

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.

These **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's** application 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 form 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 and/or attached hereto.

Where the proposal form and declaration are 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 to the contrary, is deemed and accepted to constitute separate contract of insurance in respect of each of such **Insured Persons** covered.

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

Section	Coverage	Maximum Benefit per Insured Person for each policy year (HK\$)
(1)	Personal Accident Cover	1,500,000
1.1	Personal Accident – Accidental Death or Permanent Disablement	1,000,000
1.2	Extra Personal Accident Cover (in a Public Common Carrier, due to robbery or Natural Disaster)	500,000
1.3	Third Degree Burns Cover	250,000
(2)	Medical Expenses Cover	2,000,000
2.1	Overseas Medical Expenses	2,000,000
2.2	Hospitalisation/Quarantine Cash Benefit	5,000
2.2.1	➢ Hospitalisation/Quarantine in Overseas	5,000
	▪ Daily Limit	500/day
2.2.2	➢ Hospitalisation in Hong Kong	5,000
	▪ Daily Limit	500/day
2.3	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	200/day
2.4	Medical Equipment	20,000
2.5	Trauma Counselling	20,000
	▪ Daily Limit	1,000/day
2.6	Health Supplements – Infectious Disease (Not Pandemic)	1,000
2.7	School Closure Allowance – Infectious Disease (Not Pandemic)	2,000
	▪ Daily Limit	500/day
(3)	Compassionate Death Cash Benefit	20,000
(4)	Worldwide Emergency Assistance Services	
4.1	Hospital Admission Guarantee	50,000
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

PART 1 - SUMMARY OF BENEFITS – continue (subject to terms and conditions of this Policy)		
Section	Coverage	Maximum Benefit per Insured Person for each policy year (HK\$)
(5)	Personal Belongings Cover Sub-limit per item/set/pair (except Lap-top Computer/ Camera/ Tablet/ Mobile Phone) <ul style="list-style-type: none"> - Lap-top Computer - Camera - Tablet / Mobile Phone 	20,000 3,000 7,500 7,500 3,000 (with 20% Excess)
5.1	Loss of Personal Money	3,000
5.2	Loss of Travel Document or Transport Ticket <ul style="list-style-type: none"> ▪ Accommodation Daily Limit 	20,000 2,000/day
(6)	Baggage Delay Cover <ul style="list-style-type: none"> ▪ Each full 5 hours of delay 	1,000 / trip 500
(7)	Travel Delay Cover	15,000 / trip
7.1	Travel Delay Cash Benefit <ul style="list-style-type: none"> ▪ First 5 hours of delay ▪ Each subsequent 10 hours of delay 	3,300 / trip 300 600
7.2	Additional Transportation Fee	10,000 / trip
7.3	Additional Accommodation Fee (only applicable for leisure trip)	2,000 / trip
(8)	Cancellation of Trip	50,000 / trip
8.1	<ul style="list-style-type: none"> ▪ Tuition Fee 	30,000
8.2	<ul style="list-style-type: none"> ▪ Transportation Fee 	10,000 / trip
8.3	<ul style="list-style-type: none"> ▪ Accommodation Fee 	10,000 / trip
(9)	Trip Interruption	200,000
9.1	<ul style="list-style-type: none"> ▪ Tuition Fee 	180,000
9.2	<ul style="list-style-type: none"> ▪ Transportation Fee 	10,000 / trip
9.3	<ul style="list-style-type: none"> ▪ Accommodation Fee 	10,000 / trip
(10)	Education Fund	300,000
(11)	Personal Liability Cover	2,000,000
11.1	Personal Liability	2,000,000
11.2	Tenant's liability	100,000
(12)	Overseas Residence Protection	20,000
12.1	Household Contents at Overseas Residence <ul style="list-style-type: none"> ▪ Sub-limit per item/set/pair 	10,000 3,000
12.2	Additional and Reasonable Temporary Accommodation Expense <ul style="list-style-type: none"> ▪ Daily Limit 	10,000 500/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 <ul style="list-style-type: none"> ▪ Daily Limit Per Person 	50,000 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
(15)	Free Travel Cover for Attending Graduation Ceremony	Covered

- a) The total accumulated claims payable under all sub-sections (if any) of a Section should not exceed the **Maximum Benefit** of such Section.
b) The **Maximum Benefit** of Sections 6, 7, 8 and 9 (except sub-sections 8.1 and 9.1) means the total amount payable for all claims under the respective Section in aggregate "per trip" (means per **Study Journey/Side Trip**) within any one policy year.

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.

1. **Accident/ Accidental**

means an unforeseen and involuntary event.

2. **Accommodation**
means paid lodging.
3. **Bodily Injury/ Injury**
means bodily injury to the **Insured Person** caused solely and directly by **Accidental** external violent means and which is independent of any other causes.
4. **Camera**
means camera body, photographic lens, flash or tripod.
5. **Chinese Medicine Practitioner**
means Chinese bonesetter, acupuncturist, or Chinese medicine practitioner who is legally registered as Chinese medicine practitioner under the Chinese Medicine Ordinance or the relevant Ordinance in the geographical area of his / her practice to render relevant medical services (as applicable), but excluding a Chinese medicine practitioner who is the **Insured** or **Insured Person** or their respective **Immediate Family Members**.
6. **Company**
means Dah Sing Insurance Company Limited.
7. **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 such **Insured Person** continuously stays there until being discharged from such detention.
8. **Confinement/ Confined**
means confinement in a **Hospital** as an inpatient for medical treatment of an Injury or Sickness upon the recommendation of a **Medical Practitioner** for stay in the **Hospital**. **Hospital** confinement must be supported by a bill or medical supporting document showing the daily room and board charge and the admission and discharge dates of the inpatient hospitalization issued by a **Hospital**.
9. **Effective Date**
means the first date of each **Period of Insurance** as specified in the **Schedule**.
10. **Endorsement/ Endorse**
means an authorised variation and/or amendment to this **Policy**, incorporated into this **Policy** and issued by the **Company**.
11. **Excess**
means the first amount of loss or damage as stated in Section 1 – Summary of Benefits of this Policy for which the **Insured** will be responsible under a claim.
12. **Geographical Limit**
means the geographical limit as mentioned under the "Type of Cover" specified in the **Schedule**.
 - Worldwide excluding USA and Canada: **Overseas Educational Institution** and **Overseas Residence** must be located outside USA and Canada regions. However, when the visiting country / region of the **Side Trip** is beyond the **Geographical Limit**, the maximum number of days for such Side Trip taken should not exceed with details as mentioned in the 'Side Trip' as stated in Part 2 – Definitions of Words.
 - Worldwide: **Overseas Educational Institution** and **Overseas Residence** shall be located worldwide including USA and Canada regions. There is no **Geographical Limit** for a Side Trip taken during the **Period of Insurance**.
13. **Hong Kong**
means Hong Kong Special Administrative Region of the People's Republic of China.
14. **Hospital**
means an establishment that:
 - is licensed as a hospital;
 - primarily provides services of admission, care and inpatient treatment;
 - has twenty-four (24) hours nursing service by registered nurses;
 - has licensed **Medical Practitioners** available at all times;
 - provides organised facilities for diagnosis and major surgical facilities;
 - is not primarily 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.
15. **Household Contents**
means furniture, fixtures and fittings, and household/electrical appliances which are owned or hired by the **Insured Person**, contained and intended to be used only in the **Overseas Residence** occupied by the **Insured Person**.
16. **Immediate Family Member(s)**
means legal Spouse, parent(s), parent-in-law, child(ren), legally adopted child(ren), grandparent(s), grandchild(ren), sibling(s) or **Legal Guardian(s)**.
17. **Infectious Disease**
means any kind of infectious disease which is from a sudden and unexpected outbreak of such disease through human-to-human transmission that spreads rapidly to many people within a local region (of which the **Insured Person** is scheduled to travel to) and leads to exceptional rise in the number of confirmed diagnosis in a country, and which is publicly announced and documented by a recognized governmental health authority, and **Quarantine** of the people contracted with such disease is required by the local government. This definition excludes any **Infectious Disease** escalated to **Pandemic**.
18. **Insured**
means the person named in the **Schedule** who is the policyholder of the insurance herein.
19. **Insured Person**
means the person who is a full-time overseas student and named as an **Insured Person** in the **Schedule**, with age limit as mentioned in Part 5 – General Conditions.
20. **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.
21. **Lap-top Computer**
means a lap-top, notebook or sub-notebook computer but excludes any kinds of personal digital assistant (PDA), or hand-held computer (HHC) of any kind.
22. **Legal Guardian(s)/ Parent(s)**
means a person who has the legal authority to care for the personal and property interests of the **Insured Person**.
23. **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

