中銀集團保險有限公司
BANK OF CHINA GROUP INSURANCE COMPANY LIMITED

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Customer Service Hotline: 3187 5100 Fax: 3906 9919

GOSTUDY STUDENT INSURANCE POLICY

Whereas the Policyholder by a proposal/application and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to BANK OF CHINA GROUP INSURANCE COMPANY LIMITED *(hereinafter called "the Company")* for the insurance hereinafter contained and has paid the premium as consideration for such insurance.

Now this Policy witnesses that subject to the terms, exclusions, conditions, limit of liability contained herein, affixed hereto or endorsed herein (all of which are deemed to be incorporated herein and collectively referred to as the Terms of this Policy), the Company agrees to indemnify the Insured Person in respect of any or all the contingencies hereinafter mentioned happening during the Period of Insurance and for each Study Trip (except as otherwise specified under this Policy).

Provided always that the due observance and fulfillment by the Policyholder or Insured Person or anyone acting on his behalf insofar as they relate to anything to be done or complied with by the Policyholder or Insured Person of all the conditions contained or incorporated herein shall be a condition precedent to any liability on the part of the Company under this Policy.

For the purpose of this Policy and where the context permits, words importing the singular number only also include the plural and vice versa and save for the word Policyholder, words importing the masculine gender only also include the feminine and vice versa.

PART I – GENERAL DEFINITIONS

Any of the following words and expressions to which a specific meaning has been attached in the Policy, the Schedule/endorsement and any memoranda shall bear such specific meanings wherever it may appear.

1.	**"Accident"** or **"Accidental"**	means an unforeseen and unintended event occurring entirely beyond one's control, caused by violent, external and visible forces, leading to bodily injury or death.
2.	**"Act of Terrorism"**	means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
3.	**"Adult"**	means a person Aged 18 or above.
4.	**"Age"** or **"Aged"**	means the age last birthday of the Insured Person on the commencement date of the Period of Insurance.
5.	**"Bodily Injury"**	means bodily injury sustained in an Accident directly and independently of any other cause, and not by sickness, disease or gradual physical or mental disorder.

6.	**"Chinese Medicine Practitioner"**	means a person who is duly registered with the Chinese Medical Council of Hong Kong in accordance with the Chinese Medicine Ordinance (Cap. 549 of the Laws of Hong Kong), but excluding the Insured Person, Policyholder, an insurance intermediary, or an employer, employee, Immediate Family Member or business partner of the Policyholder and/or Insured Person.
7.	**"Compulsory Quarantine"**	means the Insured Person is compulsorily confined in an isolated ward of a Hospital or an isolated site appointed by the government for at least 24 consecutive hours and continuously stays in such location until his/her discharge from the quarantine.
8.	**"Confined" or "Confinement"**	means an admission of the Insured Person to a Hospital that is recommended by a Medical Practitioner for medical service and as an inpatient as a result of a medically necessary condition.
9.	**"Country/Region of Study"**	means the country or region specified in the Schedule for which the Insured Person is legally authorized to study in the Educational Institution located in such country or region.
10.	**"Country/Place of Residence"**	means the country or region in which the Insured Person has his/her permanent home and shown on the Insured Person's passport.
11.	**"Dangerous Activities"**	means bungee jumping, hang-gliding, parachuting, rafting, speed-boating, jet-skiing, canoeing, mountaineering (requiring the use of ropes or guides), rock-climbing, underwater activities requiring the use of artificial breathing apparatus, and any other activities of similar hazard levels as determined by the Company.
12.	**"Educational Institution"**	In respect of the "Basic Plan" and "Premier Plan", it shall mean a locally accredited educational institution located outside Hong Kong in which the Insured Person is registered as a full-time international student. In respect of the "Study in Hong Kong Plan", it shall mean (i) any school duly registered with the Education Bureau pursuant to the Education Ordinance (Cap. 279 of the Laws of Hong Kong) solely for providing primary, secondary or post-secondary level education; or (ii) any university or higher education institution duly established in Hong Kong solely for providing post-secondary level education; in which the Insured Person is registered as a full-time student.
13.	**"Emergency Service Provider"**	means the third party organisation or entity designated by the Company for delivering emergency assistance and support services to the Insured Person as outlined in Part II Section A.3 and B.3 - 24-hour Emergency Assistance Services and Benefits.
14.	**"Hong Kong"**	means the Hong Kong Special Administrative Region of the People's Republic of China.
15.	**"Home"**	means the school dormitory or lodgings where the Insured Person resides in the Country/Region of Study during the Period of Insurance.
16.	**"Home Content"**	means all the Insured Person's furniture, household goods, musical instruments, and Personal Effects, excluding Money and Valuables.
17.	**"Hospital"**	means an establishment duly constituted and registered as a hospital under the laws of the relevant territory in which it is established, and which: (1) operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on an inpatient basis; (2) admits inpatient only under the supervision of a Medical Practitioner or Medical Practitioners one of whom is available for consultation at all times; (3) maintains organized facilities for medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by or available to the establishment; (4) provides full-time nursing service by and under the supervision of a staff of nurses; and (5) maintains a legally licensed Medical Practitioner in residence. For the purpose of this definition , a Hospital shall not include the following: (1) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normality; the psychiatric department of a Hospital; (2) a place for the aged; a rest home; a place for drug addicts or alcoholics; and (3) a health hydro or nature cure clinic; a nursing or convalescent home; a special unit of a

Hospital used primarily as a place for drug addicts or alcoholics, or as a nursing, convalescent, rehabilitation, extended-care facility or rest home.

18. **"Immediate Family Member"** means a person's spouse, parents, parents-in-law, grandparents, siblings, child(ren) or legal guardian

19. **"Incidental Trip"** means the trip taken by the Insured Person:
    (1) within the Country/Region of Study for leisure purpose;
    (2) outside Hong Kong or the Country/Region of Study for leisure purpose which is less than 21 days per trip (not applicable to the "Study in Hong Kong Plan"); or
    (3) for internship arranged by the Educational Institution, or clerical or administrative part-time job in the city where the Educational Institution is located.

20. **"Infectious Disease"** means any kind of infectious disease with human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.

21. **"Insured Person"** means the person named as the "Insured Person" in the Schedule.

22. **"Limit of Indemnity Table"** means the maximum limits of the covered benefit items that the Company is liable to pay under this Policy.

23. **"Loss of One Eye"/ "Loss of Both Eyes"** means the complete and irrecoverable and irremediable loss of the sight of an eye/both eyes.

24. **"Loss of Hearing"** means total, permanent and irrecoverable loss of hearing rendering the Insured Person absolutely deaf in both ears, which is irremediable by surgical or other means of treatment.

25. **"Loss of One Limb"/ "Loss of Both Limbs"** means loss by physical severance or total and permanent loss of use of a hand/both hands at or above the wrist(s) or of a foot/both feet at or above the ankle(s).

26. **"Loss of Speech"** means total, permanent and irrecoverable loss of speech, which is irremediable by surgical or other means of treatment.

27. **"Major Burns"** means the third-degree burns that have caused full thickness skin destruction and which cover at least 10% of the total body surface area.

28. **"Medical Practitioner"** means a person (i) who is duly registered with the Medical Council of Hong Kong in accordance with the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or, for jurisdictions outside Hong Kong, with a body of equivalent standing, and (ii) is legally authorized to provide medical and surgical service as a practitioner of medicine in the locality where the treatment is provided, but excluding the Insured Person, Policyholder, an insurance intermediary, or an employer, employee, Immediate Family Member or business partner of the Policyholder and/or Insured Person.

29. **"Medical Treatment Expenses"** means the actual expenses paid by the Insured Person to a Medical Practitioner or Hospital for medical, surgical or nursing treatment including the costs of medical supplies and ambulance hire, but excluding the cost of dental care and treatment unless such treatment is for emergency and necessitated by accidental injuries to sound natural teeth. Such expenses must be incurred based on the recommendations of a Medical Practitioner but shall not exceed the reasonable and customary charges applicable for the services rendered.

30. **"Money"** means cash, currency notes, bank notes, banker's drafts, securities, cheques, bonds, negotiable instruments, current postage stamps, travelers cheques, postal or other money orders, travel tickets, gift tokens, coupons, luncheon voucher or plastic money (including credit cards, Octopus cards and other prepaid electronic tickets etc.).

31. **"Outbound Travel Alert"** means the travel alert issued by the Government of Hong Kong under the Outbound Travel Alert (OTA) System. Definition of the "Outbound Travel Alert" may be changed by the Company from time to time based on changes to the OTA System communicated by the Government of Hong Kong.

32. **"Period of Insurance"** means the "Period of Insurance" as stated in the Schedule or the subsequent endorsement to this Policy.

33. "Permanent Total Disablement" means absolute continuous disablement from engaging in or giving alteration to any gainful occupation or carrying out normal duties in daily life for 12 calendar months and at the end of that time being beyond hope of improvement.

34. "Personal Computers" means desktop computer, notebook computer, laptop or tablet.

35. "Personal Effects" means clothing and articles of personal use that are specifically designed to be either worn or carried, Personal Computers and sports equipments, excluding Money and Valuables.

36. "Policy" means the complete policy contract between the Policyholder, the Insured Person and the Company, including these Terms, the Schedule issued hereunder, any endorsement or memoranda made thereto, together with all related documents including the application, proposal, declaration and/or beneficiary designation form submitted or provided by the Policyholder or the Insured Person or his/her authorized representatives.

37. "Policyholder" means an individual or business entity who owns this Policy and named as the "Policyholder" in the Schedule or the subsequent endorsement to this Policy.

38. "Pre-existing Condition" means any physical, medical or mental condition (including any injury, illness, disease, infirmities, any form of physical, mental or medical ailment, as well as physiological degradation and congenital abnormalities), if before the Period of Insurance, it:

(a) existed in any form or severity;
(b) was investigated, diagnosed, or treated by a medical practitioner or a Chinese medicine practitioner;
(c) led to consultation with a medical practitioner or a Chinese medicine practitioner, regardless of whether treatment was advised or undertaken; or
(d) exhibited signs and symptoms.

39. "Public Conveyance" means any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers, and any regularly scheduled airport limousine operating on fixed routes and schedules.

40. "Public Place" means any location that is accessible to the general public, including Public Conveyance.

41. "Schedule" means the schedule attached to and forms part of this Policy.

42. "Serious Bodily Injury" or **"Serious Sickness"** In the context of the Insured Person, it means a Bodily Injury or Sickness that requires medical treatment and is certified by a Medical Practitioner as unfit to travel or continue the Journey, and results in Hospital confinement.

In the context of Immediate Family Members, Serious Bodily Injury or Serious Sickness shall refer to a Bodily Injury or Sickness that requires medical treatment and is certified by a Medical Practitioner as life-threatening, and results in Hospital confinement, which leads to the discontinuation or cancellation of the Insured Person's original scheduled Journey.

43. "Sickness" means unforeseen illness or disease caught during the Study Trip, which is a direct and independent cause of loss for which the claim is made and which requires the attendance of a Medical Practitioner.

44. "Study Trip" In respect of the "Basic Plan" and "Premier Plan", it shall mean the journey taken by the Insured Person to and from the Country/Region of Study outside Hong Kong for the purpose of studying abroad at the Educational Institution, which shall begin from the Insured Person leaves his/her place of residence In Hong Kong on or after the commencement date of the Period of Insurance specified in the Schedule and ends (a) on the last day of the Period of Insurance specified in the Schedule or (b) at the time the Insured Person returns to his/her place of residence in Hong Kong permanently, whichever is earlier, and covers all Incidental Trip during the aforesaid period.

In respect of the "Study in Hong Kong Plan", it shall mean the journey taken by the Insured Person to and from Hong Kong for the purpose of studying at the Educational Institution in Hong Kong, which shall begin from the time when the Insured Person first enters Hong Kong at an immigration counter in Hong Kong for purpose of studying in Hong Kong or the commencement date of the Period of Insurance specified in the Schedule (whichever is later) and ends (a) on the last day of the Period of Insurance specified in the Schedule or (b) at the

time when the Insured Person exits Hong Kong at an immigration counter in Hong Kong to return to his Country/Place of Residence permanently, whichever is earlier, and covers all Incidental Trip during the aforesaid period.

45. "Travel Documents" means passports, entry visas, Hong Kong Identity Card, Mainland Travel Permit for Hong Kong and Macao Residents, exit-entry permit and driving licenses.

46. "Tuition Fees" means the costs or fees charged for instruction or teaching at the Educational Institution (including any applicable laboratory fee and any cost for the use of facilities for attending said courses, but excluding any cost of textbooks, room and board).

47. "Valuables" means jewellery, gold, goldware, silver, silverware, antiques, precious metals/stones, furs, pictures or other works of art, binoculars, telescopes, curios, stamps or coins forming part of a collection.

48. "Winter Sports" means recreational or amateur participation in skiing, tobogganing, sledding, ice skating, ice hockey and other sports specifically undertaken on snow or ice.

PART II –BENEFITS

BASIC BENEFITS ("Basic Plan" and "Premier Plan" – Sections A.1 to A.15; "Study in Hong Kong Plan – Section B.1 to B.11)

All benefits payable under this Policy are subject to the maximum benefits payable as stated in the respective sections of the Limit of Indemnity Table in accordance with the selected plan levels as stated in the Schedule, as well as the terms, conditions and exclusions of this Policy.

A. For "Basic Plan" and "Premier Plan"

Section A.1 Medical and Relevant Expenses (applicable to "Premier Plan" only)

In the event that the Insured Person suffers a Bodily Injury or Sickness outside Hong Kong during the Study Trip, the Company shall pay the medical and relevant expenses up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy in respect of:

A.1.1 Hospitalization, surgery and doctor's fees incurred outside Hong Kong during the Study Trip.

A.1.2 Out-patient fees and prescribed medication cost incurred outside Hong Kong during the Study Trip.

A.1.3 The necessary Medical Treatment Expenses (including the cost of a private ambulance), as well as expenses charged by a Chinese Medicine Practitioner for Chinese medicine treatments, acupuncture or bone-setting services, medically necessarily and reasonably incurred by the Insured Person in Hong Kong within 3 months after the Insured Person's return to Hong Kong. Such expenses should be resulted from a Bodily Injury or Sickness occurred outside Hong Kong during the Study Trip.

A.1.4 In the event that the Insured Person is diagnosed as suffering from a post-traumatic stress disorder (notwithstanding General Exclusion 1(f)(v)) by a Medical Practitioner as a direct result of sustaining a serious Bodily Injury, or being a victim of armed robbery, fire, explosion, natural disasters, hijack or Act of Terrorism occurred outside Hong Kong during the Study Trip and requires counselling service from a registered psychiatrist or registered clinical psychologist, the Company shall pay the reasonable and necessary medical expenses incurred for such counselling services received:

(1) during the Study Trip; and/or

(2) in Hong Kong within 90 days of the Insured Person's return to Hong Kong upon the completion of the Study Trip.

A.1.5 Incidental Hospital and Infectious Disease Quarantine Cash Allowance: Subject to a maximum benefit as stipulated in the Limit of Indemnity Table, the Company shall pay a cash allowance for

(1) each complete day (a continuous period of 24 hours) which the Insured Person is Confined to Hospital as an inpatient outside Hong Kong during the Study Trip due to Bodily Injury or Sickness; or

(2) each complete day (a continuous period of 24 hours) of Compulsory Quarantine imposed on the Insured Person outside Hong Kong during the Study Trip or within 14 days of his return to Hong Kong for reason of being suspected or confirmed to have infected with an Infectious Disease, provided that the Insured Person must submit documentary proof for being suspected or confirmed to have infected with an Infectious Disease and having the Compulsory Quarantine by order of the government authority.

