其聲明上的資料為真實及正確，本公司將按照本保單內詞彙解釋、不保事項、限制、條款及條件，或附加之批註，向受保人作出理賠根據。

如投保申請表與其聲明屬多於一名受保人，儘管任何條款另有規定，本公司僅按本保單所載之條款及條件，同意並接受為各受保人提供個別保障。

第一部分—保障概括表（根據本保單的條款與條件）

		每位受保人的最高賠償額（港幣）
		全年計劃
(1)	個人意外保障	1,500,000
1.1	個人意外保障	1,000,000
1.2	額外個人意外保障	500,000
1.3	三級程度燒傷保障	250,000
(2)	醫療費用保障	1,500,000
2.1	住院 / 隔離現金津貼	5,000
2.1.1	> 海外住院現金	5,000
2.1.2	> 回港後住院現金	5,000
	▪ 每天限額	500 / 天
2.2	回港覆診費用	450,000
	> 因身體損傷覆診	300,000
	> 因疾病覆診	150,000
	> 中醫師治療	2,000
	▪ 中醫師治療每天限額	200 / 天
2.3	醫療用品	20,000
2.4	創傷治療	20,000
	▪ 每天限額	1,000 / 天
(3)	身故恩恤金	20,000
(4)	全球緊急支援服務	
4.1	住院保證金	40,000
4.2	緊急醫療運送	實際費用
4.3	遺體運返	實際費用
4.4	近親探望	50,000
4.5	休養期間之額外住宿費用	30,000
4.6	其他旅遊諮詢服務	適用
(5)	個人財物保障	20,000
	其他物品（件 / 對 / 套）（手提電腦 / 相機除外）	3,000
	手提電腦	7,500
	相機	7,500
5.1	遺失個人金錢	3,000
5.2	遺失旅遊證件或交通票據	20,000
	▪ 每天住宿費用限額	2,000 / 天
(6)	行李延誤保障	1,000

保障		每位受保人的最高賠償額 (港幣)	
		全年計劃	
(7)	行程延誤保障	15,000	
7.1	行程延誤現金津貼	3,000	
	▪ 首5小時延誤	300	
	▪ 其後每10小時延誤	600	
7.2	額外交通費	10,000	
7.3	額外住宿費用	2,000	
(8)	取消學業	50,000	
	▪ 學費	30,000	
	▪ 交通費	10,000	
	▪ 住宿費用	10,000	
(9)	中斷學業	100,000	
	▪ 學費	80,000	
	▪ 交通費	10,000	
	▪ 住宿費用	10,000	
(10)	教育基金	250,000	
(11)	個人責任保障	2,000,000	
(12)	海外居所保障	10,000	
	▪ 每天限額	500 / 天	
(13)	綁架 / 恐怖分子挾持	100,000	
13.1	死亡恩恤金	50,000	
13.2	身體檢查費用	20,000	
13.3	近親探望	50,000	
	▪ 每人每天限額	1,200 / 天	
(14)	簽證失敗	30,000	
14.1	交通費損失	15,000	
14.2	住宿費用損失	15,000	

第二部分 – 詞彙解釋

本保單內部分字句有特定的涵義，其意指已列明如下，每當這些字句被使用時均具有相同之特定涵義並以粗體字呈現。

1. 「意外」 / 「意外的」指於學習旅程遇上不能預料及不可避免的事故而引致**身體損傷**或損失。為免存疑，任何在**保險期**內受保人返回香港後遇到的**意外**損失或損毀或**身體損傷**，將不在**學習旅程**的定義內。
2. 「住宿」指：房間費用。
3. 「**身體損傷**」 / 「**損傷**」指純粹由外來的**意外**暴力造成受保人身體損傷，此**意外**須獨立於其他原因。為免存疑，任何在**保險期**內受保人返回香港後遇到的**意外**損失或損毀或**身體損傷**，將不在**學習旅程**的定義內。
4. 「**相機**」指相機機身、攝影鏡頭、閃光燈或三腳架。
5. 「**中醫師**」指任何根據《中醫藥條例》註冊為跌打醫師、針灸師或中醫師，惟有關人士不能為受保人或其直系親屬。
6. 「**本公司**」指大新保險有限公司。
7. 「**強制隔離**」 / 「**隔離**」指受保人被當地政府強制隔離於**醫院**內之隔離病房或其他居所以外之政府指定之隔離地點一 (1) 天 (二十四 (24) 小時) 或以上，並持續停留於該隔離地點直至可以離開。
8. 「**住院**」 / 「**入院**」指須遵照**醫生**建議入住**醫院**成為住院病人接受治療。入住**醫院**須出示**醫院**發出的每天病房及膳食費用單據以作證明。
9. 「**生效日**」指列於**承保表**上的保單生效日期。
10. 「**香港**」指中華人民共和國香港特別行政區。
11. 「**醫院**」指符合下列條件的機構：
 - 持牌醫院；及
 - 主要提供入院、醫療護理和住院治療服務；及
 - 由註冊護士廿四 (24) 小時提供看護服務；及
 - 有執業**醫生**時刻駐院；及
 - 提供有組織的設施為住院病人進行醫學診斷及大型外科手術；
 - 並非診所、水療或自然療法診所、療養、休養或復康中心等類似設施；及
 - 非老人院、戒酒中心或戒毒中心。
12. 「**直系親屬**」指合法**配偶**、父母、**配偶**之父母、子女、合法領養的子女、祖父母、孫子女、兄弟姊妹或**合法監護人**。
13. 「**傳染病**」指任何一種被公佈及被當地政府要求實施**隔離**的疾病。
14. 「**受保人**」指列明於**承保表**內的受保人士。
15. 「**綁架**」指以武力或欺騙方式非法拘禁及帶走受保人，或違反受保人意願的拘禁或拘留。
16. 「**手提電腦**」指手提電腦、記事薄型電腦或迷你記事薄型電腦，但不包括個人數碼助理、掌上電腦或任何類型的平板電腦。

17. 「**合法監護人**」指在**承保表**上列明的人士，對**受保人**有合法權限照顧其個人及財產利益。
18. 「**喪失聽力**」指**永久**喪失及無法恢復聽力，即 $1 / 6 (a + 2b + 2c + d)$ 高於80分貝：
 - 如a分貝 = 聽力損失500赫茲
 - 如b分貝 = 聽力損失1,000赫茲
 - 如c分貝 = 聽力損失2,000赫茲
 - 如d分貝 = 聽力損失4,000赫茲
19. 「**肢體損失**」指手或手腕關節以上部分，或足或足踝關節以上部分的肢體完全分離，或完全及**永久**失去活動能力。
20. 「**喪失視力**」指完全喪失視力及**永久**無法復原。
21. 「**喪失說話能力**」指無法發出說話所需的四（4）種語言音中的三（3）種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦語言中樞受損，導致語言失能症。
22. 「**醫療用品**」指輪椅、義肢、眼鏡、拐杖、助行架、頸托、矯形保護墊 / 護托及助聽器。
23. 「**必要的醫療費用**」指於**學習旅程**期間，**受保人**因**身體損傷**或**疾病**須支付予**醫生**、物理治療師、護士、**醫院**及 / 或救傷車服務、醫療、手術或護理治療的費用，包括**醫療用品**及租用救護車費。**本保單**賠償之有關治療費用必須由**醫生**處方。若**受保人**可從其他渠道索償全部或部分費用，**本公司**將只負責賠償不能獲取的費用餘額。
24. 「**最高賠償額**」指列於**本保單**的保障概括表內每項受保保障的最高賠償額。
25. 「**醫生**」指擁有執業資格及已獲准在其執業地區合法提供醫療及外科服務的人士，惟**受保人**或其**直系親屬**除外。
26. 「**海外院校**」指在**香港**以外地方已註冊及正式認可，並已列明於**承保表**上的學校。除非特別認可及列明，否則，在**保險期**內的任何一段期間，**本公司**只接受保障列明於**承保表**的該所海外院校。
27. 「**海外居所**」指在**保險期**，**受保人**在海外學習時的固定居住地方。
28. 「**保險期**」指列明於**承保表**內**本保單**的生效期限。
29. 「**永久**」 / 「**永久的**」指由**意外**發生日起計連續十二（12）個月，且於該期間結束時，情況仍沒有好轉之跡象。
30. 「**永久完全傷殘**」指**受保人**不能從事根據其學歷、培訓或經驗的任何工作或受僱，而賺取報酬或利益。或在**受保人**並無從事任何職業或工作，則指其喪失應付日常生活事務的能力。且此等傷殘已維持連續十二（12）個月，並需經**醫生**證實**受保人**的餘生屬於完全性、持續性及**永久**性的傷殘。
31. 「**個人財物**」指：於**學習旅程**期間由**受保人**隨身攜佩帶或隨身攜帶、以及擁有之個人物品，或在**學習旅程**期間**受保人**取得的個人物品，惟不包括**手提電腦**及**相機**。
32. 「**個人金錢**」指現金、銀行本票、個人支票或旅行支票。
33. 「**本保單**」指**本保險**條款及條件，**承保表**及任何附加批註須一併閱讀，並應視為一份完整合約。
34. 「**投保前已存在的症狀**」指：**受保人**或其**直系親屬**於**本保單**生效日前已被確診、出現相關症狀、已存在、需要醫療建議、及 / 或接受治療、及 / 或處方藥物的任何**身體損傷**或**疾病**。
35. 「**主要住所**」指**受保人**於**香港**作為私人住宅的房屋或樓宇，並須為**受保人**唯一**永久的** / **主要住所**。
36. 「**公共交通工具**」指持有牌照並可以出租方式或提供定期運載付費乘客的公司或個人營運，並以任何機械推動的運載工具。
37. 「**暴亂**」指人群參與擾亂公共治安的行為（不論是否與罷工或停工有關），以及任何依法成立的政府機關為鎮壓或試圖鎮壓任何上述擾亂行為或將上述擾亂行為的影響降至最低而採取的行動。
38. 「**承保表**」指附加於**保單**中的**承保表**。
39. 「**嚴重醫療狀況**」指**受保人**的**身體損傷**或**疾病**需接受**醫生**治療並證實不適宜學習 / 旅遊外遊或繼續其原定的學習 / 旅遊外遊行程。嚴重醫療狀況亦包括**受保人**因**身體損傷**或**疾病**而被任何司法、政府或機場之管理機構拒絕登上原定之**公共交通工具**或拒絕入境。若套用於**直系親屬**，是指經**醫生**證明該**直系親屬**因**身體損傷**或**疾病**而有生命危險及必須**住院**接受治療，以致**受保人**需要中斷或取消其原定**學習旅程**。
40. 「**疾病**」指於**學習旅程**期間開始的疾病或病症，而該疾病必須直接及獨立於任何其他因素導致損失。
41. 「**配偶**」指**受保人**於有效及合法婚姻下的丈夫或妻子。
42. 「**學生簽證**」指**受保人**為就讀於**香港**以外的**海外院校**就讀課程而申請的簽證。
43. 「**學習旅程**」指**受保人**為前往**海外院校**進行海外留學，而往返**香港**及**海外院校**所在的國家 / 地區之旅程。由**受保人**經**香港**任何入境處出入境管制站出發，直至經**香港**任何入境處出入境管制站到港，並再進入**香港**為止。所有**學習旅程**必須於**承保表**上**保險期**內進行。然而，對於**本保單**的續保客戶，**學習旅程**可以是上一段**保險期**的延續旅程。
44. 「**恐怖襲擊**」指所有確實發生或恐嚇使用武力或暴力手段造成損毀、**損傷**或**混亂**的行為，或此等行為對個人生命、財物或政府造成人命傷亡或財物損失，以達至經濟、部落、民族、民族主義、政治、種族或宗教上的利益，無論有否陳述其追求之目的。若盜竊犯罪行為或其他罪行主要是基於犯案者的個人利益出發，純粹只是犯罪者與犧牲者的關係，則不被視為恐怖襲擊。恐怖襲擊亦包括經（有關）政府證實及承認為恐怖主義的行為。
45. 「**三級程度燒傷**」指經**醫生**診斷為皮膚層因燃燒而完全受損或破壞，並傷及皮下組織。
46. 「**旅行代理商**」指根據**香港**《旅行代理商條例》，在旅行代理商註冊處合法註冊的旅行代理商，惟**受保人**或**受保人**的**直系親屬**為旅行代理商則除外。
47. 「**旅遊證件**」指**受保人**的護照、**香港**身份證、旅遊簽證、**學生簽證**、其他於作為**學習旅程**期間出入境時所需的其他證件或許可證。
48. 「**交通票據**」指**受保人**於**學習旅程**期間乘坐**公共交通工具**所購買的票據。
49. 「**學費**」指列明於**承保表**上的**海外院校**為提供教學服務所收取的費用，包括任何適用的實驗室費及出席課堂而引致的設施費用，但不包括教科書、住宿及膳食費用。