- 24. 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.
- 25. Loss of Sight**
means loss by physical severance of eyeball, or complete blindness which is **Permanent** and incurable.
- 26. 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.
- 27. Maximum Benefit**
means the maximum amount of each benefit covered under this **Policy** stated in Part 1 - Summary of Benefits.
- 28. Medical Equipment**
means wheel-chairs, prostheses, spectacles, crutches, walking frames, orthopaedic braces and supports, cervical collars and hearing aid.
- 29. 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** (or **Chinese Medicine Practitioner** as applicable), physiotherapist, nurse, **Hospital** and/or ambulance service for medical, surgical or nursing treatment including the cost of medical supplies and ambulance hire that is in accordance with the generally accepted standards of medical practice. All treatments must be prescribed by a **Medical Practitioner** (or **Chinese Medicine Practitioner** as applicable) 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.
- 30. Medical Practitioner**
means a person other than the **Insured** or **Insured Person** or their respective **Immediate Family Member**, qualified and legally authorised in the - geographical area of his/her practice to render medical and surgical services.
- 31. Mobile Phone**
means any portable device with telephone functioning and its electronic accessories, including but not limited to headset, smart watch and portable charger.
- 32. Natural Disaster**
means a landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane or sandstorm. For the avoidance of doubt, **Natural Disaster** shall exclude **Pandemic**.
- 33. Overseas Educational Institution**
means an educational institution which is registered accredited and situated outside **Hong Kong**.
- 34. Overseas Residence**
means the place of residence of the **Insured Person** whilst the **Insured Person** studies abroad, occupied and used by the **Insured Person** for domestic purposes only, during the **Period of Insurance**.
- 35. 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 of the **Insured Person**.
- 36. Period of Insurance**
means the period specified in the **Schedule** and during which this **Policy** will operate.
- 37. Permanent/ Permanently**
means a condition which lasts twelve (12) consecutive months from the date of **Accident**, and is solely and directly caused by the **Accident**, and beyond hope of improvement or remedy by surgical or other treatment at the expiry of that period.
- 38. 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 of daily life" (as more particularly described hereinafter); 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. The "activities of daily life" means basic everyday physical tasks that must be accomplished independently for survival/ the fulfilment of basic needs, such as ambulating, feeding, dressing, personal hygiene, continence and toileting and moving in / out of a bed in all cases without assistance.
- 39. Personal Belongings**
means personal goods other than **Tablet, Mobile Phone, Lap-top Computer, Camera, Home Contents** which are normally worn, carried or used, and owned by the **Insured Person** during the **Study Journey** or acquired by the **Insured Person** during **Study Journey**.
- 40. Personal Money**
means cash, bank drafts, personal cheques, gift tokens, stamps or traveller's cheque, but not including plastic / digital money; all such items are held for social and domestic purposes only.
- 41. Policy**
means these Policy terms and conditions, the **Schedule** and any **Endorsement** attached or to be attached thereon, which shall be read together as one contract.
- 42. Pre-existing Medical Condition**
means any **Bodily Injury** or **Sickness** sustained or suffered by either an **Insured Person** or his/her **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 first **Effective Date**.
- 43. 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.
- 44. 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.
- 45. 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.
- 46. Schedule**
means the Schedule attached to and incorporated into this **Policy** issued by the Company, including any subsequent or amended version of that Schedule.
- 47. Serious Medical Condition**
means a **Bodily Injury** or **Sickness** which requires treatment and certified by a **Medical Practitioner** as being dangerous to life, or causing critical impairment to health conditions or unfitness to study/travel or continue with the original study/travel arrangement.

48. Sickness

means sickness or disease first contracted during the **Study Journey** which is the direct and independent cause of loss, excluding any **Pre-existing Medical Condition**.

49. Side Trip

means the journey taken by the **Insured Person**, outside **Hong Kong** or the country/ region of the **Overseas Educational Institutions** during the **Study Journey**, for internship program or part-time job (which is clerical or administrative in nature and except those excluded under item 12 of Part 4 – General Exclusions); or conventional leisure travel taken before commencement and after cessation of the study at the **Overseas Educational Institutions** but within the **Period of Insurance**. Any **Side Trip** is subject to the maximum period of ninety (90) days.

50. Spouse

means husband or wife of the **Insured Person** by valid and legal marriage in accordance to the law of the country in which the marriage is legally registered.

51. 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**.

52. Study Journey

means the journey taken by the **Insured Person** outside **Hong Kong** for the purpose of studying abroad at the **Overseas Educational Institutions** which shall:

- commence four (4) 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 commencement of the study, or the **Insured Person** is travelling directly from the **Principal Home** in **Hong Kong** to **Hong Kong** Immigration Department control point (whichever is the later),
- until the end of four (4) 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**, when the **Insured Person** is travelling directly from **Hong Kong** Immigration Department control point to the **Principal Home**, or upon the expiry of the **Period of Insurance**. (whichever is the earlier)

For Section 8 – Cancellation of Trip, the cover shall commence upon **Our** approval of the proposal and issuance of this **Policy** and cease upon the expiry of the **Period of Insurance**

For other Sections except (1) and (10), the **Study Journey** taken by the **Insured Student** outside **Hong Kong** shall commence from the time when the **Insured Student** departs and passes through from a **Hong Kong** Immigration Department control point for the commencement of the study and until the time when he/she either arrives at and passes through a **Hong Kong** Immigration Department control point, or upon the expiry of the **Period of Insurance**. (whichever is the earlier)

Any **Side Trip** taken by the **Insured Person** within the **Study Journey** shall also be covered, unless expressly stated otherwise.

All **Study Journey(s)** and all **Side Trip(s)** must fall within the **Period of Insurance** as stated in the **Schedule** (except for Section 15 – Free Travel Cover For Attending Graduation Ceremony, which will have a three (3) months' limit upon expiry of the **Period of Insurance**). However, for the renewal customer of this **Policy**, the **Study Journey** can be a continuous journey of the preceding **Period of Insurance**.

53. Tablet

means any portable handheld computer with a touch-sensitive screen.

54. Terrorist Act

means an act(s) or threat(s) thereof, including but not limited to the use of force or violence against any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) which from its nature of context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear.

55. 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.

56. 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** or **Insured Person** or their respective **Immediate Family Member**.

57. 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**.

58. Transport Ticket

means a transport ticket of the **Insured Person** purchased for travelling on any **Public Common Carrier** for the **Study Journey**.

59. Tuition Fee

means costs and fees charged for instruction or teaching at the **Overseas Educational Institution** 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 a **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 Part 1 - 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 as mentioned in the Compensation Table below, within twelve (12) consecutive months after the date of the **Accident**.

Compensation Table

Event of Accidental Death and Permanent 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)	Loss of both hands, or of all fingers and both thumbs	100%
5)	Total paralysis	100%
6)	Complete and incurable insanity	100%
7)	Permanently bedridden due to injury	100%
8)	Loss of one Limb	100%
9)	Loss of Speech and Hearing	100%
10)	Loss of one eye or Sight /lens of one eye	50%
11)	Loss of four fingers and thumb of one hand	100%
12)	Loss of four fingers	40%
13)	Loss of thumb	
	• Both phalanges	25%
	• One phalanx	10%
14)	Loss of index finger	
	• Three phalanges	10%
	• Two phalanges	8%
	• One phalanx	4%
15)	Loss of middle finger	
	• Three phalanges	6%
	• Two phalanges	4%
	• One phalanx	2%
16)	Loss of ring finger	
	• Three phalanges	5%
	• Two phalanges	4%
	• One phalanx	2%
17)	Loss of little finger	
	• Three phalanges	4%
	• Two phalanges	3%
	• One phalanx	2%
18)	Loss of metacarpals	
	• first or second (each)	3%
	• Third, fourth, or fifth (each)	2%
19)	Loss of toes	
	• All	15%
	• Great, both phalanges	5%
	• Great, one phalanx	2%
	• Other than great if more than one toe lost, each	1%
20)	Loss of Hearing	
	• Both ears	75%
	• One ear	15%
21)	Loss of Speech	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 Part 1 - 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 the **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**.

Disappearance due to Sinking or Wrecking

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 due to sinking or wrecking.

1.2 Extra Personal Accident Cover

In the event that during the **Study Journey**, the **Insured Person** suffers a **Bodily Injury** due to **Accident** directly and independently of all other causes, resulting in death or **Permanent** disablement with events as mentioned in 1.1, within twelve (12) consecutive months after the date of **Accident**:

- Public Common Carrier**
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
- Robbery / **Terrorist Act**
whilst the **Insured Person** is being an innocent victim in a robbery, attempted robbery or **Terrorist Act** during the **Study Journey**; or
- Environmental Protection Activity
whilst the **Insured Person** is engaging in any environmental protection activity which is arranged or organised by the **Overseas Educational Institute**.

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 Part 1 - 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 Part 1 - Summary of Benefits.

Compensation Table

Event of 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%

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 1.3 and in any event shall not exceed the **Maximum Benefit** stated in Part 1 – Summary of Benefits.

Maximum Liability for Personal Accident

Once a claim is payable under any sub-section of Section (1) Personal Accident Cover of this Part 3 – Description of Cover, the **Maximum Benefit** of Section (1) as stated in Part 1 – Summary of Benefits that the **Insured Person** is entitled shall be reduced by the same amount the **Company** has paid for such claim and all other claims payable shall be settled based on the reduced benefit limit. In no event shall the maximum limit of Section (1) Personal Accident Cover exceed HK\$1,500,000 in aggregate for all claims provided under Sections 1.1, 1.2, 1.3, for which the **Policy** provides coverage, during any one policy year.

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

2.1 Overseas Medical Expenses

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 Part 1 - Summary of Benefits. The **Company** shall only be liable for **Medically Necessary Expenses** incurred within a period of twelve (12) months beginning with the date upon which such expenses was first incurred.

2.2 Hospitalisation/ Quarantine Cash Benefit

The **Company** will pay the **Insured Person** a daily cash allowance within the **Maximum Benefit** of Section 2.2 as stated in Part 1 - Summary of Benefits:

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

- Confined** in a **Hospital** abroad during the **Study Journey** outside **Hong Kong** arising from **Bodily Injury** or **Sickness**; and/or
- Compulsorily Quarantined** abroad by national, regional or local government or relevant authority due to confirmed contraction of an **Infectious Disease** (but not **Pandemic**) 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 accumulated amount payable shall not exceed the **Maximum Benefit** of Section 2.2.1 as stated in Part 1 - Summary of Benefits in aggregate.

2.2.2 If, upon the completion of the **Hospital Confinement** stated in Section 2.2.1, 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 2.2.2 as stated in Part 1 - Summary of Benefits.

2.3 Follow-up Medical Treatment in Hong Kong

The **Company** will pay to the **Insured Person** up to the **Maximum Benefit** of Section 2.3 as stated in Part 1 - Summary of Benefits against any actual **Medically Necessary Expenses** reasonably 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**, and the follow-up **Medically Necessary Expenses** which are reasonably incurred within three (3) months after the **Insured Person's** return to **Hong Kong** from the **Study Journey**.

The follow-up medical expenses shall also be extended to cover the **Medically Necessary Expenses** reasonably incurred and related to an **Infectious Disease** (but not **Pandemic**) contracted by an **Insured Person** during the **Study Journey**, even if there is no medical treatment taken for such **Infectious Disease** during the **Study Journey** outside **Hong Kong**, subject to the **Medical Practitioner's** diagnosis of such **Infectious Disease** in **Hong Kong** within seven (7) calendar days after the **Insured Person's** return to **Hong Kong**.