In no event shall the total amount payable under item A.1.1 to A.1.5 exceed 100% of the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Exclusions for Section A.1

The Company shall not be liable for:

1. bodily injury or sickness which is sustained or contracted in Hong Kong, or treatment or aid obtained in Hong Kong except as specifically covered in items A.1.3 and A.1.4 under this Section;
2. surgery or medical treatments which in the opinion of the Insured Person's attending Medical Practitioner can be reasonably delayed until the Insured Person returns to Hong Kong;
3. cost of single or private room accommodation at a Hospital, and related clinical medical expenses or any kind of nursing care expenses;
4. dental care or treatment, except as necessitated by Bodily Injury to sound natural teeth sustained during the Study Trip;
5. claims not supported by official receipts, medical certificates and diagnosis reports, showing the nature of the Bodily Injury or Sickness, issued by the attending Medical Practitioner;
6. services for beautification or cosmetic purposes, refractive errors of eyes or hearing-aids, and prescriptions thereof, except as necessitated by Bodily Injury sustained during the Study Trip;
7. treatment relating to Pre-existing Condition;
8. any medical expenses incurred 12 months after the date on which the Injury or Sickness is sustained or contracted;
9. for any voluntary and/or dwelling quarantine; confinement or quarantine period is less than a continuous period of 24 hours; or
10. if the planned destination or Hong Kong (as the case may be) has been declared as an infected area by the local government and/or the World Health Organisation on or before the date of departure of the Insured Person.

Section A.2 – Personal Accident

A.2.1 In the event of Bodily Injury sustained by an Insured Person outside Hong Kong during the Study Trip which results in death or disablement, the Company shall pay benefits in accordance with the followings:

Events	Percentage of the maximum benefit payable
1. Accidental death	100%
2. Permanent Total Disablement	100%
3. Major Burns	100%
4. Loss of Both Eyes; or Loss of Both Limbs; or Loss of One Eye and Loss of One Limb	100%
5. Loss of One Eye; or Loss of One Limb	50%
6. Loss of Speech; or Loss of Hearing	50%

A.2.2 Kidnapping Cover

In the event that the Insured Person died in a kidnapping incident occurred in the Country/Region of Study during the Study Trip, the Company shall pay such cash relief according to the maximum benefit payable under this Section as stated in the Limit of Indemnity Table of this policy.

Provisions for Section A.2

The benefit payable under this Section is subject to the following conditions:

1. No benefits will be payable unless any one of the above items occurs within twelve (12) months from the date of Bodily Injury;
2. The amount payable for Major Burns is calculated in accordance with the percentage of total body surface area burnt;
3. In no event shall the total amount payable under item A.2.1 to A.2.2 exceed 100% of the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Exclusions for Section A.2

The Company shall not be liable for claims that are a consequence of any kind of Sickness, Pre-existing Condition, bacterial or viral infections even if contracted by Accident, unless the bacterial infection is a direct result of a cut or wound sustained from an Accident.

Section A.3 – 24-Hour Emergency Assistance Services and Benefits Hotline：（852） 2861 9235

If the Insured Person shall suffer serious Bodily Injury or serious Sickness or is in need of medical, legal or administrative emergency assistance outside his Country/Place of Residence while arising out of and in the course of the Study Trip, provided that such trip is not undertaken:

- against the advice of the Medical Practitioner and/or
- for the purpose of obtaining or seeking any medical or surgical treatment abroad,

the following emergency assistance services and benefits are available directly from the Emergency Service Provider upon specific verbal notification by the Insured Person or his personal representative, provided that the Insured Person shall not be entitled to the reimbursement of any such expenses incurred or paid directly by him.

A.3.1 Medical Attention, Telephone Medical Advice, Evaluation and Referral Appointment

When medical advice is needed, the Insured Person may contact the Emergency Service Provider hotline for medical advice and evaluation from the attending Medical Practitioner. However, it shall be stressed that telephone conversation cannot establish a diagnosis and shall be considered as an advice only. If medically necessary, the Insured Person shall be referred to another Medical Practitioner or to a medical specialist for personal assessment and the Emergency Service Provider will assist the Insured Person in making the medical appointment. All Medical Practitioner's fees and related charges shall be borne entirely and directly by the Insured Person without any reimbursement from the Emergency Service Provider.

A.3.2 Medical Evacuation

Should the Insured Person suffer from Bodily Injury or Sickness outside his Country/Place of Residence such that Emergency Service Provider's medical team and the attending Medical Practitioner recommends hospitalization at another medical facility where the Insured Person can be suitably treated, the Emergency Service Provider will arrange and pay for:

(1) the transfer of the Insured Person into one of the nearest Hospital; and

(2) if necessary on medical grounds, the transfer of the Insured Person with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) to a

Hospital more appropriately equipped for the particular Bodily Injury or Sickness.

The Emergency Service Provider's medical team and the attending Medical Practitioner will determine the necessary arrangements according to the circumstances.

To complete the medical evacuation, the Emergency Service Provider will in accordance with the condition arrange for the following:

(1) ambulance to transfer the Insured Person to the airport of departure;

(2) emigration/immigration and customs clearances at the airport of departure/destination;

(3) intensive care equipment

(4) qualified medical escort (e.g. anesthesiologist, cardiologist, general practitioner, nurse) to stabilize the Insured Person and monitor his condition during the transport;

(5) ambulance on the tarmac to meet the Insured Person and the medical escort at the airport of arrival;

(6) immediate consultation by appropriate specialist upon arrival;

(7) reservation of bed in Hospital;

(8) constant monitoring of the medical condition of the Insured Person during his hospitalization by the Emergency Service Provider's doctor; and/or

(9) liaison with the Family of the Insured Person and updating of the evolution of the treatment.

A.3.3 Repatriation after Treatment

After local Confinement treatment, if (i) the Insured Person's medical condition in accordance with the medical opinion of both the attending Medical Practitioner and Emergency Service Provider's doctor will not prevent his medically supervised repatriation and (ii) his original ticket is not valid for the purpose, the Emergency Service Provider will arrange and pay for the repatriation of the Insured Person to his Country/Place of Residence or Hong Kong by scheduled airline flight or any other reasonable means of transportation, including any supplementary cost of transportation to and from the airport, provided that (i) the Insured Person shall surrender any unused portion of his original travel ticket to the Emergency Service Provider, (ii) the fare class of the arranged Public Conveyance shall not exceed the fare class of the original travel ticket of the Insured Person, and (iii) any decision on the repatriation of the Insured Person shall be made jointly and exclusively by the attending Medical Practitioner, the Company and the Emergency Service Provider under constant medical supervision.

A.3.4 Repatriation of Mortal Remains/Ashes

Upon the death of an Insured Person, the Emergency Service Provider will make all the necessary arrangements (including any steps or arrangements necessary to meet local formalities) and will pay for:

(1) the repatriation of the Insured Person's body or ashes to the Insured Person's Country/Place of Residence or Hong Kong, or

(2) at the request of the Insured Person's heirs or representative, the local burial of the Insured Person, provided that the Emergency Service Provider's financial responsibility for such local burial shall be limited to the equivalent of the cost of repatriation of the Insured Person's body or ashes to the Insured Person's Country/Place of Residence or Hong Kong. In any event, the cost of coffin is not covered.

A.3.5 Compassionate Visit

In the event of the Insured Person suffering from serious Bodily Injury or serious Sickness resulting in hospital confinement outside his Country/Place of Residence for more than ten (10) consecutive days, the Emergency Service Provider will arrange and pay for the cost of a return scheduled airline ticket or any reasonable transportation means (on economy class fare basis) for a relative or designated person of the Insured Person to travel from the Insured

Person's Country/Place of Residence to the Insured Person's location, including the cost of a standard room accommodation in any reasonable hotel, up to HK$1,200 per day and for a maximum period of five (5) consecutive days, but excluding the cost of drinks, meals and other room services.

A.3.6 Deposit Guaranteeing of Hospital Admission

In case of Hospital admission duly approved by both the attending Medical Practitioner and the Emergency Service Provider's doctor and the Insured Person is without means of payment of the required hospital admission deposit, the Emergency Service Provider will, on behalf of the Company, guarantee or provide such payment up to HK$50,000, subject to the terms, condition, limits, and exclusions as specified in Part II Section A.1 – Medical and Relevant Expenses.

A.3.7 Unexpected Return to the Country/Place of Residence

In the event of the death of the Insured Person's immediate relative (which shall mean parents, spouse, child or siblings) in his Country/Place of Residence while the Insured Person is travelling overseas (excluding the case of immigration), necessitating an unexpected return to his Country/Place of Residence, the Emergency Service Provider will arrange and pay for the cost of a scheduled return airline ticket (on economy class fare basis) for the return of the Insured Person.

A.3.8 Legal Assistance

Worldwide referral of lawyers and solicitors firms at the Insured Person's request.

A.3.9 Exclusions

The Company shall not be liable for:

(1) costs which would have been payable by the Insured Person if the event giving rise to the intervention of Emergency Service Provider had not occurred;

(2) cases of minor Sickness or Bodily Injury that, in the opinion of the Emergency Service Provider's doctor, can be adequately treated locally and which do not prevent the Insured Person from continuing their travels or work. In such cases, the Emergency Service Provider will not provide any service to the Insured Person; or.

(3) expenses incurred by the Insured Person if, in the opinion of the Emergency Service Provider's doctor, he is physically able to return to his Country/Place of Residence or Hong Kong sitting as a normal passenger and without the need for a medical escort, unless deemed necessary by the Emergency Service Provider's doctor.

Section A.4 - Delayed Baggage

In the event of the Insured Person's checked-in baggage being delayed for at least 6 hours after the Insured Person's arrival at the scheduled destination outside Hong Kong due to misdirection in delivery by the Public Conveyance provider during the Study Trip, the Company will reimburse the Insured Person for the actual costs incurred outside Hong Kong for emergency purchases of essential replacement clothing and toiletries up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Exclusions for Section A.4

The Company shall not be liable for:

1. any goods purchased without formal receipt;
2. claims not supported by written confirmation from the Public Conveyance provider on the duration and reason of such delay;
3. delay arising from confiscation, quarantine or detention by government authority, customs, police or other officials; or
4. any loss that has already claimed in the Section A.12 or A.15;

5. any incident of delay incurred in Hong Kong.

Section A.5 - Travel Delay

In the event that the departure time of the Public Conveyance in which the Insured Person had arranged to travel during the Study Trip, is delayed for at least 6 hours from the departure time specified in the Insured Person's original itinerary due to strike, hijack, adverse weather conditions, natural disasters, Act of Terrorism, closure of airport, mechanical breakdown or structural defect of that Public Conveyance, or issuance of a "Black" OTA on the country of the planned destination where the Insured Person is visiting (notwithstanding General Exclusions 1(f)(i)) during the Period of Insurance, the Company shall pay up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy for each Insured Person on either one of the following item:

A.5.1 Cash Allowance

Cash benefit for each full 6 consecutive hours of delay; or

A.5.2 Additional Travelling and Accommodation Expenses

The additional expenses of the alternative Public Conveyance (on standard or economy class fare basis) solely used as a substitute for the delayed segment of Public Conveyance, and the additional accommodation expenses which are incurred outside Hong Kong and the Country/Region of Study, necessarily and reasonably incurred as a direct result of a delay of at least 6 consecutive hours.

The period of delay will be calculated from the scheduled local departure time of the original Public Conveyance to the actual local departure time of the original Public Conveyance or the first available option of alternative transportation(s) towards the planned destination as stated in the original itinerary offered by the original Public Conveyance provider.

If the Insured Person has consecutive connected Public Conveyance, each period of delayed hours cannot be accumulated and the proximate cause of the delay must be due to the above-mentioned reasons.

<u>Exclusions for Section A.5</u>

The Company shall not be liable for:

1. failure of the Insured Person to check in with the Public Conveyance (or their handling agents) or arrive at the departure gate at or before the recommended time specified by the Public Conveyance provider, tour operator or port authority;
2. the cause or condition leading to or resulting in the delay exists, or is known to exist or is announced before the date of application for this insurance or any travel arrangements is confirmed, whichever is later;
3. late arrival of the Insured Person at the airport, port or station after check-in or booking-in (except for the late arrival due to causes as stated under Section A.5 "Travel Delay");
4. any delay arising from the Insured Person's refusal or failure to take the first available alternative transportation offered by the relevant Public Conveyance provider;
5. claims not supported by report or certificate from the Public Conveyance provider describing the nature and the duration of delay;
6. claims arising from fraudulent or deceptive practices of the Public Conveyance provider or their agents, travel agents or tour group operators, or their failure to arrange or provide services for which the Insured Person has paid for; or
7. costs that are recoverable by the Insured Person from any other source of indemnity or reimbursement, regardless of whether the Insured Person has actually pursued or accepted recoveries from such sources.

Section A.6 - Rental Vehicle Excess

Provided that the Insured Person rents or hires a private car outside Hong Kong during the Study Trip from a licensed car rental company for which the Insured Person is legally liable to a motor insurance excess or deductible imposed under the motor insurance policy as attached to the rental agreement involved for the loss of or damage to the rented car, the Company shall pay such excess or deductible up to the maximum benefit payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Exclusions for Section A.6

The Company shall not be liable for:

1. the rental of motorcycle, cycle, mopeds, motorbikes, motor tricycle, trailers or caravan, motor home, trucks, commercial vehicles, recreational vehicles, off-road vehicles, vans, or vehicles with more than 9 seats;
2. any loss if the Insured Person do not comply with any requirements of the rental agreement;
3. any loss if the Insured Person is not the named driver on the rental agreement and/or is not the driver at the material time of loss;
4. any loss if the loss of or damage to the motor vehicle is the direct result of the Insured Person's act which against any of the traffic regulations in the local area;
5. any loss if there is no motor insurance attached to the rental agreement or the Insured Person elects not to be covered under the motor insurance; or
6. the Insured Person is not duly licensed to drive the motor vehicle at the time of the accident or is taking part in or practicing for speed or time trials of any kind.

Section A.7 - Education Fund

In the event of an Accident occurred during the Period of Insurance, which results in the death or Permanent Total Disablement of the Insured Person's parent(s) or legal guardian within 12 months from the date of Accident, the Company shall pay the Insured Person for any unpaid Tuition Fees for the remaining period of the current academic year during the Period of Insurance only, subject to Maximum Benefits stated in the Limit of Indemnity Table of this Policy.

Provisions for Section A.7

Providing that the Insured Person is

(1) below twenty-five (25) years old and unmarried; and

(2) a full-time student at the Educational Institution outside Hong Kong.

A claim must be accompanied by an invoice of Tuition Fees which is issued to the Insured Person by the Educational Institution outside Hong Kong.

Exclusions for Section A.7

The Company shall not be liable for:

1. any loss caused by an injury which is a consequence of any kind of disease or sickness;
2. any overdue fees;
3. any loss that occurs if the Insured Person decides to change his or her course of study during the Period of Insurance; or
4. suicide, attempted suicide or intentional self-inflicted bodily injury of the Insured Person's parent(s) or legal guardian.