第 (1) 節：個人意外保障

1.1 個人意外保障

若受保人於學習旅程期間因意外蒙受身體損傷，本公司將會根據保障概括表第 1.1 節所載之最高賠償額及依據下列賠償表上所載的百分比作出賠償，而該身體損傷須於意外發生日後連續十二 (12) 個月內導致。

賠償表

意外死亡及傷殘賠償項目		最高賠償額百分比
1)	意外死亡	100%
2)	永久完全傷殘	100%
3)	失去兩肢或雙目喪失視力	100%
4)	永久完全喪失說話能力及聽力	100%
5)	失去一眼或單眼喪失視力	50%
6)	永久完全喪失說話能力	50%
7)	永久完全喪失聽力	50%

若於同一次意外事故中引發多於一項賠償，第 1.1 節將只會賠付金額較高的一項，且任何情況下賠償將不能超過保障概括表所載之最高賠償額。

若於意外事故發生前，肢體或器官已喪失部分功能，而蒙受身體損傷後變成完全喪失功能，本公司會就該身體損傷所引致的受損程度及根據最高賠償額之百分比作出賠償。在任何情況下，本公司不會就意外事故發生前已完全喪失功能的肢體或器官作出賠償。

於第 1.1 節中，若遇到以下的情況，本公司也會提供保障予蒙受身體損傷之受保人，包括：

- 當受保人於安排乘坐的公共交通工具之預定離港前三 (3) 小時內，直接由香港主要住所前往香港入境處出入境管制站以展開其學習旅程；
- 當受保人結束學習旅程返港，所乘坐的公共交通工具之實際抵港時間後三 (3) 小時內，由香港入境處出入境管制站直接返回香港主要住所。

若受保人失蹤：倘若受保人在學習旅程期間乘搭飛機或其他公共交通工具不論地面或海上遭遇意外而沉沒或失事而導致失蹤，並且在意外事故發生後一 (1) 年之內仍無法尋回，則會假定受保人已於失蹤、沉沒或失事當天意外死亡。

1.2 額外個人意外保障

若受保人在學習旅程期間因意外事故而身體損傷，並引致死亡或於意外事故發生日後連續十二 (12) 個月永久傷殘，而當時受保人：

- 在學習旅程期間僅以付費乘客身份 (並非操作員、機長或機組人員) 乘搭、登上或離開公共交通工具；或
- 在學習旅程期間遇劫或被企圖行劫，成為無辜受害者；

本公司會根據第 1.1 節賠償表所載之百分比及以保障概括表第 1.2 節所載之最高賠償額作出賠償。

1.3 三級程度燒傷保障

若受保人在學習旅程期間因意外導致三級程度燒傷，並能提供醫生的醫療報告及全面診斷，本公司將按照下列三級程度燒傷賠償表支付賠償，惟以保障概括表第 1.3 節所載之最高賠償額為限。

三級程度燒傷賠償表

三級程度程度燒傷		最高賠償額百分比
頭部		
a)	頭部總皮膚面積的 12%或以上	100%
b)	頭部總皮膚面積的 8%或以上但少於 12%	75%
c)	頭部總皮膚面積的 5%或以上但少於 8%	50%
身體 (頭部以外)		
a)	身體總皮膚面積的 20%或以上	100%
b)	身體總皮膚面積的 15%或以上但少於 20%	75%
c)	身體總皮膚面積的 10%或以上但少於 15%	50%

個人意外的最高賠償責任

若受保人於本公司同時投保多份包括意外死亡及永久傷殘保障的保單，本公司就受保人提供的意外死亡及永久傷殘保障之最高總賠償責任額不可超過港幣五百萬 (5,000,000) 元。

第 (1) 節的不保事項：

本保單第 (1) 節不保任何由患病及 / 或疾病引致之損傷。

第 (2) 節：醫療費用保障

本公司將補償受保人於學習旅程及身處香港以外的地方期間，因身體損傷或疾病所產生之實際的必要的醫療費用，惟以保障概括表第 (2) 節所載之最高賠償額為限。本公司的責任只限於在學習旅程及身處香港以外的地方期間產生之合理的必要的醫療費用，而該費用必須於首次因蒙受身體損傷或疾病引致的費用日起計的十二 (12) 個月內用產生。

2.1 住院 / 隔離現金津貼

若遇到以下情況，本公司將按照保障概括表第 2.1 節所列之每天現金津貼金額，向受保人支付：

2.1.1 萬一受保人

- a) 於香港以外展開的學習旅程期間，因身體損傷或疾病而於海外住院；及 / 或
- b) 於香港以外展開的學習旅程期間，因被確診傳染病而被國家、地區、當地政府或相關機構於海外被強制隔離；

若於同一學習旅程期間發生多於一次強制隔離，則合計最高賠償總額將不可超逾保障概括表第2.1.1節所載之最高賠償額。

2.1.2 若受保人因第 2.1.1 節住院，出院後返回香港之後，仍須就同一身體損傷或疾病繼續住院，則本公司之賠償將以保障概括表第 2.1.2 節所載之最高賠償額為限。

2.2 回港覆診費用

本公司將按照保障概括表第 2.2 節所載之個別限額，賠償受保人因於學習旅程期間在香港以外的地方曾接受治療的同一身體損傷或疾病需要在香港繼續接受醫生延續的治療而引致必要的醫療費用。

而覆診費用當中亦包括因同一身體損傷或疾病引起的中醫師治療費用或脊椎治療費用，並以保障概括表第 2.2 節所載之最高賠償額及每天限額為限，惟此覆診費用必須於受保人完成學習旅程返回香港後的三（3）個月內產生。

2.3 醫療用品

於學習旅程期間，若受保人因身體損傷或疾病，經由醫生證明任何在醫療上有需要及可改善受保人病症的醫療用品，本公司將賠償購買醫療用品之實際費用，惟以保障概括表中第 2.3 節的最高賠償額為限。

2.4 創傷治療

在學習旅程期間，若受保人為創傷事件的受害者並蒙受身體損傷，或經醫生診斷因該宗創傷事故而罹患創傷後遺症，本公司將賠償有關輔導費用，包括：（i）於學習旅程期間，及 / 或（ii）在受保人返香港後三（3）個月內，惟以保障概括表第 2.4 節所載之總賠償額及每天限額為限。

第（2）節的不保事項：

本保單第（2）節的不保事項：

- a) 任何非必要的治療；
- b) 任何醫院內私人或獨立房間的額外費用；
- c) 任何有關特別或私家看護的費用；
- d) 與治療無關的個人服務，如收音機、電話等；
- e) 義肢、隱形眼鏡、眼鏡、助聽器、假牙及其它有關用品或光學治療，惟第 2.3 節中可索償的醫療用品除外；
- f) 任何有違醫生建議出外旅遊，或旅遊目的為接受治療或手術而衍生之損失；
- g) 牙科護理及治療。除非此等費用是於學習旅程期間因身體損傷而直接導致受保人原本健全及自然之牙齒必須接受治療；
- h) 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於學習旅程期間因身體損傷導致必須治療；
- i) 任何未能提供醫生的醫療報告以作證明的手術或治療；
- j) 根據為受保人治療的醫生或本公司委任的醫生之意見，在合理情況下，該手術或治療可延遲至受保人返回香港後才進行；
- k) 任何覆診費用支付予同時為受保人或直系親屬之中醫師；
- l) 任何由（i）健康水療（ii）療養院（iii）護養院（iv）康復中心提供的治療；
- m) 創傷後遺症並不是在學習旅程期間發生的創傷事故直接導致。