2.4 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 2.4 as stated in Part 1 - Summary of Benefits.

2.5 Trauma Counselling

If during the **Study Journey**, the **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 of Section 2.5 as stated in Part 1 - Summary of Benefits.

2.6 Health Supplements – Infectious Disease (Not Pandemic)

In the event that the **Insured Person** contracted an **Infectious Disease** (but not **Pandemic**) during the **Study Journey**, the **Company** shall reimburse the expense of purchasing health supplements within the **Maximum Benefit** of Section 2.6 as stated in Part 1 - Summary of Benefits.

2.7 School Closure Allowance – Infectious Disease (Not Pandemic)

In the event that the **Overseas Educational Institution** is closed for more than two (2) consecutive days as a result of the outbreak of an **Infectious Disease** (but not **Pandemic**), the **Company** shall pay a cash allowance for each complete day of closure up to the **Maximum Benefit** of Section 2.7 as stated in Part 1 - Summary of Benefits for any one policy year, subject to a written closure notification issued by the **Overseas Educational Institution** and the provision of such supporting document to the **Company**.

For the Medical Expenses Cover under this Section, the following conditions apply:

1. The **Insured Person** must firstly claim the local insurance scheme and/or the primary insurance (if any) provided by the local government of the studying country / region of the **Insured Person** for the Medically Necessary Expenses/benefits to be claimed from the **Company** under this Section (2);
2. The burden of proving the contrary to the above condition 1 shall be upon the **Insured Person** and the **Insured**; and
3. Notwithstanding anything to the contrary in this **Policy**, the **Maximum Benefit** of this Section (2) (including all sub-sections thereof) as stated in Part 1 - Summary of Benefits shall not exceed HK\$2,000,000 in aggregate for all claims provided under all the Sections for which the **Policy** provides coverages including any coverage given under any **Endorsement**, during any one policy year.

Exclusions 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 2.4;
- 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 medical expenses paid to the **Medical Practitioner** or **Chinese Medicine Practitioner** who is the **Insured** or the **Insured Person** or their respective **Immediate Family Members**;
- l) any medical treatment provided by (i) health spa, (ii) convalescent or (iii) nursing home or (iv) rehabilitation centre; and
- 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 as a result of **Sickness** but excluding **Pandemic** 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 this Section (3) as stated in Part 1 - 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** ("**Service Provider**"):

4.1 Hospital Admission Guarantee

The guarantee of **Hospital** admission deposit up to the **Maximum Benefit** of Section 4.1 as stated in Part 1 – Summary of Benefits, 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 Part 1 - 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 Part 1 - Summary of Benefits.

4.6 Travel Information Service

Upon request by the **Insured Student**, the **Service Provider** will provide/arrange the following information / services to facilitate the **Study Journey**:-

- 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

The services above are referral-based and any expenses incurred are to be borne by the **Insured Student**.

Exclusions 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

If, during the **Study Journey**, there is **Accidental** physical loss of or damage to the **Insured Person's Personal Belongings** and/or **Lap-top Computer** and/or **Camera** and/or **Tablet** and/or **Mobile Phone** which is/are worn, carried or used, and owned by the **Insured Person** either at the **Overseas Residence** or anywhere in the world except in **Hong Kong**, the **Company** will pay up to the **Maximum Benefits** subject to the sub-limit per item/set/pair of Section (5) as stated in Part 1 - Summary of Benefits.

In respect of **Tablet** or **Mobile Phone**, the **Company** will not cover any **Accidental** loss and will only reimburse the **Insured Person** on the reasonable repair cost of the damaged **Tablet** or **Mobile Phone** and subject to the below Settlement Basis and the following compensation condition: the **Company** will not be liable for the first amount of 20% of the reasonable repair cost with respect to each loss or damage of a **Tablet** or **Mobile Phone** and then the compensation will be subject to the **Maximum Benefit** as stated in Part 1 – Summary, for any one policy year.

Settlement Basis:

The **Company** will pay at its absolute discretion reinstate, repair or replace the article, subject to due allowance for wear and tear, and depreciation. Any betterment and value appreciation of the item is excluded. If any article is proven to be beyond economic repair, a claim will be dealt as the article had been lost. The coverage provided under this Section (5) shall not include the **Household Contents** covered under Section (12) Overseas Residence Protection.

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 Part 1 - 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) the 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.

Exclusions 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**; and
- 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 either one version.

Exclusions 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: any property that is used for business or employment purpose, business equipment / goods or sample, foodstuffs and/or medicine, contact lenses, dentures and/or its appliances, animals, plants, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, unmanned aerial devices, any other conveyances, **Household Contents**, antiques, jewellery/watch or its accessories (that is not being worn or carried by the **Insured Person** at the time of loss or damage), plastic money (including the credit value of credit card, debit card, Octopus cards, or contactless smart card, etc.), coupons or securities, bonds, negotiable instruments (except travel cheques), or documents (not applicable to Section 5.2) ;
- c) **Lap-top Computer / Tablet / Mobile Phone** 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, cigarette burns, 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 or damage of chewing, scratching, tearing or fouling by domestic animals;
- g) any loss of property in storage or warehousing or under a contract of affreightment or the subject of a bill of lading or postage;
- h) any loss of property not being on the same **Public Common Carrier** in which the **Insured Person** travels, or souvenirs and articles mailed or shipped separately;
- i) 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**;
- j) any loss of media, software or data;
- k) damage to any brittle or fragile items like glass or crystal;
- l) 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**;

- m) any loss claimed under other sections of this **Policy** including but not limited to Section (6) - Baggage Delay Cover and Section (12) Overseas Residence Protection, arising from the same cause;
- n) 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;
- o) any unexplained loss or mysterious disappearance, or shortage due to error, omission, exchange or depreciation in value, consequential loss;
- p) damage to any sports equipment while in use;
- q) any loss of property left unattended in a vehicle (including in a vehicle which is visible from the outside of the vehicle) or **Public Common Carrier**, in transit or in public place, or as a result of the **Insured Person's** failure to take due care and precautions for the safeguard and security of such item;
- r) any loss or damage of hired or leased equipment;
- s) any loss or damage due to confiscation or detention or destruction by customs or any other authority; and
- t) any loss or damage that occurs in **Hong Kong**.

SECTION (6): BAGGAGE DELAY COVER

In the event the **Insured Person's** checked-in baggage being delayed by a **Public Common Carrier** for over five (5) 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 Part 1 - 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 **Company** will pay under Section (6) once only for any one (1) journey under **Study Journey**.

Exclusions 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) – Personal Belongings Cover or Section (12) – Overseas Residence Protection, arising from the same cause; and
- 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:

- adverse weather conditions,
- civil commotion (notwithstanding General Exclusions 14),
- closure of airport
- hijack,
- mechanical or electrical breakdown of the **Public Common Carrier**,
- Natural Disaster,
- **Riot**,
- **Terrorist Act**, or
- unexpected outbreak of industrial action,

arising within one (1) week before the scheduled departure date of the **Study Journey**.

Calculation of Delayed hours (applicable to Section 7):

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**.

However, the calculation of delayed hours should not accumulate with multiple flights including connecting flights under any same journey.

The **Company** will pay the benefits as listed in either (i) item 7.1 or (ii) 7.2 to 7.3 (if applicable), up to the **respective Maximum Benefit** of Section (7) as stated in Part 1 - 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 Part 1 - Summary of Benefits;

OR

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 five (5) 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 reimburse up to the **Maximum Benefits** of Section 7.2 as stated in Part 1 - Summary of Benefits 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**; and/or

7.3 Additional Accommodation Fee (Only applicable for Side Trip)

In the event the scheduled **Public Common Carrier** in which the **Insured Person** has scheduled to travel is being delayed for at least five (5) consecutive hours, and that the operator of scheduled **Public Common Carrier** fails to arrange an alternative transportation, the **Company** will also reimburse the additional, reasonable overnight **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 Part 1 - Summary of Benefits.

In the event that the scheduled **Public Common Carrier** for commencing the **Study Journey** (not referring to a **Side Trip**) fails to depart at its originally scheduled time of departure due to delay of service and the provider of such scheduled **Public Common Carrier** is unable to provide the **Insured Person** with an alternative transportation, a claim can only be made under Section 7.1 Travel Delay Cash Benefit. No benefit of Sections 7.2 Additional Transportation Fee and 7.3 Additional Accommodation Fee will be payable in such circumstance.

Exclusions 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 the proximate cause of the delay not directly due to the insured event.
- 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 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;
- f) 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; and
- g) 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.

SECTION (8): CANCELLATION OF TRIP

In the event that the **Insured Person** has to cancel (i) the **Study Journey** at the **Overseas Educational Institution** or (ii) a **Side Trip**, directly due to the occurrence of any one of the following Insured Events, prior to the scheduled departure of such **Study Journey/Side Trip** (as the case may be):

Insured Events:

- a) death of **Insured Person** or the **Insured Person's Immediate Family Member** within ninety (90) days before the departure date of the **Study Journey/Side Trip**; or
- b) **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 departure date of the **Study Journey/Side Trip**; or
- c) unexpected outbreak of strike, **Riot**, civil commotion (notwithstanding General Exclusions 14), **Terrorist Act**, or **Natural Disaster** at the country/region of the **Overseas Educational Institution** which prevents the **Insured Person** from commencing the **Study Journey/Side Trip**, arising within one (1) week before the departure date of the **Study Journey/Side Trip**; or
- d) issuance of the Black Outbound Travel Alert (notwithstanding in General Exclusion 14) towards the planned destination of the **Study Journey/Side Trip** by the **Hong Kong SAR Government**, arising within one (1) week before the departure date of the **Study Journey/Side Trip** and the Outbound Travel Alert is still in force; or
- e) Unexpected **Compulsorily Quarantine** of the **Insured Person** due to the confirmed contraction of **Infectious Disease** (not covering **Pandemic**) within one (1) week before the departure date of the **Study Journey/Side Trip**,

the **Company** will reimburse up to the **Maximum Benefit** of Section (8) as stated in Part 1 - Summary of Benefits, for the actual loss of any unused deposits or payments for the following items, which have been paid in advance and forfeited and irrecoverable from the relevant parties:

- 8.1 **Insured Person's Tuition Fees** for the **Overseas Educational Institution** (only applicable to cancellation of the **Study Journey** at the **Overseas Educational Institution** directly due to the occurrence of Insured Event a) or b));
- 8.2 **Insured Person's Transport Ticket** expenses; and
- 8.3 **Insured Person's Accommodation** expenses.