Section A.8 – Study Interruption

In the event that the Insured Person is prevented from the continuation of his studies for the remaining part of a school term during the Study Trip due to:

1. Hospital Confinement for more than thirty (30) consecutive days of the Insured Person as a direct result of a Serious Bodily Injury or Serious Sickness; or
2. death of an Immediate Family Member of the Insured Person,

the Company shall reimburse the Insured Person for the irrecoverable Tuition Fees that have been paid to Educational Institution and the additional travel expenses reasonably incurred by the Insured Person to return to Hong Kong by a Public Conveyance (on one-way economy class fare basis), up to the maximum benefit payable under this Section stated in the Limit of Indemnity Table of this Policy,

Provisions for Section A.8

In respect of the Tuition Fees payable under this benefit, it will be calculated in the proportion of the number of days of the relevant interruption to the total numbers of days of study for which the Insured Person has paid or is still liable to pay the Tuition Fees notwithstanding the interruption.

Exclusions for Section A.8

The Company shall not be liable for:

1. the Tuition Fees that can be recovered from any other source;
2. the Tuition Fees paid by any party other than the Insured Person or his Immediate Family Member;
3. failure to obtain a written medical report from the Medical Practitioner;
4. any loss arising out of any Act of Terrorism;
5. suicide, attempted suicide or intentional self-inflicted bodily injury of the Insured Person or his Immediate Family Member;
6. the Insured Person is rejected to grant an entry visa or entry by the Country/Region of Study; or
7. the Insured Person is put in compulsory quarantine or has infected with Infectious Diseases which need to be put in quarantine or monitoring by the local government.

Section A.9 – School Closure Allowance

In the event of the sudden and unexpected closure of the Educational Institution for more than 3 consecutive days due to natural disaster, or compulsory closure by local police or government authority during the Study Trip, and such Educational Institution is physically closed without any of format of education available for the Insured Person, a cash allowance will be payable per day of closure.

For the avoidance of doubt, this benefit is not payable if the Educational Institution is physically closed but with online course or education available for the Insured Person.

Section A.10 – Postponing/Cancellation of Study Trip

In the event that the Insured Person has to unavoidably postpone or cancel the Study Trip before the commencement of the Study Trip as a result of the following events:

(a) death, Serious Bodily Injury or Serious Sickness of the Insured Person or his Immediate Family Member before the commencement date of the Study Trip;

(b) compliance with a witness summons, jury service or Compulsory Quarantine of the Insured Person before the

commencement date of the Study Trip;

(c) serious damage to the Insured Person's principal home in Hong Kong due to fire or flood within 7 days before the commencement date of the Study Trip;

(d) unexpected outbreak of strike, adverse weather conditions, natural disasters, Act of Terrorism, Infectious Disease or issuance of a "Black" OTA on the Country/Region of Study within 7 days before the commencement date of the Study Trip; or

(e) the Insured Person is rejected to grant an entry visa or entry by the Country/Region of Study due to outbreak of Infectious Disease,

the Company shall reimburse the Insured Person for irrecoverable deposits or any part of advance payment made for any travel ticket, accommodation and pre-paid Tuition Fees up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Provisions for Section A.10

The benefit payable under this Section is subject to the following conditions:

1. the Insured Person shall provide and surrender the original unused travel tickets to the Company;
2. with respect to any event stated in item (a) and (e) of this Section, the benefit will only be payable if the relevant event occurs after 24 hours from the successful enrolment;
3. with respect to any event stated in item (b) of this Section, the benefit will only be payable if an order or notice of compliance is issued to the Insured Person after 24 hours from the successful enrolment;
4. entry restrictions must be issued by the local government of the Country/Region of Study;
5. once a claim is made under this section, no other benefits shall be payable and all coverage under this Policy shall cease.

Exclusions for Section A.10

The Company shall not be liable for:

1. disinclination to travel due to personal decision or financial circumstances of any Insured Person;
2. loss that is covered by any other existing insurance scheme, government program or loss which will be paid or refunded by a hotel, Public Conveyance provider, travel agent or any other provider of travel and/or accommodation;
3. failure to obtain a written medical report from the Medical Practitioner;
4. failure of the Insured Person to get a student visa or admission is rejected by the Educational Institution;
5. suicide, attempted suicide or intentional self-inflicted bodily injuries of the Insured Person or his Immediate Family Member;
6. the cause or condition leading to or resulting in the postponing/cancellation of Study Trip exists, or is known to exist or is announced before commencement of the Study Trip or the date of application for this Policy or the date of enrollment of the Study Trip; or
7. any penalty or cancellation fee charged for obtaining a refund for the travel tickets, accommodation or Tuition Fees.

Section A.11 – Parent's Annual Leave Allowance

In the event that the Insured Person is Confined in a Hospital for more than 5 consecutive days due to Serious Bodily Injury sustained or Serious Illness contracted outside Hong Kong during the Study Trip, and the Insured Person's parent(s) or legal guardian takes annual leave from his employer to pay compassionate visit to the Insured Person, an annual leave cash

allowance will be provided by the Company to the Insured Person's parent(s) or legal guardian up to the maximum benefit payable under this Section stated in the Limit of Indemnity Table of this Policy.

Provisions for Section A.11

Any claim must be accompanied by a proof of travel ticket and/or accommodation necessary for travelling to the Insured Person's location, and a report or evidence issued by the parent(s) or legal guardian's employer confirming the annual leave arrangement.

Exclusions for Section A.11

The Company shall not be liable for:

1. the Insured Person's parent(s) or legal guardian who is a housewife, self-employed, retired, unemployed, or is not under a contract of employment at the time when the incident occurs;
2. failure to obtain a written medical report from the Medical Practitioner; or
3. general check-up, sanatorium care, or inpatient examination and treatment which is not medically necessary.

Section A.12 - Loss of Home Contents

In the event that the Insured Person suffers loss of or damage to the Home Contents contained at Home as a direct result of fire, flood, or burglary accompanied by forcible and violent entry to or exit from the Home whilst it is unoccupied during the Period of Insurance, the Company shall indemnify the Insured Person for the cost of replacement or repair of such Home Contents up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

The Company may make payment or at the option to reinstate or repair as the Company may elect, subject to due allowance for wear and tear and depreciation. In the event that the Insured Person purchases a comparable replacement for the damaged or lost article, the Company will pay the replacement cost provided that the damaged or lost article is not more than 2 years old at the date of damage or loss. If the Insured Person cannot prove the age of the damaged or lost article or the article is more than 2 years old, the Company will deal with the claim on the basis of intrinsic value of the article, or the cost of repair, whichever is the lower. If any article is proven beyond economical repair, the Company will deal with the claim as if the article had been lost.

For articles that are part of a pair or set, the Company will cover the actual value of the individual part or parts that have been lost or damaged, disregarding any special value they may possess as part of the entire pair or set.

If 2 or more articles are insured under a single item or a set of the purpose of determining the Company's maximum liability per article, the damages to be paid in respect of that item or set shall be deem to have been apportioned equally between the said articles.

The Company shall at its discretion define the set of items in determining the application of the maximum benefit limit as specified in the Limit of Indemnity Table.

Exclusions for Section A.12

The Company shall not be liable for:

1. any part of the structure of the buildings;
2. motor vehicles, watercraft, aircraft or mechanically or electrically propelled vehicles, cycles, drones, unmanned aerial

vehicle or their spare parts and accessories;

3. plant, trees, landscaping, livestock, living creatures or the like;
4. electrical bulbs and/or valves;
5. foodstuff, beverages, medicines, stamps, contact or corneal lenses, or damage to brittle or fragile items;
6. the loss of or damage to any Valuables;
7. loss of or damage to Money, deeds, other instruments of payment or documents of any kind, Travel Documents, air tickets, transportation and accommodation or any other travel vouchers or coupons;
8. business goods or samples, data recorded on tapes, cards, discs or otherwise;
9. any loss and damage caused by malicious damage;
10. loss of or damage to any pager, personal digital assistant(PAD), computer software or accessories;
11. loss due to errors, omissions, exchanges or depreciation in value;
12. properties in the open generally including aerial fitting, verandas, balconies, patios, terraces, forecourts or similar outdoor installation;
13. loss or damage due to use of any key or duplicate thereof to gain access, irrespective whether the key belongs to the Insured Person or not;
14. loss or damage caused or facilitated by the reckless or willful act of the Insured Person;
15. loss or damage which is not reported to the local police within 24 hours of discovery and a police report is not obtained;
16. flood that is not caused by weather-related natural disasters;
17. any loss that has already claimed in the Section A.4 or A.15;
18. Home Contents when the Home is left unoccupied for a period of more than sixty (60) consecutive days without written consent from the Company;
19. loss arising from the Insured Person's failure to take due care and precautions for the safeguard and security of his Home Contents or personal effects, or to minimise any claim and loss under this insurance; or
20. claims without proof of value and ownership.

Section A.13 –Travel Document

The Company shall pay this benefit for loss of the Insured Person's Travel Documents as a direct result of theft, robbery or accident outside Hong Kong during the Study Trip. The Company shall reimburse the Insured Person up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy for:

A.13.1 the replacement cost of Travel Documents charged by the issuing body during the Study Trip; and/or

A.13.2 additional Public Conveyance (on standard or economy class fare basis) and accommodation expenses reasonably and necessarily incurred outside Hong Kong to obtain the replacement of the Travel Documents (excluding driving license) outside Hong Kong. Such expenses are confined to travel to the issuing office nearest to the point where the loss was first discovered by the Insured Person.

Exclusions for Section A.13

The Company shall not be liable for:

1. loss which is not reported to the local police within 24 hours of discovery and a police report is not obtained;
2. loss whilst in the custody of an airline or other carrier, unless such loss is reported within 24 hours of discovery, and in the case of an airline, a "Property Irregularity Report" is obtained;
3. loss of Travel Documents resulting from the Insured Person leaving them unattended in a Public Place, in an unlocked vehicle or in an unattended vehicle with no one inside, or as a result of the Insured Person's failure to take due care and

precautions for the safeguard and security of such items;

4. any student ID card or membership card or such travel document is not necessary for completing the Study Trip;
5. loss arising from delay, confiscation, quarantine or detention by government authority, customs, police or other officials;
6. any unexplained loss or mysterious disappearance; or
7. any fine or penalties due to non-replacement or late replacement of the Travel Documents.

Section A.14 – Temporary Accommodation

In the event that the Insured Person's Home is damaged and rendered uninhabitable for more than 24 hours continuously due to the fire, flood, or destruction from other natural disasters (such as tsunami or earthquake) during the Study Trip, the Company shall provide an allowance of temporary accommodation up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Section A.15 - Personal Effects

The Company will pay the Insured Person against the accidental loss of or damage to baggage and personal belongings (including clothing and Personal Effects, worn or carried by the person, trunks, suitcases and the like receptacles) owned by the Insured Person, occurring outside Hong Kong during the Study Trip, up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Extension Benefit

The company shall compensate the Insured Person for the loss of the Insured Person's mobile phone as a direct result of theft or robbery.

The Company may make payment or at the option to reinstate or repair as the Company may elect, subject to due allowance for wear and tear and depreciation. In the event that the Insured Person purchases a comparable replacement for the damaged or lost article, the Company will pay the replacement cost providing the damaged or lost article is not more than 2 years old at the date of damage or loss. If the Insured Person cannot prove the age of the damaged or lost article or the article is more than 2 years old, the Company will deal with the claim on the basis of intrinsic value of the article, or the cost of repair, whichever is lower. If any article is proven beyond economical repair, the Company will deal with the claim as if the article had been lost.

For articles that are part of a pair or set, the Company will cover the actual value of the individual part or parts that have been lost or damaged, disregarding any special value they may possess as part of the entire pair or set.

If 2 or more articles are insured under a single item or a set for the purpose of determining the Company's maximum liability per article, the damages to be paid in respect of that item or set shall be deemed to have been apportioned equally between the said articles.

The Company shall at its discretion define the set of items in determining the application of the maximum benefit limit as specified in the Limit of Indemnity Table.

<u>Exclusions for Section A.15</u>

The Company shall not be liable for:

1. motor vehicles, watercraft, aircraft or mechanically or electrically propelled vehicles, cycles, drones, unmanned aerial vehicle or their spare parts and accessories;
2. loss of or damage to any Valuables;
3. foodstuff, beverages, medicines stamps, contact or corneal lenses, or damage to brittle or fragile items;
4. loss of or damage to Money, deeds, other instruments of payment or documents of any kind, Travel Documents, air tickets, transportation and accommodation or any other travel vouchers or coupons;
5. loss of or damage to any pager, portable telecommunication equipment, personal digital assistant(PAD), computer software or accessories (except as specifically covered in Extension Benefit under this Section);
6. business goods or samples, data recorded on tapes, cards, discs or otherwise;
7. normal wear and tear, gradual deterioration, scratching, denting, mechanical or electrical breakdown or derangement;
8. loss or damage arising from delay, confiscation, quarantine or detention by government authority, customs, police or other officials;
9. loss or damage whilst in the custody of an airline or other carrier, unless such loss or damage is reported within 24 hours of discovery, and in case of an airline, a "Property Irregularity Report" is obtained;
10. loss which is not reported to the local police within 24 hours of discovery and a police report is not obtained;
11. loss of or damage to properties resulting from the Insured Person leaving them unattended in a Public Place, in an unlocked vehicle or in an unattended vehicle with no one inside, or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such properties;
12. any loss and damage caused by malicious damage;
13. any loss due to errors, omissions, exchanges or depreciation in value;
14. any unexplained loss or mysterious disappearance;
15. any loss caused by fraud or deception;
16. any loss or damage to the property not belonging to the Insured Person;
17. damage to sports equipment while in use;
18. any loss incurred in Hong Kong; or
19. any loss that has already claimed in the Section A.4 or A.12.

Section A.16 – Unauthorized Use of Credit Card

The Company shall pay in respect of the monetary loss arising from the unauthorized use of the Insured Person's credit cards, provided that such unauthorized use is a direct result of theft or robbery of physical credit cards when carried with the Insured Person outside Hong Kong during the Study Trip.

Exclusions for Section A.16

The Company shall not be liable for:

1. loss which is not reported to the local police within 24 hours of discovery and a police report is not obtained;
2. loss which is not reported immediately after discovery to the credit card issuers;
3. loss of debit cards or virtual credit cards;
4. loss of credit cards resulting from the Insured Person leaving them unattended in a Public Place, in an unlocked vehicle or in an unattended vehicle with no one inside, or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such credit cards;
5. replacement cost of the credit cards;
6. any loss due to errors, omissions, exchanges or depreciation in value;

7. loss due to failure to observe the conditions of the credit card issuers;
8. any unexplained loss or mysterious disappearance; or
9. any loss incurred in Hong Kong.

Section A.17 - Personal Liability

The Company shall indemnify the Insured Person for legal liability to a third party arising from the Insured Person's negligence outside Hong Kong during the Study Trip as a result of:

A.17.1 Bodily Injury (including results in death or disease) to a third party;

A.17.2 accidental loss of or damage to third party's property.

In addition, the Company shall indemnify the Insured Person for:

(1) legal costs and expenses recoverable by any claimant from the Insured Person; and

(2) legal costs and expenses incurred by the Insured Person with the prior written consent of the Company.

The maximum benefit amount payable by the Company applies to all claimants collectively in any one Period of Insurance, for all claims arising from any number of occurrences with a single original cause.

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.