第（3）節：身故恩恤金

若受保人於學習旅程期間身故，本公司將支付一筆現金予受保人之合法監護人或遺產管理人，惟以保障概括表第（3）節所載之最高賠償額為限。

第（4）節：全球緊急支援服務

若受保人於學習旅程及身處香港以外的地方而受身體損傷或疾病，本公司將經由指定服務供應商提供以下保障：

4.1 住院保證金

若受保人的住院已經獲得主診醫生及本公司同意，本公司可代為支付最高港幣四萬（40,000）元的住院保證金。該保證金須由受保人自行承擔，或於第（2）節所載之醫療費用保障中扣除。

4.2 緊急醫療運送

如受保人蒙受身體損傷或疾病後，其狀況必須得到即時治療，惟發生意外事故而引致身體損傷或疾病的地方未能提供合適醫療設備，本公司將支付因緊急醫療運送受保人至最近能提供合適醫療設備之地點接受醫學治療而引致的必要及無可避免的交通、醫療服務及醫療用品費用。運送離境的時間、交通工具及離境最後目的地均由本公司根據醫療需要作出決定。

4.3 遺體運返

若受保人因身體損傷或疾病身故，其遺體由身故地點運送回香港所引致合理及無可避免的開支，或獲本公司同意於身故地殮葬之有關費用。

4.4 近親探望

若醫生證實受保人的身體損傷或疾病令其不適宜外遊或繼續其學習旅程，或對其生命或健康構成危險，本公司將支付（i）兩（2）張來回經濟客位機票，及（ii）予兩（2）位指定人士前往探望的合理住宿費用，惟受保人須於香港以外的地方住院連續三（3）天以上。本公司賠償以保障概括表第 4.4 節所載之最高賠償額為限。

4.5 休養期間之額外住宿費用

受保人出院後，經主診醫生及本公司同意，受保人必須立即休養，而衍生之必要及無可避免的額外住宿費用，本公司的賠償額以保障概括表第 4.5 節所載之最高賠償額為限。

4.6 其他旅遊諮詢服務

- a) 最新疫苗接種要求
- b) 護照與簽證要求
- c) 領事館與大使館的地址與電話號碼
- d) 法律服務轉介
- e) 翻譯服務安排
- f) 國際天氣資訊
- g) 遺失行李援助
- h) 遺失護照援助
- i) 緊急更改路線安排
- j) 緊急傳遞醫療信息

第 (4) 節的不保事項：

本保單第 (4) 節的不保事項：

- a) 任何須由第三者提供而不應由受保人付費的服務，或任何計劃旅程已包含的費用。
- b) 任何未經服務供應商及本公司認可安排的服務費用。

第 (5) 節：個人財物保障

若受保人於學習旅程期間佩帶或隨身攜帶，並且是受保人所擁有的個人財物及 / 或手提電腦及 / 或相機意外損失或損毀，本公司將根據保障概括表第 (5) 節中的最高賠償額及根據每件 / 對 / 套的限額，作出賠償。根據該物品的損耗及折舊程度，本公司可酌情決定對該物品進行修復、修理或更換。若修理費用超越損毀物品之價值時，本公司於處理該賠償時，會視該物品已遺失。

5.1 遺失個人金錢

若受保人隨身攜帶之個人金錢於學習旅程期間因盜竊、搶劫或偷竊造成損失，本公司將以保障概括表第 5.1 節所載之最高賠償額為限賠償與受保人。

5.2 遺失旅遊證件或交通票據

若受保人於學習旅程意外遺失旅遊證件或交通票據，本公司將賠償：

- a) 有關補領費用；及
- b) 受保人為繼續其學習旅程而衍生合理的額外住宿費用，惟住宿的等級不可高於原先安排的住宿等級。

本公司賠償將以保障概括表第 5.2 節所載之最高賠償額及每天住宿費用為限。

第 5.2 節的不保事項：

本保單的第 5.2 節的不保事項：

- a) 遺失的旅遊證件及 / 或交通票據並非完成學習旅程所必需；
- b) 任何因受保人未有補領及延誤補領旅遊證件引致之罰款；
- c) 同時就同一旅遊證件的臨時及永久版本作出索償。此情況下受保人只可索償一種版本。

第 (5) 節的不保事項：

本保單的第 (5) 節的不保事項：

- a) 任何在發現遺失後廿四 (24) 小時內未向當地警方、或酒店管理人員、或公共交通工具控制員、或公共機構報案、或海外院校、及未能提供當地有關損失的書面報告；
- b) 以下之物品類別：商業貨品或樣本、食品或飲料及 / 或藥物、隱形眼鏡、假牙及 / 或其配件、動物、汽車 (包括配件)、電單車、單車、船、發動機、或任何交通工具、家用傢具、古董、珠寶或配件 (遺失或損毀時受保人並未佩帶或隨身攜帶)、手提電話及任何擁有對話功能之類似儀器 (包括電子手帳電話及其他配件)、電子貨幣 (包括信用卡或八達通卡的信用額等)、票券或證券、債券、流通票據、票據或文件；
- c) 手提電腦因軟件或病毒問題引起的任何故障或操作不善 (包括但不限於下載軟件)；
- d) 索償物品之收據上的名字並非受保人的名字；
- e) 任何由磨損、破裂、逐漸耗損、機件或電子故障、昆蟲、蟲蛀、腐蝕、腐爛、發霉、真菌、空氣狀況、光線作用、任何加熱、烘乾、清潔、染色、更換或維修的過程、刮損、凹痕、故障、使用不當、手工或設計欠佳、使用有問題的物料，造成或引致的損失或損毀；
- f) 與受保人於不同公共交通工具寄運之物品，或因獨立寄運或付運的紀念品與物件所引致的損失；
- g) 已獲第三者或機構提供維修服務，使操作回復正常的物品，而受保人並不需要支付任何額外費用；
- h) 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失；
- i) 任何易碎或易破物品的損毀，如玻璃或水晶；
- j) 任何在海外院校、酒店或公共交通工具機構保管下的財物損失或損毀，除非發現損失後三 (3) 天內以書面通知該海外院校、酒店或公共交通工具機構，並需獲得由該海外院校、酒店或公共交通工具機構發出之財物事故報告；
- k) 任何基於同一原因於第 (6) 節「行李延誤保障」提出索償的損失；
- l) 受任何遺失或損毀之物品已受其他保險承保，或已獲海外院校或公共交通工具機構或酒店賠償的損失；
- m) 任何無法解釋的損失或神秘失蹤，或因錯誤、遺漏、或貶值造成之差額；
- n) 使用中的任何運動用品的損壞；
- o) 任何因將財物放置於無人看管的車輛內 (除非該物品被存放在已上鎖的行李箱中) 或公共交通工具、於運送途中或於公共場所造成的損失；
- p) 因受保人疏於保管而造成的財物遺失或損毀；
- q) 任何租借或租借物品之遺失或損毀；
- r) 任何被海關或其他機關沒收、扣留或銷毀之財物；
- s) 任何在香港、或受保人就讀於海外院校期間的通常居住的地方發生的遺失或損毀。

第(6)節：行李延誤保障

若受保人在學習旅程期間在香港以外的地方乘搭交通工具，而其托運之行李被公共交通工具延誤送達超過六(6)小時，則本公司將賠償受保人購買必要的衣物及盥洗用品的實際費用，惟需提供公共交通工具機構的書面文件、證明其延誤時間及原因。應付金額以保障概括表第(6)節所載之最高賠償額為限。

本公司就第(6)節只會為受保的學習旅程賠償一(1)次。

第(6)節的不保事項：

本保單第(6)節的不保事項：

- a) 不是與受保人所乘搭的公共交通工具一同寄運之物品，或獨立寄運或付運的紀念品與物件；
- b) 任何基於同一原因於第(5)節「個人財物保障」已提出的索償；
- c) 任何受保人無法提供收據的購買物品。

第(7)節：行程延誤保障

若原定公共交通工具因發生以下任何一個情況而引致延誤超過受保人行程表上原定的出發或到達時間超過連續五(5)小時以上，延誤原因：

- 在受保旅程的原定出發日前一(1)星期內，由於不能預見的工業行動、暴亂、騷亂、恐怖襲擊、劫機、惡劣天氣、自然災害、公共交通工具的機械故障、航空公司倒閉或機場關閉

出發或到達時間之延誤將根據原定的公共交通工具提供予受保人的原定出發或到達時間計算，直至

- 原定公共交通工具的實際出發或到達時間；或
- 由原定公共交通工具安排之首個最早替代交通工具。

本公司將賠償第7.1節至7.3節上之保障項目(如適用)，並以保障概括表第(7)節所載之最高賠償額為限：

7.1 行程延誤現金津貼

本公司就首五(5)小時延誤，將賠償港幣三百(300)元；其後延誤每十(10)小時，將賠償港幣六百(600)元，惟以保障概括表第7.1節所載之最高賠償額為限。

7.2 額外交運費

若原定公共交通工具於受保人辦理登記手續後，延誤超過連續六(6)小時後該公共交通工具機構取消原定航機，且該公共交通工具機構無法安排取替交通工具，本公司將賠償受保人以其他公共交通工具方式為抵達原定目的地而衍生之額外合理及必須之公共交通工具交通票據(只限經濟級別)費用，本公司將根據保障概括表第7.2節內所載之最高賠償額。

7.3 額外住宿費用(只適用於休閒旅程)