Provided that:

- (i) The above Insured Event(s) occur(s) while this **Policy** is in force and has prevented the **Insured Person** from commencing the **Study Journey/Side Trip**.
- (ii) Written confirmation of the loss/cancellation of the **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/Side Trip**.
- (iv) This **Policy** does not cover for any cancellation of the **Study Journey/Side Trip** due to the **Insured's** or **Insured Person's** own personal or financial reason.

SECTION (9): TRIP INTERRUPTION

In the event that the **Insured Person** has to abandon (i) the **Study Journey** or (ii) a **Side Trip**, and return prematurely to **Hong Kong** / the country/region of the **Overseas Educational Institution** (as the case may be) after such **Study Journey/Side Trip** (as the case may be) has commenced due to the occurrence of any one of the following Insured Occurrence during such **Study Journey/Side Trip** (as the case may be) which directly results in and prevents him/her to continue or complete such **Study Journey/Side Trip** (as the case may be):

Insured Occurrence:

- a) death of the **Insured Person** or **Insured Person's Immediate Family Member**; or
- b) **Serious Medical Condition** of the **Insured Person** or **Insured Person's Immediate Family Member** who has been **Confined** at **Hospital** for more than thirty (30) consecutive days; or
- c) unexpected outbreak of strike, **Riot**, civil commotion (notwithstanding General Exclusions 14), **Infectious Disease** (but exclude **Pandemic**), **Terrorist Act** or **Natural Disaster** at the country/region of the **Overseas Educational Institution/** the planned destination of the **Side Trip**; or
- d) issuance of the Black Outbound Travel Alert (notwithstanding General Exclusions 14) towards the country/region of the **Insured Person's Overseas Educational Institution** by the **Hong Kong SAR Government**,

the **Company** will reimburse up to the **Maximum Benefit** of Section (9) as stated in Part 1 – Summary of Benefits, for the following expenses:

- 9.1 **Tuition Fees**;
- 9.2 **Accommodation** expenses; and
- 9.3 the reasonable additional travelling expenses incurred by the **Insured Person** for returning to **Hong Kong** / the country of the **Overseas Educational Institution** directly by means of a **Public Common Carrier** (economic class fare only).

For the avoidance of doubt, the actual loss of the **Tuition Fees** and the **Accommodation** expenses must be incurred within the interrupted semester, and fall within the **Period of Insurance** and same policy year

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

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 at 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**.

Provided that:

- (i) The above insured event occurs while this **Policy** is in force and which shall prevent the **Insured Person** from continuing or completing his/her study and result in his/her abandonment 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 be construed as interruption of study of the **Insured Person** and/or prevent **Insured Person** from continuing / completing 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 by the **Company** notwithstanding that 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 the Overseas StudySure Protection Plan or similar insurance plan issued for that **Insured Person** (whether or not still in force).
- (v) the **Insured Person** is a full-time student and aged at twenty-five (25) years old or below, during the **Period of Insurance**.

Exclusions to Sections (8) and (9):

Sections (8) and (9) under this **Policy** do not cover:

- a) any loss which will be paid or refunded by any existing education scheme and/or government programme;
- b) any loss if failure to obtain a written medical report from the **Medical Practitioner**;
- c) 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**;
- d) 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;
- e) 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; and
- f) any claims under Section (7) – Travel Delay Cover arising from the same cause.

SECTION (10): EDUCATION FUND

In the event that the **Insured Person**'s **Parent(s)/Legal Guardian(s)** (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** 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** provided that the **Insured Person** is the dependent child of the injured **Parent(s)** or **Legal Guardian(s)**. The amount payable will be up to the **Maximum Benefits** of Section 10 as stated in Part 1 - Summary of Benefits.

It is condition that the **Insured Person** is a full time student and aged at twenty-five (25) years old or below, during the **Period of Insurance**.

Exclusions 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

11.1 Personal Liability

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.

11.2 Tenant's Liability

This **Policy** is extended to cover the **Insured Person**'s legal liability as a tenant arising out of the physical loss / damage at the **Overseas Residence** caused by fire, explosion, storm, typhoon, vehicle impact damage 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 amount payable under Sections 11.1 and 11.2 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 Part 1 - Summary of Benefits inclusive of any legal costs and expenses awarded against or incurred by the **Insured Person** with the **Company**'s prior written approval.

Exclusions 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 wilful, 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** or **Insured Person**;
- e) contractual liability (not applicable to Section 11.2);
- f) liability to ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals, unmanned aerial devices;
- 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 liability arising, directly or indirectly, out of, or in any way involving the **Insured Person**'s "Internet Operations" (as defined below);

(this exclusion does not apply to personal injury or physical damage to property arising out of any material which is already in print by the manufacturer in support of its product, including but not limited to product use and safety instructions or warnings, and which is also reproduced on its site.)

"Internet Operations" means the following:

- Use of electronic mail systems by the **Insured Person** or the **Insured Person's** employees, including without limitation part-time and temporary staff, contractors and others within the **Insured Person's** organisation;
 - Access through the **Insured Person's** network to the world wide web or a public internet site by the **Insured Person's** employees, including part-time and temporary staff, contractors and others within the **Insured Person's** organisation;
 - Access to the **Insured Person's** intranet (meaning internal company information and computing resources) which is made available through the world wide web for customers of the **Insured Person** or others outside the **Insured Person's** organisation; and
 - The operation and maintenance of the **Insured Person's** web site.
- i) Nothing in this exclusion shall be construed to extend coverage under this **Policy** to any liability which would not have been covered in the absence of this exclusion. Property damage to computer data or programs and their storage media arising directly or indirectly out of or caused by, through or in connection with:
- The use of any computer hardware or software;
 - The provision of computer or telecommunication services by the **Insured Person** or on the **Insured Person's** behalf;
 - The use of computer hardware or software belonging to any third party, whether authorised or unauthorised including damage caused by any computer virus; and
- j) any cumulative, punitive or vigilant payment sentenced by the court.

SECTION (12): OVERSEAS RESIDENCE PROTECTION

12.1 Household Contents at the Overseas Residence

In the event that the **Insured Person's Overseas Residence** suffers from serious physical loss of or damage to the **Household Contents** owned by the **Insured Person** and contained in the **Overseas Residence** due to **Natural Disaster**, fire, flood, explosion, typhoon, **Riot**, civil commotion (notwithstanding General Exclusions 14), theft with forcible and violent entry, **Terrorist Act** during the **Study Journey**, the **Company** will pay at its absolute discretion for the reinstatement, repair or replacement of the article within an item limit as stated in Part 1 – Summary of Benefits, subject to due allowance for wear and tear, and depreciation. Any betterment and value appreciation of the item is excluded. If any article is proven to be beyond economic repair, a claim will be dealt as the article had been lost.

12.2 Additional and Reasonable Temporary Accommodation Expense

In the event that the **Insured Person's Overseas Residence** suffers from serious physical loss of or damage due to **Natural Disaster**, fire, flood, explosion, typhoon, **Riot**, civil commotion (notwithstanding in the General Exclusions 14), theft with forcible and violent 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 Part 1 – Summary of Benefits.

The **Maximum Benefit** of Section 12 is stated in Part 1 – Summary of Benefits.

The settlement basis for Section 12 – Overseas Residence Protection is same as that for Section 5 – Personal Belongings Cover.

Exclusions to Section (12):

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

- a) loss of or damage occasioned through the wilful 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.
- c) Any loss claimed under other Sections of this Policy including but not limited to Section (5) – Personal Belongings Cover and Section (6) – Baggage Delay Cover, arising from the same cause; and
- d) Other exclusions as mentioned in the Exclusions to Section (5) except item m.

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 Part 1 - 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 Part 1 - Summary of Benefits.

Exclusions 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-four (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**.

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 Part 1 - 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 Part 1 - Summary of Benefits incurred outside **Hong Kong**.

Exclusions 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 departure 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**; and
- 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**.

SECTION (15): FREE TRAVEL COVER FOR ATTENDING GRADUATION CEREMONY

Upon the expiry of the **Period of Insurance**, the **Insured Person** is entitled to make claim(s) under Section 1 – Personal Accident Cover, Section 2 – Medical Expenses Cover, Section 4 – Worldwide Emergency Assistance Services and/or Section 8 – Cancellation of Trip, covering a maximum trip duration of seven (7) days from **Hong Kong** to the studying country / region of the **Insured Person's Overseas Educational Institution**, in the event that the **Insured Person** attends his/her graduation ceremony held by the **Overseas Educational Institution**.

Provided that:

- a) the duration of the graduation ceremony trip coverable under this Section (15) is up to seven (7) days and such trip takes place and is completed within three (3) calendar months upon the expiry of the **Period of Insurance**; if such trip exceeds seven (7) days, the **Company** will only cover the first seven (7) days of such trip from the date of departure from **Hong Kong**;
- b) the graduation ceremony is held outside **Hong Kong** and within the same country / region of the **Overseas Educational Institution**;
- c) the written document proof of the relevant graduation ceremony and a copy of the certificate of graduation issued by the **Overseas Educational Institution** is submitted to the **Company**; and
- d) the terms and conditions of Sections 1, 2, 4 and 8 are applicable.

For Section (8) – Cancellation of Trip, in the event that the trip for the graduation ceremony is cancelled due to one of the Insured Events specified under Section 8, the **Company** will only reimburse the **Transport Ticket** and the **Accommodation** Expenses, up to the **Maximum Benefits** of Sections 8.2 and 8.3 as stated in Part 1 - Summary of Benefits.

All terms, conditions and exclusions are subject to those applicable to Section (8) except that the **Maximum Benefits** are applicable separately.