In the event of any occurrence which may give rise to a claim under this Policy, the Insured Person shall immediately give notice thereof to the Company with full particulars. Every letter, claim, writ, summons and process shall be notified or forwarded to the Company immediately on receipt by the Insured Person. Notice shall also be given in writing to the Company immediately when the Insured Person or any person claiming to be indemnified shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or other criminal act which may be the subject of a claim under this Policy, the Insured Person shall give immediate notice to the police and shall cooperate with the Company in securing the conviction of the offender.

No admission, offer, promise of payment or indemnity shall be made or given by or on behalf of the Insured Person or any person claiming to be indemnified without the prior written consent of the Company, which shall be entitled to take over and conduct in the name of the Insured Person or such person the defence or settlement of any claim or to prosecute in the name of the Insured Person or such person for the Company's own benefit, any claim for indemnity or damages or otherwise, and the Company shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured Person, and such person shall give all such information and assistance as the Company may require.

If, at the time any claim arises under this Policy, there is any other insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any loss, damage, compensation, costs or expenses.

<u>Exclusions for Section A.17</u>

The Company shall not be liable for any claims arising directly or indirectly from, in respect of or due to:

1. employer's liability, contractual liability or liability to a member of the Insured Person's family;
2. property belonging to, held in trust by, or in the care, custody or control of the Insured Person;
3. any willful, malicious, criminal or unlawful act;

4. pursuit of trade, business or profession;
5. ownership or occupation of land or buildings (other than occupation of any temporary residence);
6. ownership, possession or use of firearms, weapon, vehicles (whether motorised, mechanically-propelled or towed), airborne craft (whether manned or unmanned) or watercraft;
7. legal costs resulting from any criminal proceedings;
8. the influence of intoxicating liquor, drugs, or any other intoxicating or hallucinogenic substance;
9. transmission of communicable disease or virus by the Insured Person;
10. any loss, damage or expenses which are covered or should have been covered under any other insurance, or compensation scheme or fund;
11. liabilities assumed by the Insured Person under a contract that would not exist in the absence of such a contract;
12. any relief or recovery other than monetary amounts;
13. mountaineering, Winter Sports, water sports, ski racing in major events, ski-jumping, ice hockey, the use bobsleighs or skeletons, riding or driving in races or rallies;
14. liability arising from animals; or
15. liability arising from any accidents occurred in Hong Kong.

B. For "Study in Hong Kong Plan"

Section B.1 Medical and Relevant Expenses

If the Insured Person is Confined in a Hospital in Hong Kong as a direct result of a Sickness contracted or Bodily Injury sustained during the Study Trip in Hong Kong, the Company shall reimburse the Medical Treatment Expenses medically necessarily and reasonably incurred as an inpatient in Hong Kong.

Exclusions for Section B.1

The Company shall not be liable for:

1. bodily injury or sickness which is not sustained or contracted in Hong Kong, or treatment or aid which is not obtained in Hong Kong;
2. surgery or medical treatments which in the opinion of the Insured Person's attending Medical Practitioner can be reasonably delayed until the Insured Person returns to his Country/Place of Residence;
3. cost of single or private room accommodation at a Hospital, and related clinical medical expenses or any kind of nursing care expenses;
4. any kind of cancer treatment or kidney dialysis treatment;
5. dental care or treatment, except for emergency treatment and surgery received during Confinement as necessitated by Bodily Injury to sound natural teeth sustained during the Study Trip in Hong Kong. Follow-up dental treatment or oral surgery after discharge from Hospital will not be covered;
6. claims not supported by official receipts, medical certificates and diagnosis reports, showing the nature of the Bodily Injury or Sickness, issued by the attending Medical Practitioner;
7. treatment relating to Pre-existing Condition;
8. services for beautification or cosmetic purposes;
9. correcting visual acuity or refractive errors, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services;
10. charges in respect of special or private nursing regardless of inpatient or outpatient basis;
11. any expenses related to treatment or services undertaken without the recommendation of a Medical Practitioner; routine

physical examinations; or health check-ups not incidental to the treatment or diagnosis of a suspected bodily injury or sickness sustained during the Journey;

12. any medical expenses incurred 12 months after the date on which the Injury or Sickness is sustained or contracted;
13. expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary;
14. expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy;
15. expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements;
16. expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during Confinement;
17. expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydropathy, homeotherapy and other similar treatments; or
18. expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard in Hong Kong, or not approved by the recognised authority in Hong Kong.

Section B.2 – Personal Accident

B.2.1 In the event of Bodily Injury sustained by an Insured Person in Hong Kong during the Study Trip which results in death or disablement, the Company shall pay benefits in accordance with the followings:

Events	Percentage of the maximum benefit payable
1. Accidental death	100%
2. Permanent Total Disablement	100%
3. Major Burns	100%
4. Loss of Both Eyes; or Loss of Both Limbs; or Loss of One Eye and Loss of One Limb	100%
5. Loss of One Eye; or Loss of One Limb	50%
6. Loss of Speech; or Loss of Hearing	50%

B.2.2 Kidnapping Cover

In the event that the Insured Person died in a kidnapping incident occurred in Hong Kong during the Study Trip, the Company shall pay such cash relief according to the maximum benefit payable under this Section as stated in the Limit of Indemnity Table of this policy.

Provisions for Section B.2

The benefit payable under this Section is subject to the following conditions:

1. No benefits will be payable unless any one of the above items occurs within twelve (12) months from the date of Bodily Injury;
2. The amount payable for Major Burns is calculated in accordance with the percentage of total body surface area burnt;

3. In no event shall the total amount payable under item B.2.1 to B.2.2 exceed 100% of the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Exclusions for Section B.2

The Company shall not be liable for claims that are a consequence of any kind of Sickness, Pre-existing Condition, bacterial or viral infections even if contracted by Accident, unless the bacterial infection is a direct result of a cut or wound sustained from an Accident.

Section B.3 – 24-Hour Emergency Assistance Services and Benefits Hotline：（852） 2861 9235

If the Insured Person shall suffer serious Bodily Injury or serious Sickness or is in need of medical, legal or administrative emergency assistance in Hong Kong while arising out of and in the course of the Study Trip, provided that such trip is not undertaken:

- against the advice of the Medical Practitioner and/or
- for the purpose of obtaining or seeking any medical or surgical treatment in Hong Kong,

the following emergency assistance services and benefits are available directly from the Emergency Service Provider upon specific verbal notification by the Insured Person or his personal representative, provided that the Insured Person shall not be entitled to the reimbursement of any such expenses incurred or paid directly by him.

B.3.1 Medical Attention, Telephone Medical Advice, Evaluation and Referral Appointment

When medical advice is needed, the Insured Person may contact the Emergency Service Provider hotline for medical advice and evaluation from the attending Medical Practitioner. However, it shall be stressed that telephone conversation cannot establish a diagnosis and shall be considered as an advice only. If medically necessary, the Insured Person shall be referred to another Medical Practitioner or to a medical specialist for personal assessment and the Emergency Service Provider will assist the Insured Person in making the medical appointment. All Medical Practitioner's fees and related charges shall be borne entirely and directly by the Insured Person without any reimbursement from the Emergency Service Provider.

B.3.2 Medical Evacuation

Should the Insured Person suffer from Bodily Injury or Sickness in Hong Kong such that Emergency Service Provider's medical team and the attending Medical Practitioner recommends hospitalization at another medical facility where the Insured Person can be suitably treated, the Emergency Service Provider will arrange and pay for:

(1) the transfer of the Insured Person into one of the nearest Hospital; and

(2) if necessary on medical grounds, the transfer of the Insured Person with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) to a Hospital more appropriately equipped for the particular Bodily Injury or Sickness.

The Emergency Service Provider's medical team and the attending Medical Practitioner will determine the necessary arrangements according to the circumstances.

To complete the medical evacuation, the Emergency Service Provider will in accordance with the condition arrange for the following:

(1) ambulance to transfer the Insured Person to the airport of departure;

(2) emigration/immigration and customs clearances at the airport of departure/destination;

(3) intensive care equipment

(4) qualified medical escort (e.g. anesthesiologist, cardiologist, general practitioner, nurse) to stabilize the Insured Person and monitor his condition during the transport;

(5) ambulance on the tarmac to meet the Insured Person and the medical escort at the airport of arrival;

(6) immediate consultation by appropriate specialist upon arrival;

(7) reservation of bed in Hospital;

(8) constant monitoring of the medical condition of the Insured Person during his hospitalization by the Emergency Service Provider's doctor; and/or

(9) liaison with the Family of the Insured Person and updating of the evolution of the treatment.

B.3.3 Repatriation after Treatment

After local Confinement treatment in Hong Kong, if (i) the Insured Person's medical condition in accordance with the medical opinion of both the attending Medical Practitioner and Emergency Service Provider's doctor will not prevent his medically supervised repatriation and (ii) his original ticket is not valid for the purpose, the Emergency Service Provider will arrange and pay for the repatriation of the Insured Person to his Country/Place of Residence by scheduled airline flight or any other reasonable means of transportation, including any supplementary cost of transportation to and from the airport, provided that (i) the Insured Person shall surrender any unused portion of his original travel ticket to the Emergency Service Provider, (ii) the fare class of the arranged Public Conveyance shall not exceed the fare class of the original travel ticket of the Insured Person, and (iii) any decision on the repatriation of the Insured Person shall be made jointly and exclusively by the attending Medical Practitioner, the Company and the Emergency Service Provider under constant medical supervision.

B.3.4 Repatriation of Mortal Remains/Ashes

Upon the death of an Insured Person, the Emergency Service Provider will make all the necessary arrangements (including any steps or arrangements necessary to meet local formalities) and will pay for:

(1) the repatriation of the Insured Person's body or ashes to the Insured Person's Country/Place of Residence, or

(2) at the request of the Insured Person's heirs or representative, the local burial of the Insured Person, provided that the Emergency Service Provider's financial responsibility for such local burial shall be limited to the equivalent of the cost of repatriation of the Insured Person's body or ashes to the Insured Person's Country/Place of Residence. In any event, the cost of coffin is not covered.

B.3.5 Compassionate Visit

In the event of the Insured Person suffering from serious Bodily Injury or serious Sickness resulting in Hospital Confinement in Hong Kong for more than ten (10) consecutive days, the Emergency Service Provider will arrange and pay for the cost of a return scheduled airline ticket or any reasonable transportation means (on economy class fare basis) for a relative or designated person of the Insured Person to travel from the Insured Person's Country/Place of Residence to the Insured Person's location, including the cost of a standard room accommodation in any reasonable hotel, up to HK$1,200 per day and for a maximum period of five (5) consecutive days, but excluding the cost of drinks, meals and other room services.

B.3.6 Deposit Guaranteeing of Hospital Admission

In case of Hospital admission duly approved by both the attending Medical Practitioner and the Emergency Service Provider's doctor and the Insured Person is without means of payment of the required hospital admission deposit, the Emergency Service Provider will, on behalf of the Company, guarantee or provide such payment up to HK$30,000, subject to the terms, condition, limits, and exclusions as specified in Part II Section B.1 – Medical and Relevant Expenses.

B.3.7 Unexpected Return to the Country/Place of Residence

In the event of the death of the Insured Person's immediate relative (which shall mean parents, spouse, child or siblings) in his Country/Place of Residence while the Insured Person is studying in Hong Kong (excluding the case

of immigration), necessitating an unexpected return to his Country/Place of Residence, the Emergency Service Provider will arrange and pay for the cost of a scheduled return airline ticket (on economy class fare basis) for the return of the Insured Person.

B.3.8 Legal Assistance

Worldwide referral of lawyers and solicitors firms at the Insured Person's request.

B.3.9 Exclusions

The Company shall not be liable for:

(1) costs which would have been payable by the Insured Person if the event giving rise to the intervention of Emergency Service Provider had not occurred;

(2) cases of minor Sickness or Bodily Injury that, in the opinion of the Emergency Service Provider's doctor, can be adequately treated locally and which do not prevent the Insured Person from continuing their travels or work. In such cases, the Emergency Service Provider will not provide any service to the Insured Person; or.

(3) expenses incurred by the Insured Person if, in the opinion of the Emergency Service Provider's doctor, he is physically able to return to his Country/Place of Residence sitting as a normal passenger and without the need for a medical escort, unless deemed necessary by the Emergency Service Provider's doctor.

Section B.4 - Education Fund

In the event of an Accident occurred during the Period of Insurance, which results in the death or Permanent Total Disablement of the Insured Person's parent(s) or legal guardian within 12 months from the date of Accident, the Company shall pay the Insured Person for any unpaid Tuition Fees for the remaining period of the current academic year during the Period of Insurance only, subject to Maximum Benefits stated in the Limit of Indemnity Table of this Policy.

Provisions for Section B.4

Providing that the Insured Person is

(1) below twenty-five (25) years old and unmarried; and

(2) a full-time student at the Educational Institution in Hong Kong.

A claim must be accompanied by an invoice of Tuition Fees which is issued to the Insured Person by the Educational Institution in Hong Kong.

Exclusions for Section B.4

The Company shall not be liable for:

1. any loss caused by an injury which is a consequence of any kind of disease or sickness;
2. any overdue fees;
3. any loss that occurs if the Insured Person decides to change his or her course of study during the Period of Insurance; or
4. suicide, attempted suicide or intentional self-inflicted bodily injury of the Insured Person's parent(s) or legal guardian.

Section B.5 – Study Interruption

In the event that the Insured Person is prevented from the continuation of his studies for the remaining part of a school term during the Study Trip due to:

1. Hospital Confinement for more than thirty (30) consecutive days of the Insured Person as a direct result of a Serious Bodily Injury or Serious Sickness; or
2. death of an Immediate Family Member of the Insured Person,

the Company shall reimburse the Insured Person for the irrecoverable Tuition Fees that have been paid to Educational

Institution and the additional travel expenses reasonably incurred by the Insured Person to return to his Country/Place of Residence by a Public Conveyance (on one-way economy class fare basis), up to the maximum benefit payable under this Section stated in the Limit of Indemnity Table of this Policy,

Provisions for Section B.5

In respect of the Tuition Fees payable under this benefit, it will be calculated in the proportion of the number of days of the relevant interruption to the total numbers of days of study for which the Insured Person has paid or is still liable to pay the Tuition Fees notwithstanding the interruption.

Exclusions for Section B.5

The Company shall not be liable for:

1. the Tuition Fees that can be recovered from any other source;
2. the Tuition Fees paid by any party other than the Insured Person or his Immediate Family Member;
3. failure to obtain a written medical report from the Medical Practitioner;
4. any loss arising out of any Act of Terrorism;
5. suicide, attempted suicide or intentional self-inflicted bodily injury of the Insured Person or his Immediate Family Member;
6. the Insured Person is rejected to grant an entry visa or entry by Hong Kong; or
7. the Insured Person is put in compulsory quarantine or has infected with Infectious Diseases which need to be put in quarantine or monitoring by the local government.

Section B.6 – School Closure Allowance

In the event of the sudden and unexpected closure of the Educational Institution for more than 3 consecutive days due to natural disaster, or compulsory closure by Hong Kong police or government authority during the Study Trip, and such Educational Institution is physically closed without any of format of education available for the Insured Person, a cash allowance will be payable per day of closure.

For the avoidance of doubt, this benefit is not payable if the Educational Institution is physically closed but with online course or education available for the Insured Person.