若受保人原定的公共交通工具，按原定時間延誤超過連續六(6)小時以上，且該公共交通工具機構無法安排取替交通工具，本公司將賠償受保人因為延誤而於(i)香港以外的及(ii)海外院校所在的國家/地區以外的，出發地所引致的額外及合理的酒店住宿費用(只限一間標準房間)，並以保障表-章節7.3所載之最高賠償額為限。

第(7)節的不保事項：

本保單第(7)節的不保事項：

- a) 任何因受保人延誤抵達其學習旅程原定旅程表所列的任何出發地點所引致的損失，但在學習旅程期間因突發工業行動造成延誤抵達所致的損失除外；
- b) 任何後果損失或行程延誤是由接駁航班之累計延誤時間所引致，及/或其延誤近因並非由同一原因直接導致；
- c) 因受保人乘搭的上一程公共交通工具延誤到達，並導致受保人隨後安排的公共交通工具延誤及脫班的後果損失；
- d) 任何受保人不應負責支付的費用；
- e) 任何引致學習旅程的延誤情況於生效日前已存在或公布；
- f) 任何未經公共交通工具機構、旅行代理商或其他相關組織證實而更改行程導致的損失；
- g) 任何已受保於其他任何保險計劃、政府計劃或已經/將會由旅行代理商、旅遊承辦商、公共交通工具承辦商或行程表內其他提供服務的機構承諾賠償或退款，惟於第7.1節-「行程延誤現金津貼」除外；
- h) 若受保人未能提供由公共交通工具機構發出的文件，說明有關延誤的時間及原因所致的任何損失。
- i) 在以下任何一個日子前：(i)在生效日或(ii)在申請本保單時或(iii)在預訂旅程時或(iv)在支付旅程費用時，已發生或已公佈可能導致旅程延誤或旅程取消的任何情況所致的損失。

第(8)節：取消學業

本公司將根據保障概括表第(8)節所載之最高賠償額為限，若於離開香港前往海外院校所在的國家/地區前，因發生以下任何一項情況而直接導致取消其學習旅程，本公司將向受保人賠償已預先支付而未用及被沒收、且不能獲相關機構退回的學費、交通票據及住宿的訂金或預繳費用的實際損失：

- a) 在學習旅程原定出發日起計的前九十(90)天內，受保人或受保人的直系親屬身故；或
- b) 在學習旅程原定出發日起計的前九十(90)天內，受保人或受保人的直系親屬蒙受嚴重損傷或患有嚴重病狀，並已住院超過連續十五(15)天；或
- c) 在學習旅程原定出發日起計的前一(1)星期內，海外院校的國家/地區發生不能預期的罷工、暴亂、騷亂、恐怖襲擊或自然災害致受保人不能開始其學習旅程；
- d) 在學習旅程的原定出發日起計的前一(1)星期內，香港特區政府對學習旅程的計劃目的地發出黑色外遊警示，而該警示須依然生效。
- e) 若受保人於在學習旅程的原定出發日起計的前一(1)星期內因被確診感染傳染病而被強制隔離

惟：

- (i) 保障只限於發生以上事件時，本保單已生效及該事件將阻礙受保人開始其學習旅程。
- (ii) 相關損失或取消學習旅程必須得到主診醫生、公共交通機構、受保人就讀之海外院校之書面確認文件。
- (iii) 受保人須把未曾使用的原有交通票據正本交由本公司處置。
- (iv) 當本公司根據本節作出賠償後，其他保障將不會獲得賠償，而本保單所有保障亦會即時終止。

第(9)節：中斷學業

當受保人的學習旅程開始後，在學習旅程期間，因發生以下任何一項受保原因，而直接導致及令受保人無法繼續或完成海外院校同一學年的餘下學期的學業，並使受保人需要中斷學習旅程及提早返回香港：

- a) 受保人或受保人的直系親屬身故；或
- b) 受保人或受保人的直系親屬蒙受嚴重損傷或患有嚴重病狀，並已住院超過連續十五(15)天；或
- c) 海外院校所在的國家/地區發生不可預見的罷工、暴亂、騷亂、傳染病、恐怖襲擊或自然災害；或
- d) 香港政府對受保人身處的海外學院所在的國家/地區發出黑色外遊警示。

根據本節，本公司會：

- (i) 賠償已預先支付及未用的學費及住宿費用的實際損失，而該費用須為被沒收且不能獲相關機構退回，並以下列的賠償公式計算：

計算損失學費的賠償公式：

本公司將按比例支付同一學年中被中斷的學期之相關已預先支付而無法獲退回的學費，比例按受保人就該院校被中斷的該學期餘下未用及喪失的完整上課天數所繳的學費計算。

計算住宿費用的賠償公式：

本公司將按比例支付同一學年中被中斷的學期之相關已預先支付而無法獲退回的住宿費用，比例按受保人就該院校被中斷的該學期餘下未用及喪失的完整上課天數所繳的住宿費用計算。

本公司將只支付於保險期及同一學年內被中斷的學期及實際產生的學費費用及住宿費用損失；

以及

- (ii) 賠償受保人由海外院校的國家/地區直接返回香港所須支付之合理額外公共交通工具費用(只限經濟客位票價)。

本公司將支付，並根據保障概括表第(9)節所載之最高賠償額為限。

惟：

- (i) 保障只限於發生以上事件時，本保單已生效及該事件發生將令受保人無法繼續或完成學業，並使受保人需要中斷學習旅程及提早返回香港。為免存疑，海外院校在海外院校的校園外及/或在海外院校所在的國家/地區以內及以外可供給受保人的任何形式的教學、講課及研習/學習將不被視作中斷受保人的學業及/或令受保人無法繼續或完成其學業。
- (ii) 有關損失或學習旅程中斷必須得到主診醫生、公共交通機構、相關機構、受保人就讀之海外院校之書面確認文件。
- (iii) 受保人須把未曾使用的原有交通票據正本交由本公司處置。
- (iv) 因同一受保原因所作出的賠償金額，將會從此章節的最高賠償額及分賠償額作相應扣除，相關最高賠償額的餘下款額將用於支付本保單餘下保險期的保障，以及在所有繕發予受保人的「學優遊」海外留學保障計劃保單(不論是否仍然生效)往後的保單年可能提出的餘下保障索償。

第(8)及(9)節的不保事項：

本保單第(8)及(9)節的不保事項：

- a) 在以下任何一個日子前：(i)在生效日或(ii)在申請本保單當天或(iii)在預訂學習旅程當天或(iv)在支付學費或住宿費用當天或(v)在受保人開始學習旅程當天，已發生或公佈會引致取消或中斷學習旅程的任何情況所致的損失；
- b) 在以下任何一個日子前：(i)在生效日或(ii)在申請本保單當天或(iii)在預訂學習旅程當天或(iv)在支付學費或住宿費用當天或(v)在受保人開始學習旅程當天，受保人及/或受保人的直系親屬已知已發生的任何嚴重醫療狀況或其他情況所致的損失；
- c) 任何現有教育計劃及/或政府計劃會繳付或退款的損失；
- d) 無法取得醫生的書面醫療報告所致的任何損失；
- e) 一切由另一方提供、並毋須由受保人支付的費用及/或已包括在計劃學習旅程中的費用；
- f) 任何損失因受保人拒絕依循醫生的建議返回香港接受治療，或受保人的身體狀況適合繼續學業，但拒絕繼續其學習旅程；
- g) 因取消或中斷學習旅程而未有即時通知旅行代理商或交通票據或住宿服務提供機構所引致的損失；
- h) 任何基於同一原因於第(7)節「行程延誤保障」已提出索償；
- i) 在以下任何一個日子前：(i)在生效日或(ii)在申請本保單當天或(iii)在預訂學習旅程當天或(iv)在支付學費或住宿費用當天(v)在受保人開始學習旅程當天，已存在或已宣佈可能導致或理應預計可能導致取消或延誤學習旅程的情況，所致的任何損失。

第(10)節：教育基金

當承保表內列明的受保人父母/合法監護人(上限兩位)在受保人的學習旅程期間遇上意外事故導致身體損傷，並於意外事故發生後十二(12)個月內身故或永久完全傷殘，本公司將賠償同一保單年度內開始之學期尚未繳付的學費。應付金額以保障概括表第(10)節所載之最高賠償額為限。

第(10)節的不保事項：

本保單第(10)節的不保事項：

- a) 任何種類的疾病後果引致的損傷的損失；
- b) 任何已逾期的費用；
- c) 任何住宿費用(不論是於校內或校外)、校外之遊學團(除非該遊學團是強制性的，受保人必須參加才可在相關課程取得合格)、興趣班或耗材如書本、學習資料及文具；

- d) 受保人於學習旅程期內自行決定更改修讀的課程所引致的損失；
- e) 若受保人於意外發生時年齡超過二十五 (25) 歲或已婚所致的任何損失。

第 (11) 節：個人責任保障

本公司將賠償受保人於學習旅程期間因意外事故令第三者死亡、身體損傷或財物損失，以致必須承擔法律賠償責任。惟在未有本公司書面同意前，受保人不可向第三者提出任何承諾或允許賠償或承認責任、或牽涉入任何訴訟中。

在學習旅程期間，任何一事件或就同一來源導致的一系列事件或原本起因，包括受保人已獲本公司書面同意後承擔的法律成本和費用，所有保障以保障概括表第 (11) 節所載之最高賠償額為限。

第 (11) 節的不保事項：

本保單第 (11) 節的不保事項：

- i. 受保人未獲得本公司書面同意前向任何第三者或可能牽涉任何訴訟時提出任何承諾或允許賠償或承認責任；
- ii. 任何商業、專業或貿易活動的責任；
- iii. 任何受保人故意、蓄意或非法行為或刑事行為；
- iv. 任何受保人對其直系親屬或親戚的責任；
- v. 合約責任；
- vi. 擁有、佔用、使用或控制任何車輛、飛機、船隻、土地、建築物、槍械或動物的責任；
- vii. 受保人、受保人的直系親屬或親戚擁有或持控託管或保管的財物損毀；
- viii. 任何由法院判決的累積性、懲罰性或警惕性的罰款。