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, hereditary condition;
2. any circumstances which has existed; or has presented signs/symptoms of which the **Insured Person** is or should reasonably have been aware of, or has announced before (unless otherwise specifically in the relevant Sections of this **Policy** or any **Endorsement**);
3. any illegal or unlawful act or any act contrary to the law of a country by the **Insured Person**;
4. 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**;
5. 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;
6. 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; however, this Exclusion will not apply to bungee jumping, canoeing, hang-gliding, hot air ballooning, jet-skiing, kite land-boarding, kitesurfing, parachuting, rafting, snowmobiling, snow skating, snow skiing, snowboarding, speed-boating, surfing, wakeboarding, water skiing and windsurfing;
7. suicide or intentional self-inflicted Injury;
8. 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;
9. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom;
10. any home leave while the **Insured Person** is **Confined** to a **Hospital** as an inpatient;
11. 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.
12. 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 (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**); 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;
13. 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;
14. any event arising from war, invasion, act of foreign enemy, hostilities or war-like operation (whether war is declared or not), civil war, rebellion, revolution, insurrection, martial law, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, military force or coup, confiscation, nationalisation, requisition, detention, destruction of or damage to property by customs or other authorities or under the order of any government or public or any authority;
15. 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**;
16. 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.This Exclusion shall not apply to losses from nuclear and/or chemical and/or biological attacks arising from **Terrorist Act** which is covered under this **Policy**;
17. any claims directly or indirectly occasioned by, happening through or in consequence of nuclear reaction, nuclear radiation, nuclear fission, nuclear fusion or radioactive contamination irrespective of whether other causes have contributed to the claim.

18. any expenses that can be compensated from any other sources;
19. any consequential loss not specified in the **Policy**;
20. any payment the **Insured Person** would normally have made during the **Insured Person's Study Journey**, if nothing had gone wrong;
21. any loss in connection with asbestos;
22. Sanction Limitation and Exclusion

The **Company** shall not be deemed to provide cover and shall not be liable to pay 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 sanctions, laws or regulations of the European Union, United Kingdoms or United States of America;

23. **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**, as declared as such by the World Health Organization or any governmental authority, including any fear or threat thereof, whether actual or perceived, or in consequence of the vaccine-preventable diseases if the **Insured Person** fails to obtain any mandatorily required vaccines, inoculations or medications, prior to the **Study Journey** and **Side Trip** (applicable to Sections 2, 3, 4, 8, 9 and 10):

- by the relevant government / regulatory authority of the country to which the **Insured Person** is travelling; and/or
- by the Government of **Hong Kong**.

The burden of proof the contrary shall be upon the **Insured Person** and the **Insured**;

24. any **Study Journey / Side Trip** in which the **Insured Person** is a People's Republic of China Resident Identity Card holder and travels to/within China, unless he/she also holds a legal resident status in another country or **Hong Kong** (official documents issued by the government of that country / **Hong Kong** must be provided as a proof). China means the territories of the People's Republic of China but excluding **Hong Kong** and Macau.

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. **1-Year or 2-Year Plan**

Cover the **Insured Person's Study Journey(ies)** within either one (1) or two (2) year(s) depending on the Type of Cover as specified in the **Schedule**. This **Policy** has no limit on the frequency of travel during the **Period of Insurance** and time limit on any one **Study Journey** except **Side Trip** with details as stipulated in Part 2 – Definitions of Words.

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 and internship travel during the **Study Journey**.

7. **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. Detailed required claims information is specified in Part 6 – How to Make a Claim.

8. **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.

9. **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.

10. **Payment of Claims**

Indemnity for death of the **Insured Person** is payable to the **Insured Person's** 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(s)/Parent(s)** 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**.

11. **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.

12. **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** prior written approval.

13. **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 **Legal Guardian(s)** or **Insured Person** (whichever applicable).

14. **Misrepresentation**

If the **Insured** or 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.

15. **Clerical Error**

Any clerical errors in this **Policy** shall not invalidate the insurance otherwise valid nor continue the insurance otherwise not valid.

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 or similar insurance underwritten by the **Company**, any compensation should be limited to the **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** by 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 in the relevant policy year provided that no claim has been made in that policy year 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 for any policy year (%)
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

This **Policy** shall automatically terminate at the earliest date specified below:

- a) the premium due date when any or any part of the premium pertaining to this **Policy** is not paid.
b) the date when the **Insured Person** attains the age of fifty-six (56) years upon **Policy** anniversary.
c) 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.
d) subject to Misrepresentation under these General Conditions.

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 **Period of Insurance** 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 **Period of Insurance**.

26. Collection of personal data

All personal data collected and held by the **Company** will be used in accordance with the Personal Information Collection Statement, as notified to the **Insured Person** from time to time and available at the website https://www.dahsinginsurance.com/content/privacy_statement ("PICS"). The **Insured Person** hereby agrees to be bound by the PICS and in particular, authorizes the **Company** to use, transfer and process his/her personal data (as defined in the Personal Data (Privacy) Ordinance (Cap.486, the Laws of **Hong Kong**)), and/or where applicable, personal information (as defined in the Personal Information Protection Law of the People's Republic of China), within or outside **Hong Kong** for the purpose of, among others, enabling the **Company** to process, administer, implement and effect this **Policy**, including without limitation, conducting any due diligence, compliance and sanction checks on the **Insured Person** in accordance with the PICS.

The **Company** shall follow the option elected by the **Insured Person** in relation to the use of his/her personal data for direct marketing. The **Insured Person** may, in future, withdraw his/her consent to the use of his/her personal data by the **Company** and/or any third parties in direct marketing. Such request can be made to the Data Protection Officer of the Company at 2703, 27/F, Island Place Tower, 510 King's Road, North Point, Hong Kong and the Company shall cease to use the Insured Person's personal data in direct marketing.

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 proving 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 proving 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 proving 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合約。

第一部分—保障概括表（根據本保單的條款與條件）

節	保障	每位受保人在每保單年度的最高賠償額（港幣）
(1)	個人意外保障	1,500,000
1.1	個人意外保障 - 意外死亡或永久傷殘	1,000,000
1.2	額外個人意外保障 (乘坐公共交通工具，由於搶劫或自然災難)	500,000
1.3	三級程度燒傷保障	250,000
(2)	醫療費用保障	2,000,000
2.1	海外醫療費用	2,000,000
2.2	住院 / 隔離現金津貼	5,000
2.2.1	➢ 海外住院/隔離現金	5,000
	▪ 每天限額	500 / 天
2.2.2	➢ 回港後住院現金	5,000
	▪ 每天限額	500 / 天
2.3	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
2.4	醫療用品	20,000
2.5	創傷治療	20,000
	▪ 每天限額	1,000 / 天
2.6	健康補充品 – 傳染病 (非大流行病)	1,000
2.7	學校停課津貼 – 傳染病 (非大流行病)	2,000
	▪ 每天限額	500 / 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	50,000
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

第一部分 — 保障概括表 (根據本保單的條款及細則) 續		
節	保障	每位受保人在每保單年度的最高賠償額 (港幣)
(5)	個人財物保障 其他物品 (件 / 對 / 套) (手提電腦 / 相機 / 平板電腦 / 手提電話除外) - 手提電腦 - 相機 - 平板電腦 / 手提電話	20,000 3,000 7,500 7,500 3,000 (20% 自負額)
5.1	遺失個人金錢	3,000
5.2	遺失旅遊證件或交通票據 ▪ 每天住宿費用限額	20,000 2,000 / 天
(6)	行李延誤保障 ▪ 每 5 小時延誤	1,000 / 旅程 500
(7)	行程延誤保障 行程延誤現金津貼 ▪ 首5小時延誤 ▪ 其後每10小時延誤	15,000 / 旅程 3,300 / 旅程 300 600
7.2	額外交通費	10,000 / 旅程
7.3	額外住宿費用 (只適用於順道旅程)	2,000 / 旅程
(8)	取消旅程 ▪ 學費 ▪ 交通費 ▪ 住宿費用	50,000 / 旅程 30,000 10,000 / 旅程 10,000 / 旅程
(9)	中斷旅程 ▪ 學費 ▪ 交通費 ▪ 住宿費用	200,000 180,000 10,000 / 旅程 10,000 / 旅程
(10)	教育基金	300,000
(11)	個人責任保障 ▪ 個人責任 ▪ 租賃人責任	2,000,000 2,000,000 100,000
(12)	海外居所保障 海外居所內的家居財物 ▪ 每件 / 對 / 套限額 12.2 額外及合理的臨時住宿費用 ▪ 每天限額	20,000 10,000 3,000 10,000 500 / 天
(13)	綁架 / 恐怖分子挾持 13.1 死亡恩恤金 13.2 身體檢查費用 13.3 近親探望 ▪ 每人每天限額	100,000 50,000 20,000 50,000 1,200 / 天
(14)	簽證失敗 14.1 交通費損失 14.2 住宿費用損失	30,000 15,000 15,000
(15)	出席畢業典禮的免費旅遊保障	適用

- a) 在任何一節的所有分節 (如有) 下，累計賠償總額不得超過該節的最高賠償額。
- b) 第6、7、8和9節 (不包括第8.1和9.1節) 的最高賠償額是指在任何一個保單年度內，每次旅程 (指每次學習旅程/順道旅程) 的總賠償金額。

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」

指不能預料及不可避免的事故。

2. 「住宿」

指收費住宿

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。

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》或有關條例在其執業地區（如適用）合法註冊為跌打醫師、針灸師或中醫師以提供相關醫療服務，惟有關人士不能為**投保人**或**受保人**或各自的**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**建議因**身體損傷**或**疾病**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、入院及出院日期以作證明。

9. 「生效日」

指列於**承保表**上的**保單**生效日期。

10. 「批註」

指由**本公司**發出並納入**保單**的授權變更和/或修訂。

11. 「自負額」

指本**保單**第一部分 – 保障概括表所述，在索賠時由**受保人**須先自行承擔的金額。

12. 「地域限制」

指**承保表**中「保險類型」提及的地域限制。

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的地區，在**保險期**中的**順道旅程**所到訪的地域沒有限制。但當**順道旅程**所到訪的國家/地區超出地域限制時，不得超過所限制的最長天數，詳情請參考第二部分 – 詞彙解釋的“**順道旅程**”。