Section B.7 –Travel Document

The Company will reimburse the replacement cost of the Travel Documents charged by the issuing body in Hong Kong for the loss of the Insured Person's Travel Documents as a direct result of theft, robbery or accident during the Study Trip in Hong Kong.

Exclusions for Section B.7

The Company shall not be liable for:

1. loss which is not reported to the Hong Kong police within 24 hours of discovery and a police report is not obtained;
2. loss whilst in the custody of an airline or other carrier, unless such loss is reported within 24 hours of discovery, and in the case of an airline, a "Property Irregularity Report" is obtained;
3. loss of Travel Documents resulting from the Insured Person leaving them unattended in a Public Place, in an unlocked vehicle or in an unattended vehicle with no one inside, or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such items;

4. any student ID card or membership card or such travel document is not necessary for completing the Study Trip;
5. loss arising from delay, confiscation, quarantine or detention by government authority, customs, police or other officials;
6. any unexplained loss or mysterious disappearance; or
7. any fine or penalties due to non-replacement or late replacement of the Travel Documents.

Section B.8 – Temporary Accommodation

In the event that the Insured Person's Home is damaged and rendered uninhabitable for more than 24 hours continuously due to the fire, flood, or destruction from other natural disasters (such as tsunami or earthquake) during the Study Trip, the Company shall provide an allowance of temporary accommodation up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Section B.9 - Personal Effects

The Company will pay the Insured Person against the accidental loss of or damage to baggage and personal belongings (including clothing and Personal Effects, worn or carried by the person, trunks, suitcases and the like receptacles) owned by the Insured Person, occurring in Hong Kong during the Study Trip, up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Extension Benefit

The company shall compensate the Insured Person for the loss of the Insured Person's mobile phone as a direct result of theft or robbery.

The Company may make payment or at the option to reinstate or repair as the Company may elect, subject to due allowance for wear and tear and depreciation. In the event that the Insured Person purchases a comparable replacement for the damaged or lost article, the Company will pay the replacement cost providing the damaged or lost article is not more than 2 years old at the date of damage or loss. If the Insured Person cannot prove the age of the damaged or lost article or the article is more than 2 years old, the Company will deal with the claim on the basis of intrinsic value of the article, or the cost of repair, whichever is lower. If any article is proven beyond economical repair, the Company will deal with the claim as if the article had been lost.

For articles that are part of a pair or set, the Company will cover the actual value of the individual part or parts that have been lost or damaged, disregarding any special value they may possess as part of the entire pair or set.

If 2 or more articles are insured under a single item or a set for the purpose of determining the Company's maximum liability per article, the damages to be paid in respect of that item or set shall be deemed to have been apportioned equally between the said articles.

The Company shall at its discretion define the set of items in determining the application of the maximum benefit limit as specified in the Limit of Indemnity Table.

<u>Exclusions for Section B.9</u>

The Company shall not be liable for:

1. motor vehicles, watercraft, aircraft or mechanically or electrically propelled vehicles, cycles, drones, unmanned aerial

vehicle or their spare parts and accessories;

2. loss of or damage to any Valuables;
3. foodstuff, beverages, medicines, stamps, contact or corneal lenses, or damage to brittle or fragile items;
4. loss of or damage to Money, deeds, other instruments of payment or documents of any kind, Travel Documents, air tickets, transportation and accommodation or any other travel vouchers or coupons;
5. loss of or damage to any pager, portable telecommunication equipment, personal digital assistant(PAD), computer software or accessories (except as specifically covered in Extension Benefit under this Section);
6. business goods or samples, data recorded on tapes, cards, discs or otherwise;
7. normal wear and tear, gradual deterioration, scratching, denting, mechanical or electrical breakdown or derangement;
8. loss or damage arising from delay, confiscation, quarantine or detention by government authority, customs, police or other officials;
9. loss or damage whilst in the custody of an airline or other carrier, unless such loss or damage is reported within 24 hours of discovery, and in case of an airline, a "Property Irregularity Report" is obtained;
10. loss which is not reported to the Hong Kong police within 24 hours of discovery and a police report is not obtained;
11. loss of or damage to properties resulting from the Insured Person leaving them unattended in a Public Place, in an unlocked vehicle or in an unattended vehicle with no one inside, or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such properties;
12. any loss and damage caused by malicious damage;
13. any loss due to errors, omissions, exchanges or depreciation in value;
14. any unexplained loss or mysterious disappearance;
15. any loss caused by fraud or deception;
16. any loss or damage to the property not belonging to the Insured Person;
17. damage to sports equipment while in use; or
18. any loss incurred outside Hong Kong.

Section B.10 – Unauthorized Use of Credit Card

The Company shall pay in respect of the monetary loss arising from the unauthorized use of the Insured Person's credit cards, provided that such unauthorized use is a direct result of theft or robbery of physical credit cards when carried with the Insured Person in Hong Kong during the Study Trip.

Exclusions for Section B.10

The Company shall not be liable for:

1. loss which is not reported to the Hong Kong police within 24 hours of discovery and a police report is not obtained;
2. loss which is not reported immediately after discovery to the credit card issuers;
3. loss of debit cards or virtual credit cards;
4. loss of credit cards resulting from the Insured Person leaving them unattended in a Public Place, in an unlocked vehicle or in an unattended vehicle with no one inside, or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such credit cards;
5. replacement cost of the credit cards;
6. any loss due to errors, omissions, exchanges or depreciation in value;
7. loss due to failure to observe the conditions of the credit card issuers;
8. any unexplained loss or mysterious disappearance; or

9. any loss incurred outside Hong Kong.

Section B.11 - Personal Liability

The Company shall indemnify the Insured Person for legal liability to a third party arising from the Insured Person's negligence in Hong Kong during the Study Trip as a result of:

B.11.1 Bodily Injury (including results in death or disease) to a third party;

B.11.2 accidental loss of or damage to third party's property.

In addition, the Company shall indemnify the Insured Person for:

(1) legal costs and expenses recoverable by any claimant from the Insured Person; and

(2) legal costs and expenses incurred by the Insured Person with the prior written consent of the Company.

The maximum benefit amount payable by the Company applies to all claimants collectively in any one Period of Insurance, for all claims arising from any number of occurrences with a single original cause.

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.

In the event of any occurrence which may give rise to a claim under this Policy, the Insured Person shall immediately give notice thereof to the Company with full particulars. Every letter, claim, writ, summons and process shall be notified or forwarded to the Company immediately on receipt by the Insured Person. Notice shall also be given in writing to the Company immediately when the Insured Person or any person claiming to be indemnified shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or other criminal act which may be the subject of a claim under this Policy, the Insured Person shall give immediate notice to the police and shall cooperate with the Company in securing the conviction of the offender.

No admission, offer, promise of payment or indemnity shall be made or given by or on behalf of the Insured Person or any person claiming to be indemnified without the prior written consent of the Company, which shall be entitled to take over and conduct in the name of the Insured Person or such person the defense or settlement of any claim or to prosecute in the name of the Insured Person or such person for the Company's own benefit, any claim for indemnity or damages or otherwise, and the Company shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured Person, and such person shall give all such information and assistance as the Company may require.

If, at the time any claim arises under this Policy, there is any other insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any loss, damage, compensation, costs or expenses.

<u>Exclusions for Section B.11</u>

The Company shall not be liable for any claims arising directly or indirectly from, in respect of or due to:

1. employer's liability, contractual liability or liability to a member of the Insured Person's family;
2. property belonging to, held in trust by, or in the care, custody or control of the Insured Person;
3. any willful, malicious, criminal or unlawful act;
4. pursuit of trade, business or profession;
5. ownership or occupation of land or buildings (other than occupation of any temporary residence);
6. ownership, possession or use of firearms, weapon, vehicles (whether motorized, mechanically-propelled or towed),

airborne craft (whether manned or unmanned) or watercraft;

7. legal costs resulting from any criminal proceedings;
8. the influence of intoxicating liquor, drugs, or any other intoxicating or hallucinogenic substance;
9. transmission of communicable disease or virus by the Insured Person;
10. any loss, damage or expenses which are covered or should have been covered under any other insurance, or compensation scheme or fund;
11. liabilities assumed by the Insured Person under a contract that would not exist in the absence of such a contract;
12. any relief or recovery other than monetary amounts;
13. mountaineering, Winter Sports, water sports, ski racing in major events, ski-jumping, ice hockey, the use bobsleighs or skeletons, riding or driving in races or rallies;
14. liability arising from animals; or
15. liability arising from any accidents occurred outside Hong Kong.

PART III - GENERAL EXCLUSIONS

1. Unless specifically provided otherwise, this Policy does not cover claims:

(a) for any sickness, disease, infirmity, physical defect or condition, which existed prior to the application for this insurance;

(b) arising from Pre-existing Conditions;

(c) for "Basic Plan" and "Premier Plan", for Insured Person who is not a full-time international student of the Educational Institution; for "Study in Hong Kong Plan", for Insured Person who is a Hong Kong permanent resident, or is not a full-time student of the Educational Institution;

(d) arising from any cause or condition that exists, is known to exist or is announced before applying for this insurance or before the effective date of the policy;

(e) where the loss, costs or expenses are recoverable from a government program, travel agent, airline, cruise company, Public Conveyance providers, any providers of travel accommodation and transport arrangements or other insurance policies (regardless of whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise) or any other source, the Insured Person shall first make a claim against such other party and/or insurance and submit to the Company the proof of such claim, which shall be conditions precedent to any liability of the Company under this Policy to pay any remaining balance of the claim that is not recoverable from such other source and/or insurance (not applicable to Part II Section A.2 and B.2 – Personal Accident);

(f) directly or indirectly occasioned happening through or in consequence of :

(i) war (whether declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority, or riot or civil commotion,

(ii) engaging in a professional capacity in any sport in which the Insured Person would or could earn or receive income, remuneration, sponsorship or any forms of financial rewards ;

(iii) accidents whilst engaged in racing (other than on foot), motor rallies or competitions;

(iv) any illicit, illegal, wilful, malicious or deliberate act;

(v) suicide, attempted suicide, intentional self-inflicted injury or sickness, insanity, psychosis, sleep disturbance order, mental or nervous disorder, the effect or influence (temporary or otherwise) of alcohol, or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner,

but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life);

(vi) nuclear fission, nuclear fusion or radioactive contamination;

(vii) kidnap or ransom (except as otherwise specified under this Policy); or

(viii) any Act of Terrorism (except Section A.1 and B.1 – Medical and Relevant Expenses, Section A.2 and B.2 – Personal Accident, Section A.5 – Travel Delay and Section A.10 – Postponing/Cancellation of Study Trip);

(ix) air traffic control.

(g) in respect of any property more specifically insured, or any claim which but for the existence of this insurance would be recoverable under any other insurance;

(h) for incidents which may give rise to a claim not notified direct in writing to the Company within thirty (30) days after the date of incident;

(i) if the Insured Person is travelling contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment;

(j) for venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex);

(k) for pregnancy, dystocia, miscarriage, abortion, assigned complications or childbirth; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause;

(l) if the Insured Person is over 40 years of Age;

(m) if the Insured Person is travelling for the purpose of migration; or Study Trips which are not taken for the sole purpose of studying;

(n) for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities, (regardless of a formal declaration of war), civil war, rebellion, insurrection, Act of Terrorism (except as otherwise specified under this Policy), political coup, riot or civil commotion, administrative or political impediments or radioactivity or any other event of force majeure, which prevents the Emergency Service Provider from providing such assistance service and benefits;

(o) involving any dangerous assignments, projects or occupation of a manual nature (except for internship arranged by the Educational Institution, and any clerical or administrative part-time job in the city where the Educational Institution is located);

(p) arising by engaging in Winter Sports (only applicable to the Insured Person at the time of Bodily Injury or Sickness is Aged under 18);

(q) arising by engaging in Dangerous Activities (only applicable to the Insured Person at the time of Bodily Injury or Sickness is Aged under 18) ;

(r) any aerial activities, unless (i) at the relevant time the Insured Person are travelling as a fare paying passenger on a regularly scheduled flight or licensed chartered aircraft, or (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 authorized by the relevant local authority;

(s) kitesurfing or kite landboarding, surfing, wakeboarding, wake surfing, wind surfing, ski-jumping, hot air ballooning, mountaineering or trekking at an altitude greater than 5,000 meters above sea level, or diving at a depth greater than 40 meters below the water surface; or

(t) for loss or damage directly or indirectly caused by or contributed to by:

(i) seepage of water except damage caused by rain through openings made to the fabric of the buildings by direct force of typhoon or windstorm;

(ii) wear, tear, depreciation, denting, chipping or scratching;

(iii) fungus, damp, rust, rot, corrosion, the act of light or atmosphere, or gradual deterioration; or

(iv) chewing, scratching, tearing or fouling by domestic animals.

2. Terrorism

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss (except as otherwise specified under this Policy).

This insurance also excludes loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism (except as otherwise specified under this Policy).

If the Company alleges that by reason of this exclusion, any loss, damage, liability, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Policyholder.

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

3. IT Clarification Clause

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from this Policy:

(1) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software, which is the direct consequence of insured physical damage to the substance of property, shall be covered.

(2) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

4. Sanctions Limitation and Exclusion Clause (LMA 3100)

No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PART IV – ENDORSEMENT

AUTOMATIC EXTENSION FOR UNAVOIDABLE DELAY

The cover provided by this Policy will be automatically extended for a maximum period of 10 days in the event that the

Insured Person is unavoidably delayed during the Study Trip in the course of his scheduled itinerary as stipulated prior to departure incapacitating him from returning to Hong Kong (only applicable to the "Basic Plan" or "Premier Plan") or his Country/Place of Residence (only applicable to the "Study in Hong Kong Plan") within the Period of Insurance due to an unexpected reason or condition, solely and independently of any other cause, and entirely beyond the Insured Person's control. The extension will be terminated at the expiry of the maximum automatic extension period or on the date when such unavoidable cause of delay to the Insured Person ceases to exist, whichever is earlier.

PART V – TERMINATION OF INSURANCE

1. Termination by the Policyholder

The Policyholder can terminate this Policy or terminate coverage with respect to any Insured Person by giving thirty (30) days prior notice in writing to the Company. Such termination shall become effective on the date the notice is received by the Company, or the date specified in the notice, whichever is later.

(1) 6-month cover (only applicable to the "Basic Plan" or "Premier Plan"): No premium will be refunded.

(2) 1-year cover : All premium paid will be subject to the following premium refund rules:

Premium Refund Rules

Provided no claim has arisen or paid under this Policy during the Period of Insurance for the Insured Person, the Policyholder shall be entitled to the following refund of premium but in no event shall exceed 50% of the annual premium paid:

Period Covered (not exceeding)	Premium Refund
5 months	50%
6 months	40%
7 months	30%
8 months	20%
9 months	10%
Over 9 months	0%

2. Termination by the Company

(1) The Company shall be entitled at any time to terminate this Policy, or subject this Policy to different terms, if the Policyholder or Insured Person has at any time failed to observe the Terms of this Policy or failed to act with utmost good faith.

(2) The Company can terminate this Policy by giving thirty (30) days prior notice in writing to the Policyholder at his last known address. In the event of such termination, for policies with 1-year cover, any premium paid beyond the date of termination will be refunded to the Policyholder, on pro-rata basis in accordance with the table listed in PART V – 1.(2), provided that no claim has arisen by or paid to the Insured Person under this Policy during the Period of Insurance; while for policies with 6-month cover (only applicable to the "Basic Plan" or "Premier Plan"), no premium will be refunded. Under no circumstances the Company will be obligated to reveal the reasons for such termination.