第 (12) 節：海外居所保障

如受保人的海外居所在學習旅程期間因自然災害、火災、水災、爆炸、颱風、暴亂、騷亂、強行進入的盜竊、恐怖襲擊或水電煤設施故障而導致嚴重損失或損毀而不適合居住連續二十四 (24) 小時以上，本公司將根據保障概括表內第 (12) 節所載之最高賠償額為限，提供香港以外的額外及合理的住宿費用。

第 (12) 節的不保事項：

本保單第 (12) 節的不保事項：

- a) 任何由受保人故意或受保人縱容的情況下所引致的損失或損毀；
- b) 若受保人不能提供在事件發生前，可顯示受保人姓名的海外居所住址證明所致的任何損失。

第 (13) 節：綁架 / 恐怖分子挾持

保障受保人在學習旅程期間於海外院校所在的國家 / 地區被綁架或被恐怖分子挾持：

13.1 死亡恩恤金

受保人直接因綁架而蒙受身體損傷並且死亡，本公司將根據保障概括表第 13.1 節所載之最高賠償額為限作出賠償。

13.2 身體檢查費用

若受保人在保險期內獲救，本公司將根據保障概括表第 13.2 節所載之最高賠償額為限，賠償受保人在醫院作身體檢查的實際及合理費用。此身體檢查費用必須於受保人獲救後十四 (14) 天內進行。

13.3 近親探望

本公司將支付兩 (2) 名直系親屬前往受保人被綁架的海外院校所在國家 / 地區的來回經濟客位機票及最多五 (5) 天的合理酒店住宿費用。應付金額以保障概括表第 13.3 節所載之最高賠償額為限。

第 (13) 節的不保事項：

第 (13) 節於本保單內的不保事項：

- a) 任何在海外院校所在國家 / 地區以外的國家 / 地區所造成的損失；
- b) 任何未能在發現受保人已被綁架或被恐怖分子挾持後二十四 (24) 小時內通知當地警方的損失；
- c) 任何涉及受保人死亡的損失，而該死亡原因是由投保前已存在的病狀或疾病引致的；
- d) 任何在香港發生的損失。

第 (14) 節：簽證失敗

若受保人未能如期展開學習旅程是直接因合法部門延誤簽發學生簽證而導致：

14.1 交通費損失

本公司將根據保障概括表內第 14.1 節所載之最高賠償額為限賠償受保人已繳、被沒收並且不能退回的交通票據費用。

14.2 住宿費用損失

本公司將根據保障概括表內第 14.2 節所載之最高賠償額為限，賠償受保人在香港以外任何合理並且不能退回的住宿費用。

第 (14) 節的不保事項：

本保單第 (14) 節的不保事項：

- a) 任何因受保人在原定學習旅程出發前少於六十 (60) 天內才申請相關學生簽證而導致的損失；
- b) 任何由於受保人在申請學生簽證時因未能提供所需文件而導致的損失；
- c) 任何受保人不用負責繳交的費用。
- d) 在申請學生簽證時，任何已存在或已宣佈在海外院校所在的國家 / 地區對入境旅客的旅遊限制及出入境限制導致的損失。
- e) 在申請學生簽證時，任何在海外院校所在的國家 / 地區已存在或已宣佈延誤處理簽證 (包括學生簽證) 所致的損失。

第四部分 — 一般不保事項 (適用於所有章節)

本保單不承保由下列原因直接或間接、引致或導致的任何損失或責任：

1. 任何投保前已存在的症狀、先天及遺傳性狀況。
2. 受保人任何違法或非法行為，或海關或其他機關充公、扣留、毀滅的財物。
3. 受保人並未採取所有合理行動保障其財物 / 金錢，或盡量避免蒙受損傷以減低對本保單提出索償的機會。
4. 以乘客或司機身份參與任何形式的賽車，又或參加職業體育活動或受保人可能或可以賺取收入或報酬的體育活動。
5. 一般需利用繩索或嚮導的攀石或攀山活動，在海拔五千 (5,000) 米以上進行高山遠足，或以水肺潛水在海平面三十 (30) 米或更深下潛水。
6. 自殺或蓄意自我傷害。
7. 神經錯亂、心智或精神不正常、受到酒精或藥物影響 (除非由醫生處方)、酗酒、吸毒或濫用藥物。
8. 任何因妊娠、分娩或流產的狀況、墮胎、以及產前產後護理及其他有關的併發症。
9. 受保人以住院病人身份於住院期間離院返家。
10. 受保人進行或涉及任何空中活動，除非當時受保人 (i) 是以付費乘客身份在持牌航空公司的航機或包機上；或 (ii) 所參與之活動是由另一位持牌帶領有關活動的人士負責操縱或航行，而提供活動的舉辦者亦已獲當地有關當局授權。
11. 從事任何體力勞動工作、從事離岸活動如：商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、演員、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作。
12. 由於 HIV (人類免疫力缺乏病毒) 及 / 或愛滋病與 HIV 有關的任何疾病及 / 或不論如何引起或不論如何定名的有關疾病，其任何突變體衍化物或變種造成的任何損傷、疾病、死亡、損失、費用及其他責任。
13. 任何因戰爭、侵略、外敵入侵、敵對行為 (不論宣戰與否)、內戰、軍事叛變、暴動、武裝或軍事政變而引起之事件。
14. 任何有違醫生建議在學習旅程時出外旅遊，或學習旅程目的為接受治療或手術而衍生之損失。
15. 本保單將不會承保直接或間接由下列原因造成的任何費用、間接損失、法律責任或任何損失或損毀：
 - 任何核子燃料、核子燃燒後所產生的核子廢料所產生的電離子輻射或放射性污染；
 - 任何核能裝置或元件所產生的放射性、有毒、爆炸性或其他危險物質；
 - 非和平使用地化學或生物物質。
16. 任何核子、化學及生物恐怖主義 (「核生化恐怖主義」) 活動，不論有關損失是否由其他因由或事件同時或以任何時序所引致，本公司均毋須作出賠償。

就本條款而言：

「核生化恐怖主義」活動指：(包括但不限於) 在本保單的受保期內，任何一名或多名人士單獨、代表或聯同任何組織或政府使用或威脅使用任何核子武器或裝置，或發射、釋放、散佈、發出或漏出任何固體、液體或氣體化學製劑及 / 或生物製劑以達致政治、宗教、意識形態或類似目的 (包括企圖影響任何政府及 / 或引致公眾或部分公眾產生恐慌)。

「化學」製劑指：任何一種經適當撒播，將對人類、動物、植物或實質財產造成傷害、損壞或致命影響的化合物。

「生物」製劑指：任何可令人類、動物或植物致病及 / 或死亡的病原 (可引致疾病) 微生物及 / 或生物製毒素 (包括經基因改造的生物及化學合成毒素)。

本條款亦毋須就因採取任何行動，以控制、預防或遏止核生化恐怖主義活動，或與任何核生化恐怖主義活動有關的任何方式而直接或間接導致或造成的任何損失、損壞、費用或開支作出賠償。

若本公司因本條款而宣稱任何損失、損壞、費用或開支均不在本保單的保障範圍之內，提出任何相反舉證的責任須由受保人承擔。倘若本條款的任何部分被視為無效或無法執行，其餘部分將仍具十足效力及作用。

17. 任何可從其他途徑獲得賠償的費用。
18. 任何沒有於本保單內列明而導致的間接損失。
19. 在正常情況下，任何受保人在外遊或學習中應繳付的費用。
20. 任何與石棉有關的損失。
21. 於任何承保、支付索償或提供利益會致使本公司面臨由聯合國的決議、貿易或經濟制裁或適用於本公司的任何司法管轄範圍內的法律法規下的任何制裁、禁止或限制，則不會在此提供承保或有責任去支付任何索償或提供任何利益。

第五部分 — 一般條件

1. 《合約 (第三者權利) 條例》除外條款

任何不是本保單某一方的人士或實體，不能根據《合約 (第三者權利) 條例》(香港法例第 623 章) 及其後生效的修訂或更改或取代，在任何情況下強制執行本保單的任何條款。

2. 完整保單

申請書及聲明、承保表、保單條款及條件、不保事項、附加批註、批單、附件及更改事項 (如有)，將構成雙方之間的完整保險單 (本保單)。任何代理及其他人士均無權更改或取消本保單任何條款。除非得到本公司同意及以附加批註證明，所有本保單的更改才有效。

3. 全年計劃

保障受保人在一 (1) 年內的多次學習旅程，本保單不設保險期內的外遊次數限制。受保人在保險期間往香港以外其他國家 / 地區作任何休閒旅遊亦會得到保障，惟每一休閒旅程最長時限為九十 (90) 天。

4. 年齡限制

受保人於學習旅程開始日的年齡為十 (10) 歲至五十五 (55) 歲。

5. 出發地點

所有學習旅程必須從香港出發。

6. 旅行目的

本保單只適用於以海外留學為目的，並包括於學習旅程期間到香港以外的國家 / 地區作休閒旅遊。

7. 地域限制

- 「全年計劃」- 全球 - 非美加區域：海外院校及海外居所必須位於美國和加拿大以外地區，在保險期間的休閒旅遊沒有地域限制。
- 「全年計劃」- 全球：海外院校及海外居所可位於全球各地包括美國和加拿大，在保險期間的休閒旅遊也沒有地域限制。

8. 索償通知

受保人必須於引致損失的事件發生後三十 (30) 天內向本公司遞交索償通知書。如受保人意外死亡，其合法代理人必須立即通知本公司。

9. 損失證明

所有損失證明文件需於本公司收到索償申請表後三十 (30) 天內呈交給本公司。倘有合理的原因不能於限期內將有關證明文件送交本公司，但已盡可能於限期後立即送出，且不超過一百八十 (180) 天之限，則不會被視為放棄申請賠償的權利。本公司所需之證書、資料及證據，須依據本公司所定之形式及性質提交，所有費用需由受保人或索償者、或其合法代理人負責，本公司概不會負責任何費用。