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**中的**順道旅程**所到訪的地域沒有限制。

13. 「香港」

指中華人民共和國香港特別行政區。

14. 「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。

15. 「家居財物」

指存放及只用於在**受保人**的**海外居所**，並屬於**受保人**或由其租用的傢俱、裝置及設備和家用器具。

16. 「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**。

17. 「傳染病」

指任何一種透過人與人傳播並突然及意外爆發的**傳染病**，而該**傳染病**迅速傳播給當地地區（**受保人**計劃前往的地區）內的許多人，並導致一個國家的確診人數異常增加，並由公認的政府衛生當局公開宣佈和記錄，並被當地政府要求隔離。此定義不包括任何升級為**大流行病**的**傳染病**。

18. 「投保人」

指**承保表**內所列的**保單**持有人。

19. 「受保人」

指列明於**承保表**內的**受保人**而其為全日制海外學生，其年齡限制如第五部分 – 一般條款所述。

20. 「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。

21. 「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或任何類型的掌上電腦。

22. 「合法監護人」 / 「家長」

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。

23. 「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

24. 「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。

25. 「喪失視力」

指完全喪失視力及永久無法復原。

26. 「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。

27. 「最高賠償額」

指列於本保單的第一部分 - 保障概括表內每項受保保障的最高賠償額。

28. 「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。

29. 「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（或中醫師如適用）、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，並該使用是符合公認的醫療標準。本保單賠償之有關治療費用必須由醫生（或中醫師如適用）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回的費用餘額。

30. 「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，惟有關人士不能為投保人或受保人或各自的直系親屬。

31. 「手提電話」

指具有電話通訊功能的手提裝置及其手機電子配件，包括但不限於耳機、智能手錶同便攜式充電器。

32. 「自然災難」

指山泥傾瀉、閃電、颱風、地震、火山爆發、海嘯、颶風或沙塵暴。為免生疑問，自然災難應始終排除大流行病。

33. 「海外院校」

指在香港以外地方已註冊及正式認可的學校。

34. 「海外居所」

指在保險期，受保人在海外學習時的固定並僅用於住宅用途的居住地方。

35. 「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。

36. 「保險期」

指列明於承保表內本保單的生效期限。

37. 「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。

38. 「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。「日常生活事務」是指為了生存/滿足基本需求而必須獨立完成的基本日常體力任務，例如在沒有任何幫助的情況下走動、進食、穿衣、個人衛生、節制和如廁以及移入/移出床位。

39. 「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，惟不包括平板電腦、手提電話、手提電腦、相機及家居財物。

40. 「個人金錢」

指現金、銀行本票、個人支票、旅行支票、禮品代幣、郵票或旅行支票，但不包括塑膠/電子貨幣。所有物品僅用於社交和家庭目的。

41. 「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。

42. 「投保前已存在的症狀」

指受保人或其直系親屬在首個生效日前已被確診、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。

43. 「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。

44. 「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。

45. 「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。

46. 「承保表」

指由本公司發佈並附加於保單中的承保表，包括該承保表的任何後續或修訂版本。

47. 「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。

48. 「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。

49. 「順道旅程」

指受保人在升學旅程期間前往香港以外地區或海外院校所在國家/地區，因實習計劃或兼職工作（屬文書或行政性質，但第四部分 - 一般不保事項所載之第12項所豁免者除外）的旅程；或在海外院校學習開始前和結束後但在保險期限內進行的休閒旅行。任何順道旅程的最長期限為90天。

50. 「配偶」

指受保人根據婚姻登記國家/地區的法律，通過有效和合法的婚姻而成為受保人的丈夫或妻子。

51. 「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。

52. 「學習旅程」

指受保人因升學而前往香港以外的海外院校的旅程。而學習旅程的開始及結束時間為

- 當受保人所安排乘坐的公共交通工具之預定離港前四（4）小時內，直接由香港的主要住所前往香港入境處出入境管制站以開始前往海外院校升學；
- 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四（4）小時內，由香港入境處出入境管制站直接返回主要住所或在保險期屆滿結束。（以較早者為準）

就第八節 - 取消學習，保障應在本公司批准並繕發保單時開始計算。

對於第一、二、三和九節以外的其他保障，學習旅程將由受保人通過香港入境處出入境管制站離港開始前往海外院校進行海外留學，直到他/她結束學習（不論完成或中斷學業）並返回香港並通過香港入境處出入境管制站或在保險期屆滿結束。（以較早者為準）

除非另有明確列明，否則受保人在該學習旅程期間所進行的任何順道旅程將包括在內。

所有學習旅程和所有順道旅程必須在保險期內進行及完成（第15節 - 出席畢業典禮的免費旅遊保障除外，該保障在保險期後將有三（3）個月的期限）。然而，對於續保客戶來說，本保單的學習旅程可連續上一個保險期的學習旅程。

53. 「平板電腦」

指任何具有觸摸感應螢幕的便攜式手持式電腦。

54. 「恐怖襲擊」

指其行為或威脅，包括但不限於對任何人或團體使用武力或暴力，無論是單獨行動還是代表任何組織或政府行事或與任何組織或政府有關，就其性質而言，其目的或原因為政治、宗教、意識形態、道德或類似目的或原因或與之相關，包括意圖影響任何政府和/或使公眾或任何部分公眾處於恐懼之中。

55. 「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。

56. 「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。

57. 「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。

58. 「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。

59. 「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。

第三部分 - 保障說明

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，本公司將會根據第一部分 - 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

意外死亡及永久傷殘賠償項目		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)	失去雙手，或失去所有手指和雙拇指	100%
5)	完全癱瘓	100%
6)	完全無法治療的精神失常	100%
7)	因受傷而永久臥床	100%
8)	失去單肢	100%
9)	喪失說話能力及聽力	100%
10)	單目喪失視力或失去一隻眼睛的結晶體	50%
11)	失去一隻手的四指及拇指	100%
12)	失去四指	40%
13)	失去拇指	
	• 兩節指骨	25%
	• 一節指骨	10%
14)	失去食指	
	• 三節指骨	10%
	• 兩節指骨	8%
	• 一節指骨	4%
15)	失去中指	
	• 三節指骨	6%
	• 兩節指骨	4%
	• 一節指骨	2%
16)	失去無名指	
	• 三節指骨	5%
	• 兩節指骨	4%
	• 一節指骨	2%
17)	失去尾指	
	• 三節指骨	4%
	• 兩節指骨	3%
	• 一節指骨	2%
18)	失去掌骨	
	• 第一或第二根 (每根)	3%
	• 第三、第四或第五根 (每根)	2%
19)	失去腳趾	
	• 全部	15%
	• 大腳趾，兩節指骨	5%
	• 大腳趾，一節指骨	2%
	• 大腳趾以外的超過一隻腳趾，每隻	1%
20)	喪失聽力	
	• 雙耳	75%
	• 單耳	15%
21)	喪失說話能力	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第一部分 — 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。

因沉沒或失事而失蹤

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

於第 1.1 節中，若受保人在學習旅程期間因意外事故而身體損傷，此意外須直接且獨立於所有其他原因導致死亡或於意外事故發生日後連續十二（12）個月永久傷殘：

a) 公共交通工具

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

b) 遇劫/恐怖襲擊

當時受保人在學習旅程期間遇劫、被企圖行劫或恐怖襲擊，成為無辜受害者；或

c) 環境保護活動

當時受保人參與由海外院校安排或組織的任何環境保護活動；

本公司會根據第 1.1 節賠償表所載之百分比及以第一部分 - 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，惟以第一部分 - 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%

就由同一宗意外而引起的超過一項事故，則根據第 1.3 節，只會就其中最高賠償額的事故支付償額，並且在任何情況下均不得超過第一部分 - 保障概括表的最高賠償額。

個人意外的最高賠償責任

一旦根據本第 3 部《保障說明》的第（1）節《個人意外保障》的任何小節支付索償，受保人享有的第（1）節的最高賠償額將減去本公司為該索賠支付的相同金額，而所有其他應付賠償額應根據降低的賠償限額進行理賠。在任何情況下，第（1）節個人意外保障的最高限額均不得超過本保單保障的第 1.1、1.2、1.3 節所提供的所有索賠，在保單年度內合計不超過港幣一百五十萬（1,500,000）元。

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的所有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

2.1 海外醫療費用

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，惟以第一部分 - 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）個月內產生。

2.2 住院 / 隔離現金津貼

若遇到以下情況，本公司將按照第一部分保障概括表第2.2節所列之每天現金津貼金額，向受保人支付：

2.2.1 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，因被確診感染大流行病而被國家、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，則合計賠償總額將不可超過第一部分 - 保障概括表第2.2.1節所載之最高賠償額。

2.2.2 若受保人因第2.2.1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第一部分 - 保障概括表第2.2.2節所載之最高賠償額為限。

2.3 回港後覆診費用

本公司將按照第一部分－保障概括表第2.3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合理的必要的醫療費用。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。

而覆診費用當中亦包括於香港以外展開的學習旅程期間，因感染傳染病（非大流行病）引起合理並必要的醫療費用的，即使受保人並沒有在香港以外的學習旅程中曾接受任何治療，但受保人所感染的該傳染病必須在回港後7個曆日內由醫生診斷。

2.3.