3. Automatic Termination

This Policy shall terminate forthwith upon the death of the Insured Person.

4. Termination for non-payment of premium

In the event that the premium charged to the Policyholder is not paid, this Policy shall be deemed to have been void from the intended start day of insurance as specified in the Schedule.

PART VI – RENEWAL (applicable to policies with "1-year Cover" only)

1. The Company shall give a notice to policyholder no less than thirty (30) days prior to the end of a Period of Insurance, subject to the Company's agreement to renew this Policy at its discretion. This Policy will be renewed only if the required premium and documents for renewal or renewal confirmation are received by the Company.
2. The Company reserves the right to cease offering this plan, revise the benefits, premiums and other terms and conditions of this Policy upon expiry date of the anniversary renewal.
3. Revision of Benefit Structure

   The Company reserves the right to revise the benefit structure under this Policy. The Company shall give the Policyholder a written notice no less than thirty (30) days prior to the end of a Period of Insurance of such revision specifying the revised terms and conditions, Schedule and the Limit of Indemnity Table, the new premium and its effective date. The Company will not be obligated to reveal the reasons for such revisions. The revised terms and conditions, Schedule and the Limit of Indemnity Table and new premium shall take effect on the date specified provided that the Insured accepts in writing; otherwise, this Policy shall automatically terminate on the next premium due date following the date of such written notification. Following each revision, an endorsement shall be issued together with the revised Schedule and the Limit of Indemnity Table.

PART VII – CHANGE INSURED PLAN (applicable to policies with "1-year Cover" only)

Thirty (30) days before the expiry date of each Period of Insurance, the Policyholder can give written notice to the Company for change of insured plan and plan duration. Subject to the approval by the Company, the new insured plan and premium will be effective only on the first day of the earliest coming renewal Period of Insurance. The policy cannot be renewed once changed from "1-year Cover" to "6-month Cover".

PART VIII – PREMIUM

1. This Policy shall become effective after the Policyholder has paid the premium.
2. Premium shall be paid in accordance with the amount stated in the Schedule, endorsement and any memoranda and shall be paid on the commencement date of this Policy and upon the Policy expiry date of each subsequent Period of Insurance.
3. The Company has the right to adjust premium, maximum benefits payable as stated in the Limit of Indemnity Table and/or the Terms of "GoStudy Student Insurance" for all the Insured Plans in this Policy. The rates or premiums and any rates of premium discounts or surcharges shall be prescribed from time to time by the Company.

PART IX – DUPLICATE APPLICATION

The Insured Person shall not be insured for the same Study Trip under more than one policy issued by the Company. In the event that the Insured Person is covered under more than one insurance policy under the Company, the Company will consider that person to be insured under the policy that provides the greatest amount of benefit. Where the benefit under each such policy is identical, the Company will consider that person to be insured under the policy first issued. The Company will refund any duplicated insurance premium payment that may have been made by or on behalf of that person and the duplicated policy shall be void in respect of such particular Insured Person.

PART X - GENERAL CONDITIONS

1. Age Limit

Anyone between the Age of 12 and 40 is eligible for insurance. All benefits will be paid based on the Age of the Insured Person at the time of the policy's term of coverage or on the commencement date of the Period of Insurance, whichever

is later.

2. Interpretation

(1) The Terms of this Policy, the Schedule, Limit of Indemnity Table, memoranda and endorsements hereto shall be read together and any word or expression to which a specific meaning has been attached in any part of the Terms of this Policy, Schedule, Limit of Indemnity Table, memoranda or endorsements hereto shall bear such meaning wherever it may appear.

(2) Unless otherwise provided in any endorsement attached to this Policy, should there be any conflict between the Terms of this Policy and those contained in any other material produced by the Company, the Terms of this Policy shall prevail.

(3) Should there be any discrepancy between the Chinese and English versions, the English version shall prevail.

3. Reasonable Care

The Policyholder or Insured Person must exercise reasonable care to prevent accidents, injury, sickness, loss or damage.

4. Fraud

If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made then this Policy shall be void and no claim shall be payable.

5. Claims Notification

(1) Any occurrence of loss, which may give rise to a claim, should be advised in writing immediately to the Company. The Policyholder or Insured Person shall not be entitled to admit liability on behalf of the Company or to give any representations or other undertakings binding upon them except with the Company's written consent.

(2) If medical attention is received for Bodily Injury or Sickness, the Policyholder or Insured Person should pay and obtain an official receipt issued by a Medical Practitioner together with a medical certificate showing the nature of the Bodily Injury or Sickness.

(3) For any loss or damage to baggage etc. whilst in the custody of carriers (airline, bus company, etc.), notification must be given immediately in writing to such carriers and a report should be obtained.

(4) Any loss of property must be reported to the local police at the place of loss within 24 hours of discovery and a police report must be obtained.

(5) In no event should a claim be notified later than thirty (30) days after the occurrence of an incident. The Policyholder or Insured Person should render his full co-operation during the course of investigation or assessment of the claim.

(6) 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.

6. Payment of Claims

(1) The Policyholder or the Insured Person may designate a beneficiary at the time of concluding this contract of insurance. In case of absence of such designation, the benefits shall be paid to the estate of the Insured Person. The beneficiary for disability or benefits provided, other than PART II Section A.2 and B.2 – Personal Accident, is the Policyholder or Insured Person himself and any designation shall not be accepted.

(2) Upon the payment of a claim to the Policyholder or Insured Person under this Policy, any unpaid premium may

be deducted from such claim payment.

(3) Premium and benefits payable under this Policy shall be denominated in Hong Kong dollars and the benefits payable shall be calculated based on the exchange rate prevailing at the date of loss.

(4) The receipt of the Policyholder or Insured Person or his designated beneficiary or estate for any compensation payable under this Policy shall in all cases be full and effectual discharge of all liabilities of the Company.

7. Company's Right After Claim

The Company shall be entitled to conduct in the name and on behalf of the Policyholder or Insured Person the defense or settlement of any legal action and take proceedings at its own expenses and for its own benefit but in the name of the Policyholder or Insured Person to recover compensation from any third party in respect of anything covered by this Policy. In the event of the death of the Insured Person, the Company shall have the right to have a post mortem at its own expenses.

8. Right of Recovery

In the event that authorisation of payment and/or payment is made by the Company and/or the Emergency Service Provider for a claim which is not covered under this Policy or when the limit of liability of this insurance is exceeded, the Company and/or the Emergency Service Provider have the right to recover the said amount or excess from the Policyholder and/or Insured Person.

9. Other Insurance Policy

If at the time of any happening giving rise to any loss, damage, expenses or liability for which indemnity is provided under this Policy (except PART II Section A.2 and B.2 – Personal Accident,) there shall be any other insurance against such loss, damage, expense or liability or any part thereof the Company shall not be liable for more than its rateable proportion thereof.

10. Interest

No benefit and expenses payable under this Policy shall carry interest.

11. Contracts (Rights of Third Parties) Ordinance

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

12. Entire Contract and Changes

This Policy, including the Schedule, Limit of Indemnity Table, endorsements, any memoranda, appendix and amendments (if any), will constitute the entire contract between the parties. Any change in this Policy is not valid unless evidenced by the Company's endorsement or amendment. The Company has the right to underwrite, amend the terms and/or adjust the premium and maximum limit for coverage under this Policy.

13. Arbitration

All difference arising out of this Policy shall be determined by arbitration in accordance with the Arbitration Ordinance as amended from time to time. If the parties fail to agree upon the choice of the arbitrators, then the choice shall be referred to the Chairman of Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If the Company shall disclaim liability to the Policyholder or Insured Person for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not hereafter be recoverable hereunder.

14. Prohibition on Trust or Assignment

This Policy is not assignable and the Policyholder or Insured Person warrants that this Policy is not subject to a trust and

will not be made subject to a lien or charge and that this Policy will be kept in the Policyholder's or Insured Person's possession throughout the effective period of this Policy.

15. Proper Law and Jurisdiction

This Policy shall be subject to the jurisdiction of Hong Kong and shall in all respects be governed by and construed in accordance with the laws of Hong Kong and the Courts of Hong Kong shall have sole and exclusive jurisdiction in relation to any dispute, claim or legal proceedings arising from anything or matter in connection with this Policy.

16. Errors and Omissions

Clerical errors in keeping the records shall not invalidate coverage otherwise validly in force nor continue coverage otherwise validly terminated. If the Age or date of birth of the Insured Person, or other relevant facts relating to insured Study Trip or to the Insured Person shall be found to have been inadvertently misstated, and if such misstatement affects the premium, scale of benefits or has anything to do with the coverage or any provisions or Terms under this Policy, the true Age and facts shall be used in determining the actual premium, and whether benefits are secured under the Terms of this Policy, and if so, in what amount, and an adjustment of premium shall be made by the Company in its absolute discretion in the event it considers benefits are payable under this Policy. The Company has the right to deduct any premium shortfall from any benefit payable by the Company under this Policy.

17. Emergency Assistance Notification

(1) In a life threatening situation, the Insured Person or his representative should always try to arrange for emergency transfer to a hospital near the place of occurrence through the most appropriate and immediate means and then contact the Emergency Service Provider to provide the appropriate information as soon as possible.

(2) In the event of Bodily Injury or Sickness resulting in the hospitalization of the Insured Person prior to notifying the Emergency Service Provider, the Insured Person or his representative, where possible, shall contact the Emergency Service Provider within three (3) days of the occurrence of such emergency or any complication directly relating to such emergency. In the absence of such notice, the Emergency Service Provider shall not be held liable under this Policy.

18. Repatriation Assistance

In the event of repatriation, in order to facilitate prompt response, the Insured Person or his representative shall provide:

(1) the name, address and telephone number of the hospital or other medical facility where the Insured Person has been taken; and

(2) the name, address and phone number of the attending Medical Practitioner, and if necessary, the Insured Person's family doctor.

19. Emergency Assistance Service

(1) The Emergency Service Provider's medical team or other representatives shall have free access to the Insured Person in order to assess the Insured Person's condition. Without reasonable justification for denial of such an access, the Insured Person will not be eligible for further medical assistance.

(2) On a case per case basis, the medical team will decide whether repatriation is appropriate and will choose the date and means of such repatriation.

(3) In the event of repatriation of the Insured Person by the Emergency Service Provider, the Insured Person shall deliver the unused portion of his ticket, or the value thereof, to the Emergency Service Provider to offset the cost of such repatriation.

(4) The Insured Person or any party will not be entitled to the reimbursement of any expenses without obtaining a prior approval from the Emergency Service Provider.

(5) The Insured Person shall be obliged to use reasonable efforts to mitigate the effects of an emergency.

(6) The Insured Person shall cooperate with the Emergency Service Provider to enable the Emergency Service Provider to get all documents and receipts from the relevant sources and assist the Emergency Service Provider at his expenses in complying with necessary formalities.

(7) The Insured Person and his representative shall give all necessary information and assistance as the Company/Emergency Service Provider may reasonably require from time to time for investigating and verifying the claim. In the event that the emergency service is so required before confirmation of policy liability, the Company may at its own discretion provide such service on without prejudice basis so far as the Insured Person or his representative shall sign an undertaking (with necessary personal particulars) to reimburse the fee for the emergency service used in full or any shortfall incurred.

(8) Any claim with respect to an assistance event or the right to any legal action or claim shall be forfeited unless such claim is filed within two (2) years of the occurrence of such event.

20. Change of Educational Institution

Any change of Educational Institution for the further studies of the Insured Person should be reported to the Company immediately and such change shall be subject to the underwriting review and assessment of the Company.

21. Termination of Policy before Period of Insurance

In the event that the application of the Insured Person's student visa is rejected by the Country/Region of Study, no coverage will be provided by the Company under this Policy. In this case, the Policyholder may request the Company to terminate this Policy by (i) giving to the Company no less than 7 days' prior written notice before commencement of the Period of Insurance and (ii) submitting written proof of the visa application rejection issued by the relevant consulate. Upon satisfactory proof, the Policyholder is entitled to a refund of premium, subject to an administration fee of HK$300.

Personal Information Collection Statement

The information you provide to Bank of China Group Insurance Company Limited ("the Company") is collected to enable the Company to carry on insurance business and may be used for the purpose of:

(1) processing and evaluating your insurance application and any future insurance application you may make;
(2) administering your insurance policy and providing services in relation to your insurance policy;
(3) analysis or investigating, processing and paying claims made under your insurance policy;
(4) invoicing and collecting premiums and outstanding amounts from you;
(5) any alterations, variations, cancellation or renewal of any insurance related product or service;
(6) contacting you for any of the above purposes;
(7) exercising any right of subrogation by the Company ;
(8) other ancillary purposes which are directly related to the above purposes; and
(9) complying with applicable laws, regulations or any industry codes or guidelines.

The Company may disclose your personal data for the above purposes to the following classes of transferees (whether within or outside the Hong Kong Special Administrative Region):

(a) third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency service providers, telemarketers, mailing houses, IT service providers and data processors);
(b) in the event of a claim, loss adjudicators, claims investigators and medical advisors;

(c) in the event of default, debt collectors and recovery agents;

(d) insurance reference bureaus or credit reference bureaus;

(e) reinsurers and reinsurance brokers;

(f) your insurance broker (if you have one);

(g) the Company's legal and professional advisors;

(h) the Company's related companies (as that term is defined in the Companies Ordinance);

(i) any association, federation or similar organization of insurance companies ("Federation") and its members that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;

(j) any member(s) of the "Federation" by the "Federation" for any of the above or related purposes;

(k) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes;

(l) any industry or regulatory bodies responsible for handling insurance related complaints and/or disputes; and

(m) government agencies and authorities as required or permitted by law.

The Company is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.

Moreover, the Company may also use and disclose your personal data otherwise with your consent.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by the Company. Requests for such access can be made to the Company's Legal and Compliance Department (Tel: 2867 0888 / Fax: 3906 9939).

Use of Personal Data in Direct Marketing

With your written consent given for direct marketing purpose (which includes an indication of no objection), the Company intends to use your data in direct marketing. The Company will only act in accordance with the rules about direct marketing contained in the Ordinance. Please note that:

(1) your name, contact details, products and services portfolio information and demographic data held by the Company may be used by the Company in direct marketing from time to time;

(2) the following classes of services, products and subjects may be marketed:

  (i) financial, insurance and related services and products;

  (ii) reward, loyalty or privileges programmes and related services and products;

  (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and

  (iv) donations and contributions for charitable and/or non-profit making purposes;

(3) the above services, products and subjects may be provided to or (in the case of donations and contributions) contributed to by the Company and/or:

  (i) the Company or BOC Hong Kong (Holdings) Limited or any of its subsidiaries;

  (ii) third party reward, loyalty, co-branding or privileges programme providers;

(iii) co-branding partners of the Company and BOC Hong Kong (Holdings) Limited (the names of such co-branding partners can be found on the application form(s) for the relevant services and products, as the case may be); and

(iv) charitable or non-profit making organisations;

(4) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph (1) above to all or any of the persons described in paragraph (3) above for use by them in marketing those services, products and subjects, and the Company requires your written consent (which includes an indication of no objection) for that purpose.

If you do not wish the Company to use or provide to other persons your data for use in direct marketing as described above, you shall exercise your opt-out right by notifying the Legal and Compliance Department of the Company (Tel.:2867 0888, Fax no.:3906 9939).