10. 身體檢查

如受保人蒙受非致命身體損傷，本公司有權按需要要求由本公司指定的醫療機構為受保人進行身體檢查。如受保人已身故，本公司有權自費進行驗屍。

11. 支付索償

若受保人身故，本公司將支付賠償予受保人之合法監護人或遺產管理人。所有其他賠償一律給予受保人；若受保人年齡為十八 (18) 歲以下，賠償將支付予代表受保人的合法監護人。惟第 4.2 節「緊急醫療運送」、第 4.3 節「遺體運返」及第 (10) 節「教育基金」、將根據本保單條款直接賠償予海外院校或服務提供者。

12. 欺詐性索償

任何有欺詐成分的索償或若受保人或其代表人在本保單的索償中用任何欺詐方法或設備獲取本保單任何保障，所有賠償均會作廢。

13. 責任索償

受保人或任何其他代理人未經本公司同意，不可談判、承認、否認或解決任何索償。

14. 追償權

若本公司或其授權全球緊急支援服務代表授權支付及 / 或支付了不包括在本保單保障範圍內的索償，或超過此保險的賠償限額時，本公司會保留追討受保人該款項或超額款項之權利。

15. 失實陳述

若受保人或其代表於投保申請表或索償時故意作出失實陳述及聲明，本公司將不會作出賠償，而本保單亦告自動終止。

16. 代位權

本公司有權以受保人的名義自費對任何導致本保單索償的承保事件向第三者進行追討。

17. 替代性爭議解決方案

若有任何關於本保單的爭議，爭議各方可以進行出於善意的調解以解決爭議。調解是根據當時適用並由香港司法機構發出民事調解相關的實務指示進行。所有未解決之爭議，一律按照不時修訂的《仲裁條例》(香港法例第 609 章) 進行仲裁。仲裁須在香港進行並由爭議各方同意的單一仲裁員審理。現明確規定，爭議各方必須待至仲裁裁決，方可就本保單展開其他法律行動。關於根據替代性爭議解決方式得出的任何情況或結果，如本公司不承認本保單的賠償責任，而受保人並未於十二 (12) 個月內按上述規定將事件交由仲裁處理，即被視作已撤銷或放棄索償權利，此後不得再就本保單進行追討。

18. 遵從一般條款

如受保人違反本保單的任何條款，所有就本保單提出的索償均告無效。

19. 其他保險

如受保人於索償時同時受保於其他保險公司保單內的相同保障，本公司只會按比例作出賠償。惟第 (1) 節「個人意外保障」、第 2.1 節「住院 / 隔離現金」、第 (3) 節「身故恩恤金」及第 7.1 節「行程延誤現金津貼」除外。

20. 重覆保障

若受保人同時受保多於一份由本公司承保之旅遊保單或海外留學保障時，任何賠償均只會根據該項保障的最高賠償額的一份保單作出賠償。其他保單則會由生效日起取消及退回有關保費。

21. 管轄法律及司法裁判權

本保單受香港法律管轄及按其詮釋，並且受到香港司法管轄權所管轄。

22. 取消保單

a) 投保人可於任何時候以書面通知本公司要取消本保單，在此情況下，如受保人在該保險期內沒有作出任何索償，則本公司會按短期保費率計算本保單於有效期內應付的保費，並設有最低及不獲退還保費，金額為港幣八百 (800) 元，以及其他徵費 (如有者)，以較高者為準。退還保費須以客戶繳交之折扣後保費計算。

短期保費表

保障期間 (月)	收取全年保費比例 (%)
1 (最少保費期間)	20
2	30
3	40
4	50
5	60
6	70
> 6	100

為免存疑，倘若在取消保單前曾就本保單提出任何索償，本公司不會退還任何保費。

b) 本公司可以於取消本保單的七（7）日前，經普通郵遞方式將有關通知，寄往受保人最後為人所知的地址。在該情況下，本公司在扣除本保單有效期內按比例應付的保費後，將向受保人退還保費餘額。

23. 終止保障

「全年計劃」將於以下情況自動終止，以較早者為準：

- 於保費到期日，未繳付本保單任何或任何部分之應繳保費；
- 緊接受保人年滿五十六（56）歲的保單周年日；
- 由受保人提出終止保單，需在保費到期日三十（30）天前書面通知本公司，保障終止日為本公司收到之書面通知上所列明之日期；
- 根據「一般條件」第15項「失實陳述」。

24. 保單復效

在本保單因未繳保費而失效的三十一（31）天內，可在本公司的同意下，復效保單。然而，在本保單失效期間的任何索償將不會得到保障，而有關投保前已存在的症狀則以保單復效日起重新計算。

25. 續保

本公司保留權利於本保單續保時修改任何條款及條件，包括但不限於保費率、或保障範圍、或不保事項的權利，不論受保人於修改前或後已接受是次續保。

本公司無需解釋修改原因；若受保人於任何保單年度的生效日前不接受相關修改，則該次續保將不會成立。

26. 更改海外院校

本保單條款規定，任何更改海外院校須由本公司重新核保及評定。任何相關的更改，包括新院校的名稱與所在國家／地區，必須立即通知本公司。

第六部分 — 如何索償

必須於事故發生之三十（30）天內，以書面形式遞交索償申請至本公司。

請將索償申請表、相關旅遊證件副本及以下相關文件一同遞交至本公司：

1. 個人意外保障

- 醫生簽發的醫療報告或證明，說明傷殘的程度或嚴重性；
- 警方報告（相關的）。

2. 意外死亡 / 身故恩恤金 / 綁架

- 死亡證；
- 死因法庭報告；
- 驗屍報告（相關的）；
- 警方報告；
- 若屬失蹤，需由法院宣佈推定死亡。

3. 醫療費用保障

- 由醫生證明的診斷和治療，包括病人姓名及診斷日期；
- 由醫院簽發的賬單 / 收據正本並列明詳細項目；
- 證明強制隔離是由國家、地區、政府或相關組織強制進行的正本文件；
- 購買醫療用品的正本收據；
- 購買交通票據的正本收據。

4. 個人財物保障

- 遺失或損毀物件的購買日期、價格、型號及類別的正本收據；
- 若物品在運送中遺失或損毀，需提供由航空公司 / 公共交通工具發出的遺失通知書副本及其正式確認書；
- 警方報告（必須於事發後二十四（24）小時內報案）；
- 若屬遺失旅行支票，由簽發機構發出的遺失通知書副本（必須於事發後二十四（24）小時內通知）；
- 維修報價單列明損壞原因或確認無法修復；
- 交通票據 / 住宿費的正本收據。

5. 行程延誤保障 / 行李延誤保障

- 公共交通工具機構簽發的正式文件，包含受保人的姓名日期、時間、延誤期間及延誤原因；
- 延誤行程的交通票據和住宿費的正本收據；
- 由旅行代理商、運營商、酒店、航空公司、公共交通工具機構或相關機構簽發的正式文件證明可退回或不可退回之金額；
- 額外交通費之正本收據；
- 額外住宿費用之正本收據；
- 必要的衣物及盥洗用品之購買正本收據。

6. 取消學業 / 中斷學業

- 預繳學費之正本收據；
- 向海外院校有關取消或中斷學業之正式通知書；
- 死亡證（相關的）；
- 由醫生證明的診斷和治療，包括病人姓名及診斷日期（相關的）；
- 由旅行代理商、運營商、酒店、航空公司、公共交通工具機構或相關機構簽發的正式文件證明可退回或不可退回之金額。

7. 教育基金

- 有關學費之繳付通知書；
- 父母 / 合法監護人之死亡證或醫療報告（如適用）。

8. 個人責任保障

- 事故或事件經過及聲明（未經本公司書面同意，不得承認責任或作出解決或協議）；
- 就事故或事件收到的所有相關文件（包括任何法院傳票副本、所有法院文件、律師函及其他法律往來文件）。

9. 海外居所保障

- 顯示有關海外居所蒙受損毀之原因及損毀程度的相片、消防報告、物業管理處報告等；
- 額外住宿費之收據。

10. 恐怖分子挾持

- 受保人之死亡證（如適用）；
- 身體檢查報告；
- 航空交通費及住宿費之收據。

11. 簽證失敗

- 已提交之學生簽證表格副本；
- 交通票據及住宿費用之收據；
- 由旅行代理商、運營商、酒店、航空公司、公共交通工具機構或相關機構簽發的正式文件，證明可退回或不可退回之金額。

以上是部分索償需提供的文件。本公司在需要時有權要求受保人提供上述文件以外的相關資料。

如中文及英文版之間有任何差異，一概以英文版為準。

Endorsement attaching to and forming part of the Policy
(Applicable to Overseas StudySure Protection Plan : 1-year or 2-year Plan)

It is hereby declared and agreed that the following amendments and extensions are made in the Policy. Unless otherwise specified, terms used in this endorsement shall have the meaning assigned to such terms in the Policy.

PART 1 – SUMMARY OF BENEFITS

The Maximum Benefit for the Coverage with asterisk * are increased as below:

Part 1 Summary of Benefits

Section	Coverage	Maximum Benefit Per Insured Person per policy year (HK\$)
(1)	Personal Accident Cover	1,500,000
(2)	Medical Expenses Cover	2,000,000 *
(3)	Compassionate Death Cash Benefit	20,000
(4)	Worldwide Emergency Assistance Services	Covered
(5)	Personal Belongings Cover	20,000
(6)	Baggage Delay Cover	1,000
(7)	Travel Delay Cover	15,000
(8)	Cancellation of Study	50,000
(9)	Study Interruption	200,000 *
(10)	Education Fund	300,000 *
(11)	Personal Liability Cover	2,000,000
(12)	Overseas Residence Protection	10,000
(13)	Kidnap / Terrorist Abduction	100,000
(14)	Visa Failure Cover	30,000

The sub-limits of each Coverage would remain unchanged as mentioned in the Policy except those are specified herein.