2.4 醫療用品

在學習旅程期間，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2.4節的最高賠償額為限。

2.5 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，本公司將賠償有關並必要的輔導費用，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，惟以第一部分－保障概括表第2.5節所載之總賠償額及每天限額為限。

2.6 健康補充品－傳染病（非大流行病）

如果受保人在學習旅程中感染了傳染病（但非大流行病），本公司將賠償購買健康補充品的費用，惟以第一部分－保障概括表第2.6節所載之總賠償額為限。

2.7 學校停課津貼－傳染病（非大流行病）

若海外院校因爆發傳染病（但非大流行病）而連續停課二（2）天以上，根據第一部分－保障概括表第2.7節所載之最高賠償額為限，本公司將按停課期間的每完整一天支付現金津貼。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。

對於本節（2）中的醫療費用保障，需符合以下條件：

1. 受保人必須首先向就讀國家/地區的當地政府的保險計劃及/或主要保險（如有）進行索償，以支付根據本第（2）節向本公司索償的醫療必需費用；
2. 證明符合條件1的責任應由受保人和投保人承擔；和
3. 即使本保單有任何矛盾的地方，如第一部分－保障概括表所述，在任何一個保單年度中，就本保單的所有保障條款（包括任何批註項下提供的任何保障）提供的所有索償，本節（2）（包括其所有子節）的最高賠償額不得超過港幣2,000,000元。

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2.4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) 任何醫療費用支付予同時為投保人或受保人或其直系親屬之醫生或中醫師；
- 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；和
- 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因疾病（而非大流行病）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，惟以第一部分－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，本公司可代為支付其住院保證金，惟以第一部分－保障概括表第4.1節所載之最高賠償額為限。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 (3) 天以上。本公司賠償以第一部分 - 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，而衍生之必要及不可避免的額外住宿費用，本公司的賠償額以第一部分 - 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

就受保人的要求，指定服務供應商將提供/安排以下信息/服務以便於學習旅程：-

- 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

上述均為轉介服務，所衍生的費用由受保人承擔。

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

如在學習旅程期間，受保人在海外居所或在香港以外的任何地方佩帶、隨身攜帶或隨身使用，並且是受保人所擁有的個人財物及 / 或手提電腦及 / 或相機及 / 或平板電腦及 / 或手提電話，本公司將根據第一部分 - 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。

就平板電腦或手提電話而言，本公司不會賠償任何意外丟失，並只會賠償受保人受損平板電腦或手提電話的合理維修費用，並須符合以下理賠基準和以下賠償條件：對於平板電腦或手提電話的每次丟失或損壞，本公司將不承擔維修費用的首 20% 金額，然而賠償將受第一部分 - 保障概括表的最高賠償額的限制，並適用於任何一個保單年度。

理賠基準：

根據該物品的損耗及折舊程度，本公司將全權酌情決定對該物品進行修復、修理或更換。該物品的任何改善和升值均不計算在內。若能證明該物品無法進行經濟修復，該物品會視為已遺失而處理該賠償。本第 (5) 節提供的承保範圍不包括第 (12) 節海外居所保障所涵蓋的家居財物。

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，本公司將以第一部分 - 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。

本公司賠償將以第一部分 - 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其中一個版本。

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：用於商業或就業目的的任何財物、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、家用傢俱、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 (不包括旅行支票) 或文件 (不適用於第 5.2 節)；
- c) 手提電腦及 / 或平板電腦及 / 或手提電話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) 任何由家養動物咀嚼、抓傷、撕裂或弄髒造成的損失或損毀；
- g) 任何儲存或倉儲中或根據貨運合約或提單或郵資標的財物損失；
- h) 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；
- i) 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；
- j) 任何媒體、軟件或數據的損失或遺失；
- k) 任何易碎或易破物品的損毀，如玻璃或水晶；
- l) 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；
- m) 任何基於同一原因於本保單其他保障包括但不限於第 (6) 節「行李延誤保障」提出索償的損失；
- n) 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；
- o) 任何無法解釋的損失或神秘失蹤，或因錯誤、遺漏、或貶值造成之差額或後果損失；
- p) 使用中的任何運動用品的損毀；
- q) 任何因將財物放置於無人看管的車輛內 (包括由外面可見內部的車輛) 或公共交通工具、於運送途中或於公共場所造成的損失或受保人未能採取應有的謹慎和預防措施保護該財物；
- r) 任何租借或租借物品之遺失或損毀；
- s) 任何被海關或其他機關沒收、扣留或銷毀之財物；
- t) 任何在香港發生的遺失或損毀。

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公共交通工具，而其托運之行李被公共交通工具延誤送達超過五 (5) 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，每連續延誤整五 (5) 小時，本公司將賠償港幣五百元 (HK\$500)，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。應付金額以第一部分 - 保障概括表第 (6) 節所載之最高賠償額為限。

本公司就第 (6) 節只會為受保的每一次學習旅程賠償一 (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：

- 惡劣天氣，
- 暴亂 (儘管“一般不保事項”條款 14)，
- 機場關閉
- 劫機
- 公共交通工具的機械故障，
- 自然災害
- 騷亂
- 恐怖襲擊，或
- 不能預見的工業行動，

而上述原因需要在學習旅程預定出發日前一 (1) 周內出現。

延誤時間的計算（適用於第 7 節）：

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。

但是，延誤時間不會與多個航班（包括同一旅程下的轉機航班）累積計算。

本公司將賠償第 7.1 節至 7.3 節上之保障項目(如適用)，並以第一部分 - 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，惟以第一部分 - 保障概括表第 7.1 節所載之**最高賠償額**為限。

7.2 額外交通費

若原定**公共交通工具**於**受保人**辦理登記手續後，延誤超過連續五 (5) 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，本公司將根據第一部分 - 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（只適用於順道旅程）

若**受保人**原定的**公共交通工具**，按原定時間延誤超過連續五 (5) 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），並以第一部分 - 保障概括表第 7.3 所載節之**最高賠償額**為限。

如開始**學習旅程**的**公共交通工具**（非**順道旅程**）因服務延誤而未能於原定時間出發，而該**公共交通工具**機構未能為**受保人**提供取替交通工具，則只可根據第 7.1 節「行程延誤現金津貼」提出索償。在這種情況下，第 7.2 節「額外交通費」及第 7.3 節「額外住宿費用」即不獲賠償。

第 (7) 節的不保事項：

本保單第 (7) 節的不保事項：

- 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；
- 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；
- 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；
- 任何**受保人**不應負責支付的費用；
- 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；
- 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；
- 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。

第 (8) 節：取消旅程

本公司將根據第一部分 - 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：

若**受保人**因發生以下任何一項受保事件而直接取消 (i) 在**海外院校**的**學習旅程**或 (ii) **順道旅程**，並須於該**學習旅程**/**順道旅程**出發前取消：

受保事件：

- 在**學習旅程**/**順道旅程**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
- 在**學習旅程**/**順道旅程**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
- 在**學習旅程**/**順道旅程**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（儘管“一般不保事項”條款 14）、騷亂、恐怖襲擊或自然災害致**受保人**不能開始其**學習旅程**；或
- 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（儘管“一般不保事項”條款 14），而該警示須依然生效；或
- 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

本公司將根據第一部分 - 保障概括表中所載的第 (8) 節之**最高賠償額**為限，賠償已預先支付而未用及被沒收、且不能獲相關**海外院校**退回的**學費**的訂金或預繳費用的實際損失：

8.1 **受保人**在**海外院校**的**學費**（僅適用於因發生受保事故 a）或 b）而直接取消在**海外院校**的**學習旅程**）；

8.2 **受保人**的交通費用；和

8.3 **受保人**的住宿費用。

惟：

- 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**。
- 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。
- 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：中斷旅程

若受保人在學習旅程/順道旅程（視情況而定）期間，因發生以下任何一項受保情況，而不得不放棄（i）學習旅程或（ii）順道旅程，並在該學習旅程/順道旅程（視情況而定）開始後提早返回香港/海外院校所在國家/地區（視情況而定），直接導致並阻止他/她繼續或完成該學習旅程/順道旅程（視情況而定）：

受保情況：

- 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，並已住院超過連續三十（30）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（儘管“一般不保事項”條款 14）、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（儘管“一般不保事項”條款 14）。

本公司將賠償以下項目的費用，並以第一部分 - 保障概括表第（9）節所載之最高賠償額為限：

9.1 學費；

9.2 住宿費用；和

9.3 受保人直接乘坐公共交通工具返回香港/海外院校所在國家所招致的合理額外交通費用（僅限經濟艙票價）。

為免生疑問，學費和住宿費用的實際損失必須在中斷的學期內發生，並且在保險期及同一保單年度內。

學費損失的理賠基準：

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。

住宿費用損失的理賠基準：

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。

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）往後的保單年度可能提出的餘下保障索償。
- (v) 受保人在保險期內為全日制學生，且年齡在二十五（25）歲或以下。

第（8）及（9）節的不保事項：

本保單第（8）及（9）節的不保事項：

- a) 任何現有教育計劃及 / 或政府計劃會繳付或退款的損失；
- b) 無法取得醫生的書面醫療報告所致的任何損失；
- c) 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；
- d) 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；
- e) 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；
- f) 任何基於同一原因於第（7）節「行程延誤保障」已提出索償；

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因意外受傷，並導致意外身亡或永久完全傷殘，本公司將賠償同一保險期內開始之學期尚未繳付的學費。作為對受保人的補貼繼續其升學旅程，惟受保人必須為受傷父母或合法監護人的受供養子女。應付金額以第一部分 - 保障概括表第（10）節所載之最高賠償額為限。受保人需在保險期內為全日制學生，年齡為二十五（25）歲或以下。

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

11.1 個人責任

本公司將賠償受保人於學習旅程期間(在香港以外)因意外事故令第三者死亡、身體損傷或財物物理損失，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。

11.2 租賃人責任

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、車輛碰撞損毀或強行進入的盜竊而造成物理損失，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。

根據本保單的第11.1節和第11.2節，在學習旅程期間，對於任何一次發生或一系列因同一來源或原因而導致的事件，支付金額的總和不得超過第一部分 - 保障概括表第 (11) 節中所載之最高賠償額，該金額包括任何法律費用，這些費用由受保人在本公司事前書面批准下支付或承擔，並且是在任何保單年度限內發生。