LIMIT OF INDEMNITY TABLE

A. "Basic Plan" and "Premier Plan" (Sections A.1 to A.17)

Insured Sections and Coverage	Maximum Benefits Payable [1] (HK$)	
	Basic Plan	**Premier Plan**
A.1 Medical and Relevant Expenses	N/A	1,500,000
A.1.1 Hospitalization, surgery and doctor's fees		1,500,000
A.1.2 Out-patient fees and prescribed medication cost		10,000 (500/day/visit)
A.1.3 Follow-up Medical Treatment Expenses in Hong Kong		60,000
- Sub-limit for Chinese medicine treatment, acupuncture and bone-setting		3,000 (500/day)
A.1.4 Trauma Counselling		15,000 (1,000/day/visit)
A.1.5 Incidental Hospital and Infectious Disease Quarantine Cash Allowance		7,500 (500/day)
A.2 Personal Accident	600,000	1,200,000
A.2.1 Accidental death or disablement	600,000	1,200,000
A.2.2 Kidnapping Cover	300,000	600,000
A.3 24-Hour Emergency Assistance Services and Benefits		
A.3.1 Medical Attention, Telephone Medical Advice, Evaluation and Referral Appointment	✓	
A.3.2 Medical Evacuation	Actual Expenses	
A.3.3 Repatriation after Treatment	Actual Expenses	
A.3.4 Repatriation of Mortal Remains/Ashes	Actual Expenses	
A.3.5 Compassionate Visit	A return scheduled airline ticket and 5 consecutive days of hotel accommodation (HK$1,200 per day)	
A.3.6 Deposit Guaranteeing of Hospital Admission	50,000	
A.3.7 Unexpected Return to the Country/Place of Residence	Actual Expenses	
A.3.8 Legal Assistance	✓	
A.4 Delayed Baggage	1,500	2,000
A.5 Travel Delay		
A.5.1 Cash Allowance	1,200 (300/each 6 hours of delay)	1,800 (300/each 6 hours of delay)
A.5.2 Additional Travelling and Accommodation Expenses	3,000	5,000
A.6 Rental Vehicle Excess	2,500	4,000
A.7 Education Fund	150,000	200,000
A.8 Study Interruption	120,000	150,000
A.9 School Closure Allowance	5,000 (500/day)	5,000 (500/day)
A.10 Postponing/Cancellation of Study Trip	20,000 (500/day)	40,000 (500/day)
A.11 Parent's Annual Leave Allowance	1,500 (300/day)	2,500 (500/day)
A.12 Loss of Home Contents	6,000	1,000
- Sports equipment and musical instruments	2,000/item/set	3,000/item/set
- personal computer and tablet	3,000	5,000
- mobile phone	2,000	3,000
- other home contents	1,000/item/set	1,500/item/set
A.13 Travel Document	5,000	8,000
A.13.1 Replacement costs of Travel Documents	2,000	3,000
A.13.2 Accommodation and travel expense	3,000	5,000
- Maximum daily limit for accommodation expenses	500/day	1,000/day
A.14 Temporary Accommodation	5,000 (500/day)	10,000 (500/day)
A.15 Personal Effects	6,000	1,000
- sports equipment	2,000/item/set	3,000/item/set
- personal computer and tablet	3,000	5,000
- other personal belongings	1,000/item/set	1,500/item/set
Extension Benefit		
- loss of mobile phone due to theft or robbery	1,000	1,500

Insured Sections and Coverage	Maximum Benefits Payable [1] (HK$)	
	Basic Plan	Premier Plan
A.16 Unauthorized Use of Credit Card	2,000	3,000
A.17 Personal Liability	500,000	1,000,000
A.17.1 Bodily Injury	500,000	1,000,000
A.17.2 Loss of or damage to property	100,000	200,000

B. "Study in Hong Kong Plan" (Sections B.1 to B.11)

Insured Sections and Coverage	Maximum Benefits Payable [1] (HK$)
	Study in Hong Kong Plan
B.1 Medical and Relevant Expenses	300,000 (30,000/Confinement)
B.2 Personal Accident	600,000
B.2.1 Accidental death or disablement	600,000
B.2.2 Kidnapping Cover	300,000
B.3 24-Hour Emergency Assistance Services and Benefits	
B.3.1 Medical Attention, Telephone Medical Advice, Evaluation and Referral Appointment	✓
B.3.2 Medical Evacuation	Actual Expenses
B.3.3 Repatriation after Treatment	Actual Expenses
B.3.4 Repatriation of Mortal Remains/Ashes	Actual Expenses
B.3.5 Compassionate Visit	A return scheduled airline ticket and 5 consecutive days of hotel accommodation (HK$1,200 per day)
B.3.6 Deposit Guaranteeing of Hospital Admission	30,000
B.3.7 Unexpected Return to the Country/Place of Residence	Actual Expenses
B.3.8 Legal Assistance	✓
B.4 Education Fund	150,000
B.5 Study Interruption	120,000
B.6 School Closure Allowance	5,000 (500/day)
B.7 Travel Document	2,000
B.8 Temporary Accommodation	5,000 (500/day)
B.9 Personal Effects	6,000
- sports equipment	2,000/item/set
- personal computer and tablet	3,000
- other personal belongings	1,000/item/set
Extension Benefit	
- loss of mobile phone due to theft or robbery	1,000
B.10 Unauthorized Use of Credit Card	2,000
B.11 Personal Liability	500,000
B.11.1 Bodily Injury	500,000
B.11.2 Loss of or damage to property	100,000

Notes:

1. Payable on a "per Period of Insurance basis" (except as specified otherwise).

中銀集團保險有限公司
BANK OF CHINA GROUP INSURANCE COMPANY LIMITED

香港中環德輔道中 71 號永安集團大廈 9 樓
客戶服務熱線：3187 5100　　傳真：3906 9919

學宜無憂留學保險保單

保單持有人以一份投保書/投保申請及聲明謹向中銀集團保險有限公司（下稱“本公司”）申請下述保險。該份投保書/投保申請及聲明已被納入本合約內，並成為本合約之基礎。保單持有人已繳付保費，作為本保險的代價。

茲證明本保單或批單上所列之承保條件、除外條款、基本條款、責任限額（當中全被當作納入本保單之條款內）為依歸下，本公司同意賠償給受保人任何或所有以下所列在承保期內及每次升學旅程期間所發生之承保事項（在本保單另有列明則除外）。

惟在任何情況下，保單持有人或受保人或其任何代表完全遵守及履行保單所載條件，是為本公司根據本保單承擔任何賠償責任的先決條件。

就本保單而言，如內容許可，只表達單數的字詞亦可包括眾數，反之亦然。只表達男性的字詞亦可包括女性 (保單持有人的字詞除外)，反之亦然。

第一部份　定義

以下任何字詞及字句應用於保單、承保表、批單及任何備忘錄均具有該意義。

1. **「意外」**　意指完全超出當事人所能控制的範圍下，不可預見且非故意的事件。此事件由暴力、外在且可見的力量造成，並導致身體受傷或身故。

2. **「恐怖主義活動」**　意指任何人士或團體，不論單獨行事或代表或與任何組織或政府一併行事，所採取的一項行動，包括但不限於使用武力或暴力，及 / 或以威嚇手段，以達到政治、宗教、意識形態或類似目的，包括意圖影響任何政府，及 / 或令公衆人士或任何部份公衆人士感到惶恐。

3. **「成人」**　意指年齡 18 歲或以上的人士。

4. **「年齡」**　意指受保人於承保期生效日時的上一次生日時的年歲。

5. **「身體受傷」**或**「傷患」**　意指直接因意外而非任何其他事故下所蒙受之身體損傷，而並非由疾病、病症或逐步出現的生理或精神失調所形成。

6. **「中醫」**　意指一位根據《中醫藥條例》（香港法例第 549 章）於香港中醫藥管理委員會妥善註冊成為中醫的人士，惟在任何情況下不包括受保人、保單持有人、保險中介人、或保單持有人及 / 或受保人的僱主、僱員、直系家屬或業務夥伴。

7. **「強制隔離」**　意指受保人被強制入住醫院內之隔離病房或政府指定之隔離地點最少連續 24 小時，並須連續逗留於該隔離地點直至獲解除隔離為止。

8. 「住院」　是指受保人在醫療所需的情況下，按醫生的建議以住院病人身份入住醫院以接受醫療服務。

9. **「升學國家/地區」**　意指載列於承保表內，受保人獲合法授權於位於其境內的教育院校就讀之國家 / 地區。

10. **「原居地」** 意指受保人永久住宅所處的國家或地區，此應與受保人護照內所示的相同。

11. **「危險活動」** 意指吊索跳、懸掛滑翔、跳降落傘、激流、快艇、水上電單車、獨木舟、登山(使用繩索或在嚮導帶領下登山)、攀石、使用呼吸儀器裝備的水底活動及任何其他由本公司定為危險程度相近的活動。

12. **「教育院校」** 就「基本計劃」及「優越計劃」而言，意指位於香港以外的地方並於其所在地獲認可的教育院校，而受保人已登記為該校之全日制國際學生。

就「來港升學計劃」而言，意指(i)任何根據《教育條例》(香港法例第 279 章)於教育局妥善註冊並僅為提供小學、中學或專上教育級別課程的學校；或(ii)任何於香港正式成立並僅為提供專上教育級別課程的大學或高等教育院校；而受保人已登記為該校之全日制學生。

13. **「緊急服務供應商」** 意指由本公司按第二部分第 A.3 章及第 B.3 章 - 24 小時緊急支援服務及保障指定為受保人提供緊急援助及支援服務的第三方機構或實體。

14. **「香港」** 意指中華人民共和國香港特別行政區。

15. **「住所」** 指受保人在承保期內於升學國家/地區居住的學校宿舍或住處。

16. **「家居財物」** 意指受保人之所有家俱、家庭用品、樂器及個人財物，惟不包括金錢及貴重物品。

17. **「醫院」** 意指按其所在地的法律妥善成立及註冊為醫院的機構，並須：

(1) 主要以住院病人形式接待、護理及治療患病、不適或受傷的人士為目的運作；
(2) 只接受在醫生直接監督下始能接納住院病人入院，並至少有一名醫生隨時可提供諮詢；
(3) 設有可為有關人士提供系統化的設施以進行醫療診斷及治療，並在醫院範圍內或醫院可控制或使用的設備下提供進行大型手術的設施(如適用)；
(4) 在護理人員的監督下提供全日護理服務；及
(5) 維持一名合法持牌的駐院醫生。

就此定義而言，醫院並不包括：

(1) 精神護理機構、主要為治療精神疾病包括智力障礙的機構、醫院精神科；
(2) 老人院、療養院、戒毒或戒酒治療所；及
(3) 水療中心或自然療養院、護理或療養院、醫院特為戒毒或戒酒而設的部門、或作為護理、療養、復康、長期護理的設施或靜養所。

18. **「直系親屬」** 意指受保人的配偶、父母、配偶父母、祖父母、兄弟姊妹、子女或法定監護人。

19. **「特別旅程」** 意指受保人:

(1) 在升學國家/地區以消閒為目的的旅程；
(2) 在香港以外或升學國家/地區以外的地方以消閒為目的及每次不超過 21 天的旅程(不適用於「來港升學計劃」)；或
(3) (2)在該教育院校所位於的城市進行由教育院校安排的實習工作、或進行文職或行政性質的兼職工作。

20.	**「傳染病」**	意指任何被世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。
21.	**「受保人」**	意指於承保表內列為「受保人」。
22.	**「賠償限額表」**	意指本公司於本保單之受保章節內須承擔之最高金額。
23.	**「喪失一目」/「喪失雙目」**	意指一 / 雙目完全及無法復原及不能醫治下喪失視力。
24.	**「失聰」**	意指完全、永久及無法復原地雙耳失去聽覺能力，並不可以手術或其他治療方法補救。
25.	**「喪失一肢」/「喪失雙肢」**	意指一 / 兩隻手掌或手腕以上部份，或一 / 兩隻足部或足踝以上部份從身體分離，或完全及永久失去其功能。
26.	**「喪失語言能力」**	意指完全、永久及無法復原地失去語言能力，並不可以手術或其他治療方法補救。
27.	**「嚴重燒傷」**	意指燒傷程度達第三級並且引致全部皮層被破壞，而燒傷佔身體總表面積最少 10%。
28.	**「醫生」**	意指一位(i)根據《醫生註冊條例》(香港法例第 161 章) 於香港醫務委員會妥善註冊或如涉及香港以外地區，於當地擁有同等地位的機構註冊，及(ii)在提供治療當地獲合法授權從事醫學的內 / 外科診療的人士，惟在任何情況下不包括受保人、保單持有人、保險中介人、或保單持有人或受保人的僱主、僱員、直系家屬或業務夥伴。
29.	**「醫療費用」**	意指受保人向醫生或醫院支付的實際費用，以接受內科、外科或護理治療，包括醫療物料及召喚救護車費用，但不包括牙科護理及治療費用，除非因意外受傷引致健全及天然的牙齒受損而接受的必要及緊急治療則除外。該等費用必須為接受經醫生建議的服務所引致，並不得超過該項服務合理慣例的收費。
30.	**「金錢」**	意指現金、流通鈔票、銀行錢幣、銀行匯票、證券、支票、債券、可轉讓票據、郵票、旅行支票、郵政或其他現金匯票、旅行票、禮券、代用券、午餐券或代用貨幣(包括信用卡、八達通卡及其他增值卡及預繳電子貨幣等)。
31.	**「外遊警示」**	意指由香港政府根據「外遊警示制度」下所發出之外遊警示。本公司將會根據香港政府對「外遊警示制度」作出之改動隨時更改此外遊警示之定義。
32.	**「承保期」**	意指承保表或隨後附加於本保單的批單內所列的保單生效時期。
33.	**「永久完全傷殘」**	意指意外發生後 12 個月內持續完全傷殘，不可從事任何可賺取收入的工作，並完全不能進行一般日常生活活動及在該段期間屆滿時並無任何改善的希望。
34.	**「個人電腦」**	意指桌面電腦、記事簿型電腦、手提電腦或平板電腦。
35.	**「個人財物」**	意指衣服及私人使用的物品，以供穿著或攜帶使用、個人電腦及運動器材，惟不包括金錢及貴重物品。
36.	**「保單」**	意指保單持有人、受保人與本公司之間的整份保單合約，包括保單條款、承保表、任何批單或備忘錄及由保單持有人或受保人或其核准的代表所提交的所有相關文件，包括投保申請、投保書、聲明及 / 或保險受益人委任表。

37. **「保單持有人」** 意指擁有本保單並於承保表或隨後附加於本保單的批單內列為「保單持有人」的人士。

38. **「已存在的病狀」** 意指承保期開始前：

(a) 以任何形式或嚴重性存在；

(b) 經醫生或中醫進行研究、診斷或治療；

(c) 引致醫生或中醫的診症，不論是否有建議或有進行治療；或

(d) 出現病徵或徵兆，

的任何身體、醫療或精神情況（包括任何傷患、疾病、不適、生病、任何形式之身體、精神或醫學病症、以及生理退化及先天性異常）。

39. **「公共交通工具」** 意指任何由正式持牌運輸機構以定期運載購票乘客之用而提供和營運的巴士、長途巴士、計程車、渡輪、氣墊船、水翼船、輪船、火車、電車或地下火車，以及任何由正式持牌航空或包機公司以定期運載購票乘客之用而提供和營運的飛機，以及任何定期行走固定路線和班次的機場接送車輛。