The Maximum Benefit as mentioned under Part 1 Summary of Benefits represents the maximum amount of each benefit for any one policy year.

PART 2 – DEFINITIONS OF WORDS

The following definition is amended to read as follow:

“Pandemic” means pandemic or epidemic and the like as declared as such by the World Health Organisation (“WHO”) or the local governmental authority of the studying country/ region.

“COVID-19” means Coronavirus disease 2019 (COVID-19) as named by the World Health Organisation (“WHO”).

“Endorsement” means an authorised variation and/or amendment to the Policy.

“Household Contents” means furniture and household appliances which is owned or hired by the Insured Person and contained in the Overseas Residence occupied by the Insured Person.

PART 3 – DESCRIPTION OF COVER

The following sections are added / amended to the Policy.

(A) This Policy is extended to cover Terrorism and Engagement of Environmental Protection Activity under Personal Accident section.

Section (1) : Personal Accident Cover

1.2 Extra Personal Accident Cover – HK\$500,000

In the event that during the Study Journey, the Insured Person suffers Bodily Injury due to Accident resulting death or Permanent disablement within twelve (12) consecutive months after the date of Accident whilst the Insured Person is:

- c) being an innocent victim in the Terrorist Act (the Part 4 General Exclusions – item 16 is not applicable to Section 1.2c) during the Study Journey; or
- d) engaging in any environmental protection activity which is arranged or organized by the Overseas Education Institute.

The Company will pay in accordance with the percentage stated in Section 1.1 – Compensation Table up to the Maximum Benefit of Section 1.2 as stated in the Summary of Benefits of this Policy.

(B) This Policy is extended to cover claim regarding the COVID-19 (except for “Hospitalisation/Quarantine Cash Benefit” under Section 2.1) notwithstanding anything to the contrary contained in the General Exclusions 22. Pandemic Exclusion.

Section (2) : Medical Expenses Cover

2.2 Follow-up Medical Treatment in Hong Kong

This Policy is extended to cover the Insured Person contracted COVID-19 upon returning to Hong Kong, and the first day of such contraction must be within seven (7) calendar days upon the Insured Person returns to Hong Kong.

2.5 Health Supplements – COVID-19

In the event of the Insured Person contracted COVID-19 during the Study Journey, the Company shall reimburse the expense of purchasing health supplement with the Maximum Benefit limit of HK\$1,000.

2.6 School Closure Allowance – COVID-19

In the event of the Overseas Educational Institution is closed for more than two (2) consecutive days as a result of the outbreak of COVID-19, the Company shall pay a cash allowance of HK\$500 for each complete day of closure with an aggregate of HK\$2,000 for any one policy year. This is subject to a closure notification issued by the Overseas Educational Institution and such supporting document is given to the Company.

The Maximum Benefit of Section (2) as stated in the Summary of Benefits is increased to HK\$2,000,000 for any one policy year.

Section (3) : Compassionate Death Cash Benefit

The coverage provided hereunder is extended to include Insured Person's death as a direct result of COVID-19 contraction during the Study Journey.

The Maximum Benefit of Section (3) as stated in the Summary of Benefits of the Policy would remain unchanged.

Section (8) : Cancellation of Study

The coverage provided hereunder is extended to cover:

- a) for the death of Insured Person or his/her parent(s) or Legal Guardian as a direct result of COVID-19 contraction within ninety (90) days before the commencement date of the Study Journey; or
- b) for the Serious Medical Conditions of Insured Person or his/her parent(s) or Legal Guardian contracted of COVID-19, and the first day of such contraction is within fourteen (14) days on or before the commencement date of the Study Journey.

The Maximum Benefit of Section (8) as stated in the Summary of Benefits of the Policy would remain unchanged for any one policy year.

Section (9) : Study Interruption

The coverage provided hereunder is extended to cover:

- a) for the death of Insured Person or his/her parent(s) or Legal Guardian as a direct result of COVID-19 contraction during the Study Journey; or
- b) for the Serious Medical Conditions of Insured Person or his/her parent(s) or Legal Guardian contracted COVID-19 during the Study Journey and who has been Confined at Hospital for more than thirty (30) consecutive days.

Under Section (9), the limit of tuition fee is increased to HK\$180,000 and the Maximum Benefit is increased to HK\$200,000 for any one policy year.

As of the Section 8 and 9 above, it is condition that the Insured Person is a full time student and aged at twenty-five (25) years old or below. Besides, the Section 8d and 9d (Outbound Travel Alert relating to Pandemic) and 8e and 9c (infectious Disease) is hereby excluded from this Policy in accordance with the General Exclusions of 22. Pandemic Exclusion.

As of the extension (B), the following conditions are applicable and the burden of proving the contrary shall be upon the Insured Person and the Insured.

- i. In respect of Section (2) Medical Expenses Cover
 - a. the Insured Person must firstly claim the local insurance scheme or the primary insurance provided by the local government;
 - b. the maximum visits in aggregate for outpatient treatment incurred during the Study Journey and in Hong Kong in accordance with Section (2) shall not exceed twenty-five (25) visits for any one policy year;
- ii. The Insured Person must receive the required vaccines / medication that is recommended or mandated by the relevant regulatory body of :
 - a. Hong Kong when the Insured Person is leaving Hong Kong and returning to Hong Kong, and
 - b. the studying country during the Study Journey, and
 - c. the country/region that the Insured Person is travelling to.
- iii. It is required to provide the documentary proof of relevant positive test result record or report issued by Medical Practitioner or testing centre / local regulatory bodies for COVID-19 or medical report or medical certificate showing the diagnosis.

(C) This Policy is extended to cover tablet or mobile phone on repair damage under section 5.3 of this Policy

Section (5) : Personal Belongings Cover

5.3 Tablet and Mobile Phone – Repair Damage Only

In the event of Accidental damage to the tablet or mobile phone which are carried and owned by the Insured Person during the Study Journey except in Hong Kong, the Company will reimburse the Insured Person on the reasonable repair cost of the damaged tablet or mobile phone subject to due allowance for wear and tear, and depreciation. An excess of 20% of each loss is applicable then it will subject to a maximum limit of HK\$3,000 for any one policy year.

This Section (5.3) does not cover any other electronic device except tablet and mobile phone.

The Maximum Benefit of Section (5) as stated in the Summary of Benefits of the Policy would remain unchanged for any one policy year.

(D) This Maximum Benefit for Section (10) Education Fund as stated in the Summary of Benefits is increased to HK\$300,000.

(E) This Policy is extended to cover tenant's liability.

Section (11) : Personal Liability Cover

This Policy is extended to cover the Insured Person's legal liability as a tenant for claims made against the Insured Person for loss at the Overseas Residence caused by fire, explosion, storm, typhoon or theft by forcible and violent entry to or exit from the Overseas Residence. Provided that the Company will not cover (i) liability assumed by the Insured Person by agreement unless such liability would have attached to the Insured Person in the absence of such agreement; or (ii) the Insured Person's liability as a bailee. The Company's liability under this extension shall not exceed HK\$100,000 for any one occurrence and the Maximum Benefit of Section (11) as stated in the Summary of Benefits of the Policy would remain unchanged for any one policy year.

(F) This Policy is extended to cover Household Contents at Overseas Residence.

Section (12) : Overseas Residence Protection

This Policy is extended to cover physical loss of or damage to the household contents whilst contained in the Overseas Residence and for which is owned by the Insured Person due to natural disaster, fire, flood, explosion, typhoon, riot, civil commotion, theft with forcible entry, Terrorist Act. Any one item should not exceed HK\$3,000.

The Maximum Benefit of Section (12) as stated in the Summary of Benefits of the Policy would remain unchanged for any one policy year.

(G) This Policy is hereby removed some excluded sports activities and labour work engagement as mentioned in the Part 4 – General Exclusions with details below.

Excluded Sports Activities:

As of the General Exclusions (5) and (10), the said exclusions will not apply if the Insured Person engages in bungee jumping, canoeing, hang-gliding, hot air ballooning, jet-skiing, kite landboarding, kitesurfing, parachuting, rafting, snowmobiling, snow skating, snow skiing, snowboarding, speed-boating, surfing, wakeboarding, water skiing and windsurfing.

Excluded work engagement:

As of the General Exclusions (11), the said exclusion is amended as below:

engagement in any kind of labour work or performing as an actor / actress (**except such work is incidental and assigned to the Insured Person to participate as part of his/her course study by the Overseas Educational Institution**); engagement in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or air force service or operations or armed force services;

PART 4 – GENERAL EXCLUSIONS

The following exclusions are applicable to this Policy.

22. Pandemic Exclusion

any loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with, or in any way involving or arising out of Pandemic. Notwithstanding anything to the contrary to this exclusion, it does not apply to the COVID-19 extension as covered under item B above.

PART 5 – GENERAL CONDITIONS

The following condition is added to item 22 of Cancellation of Policy under Part 5 – General Conditions.

22. Cancellation of Policy

Notwithstanding anything to the contrary to the item 22 Cancellation of this Policy, when the Policy is cancelled by the Insured, the Company will refund a proportionate share of the premium for the unused Period of Insurance providing no claims have been made to that policy year but subject to a minimum and non-refundable premium of HK\$800 on each policy year plus other Levy (if any) after client discount, whichever is higher.

Other terms and condition of the item 22 as mentioned in the Policy will remain applicable.

As of the above changes, all terms, conditions and exceptions as stated in the Policy remain unchanged unless otherwise stated above.

In the event of any discrepancy between the Chinese and English versions, the English version shall prevail.