第 (11) 節的不保事項：

- a) 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；
- b) 任何商業、專業或貿易活動的責任；
- c) 任何受保人故意、蓄意或不法行為或刑事行為；
- d) 任何受保人對其直系親屬或親戚的責任；
- e) 合約責任；
- f) 擁有、佔用、使用或控制任何車輛、摩托車、飛機、船隻、土地、建築物、槍械或動物的責任；
- g) 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；
- h) 直接或間接由受保人的「互聯網操作」所造成，或與之有關而以任何方式引致的個人身體受傷或財產損毀：
(此不保事項不適用於因製造商就其產品而列明的任何資料，包括但不限於產品使用及安全說明或警告，並於其網站轉載，所造成的個人身體受傷或財產損毀。)
「互聯網操作」是指下列各項：
 - 受保人或其員工 (包括兼職及臨時員工、承包商及受保人的組織內的其他人員)
 - 受保人的員工 (包括兼職及臨時員工、承包商及受保人的組織內的其他人員) 透過受保人的網絡進入萬維網或公共互聯網網站；
 - 使受保人的客戶或受保人的組織以外的其他人士可透過萬維網進入受保人的內聯網 (意指公司內部訊息及電腦資源);及
 - 受保人網站的操作及保養。
- k) 此不保事項的內容不應被解釋為延長保單範圍，以涵蓋在沒有此不保事項的提及的任何責任。
直接或間接因或通過以下原因導致的電腦數據或程序及其存儲介質的財產損毀：
 - 使用任何電腦硬件或軟件；
 - 受保人或代表受保人提供電腦或電信服務；
 - 使用任何第三方的電腦硬件或軟件，無論是否經授權，包括任何電腦病毒造成的損毀。
- j) 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。

12.1 海外居所內的家居財物

如受保人的海外居所在學習旅程期間因自然災害、火災、洪水、爆炸、被道路車輛撞擊、颱風、暴亂、公眾騷亂、盜竊 (以強行和暴力進入方式進行)、恐怖襲擊而遭受物理損失或損毀，本保單將對置於海外住所內並由受保人所有的家居物品的物理損失或損毀提供保障。本公司將酌情支付該物品的修復、修理或更換費用，考慮到損耗及折舊及不包含物品的改善和升值。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。

12.2 額外且合理的臨時住宿費用

如受保人的海外住所因自然災害、火災、洪水、爆炸、被道路車輛撞擊、颱風、暴亂、公眾騷亂、盜竊 (以強行和暴力進入方式進行)、恐怖襲擊或公用事業故障而遭受嚴重物理損失或損毀，在學習旅程期間連續超過二十四 (24) 小時變得不適合居住，本公司將根據第一部分 - 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臨時住宿費用。

第一部分 - 保障概括表中列明了第 12 節的**最高賠償額**。

第 12 節 - 海外居留保障的理賠基準與第 5 節 - 個人財物保障相同。

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。
- c) 任何在**本保單**的其他節下提出的索賠，包括但不限於第 (5) 節 - 個人財物和第 (6) 節 - 行李延誤保障，因同一原因引起的索賠。
- d) 其他不保事項如第 (5) 節所提及的不保事項，除了項目 m。
- c) 因同一原因而根據本政策其他部分（包括但不限於第 (5) 節 - 個人物品保險和第 (6) 節 - 行李延誤保險）索賠的任何損失；和
- d) 第 (5) 節的排除條款中提到的其他除外責任，第 m 項除外。

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**將根據第一部分 - 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**將根據第一部分 - 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。應付金額以第一部分 - 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；

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

本公司將根據第一部分 - 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

本公司將根據第一部分 - 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 (15) 節：出席畢業典禮的免費旅遊保障

在**保險期**滿時，**受保人**可享有第 1 節 - 個人意外保障、第 2 節 - 醫療費用保障、第 4 節 - 全球緊急支援服務及第 8 節 - 取消旅程的保障，由**香港**出發至**受保人**的**海外院校**所在國家/地區出席由**海外院校**舉辦的畢業典禮，最長可保障日期為七 (7) 天。

前提是：

- a) 畢業典禮旅程的承保期最長為七 (7) 天，且旅程必須在**保險期**屆滿後的三 (3) 個月內完成，如該旅程超過七 (7) 天，**本公司**將只承保離開**香港**後的首七 (7) 天；
- b) 畢業典禮在**香港**以外及**海外院校**所在國家/地區舉行；
- c) 須遞交有關畢業典禮之證明及**海外院校**發出的畢業證書副本；和
- d) 第 1、2、4 和 8 節的條款和條件適用。

對於第 8 節 - 取消旅程，如果畢業典禮的旅程因**受保事件**而被取消，**本公司**將僅報銷交通票和住宿費用，而第一部 - 保障概括表中所載之第 8.2 和 8.3 節的**最高賠償額**。

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. 任何已經存在的情況；或已出現**受保人**已察覺或理應察覺或之前已公佈的體征/癥狀（除非相關部分或批注中另有特別說明）；
3. **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。
4. **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。
5. 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。
6. 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。
7. 自殺或蓄意自我傷害。
8. 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。
9. 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。
10. **受保人**以**住院病人**身份於**住院期間**離院返家。
11. **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。
12. 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。
13. 由於 HIV（人類免疫力缺乏症病毒）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。
14. 任何戰爭、侵略、外敵行為、敵對行為或類似戰爭的行動（不論宣戰與否）、內戰、軍事叛變、革命、起義、戒嚴、內亂所引起的任何事件，而其規模相當於起義、軍事或篡奪政權、軍事力量或政變、沒收、國有化、徵用、拘留、毀壞或損壞財產，由海關或其他當局或根據任何政府、公眾或任何當局的命令毀壞或損壞財產；
15. 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。
16. 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。
17. 由核反應、核輻射、核裂變、核聚變或放射性污染直接或間接（不論是否存在其他原因）引起、發生或導致的任何賠償。
18. 任何可從其他途徑獲得賠償的費用。
19. 任何沒有於**本保單**內列明而導致的間接損失。
20. 在正常情況、沒有出現問題下，任何**受保人**在外遊或學習中應繳付的費用。
21. 任何與石棉有關的損失。
22. 制裁限制及除外條款
根據聯合國決議或貿易或經濟制裁或歐盟、英國或美國的法律或條例，如提供此保險、支付此索賠或提供此利益將使**本公司**受到任何制裁、禁止或限制，則**本公司**不應被視為提供此保險，也無責任支付本協定項下的任何索賠或提供任何利益。
23. **大流行病除外條款**
如世界衛生組織或任何政府機構宣佈，由**大流行病**直接或間接導致、導致或與之相關，或以任何方式涉及或由**大流行病**引起的任何損失、損害、費用或費用，包括任何恐懼或威脅，無論是實際的還是感知的，或因疫苗可預防的疾病而**受保人**未能獲得任何強制性要求的疫苗，在**學習旅程**和**順道旅程**之前接種疫苗或服用藥物（適用於第 2、3、4、8、9 和 10 節）：
 - 由**受保人**旅行目的地國家的相關政府/監管機構提供；和/或
 - 由**香港政府**提供。反證責任應由**受保人**和**投保人**承擔；
24. **受保人**持有中華人民共和國居民身份證並前往中國/在中國境內的**學習旅程**和**順道旅程**，除非他/她持有其他國家或**香港**的合法居民身分（需提供該國或**香港政府**簽發的官方文件證明）。中國是指中華人民共和國的領土，但不包括**香港**及**澳門**。

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. 一年或兩年計劃

根據承保表所載之保險類型，承保**受保人**在一（1）年或兩（2）年內的**學習旅程**。**本保單**（**順道旅程**除外，詳情見第二部分 — 詞彙解釋）不設**保險期**內的外遊次數及天數限制。

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，並包括所有前往香港以外國家之行程（不包括第四部分 – 一般不保事項第 26 項所述之相關風險），適用於學習旅程期間之休閒及實習旅遊。

7. 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，受保人的法定個人代表必須立即通知本公司。所需的詳細索賠資訊已在第六部分 – 如何索償中列明。

8. 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。

9. 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。

10. 支付索償

若受保人身故，本公司將支付賠償予受保人之遺產管理人。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 / 家長。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。

11. 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。

12. 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。

13. 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 / 合法監護人該款項或超額款項之權利。

14. 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。

15. 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。

16. 筆誤

本公司的筆誤不會令生效之保單因而失效，或令失效之保單因而生效。

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）	在任何保險年度內收取全年保費比例（%）
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：

- a) 於保費到期日，未繳付本保單任何或任何部分之應繳保費；
- b) 緊接受保人年滿五十六（56）歲的保單周年日；
- c) 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；
- d) 根據「一般條件」的「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；若受保人於保險期的生效日前不接受相關修改，則該次續保將不會成立。

26. 個人資料收集

本公司將按照不時通知受保人的《收集個人資料聲明》使用所有的已收集及持有的個人資料，受保人可透過網址

https://www.dahsinginsurance.com/content/privacy_statement 查閱有關聲明。受保人特此同意受《個人資料收集聲明》約束，並特別授權本公司使用、轉移及處理其個人資料（定義見《個人資料（私隱）條例》（香港法例第486章））及/或其他適用項目，個人資料（定義見《中華人民共和國個人信息保護法》）、在香港境內或境外為使本公司能夠處理、執行、實施及實施本保單，包括但不限於根據《個人資料收集聲明》對受保人進行任何盡職審查、合規及制裁檢查。

本公司將遵循受保人選擇的選項，以使用其個人資料作直接促銷。受保人將來可撤回其對本公司及/或任何第三方使用其個人資料作直接促銷的同意。有關要求可向本公司的保障資料主任提出，本公司的地址為香港北角英皇道 510 號港運廣場 27 樓 2703 室，收到要求後本公司將停止使用受保人的個人資料作直接促銷。

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 – DEFINITIONS OF WORDS

The following definition is amended to read as follow:

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

PART 2 – DESCRIPTION OF COVER

Notwithstanding anything to the contrary contained in the General Exclusions 23. Pandemic Exclusion, the Policy is extended to cover COVID-19 for the following Sections and sub-Sections unless specifically amended or added as below:-.

Section (2): Medical Expenses Cover

2.3 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.

2.6 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.

2.7 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 extend to pay the benefit of Section 2.7.

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.

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.

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.

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 23. Pandemic Exclusion.

As of this endorsement, 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 (if applicable):
 - 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.

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 – 詞彙解釋

以下定義修訂如下：

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

第二部分 – 保障說明

儘管一般不保事項 23. 大流行病不保事項載有任何相反規定，本保單就有關 2019 冠狀病毒病的延伸保障適用於以下特別更改或附加章節/分項：

第（2）節：醫療費用保障

2.3 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。

2.6 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。

2.7 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，本公司將延伸支付第 2.7 條的保障。

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。

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 23. 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）。

就此延伸保障而言，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何一个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(如適用)：
 - 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。

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。