附加於本保單並構成本保單一部分的批註
(適用於「學優遊」海外留學保障計劃：1年或2年計劃)

特此聲明並同意本保單作出以下修訂和延伸保障。除非另有註明，否則本批註所使用的詞彙應具有本保單賦予該等詞彙的涵義。

第一部分 – 保障概括表

附有星號 * 的保障項目最高賠償額增加如下：

第一部分 保障概括表

章節	保障	每個保單年度 每位受保人的最高賠償額 (港幣)
(1)	個人意外保障	1,500,000
(2)	醫療費用保障	2,000,000 *
(3)	身故恩恤金	20,000
(4)	全球緊急支援服務	適用
(5)	個人財物保障	20,000
(6)	行李延誤保障	1,000
(7)	行程延誤保障	15,000
(8)	取消學業	50,000
(9)	中斷學業	200,000 *
(10)	教育基金	300,000 *
(11)	個人責任保障	2,000,000
(12)	海外居所保障	10,000
(13)	綁架 / 恐怖分子挾持	100,000
(14)	簽證失敗	30,000

除本批註所指定者外，保單所述的每項保障的分項賠償額將維持不變。

第一部分 保障概括表所述的最高賠償額代表任何一個保單年度內每項保障的最高賠償金額。

第二部分 – 詞彙解釋

以下定義修訂如下：

「大流行病」指世界衛生組織 (「世衛」) 或留學國家/地區的當地政府機構宣佈的大流行病或流行病等。

「COVID-19」指由世界衛生組織 (「世衛」) 命名的 2019 冠狀病毒病。

「批註」指對保單所作的認可修改及/或修訂。

「家庭物品」指受保人所擁有或租用並放置於受保人居住的海外居所內的傢俬及家庭電器。

第三部分 – 保障說明

以下是保單新增 / 經修訂的章節。

(A) 本保單在個人意外一節的保障延伸至涵蓋恐怖主義和參與環境保護活動。

第 (1) 節：個人意外保障

1.2 額外個人意外保障 - 港幣 500,000 元

若受保人在學習旅程期間因意外事故而身體損傷，並在意外事故發生日後連續十二 (12) 個月內導致死亡或永久傷殘，而受保人當時：

c) 在學習旅程期間遭遇恐怖襲擊，為無辜受害者 (第四部分 一般不保事項 - 第 16 項不適用於第 1.2c 節)；或

d) 參與由海外院校安排或組織的任何環境保護活動；

本公司會根據本保單第 1.1 節 - 賠償表所載之百分比及保障表第 1.2 節所載之最高賠償額作出賠償。

(B) 儘管一般不保事項 22. 大流行病不保事項載有任何相反規定，本保單的保障延伸至涵蓋有關 2019 冠狀病毒病 (第 2.1 節住院 / 隔離現金津貼除外) 的索償。

第 (2) 節：醫療費用保障

2.2 回港覆診費用

本保單的保障延伸至受保人回港後確診 2019 冠狀病毒病，惟此確診的第一天必須在受保人回港當天起計七 (7) 個曆日內。

2.5 保健品 – 2019 冠狀病毒病

若受保人在學習旅程期間確診 2019 冠狀病毒病，本公司將賠償購買保健品的費用，最高賠償額以港幣 1,000 元為限。

2.6 學校停課津貼 – 2019 冠狀病毒病

若海外院校因爆發 2019 冠狀病毒病而連續停課兩 (2) 天以上，本公司將按停課期間的每完整一天支付港幣 500 元的現金津貼，在任一個保單年度的賠償總額為港幣 2,000 元。惟海外院校須發出停課通知，並須把有關證明文件提供予本公司。

在任一個保單年度，保障概括表所述第 (2) 節的最高賠償額增至港幣 2,000,000 元。

第 (3) 節：身故恩恤金

此節提供的保障延伸至包括受保人在學習旅程期間因確診 2019 冠狀病毒病而直接導致死亡。保單的保障概括表所述第 (3) 節的最高賠償額將維持不變。

第 (8) 節：取消學業

此節提供的保障延伸至涵蓋：

- a) 受保人或其父母或合法監護人在學習旅程原定出發日前九十 (90) 天內因確診 2019 冠狀病毒病而直接導致死亡；或
- b) 受保人或其父母或合法監護人確診 2019 冠狀病毒病而引致的嚴重醫療狀況，惟此確診的第一天必須在學習旅程原定出發日或前十四 (14) 天內。

第 (9) 節：中斷學業

此節提供的保障延伸至涵蓋：

- a) 受保人或其父母或合法監護人在學習旅程期間因確診 2019 冠狀病毒病而直接導致死亡；
- b) 受保人或其父母或合法監護人在學習旅程期間因確診 2019 冠狀病毒病而引致的嚴重醫療狀況，並連續住院超過三十 (30) 天。

就上述第 8 節和第 9 節而言，前提是受保人必須是全日制學生，而且年齡為二十五 (25) 歲或以下。此外，根據一般不保事項 22. 大流行病不保事項，特此本保單不保第 8d 節和第 9d 節（與大流行病有關的外遊警示）及第 8e 節和第 9c 節（傳染病）。

在任一個保單年度，保單的保障概括表所述第 (8) 節及第 (9) 節的最高賠償額將維持不變。

就延伸保障(B)而言，下列條件將適用，而提出任何相反舉證的責任須由受保人承擔。

- i. 就第 (2) 節醫療費用保障而言，
 - a. 受保人必須先行向由當地政府提供的當地保險計劃或基本保險提出索償；
 - b. 根據第 (2) 節的規定，在學習旅程期間及在香港接受門診治療的總次數不得在任一個保單年度內超過二十五 (25) 次；
- ii. 受保人必須接受以下地區的相關監管機構建議或強制接種的疫苗 / 藥物：
 - a. 香港 - 當受保人離開香港及返回香港時；及
 - b. 留學國家 / 地區 - 在學習旅程期間留學的國家 / 地區；及
 - c. 旅遊的國家 / 地區 - 受保人前往的國家 / 地區。
- iii. 提供由醫生 / 檢測中心 / 當地的監管機構發出有關 2019 冠狀病毒病的陽性檢測紀錄或報告，或醫療報告 / 醫療證明文件並列明診斷結果。

(C) 本保單在保單第 5.3 節下的保障延伸至涵蓋修復損壞的平板電腦或手機。

第 (5) 節：個人財物保障

5.3 平板電腦和手機 - 僅限修復損毀

若受保人在學習旅程期間（在香港境內除外）攜帶，並且是受保人所擁有的平板電腦和手機因意外導致損毀，本公司會賠償受保人修復損毀平板電腦或手機之合理維修費用並根據該物品損毀程度扣減損耗及折舊。每項損毀先扣減 20% 的損毀賠償，而任一個保單年度可獲得的最高賠償限額為港幣 3,000 元。

除平板電腦和手機之外，本 (5.3) 節保單的保障並不涵蓋任何其他電子設備。

在任一個保單年度，保單的保障概括表所述第 (5) 節的最高賠償額將維持不變。

(D) 在任一個保單年度，保障概括表所述第 (10) 節教育基金的最高賠償額增至港幣 300,000 元。

(E) 本保單的保障延伸至涵蓋租賃人的責任。

第 (11) 節：個人責任保障

本保單的保障延伸至受保人承租的海外居所因火災、爆炸、風暴、颱風或強行進入的盜竊而造成損失，受保人作為海外居所的租賃人因而須要對有關損失索償所承擔的法律責任。

惟本公司的保障範圍將不包括 (i) 受保人協議承擔的責任，除非有關責任在並無訂立該協議的情況下仍須由受保人承擔；或 (ii) 受保人作為受託保管人的責任。

本公司在此延伸保障下就任何一宗責任提供的賠償不得超過港幣 100,000 元，而保單的保障概括表所述第 (11) 節的最高賠償額將維持不變。

(F) 本保單的保障延伸至涵蓋本保單所述海外居所內的家庭物品。

第 (12) 節：海外居所保障

本保單的保障延伸至涵蓋因自然災害、火災、洪水、爆炸、颱風、暴亂、騷亂、強行進入的盜竊或恐怖襲擊而導致海外居所內由受保人擁有的家庭物品的實物損失或損毀。任何單一物品的賠償額不得超過港幣 3,000 元。

在任何一個保單年度，保單的保障概括表所述第 (12) 節的最高賠償額將維持不變。

(G) 本保單特此刪除第四部分 — 一般不保事項所述的部分不保體育活動和體力勞動工作，詳情如下。

不保體育活動：

就一般不保事項第(5)和(10)項而言，若受保人參與高空彈跳、獨木舟、懸掛式滑翔、熱氣球、水上摩托車、陸上風箏衝浪、風箏衝浪、跳傘、激流木筏、雪地摩托、雪上滑冰、滑雪、單板滑雪、快艇、衝浪、花式滑水、滑水及滑浪風帆，則所述不保事項將不適用。

不保勞動工作：

就一般不保事項第(11)項而言，所述不保事項修訂如下。

從事任何體力勞動工作或擔任演員（除非有關工作屬偶然性質，而且受保人獲指定參與有關工作，作為其修讀海外院校課程的一部分）；從事離岸活動如：商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品；擔任地盤工人、漁夫、廚師或廚房工人、導遊或領隊；從事或參與海陸空服務或行動或持械工作；

第四部分 — 一般不保事項

以下不保事項適用於本保單。

22. 大流行病不保事項

由大流行病直接或間接引致、造成或與之相關，或以任何方式涉及或產生的任何損失、損害、費用或開支。儘管在第 22 項不保事項有任何相反規定，此不保事項不適用於上文有關 B 項所述的 2019 冠狀病毒病延伸保障。

第五部分 — 一般條件

在第五部分 — 一般條件第 22 項取消保單中加入以下條件。

22. 取消保單

儘管在第 22 項取消保單載有任何相反規定，若投保人取消保單，本公司會按保單比例退還保費，但設有最低及不獲退還保費，金額為每一個保單年度港幣八百(800)元，以及其他徵費(如有者)，以較高者為準。退還保費須以客戶繳交之折扣後保費計算。保單內所述第 22 項的其他條款及條件將繼續適用。

就上述變動而言，除非上文另有註明，否則保單內所述的所有條款、條件及不保事項將維持不變。

如中文及英文版之間有任何差異，一概以英文版為準。