40. **「公眾地方」** 意指任何一般公眾可進出的地點，包括公共交通工具。

41. **「承保表」** 意指附於本保單的承保表，並為本保單的一部份。

42. **「嚴重身體受傷」或「嚴重疾病」** 就受保人而言，意指需接受治療的身體受傷或疾病，並經醫生證實不適宜旅遊或繼續旅程，且引致住院。

就直系家屬而言，嚴重身體受傷或嚴重疾病意指需接受治療的身體受傷或疾病，並經醫生證明有生命危險，且引致住院，從而令受保人需要中斷或取消其原定旅程。

43. **「疾病」** 意指受保人在升學旅程期間患上或感染的不可預知的疾病，而該疾病必須直接及單獨地導致索償及須接受醫生的治療。

44. **「升學旅程」** 就「基本計劃」及「優越計劃」而言，指受保人為前往香港以外的教育院校升學為目的而往返香港以外的升學國家/地區之旅程。旅程由受保人於保單資料頁上列明的承保期之起保日當日或之後離開其香港的住所起計，直至(a)保單資料頁上列明的承保期之最後一天或(b) 受保人永久返回香港的住所時終結為止，以較早者為準。受保人於此期間的特別旅程亦包括在內。

就「來港升學計劃」而言，指受保人為前往香港的教育院校升學為目的而往返香港之旅程。旅程由受保人為前往香港升學而首次由香港入境櫃台入境香港或保單資料頁上列明的承保期之起保日（以較後者為準）起計，直至(a)保單資料頁上列明的承保期之最後一天或(b) 受保人為永久返回其原居地而由香港出境櫃台離開香港為止，以較早者為準。受保人於此期間的特別旅程亦包括在內。

45. **「旅遊證件」** 意指護照、入境簽證、香港身份證、港澳居民來往內地通行證、通行證及駕駛執照。

46. **「學費」** 意指教育院校為提供教學服務所收取的費用（包括任何適用之實驗室費用及出席課堂而招致之設施費用，惟教科書、住宿及膳食之費用則除外）。

47. **「貴重物品」** 意指珠寶、黃金、金器、白銀、銀器、古董、貴重金屬/寶石、皮草、畫作或其他藝術品、雙筒望遠鏡、望遠鏡、美術古董、用作收藏的郵票或錢幣。

48. 「冬季運動」 意指屬休閒或業餘性質的滑雪、長橇運動、雪橇滑行、滑冰、冰上曲棍球與任何其他在雪地或冰上進行的運動。

第二部份 保障範圍

基本保障 (“基本計劃”及“優越計劃” – 第 A.1 至 A.15 章；“來港升學計劃” – 第 B.1 至 B.11 章)

本保單內應支付的所有保障須根據承保表內所列之計劃級別受載列於賠償限額表內之最高賠償額，以及本保單的條款、條件及除外責任所限制。

A. “基本計劃”及“優越計劃”

第 A.1 章 – 醫療及有關費用 (只適用於“優越計劃”)

受保人在升學旅程期間於香港以外地方遭遇意外造成身體受傷或疾病，本公司將按照本保單賠償限額表內就此章節所列可達的最高賠償額為限支付：

A.1.1 在升學旅程期間於香港以外地區招致之住院、手術費及醫生費用。

A.1.2 在升學旅程期間於香港以外地區招致之門診診金及處方藥物費用。

A.1.3 受保人返回香港後 3 個月內因醫療所需而於香港合理地招致的醫療費用(包括私家救護車費用) ，以及中醫提供的中醫治療、針灸或跌打費用。此等費用須為受保人在升學旅程期間於香港以外的地方遭受身體受傷或疾病所引致。

A.1.4 如受保人在升學旅程中於香港以外的地方遭受嚴重身體受傷或因以受害者身分親身經歷持械行劫、火災、爆炸、天然災難、騎劫或恐怖主義活動而被醫生診斷患上創傷後壓力症 (儘管一般除外責任第 1(f)(v)項另有規定)，並需：

(1) 於升學旅程期間；及/或

(2) 升學旅程完結後返回香港 90 天內於香港，

接受註冊精神科醫生或註冊臨床心理學家的輔導服務，本公司將支付受保人就該輔導服務引致的合理及必需的醫療費用。

A.1.5 住院及傳染病隔離現金津貼：本公司將根據本保單賠償限額表內的最高賠償額為限，向受保人支付現金津貼：

(1) 若受保人於升學旅程期間因身體受傷或疾病而在香港以外地方住院留醫，按每一整日之住院 (以每連續 24 小時作一天計) 向受保人支付此現金津貼；

(2) 受保人因被懷疑或確診感染傳染病而於升學旅程期間於香港以外地方或於返回香港後 14 天內被強制隔離，按每一整日之強制隔離 (以每連續 24 小時作一天計) 向受保人支付此現金津貼，惟受保人必須提供因感染或被懷疑感染傳染病而遭政府機構命令強制隔離的證明文件。

在任何情況下，本公司就項目 A.1.1 至 A.1.5 應支付的總賠償額不得超過在本保單賠償限額表內就此章節所列的最高賠償額。

<u>第 A.1 章除外責任</u>

本公司無須對以下項目負責：

1. 在香港發生之意外或患上之疾病、或在香港接受的治療或救援，除非在此章的項目 A1.3 及 A1.4 內特別註明；
2. 如經受保人的主診醫生評估，認為該項手術或治療可合理地延遲至受保人返回香港後進行；
3. 醫院的單人或私家病房膳宿、及相關的診症醫療費用或任何類型的護理費用；
4. 牙科護理或診治，除非在升學旅程期間因身體受傷引致健全及天然牙齒受損；
5. 未能提供由主診醫生發出列有該身體受傷或疾病之性質的正式收據、醫學證明書及診斷報告的索償；

6. 以美容或整容為目的的服務、眼睛屈光不正或助聽器，以及有關的處方，除非因於升學旅程中之身體受傷所引致；
7. 與已存在的病狀相關治療；
8. 於受傷或患上疾病當日起計 12 個月後的任何醫療費用；
9. 任何自願隔離及 / 或家居隔離，或住院或隔離時間少於連續 24 小時；
10. 若預定前往的目的地或香港(按情況而定)於出發日或之前已被當地政府及 / 或世界衛生組織宣佈為傳染病區域。

第 A.2 章 – 人身意外

A.2.1 倘若受保人在升學旅程期間於香港以外地方因身體受傷而引致身故或傷殘，本公司將按照下表作出賠償：

事項	最高賠償額百分率
1. 意外身故	100%
2. 永久完全傷殘	100%
3. 嚴重燒傷	100%
4. 喪失雙目；或喪失雙肢；或喪失一目及喪失一肢	100%
5. 喪失一目；或喪失一肢	50%
6. 喪失語言能力；或失聰	50%

A.2.2 綁架保障

倘若受保人在升學旅程期間，因在升學國家/地區遭受綁架而導致身故，本公司將按照本保單賠償限額表內的最高賠償額作出賠償。

第 A.2 章條文

此章節的保障受限於以下規定：

1. 除非從身體受傷當日起計的 12 個月內出現上述任何一項事項，否則將不獲賠償。
2. 嚴重燒傷的賠償額是按照身體總表面積燒傷的百分率計算。
3. 在任何情況下，項目 A.2.1 及 A.2.2 應支付的總賠償額不得超過本保單賠償限額表內就此章節所列的最高賠償額。

第 A.2 章除外責任

本公司無須對因任何疾病、已存在的病狀、意外導致細菌或病毒感染 (除非細菌感染是由意外造成的割傷或傷口直接導致) 而引起的索償負責。

第 A.3 章 – 24 小時緊急支援服務　　熱線電話：(852) 2861 9235

倘若受保人在原居地以外地方展開升學旅程時遭受嚴重身體受傷或患上嚴重疾病或需要醫療、法律或行政上的緊急援助，而該旅程並非

- 違反醫生的勸告；及/或
- 是為在海外接受或尋求醫療或手術治療，

受保人或其代表可直接以口頭形式通知緊急服務供應商，要求以下之緊急援助服務及保障，惟任何由受保人自行支付的有關費用將不會獲發還。

A.3.1 醫療建議、評估及轉介約見

當需要醫療建議時，受保人可致電緊急服務供應商並向當值醫生索取醫療建議及評估，惟該項電話諮詢只被視為建議性質，並不能視作對受保人之診斷。若醫療上有需要，受保人將被轉介至另一位醫生或專科醫生以獲取

其個人評估，而緊急服務供應商亦將協助受保人進行預約，惟所有醫生費用及相關之收費需完全及直接由受保人支付，緊急服務供應商將不就此作任何賠償。

A.3.2 緊急治療運送

若受保人在原居地以外地方身體受傷或患上疾病，而緊急服務供應商的醫療隊伍及受保人的主診醫生均建議將受保人轉送至其他醫療機構以接受所需之適當治療，緊急服務供應商將安排以下服務及支付相關費用：

(1) 運送受保人至其中一間最就近的醫院；及

(2) 如站在醫療的角度上有需要，通過任何方式(包括但不限於空中救護機，固定航班之商務客機及陸上救傷車)將受保人在必要的醫療監護下轉送至一所在設備上就更適合治療該項傷患或疾病的醫院。

緊急服務供應商的醫療隊伍及受保人的主診醫生將根據實際情況共同決定所需的安排。

為完成醫療運送，緊急服務供應商會根據情況安排以下事項：

(1) 救護車運送受保人前往出發的機場

(2) 於出發 / 目的地的機場進行的離境 / 入境及清關手續

(3) 提供深切治療器材

(4) 合資格的醫療護送人員（如麻醉科醫生、心臟科醫生、普通科醫生、護士）在護送過程中穩定及監察受保人的情況

(5) 救護車在受保人及醫療護送人員飛抵機場時於停機坪上接應

(6) 合適專科醫生在受保人抵達後提供即時診症

(7) 預留醫院床位

(8) 緊急服務供應商的醫生於受保人住院時持續監察其病情

(9) 與受保人家屬聯絡並知會治療進展

A.3.3 治療後護送

在接受住院治療後，如(i)根據受保人的主診醫生和緊急服務供應商的醫生的醫學意見共同認定受保人的病情不會阻礙他接受醫學監護下的護送，及(ii)受保人之原有交通票據不能用在此目的上，緊急服務供應商將安排以固定航班之客機或其他合理的運輸方法護送受保人返回原居地或香港，並會支付該護送服務的費用，包括任何往返機場的額外費用，惟(i)受保人須把原有交通票據之未使用部份交回緊急服務供應商；(ii)安排之公共交通工具的票價等級並不可高於受保人原有交通票據的票價等級；及 (iii)任何有關是否需要將受保人送返原居地的決定必須由主診醫生、本公司及緊急服務供應商共同作出，並在持續的醫療監督下進行。

A.3.4 遺體運返

如受保人不幸身故，緊急服務供應商將就下列之事項作出所有所需安排(包括任何符合當地規定的步驟及安排)並支付相關費用:

(1) 將受保人遺體或骨灰運返受保人的原居地或香港，或

(2) 應受保人之繼承人或合法代表之要求，安排受保人在當地安葬，惟緊急服務供應商就當地安葬所承擔的費用將僅限於將受保人遺體或骨灰運返原居地或香港之等值費用。棺木費用於任何情況下都不受保障。

A.3.5 親屬探病

若受保人在原居地以外地方因嚴重身體受傷或嚴重疾病入住醫院連續 10 天以上，緊急服務供應商將安排受保人一名親屬或其指定人士，由受保人原居地乘搭固定航班之客機或以任何合理的交通方式(以經濟客位票價為限)往返受保人所在地點探望受保人，並支付相關費用。該費用包括最長連續 5 天，每天最高港幣 1,200 元的任何合理酒店的標準房間費用，但不包括飲料、膳食及其他額外房間服務費用。

A.3.6 住院按金保證

當主診醫生及緊急服務供應商均同意受保人須入住醫院時，緊急服務供應商可在受保人無法即時支付所需之住

院按金的情況下，代表本公司提供最高港幣 50,000 元之住院按金保證，但須受限於第二部份第 A.1 章 - 醫療及有關費用的條款、條件、限額及除外責任。

A.3.7 緊急回國處理親人後事

當受保人於外地期間（不包括移民），其直系親屬（指父母、配偶、子女或兄弟姊妹）於受保人之原居地身故，而令受保人在不可預見的情況下須立即返回其原居地，緊急服務供應商將安排受保人乘坐固定航班之客機（以經濟客位票價為限）往返原居地及支付有關的機票費用。

A.3.8 法律服務轉介

應受保人要求，緊急服務供應商將提供全球律師及律師行的轉介服務。

A.3.9 除外責任

本公司無須對以下項目負責：

(1) 在無緊急服務供應商介入的情況下，受保人理應支付早已產生的費用。

(2) 根據緊急服務供應商之醫生的意見，受保人的輕微疾病或傷患可在當地獲妥當的治療後，而不會妨礙受保人繼續旅程或工作。在此情況下，緊急服務供應商將不會為該受保人提供任何支援服務。

(3) 如根據緊急服務供應商之醫生的意見認為受保人在體能上可在無醫療護送人員陪同下，仍能如正常乘客返回原居地或香港，除非緊急服務供應商之醫生認為有需要，否則本公司將不負責受保人產生的費用。

第 A.4 章 – 行李延誤

在升學旅程期間，如受保人已登記寄艙的行李於受保人抵達香港以外的預定目的地後因公共交通工具機構誤送而最少延誤連續 6 小時，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限賠償受保人因此需在香港以外地方緊急購買必須的更替衣服及洗漱用品所產生的實際費用。

第 A.4 章除外責任

本公司無須對以下項目負責：

1. 任何沒有正式收據購買之物品；
2. 於索償時未能提供公共交通工具機構證明其延誤時間及原因之書面證明；
3. 因政府機構、海關、警方或其他官員充公、隔離或扣留而引致的延誤；
4. 已經就第 A.12 或 A.15 章申請索償的任何損失；或
5. 任何在香港所發生的延誤事故。

第 A.5 章 –旅程延誤

若因罷工、公共交通工具被騎劫、惡劣天氣、天然災害、恐怖主義活動、機場關閉、公共交通工具出現機械故障或結構問題、或受保人計劃前往的目的地之國家獲發黑色外遊警示(儘管一般除外責任 1(f)(i)另有規定)，致令受保人於升學旅程期間安排乘搭的公共交通工具較受保人在旅程表上列明的啟程時間延遲最少連續 6 小時，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，向每名受保人作出以下其中一項賠償：

A.5.1 現金津貼

每完整及連續 6 小時延誤的現金津貼；或

A.5.2 額外交通及住宿費用

最少連續 6 小時之延誤直接引致的必需及合理的僅為替代該一段延誤的公共交通工具而需轉乘其他公共交通工具的額外費用（以標準或經濟客位票價為限），以及在香港及升學國家/地區以外地方的住宿費用。

延誤時數將由原有公共交通工具於當地原定啟程時間，直至該原有公共交通工具或由該原有公共交通工具機構提供最早可啟程至原有行程表內所列之預定旅程目的地的替代交通工具選項於當地實際啟程時間計算。

如受保人乘搭連續的接駁公共交通工具，每段延誤時間不可累積計算，而延誤的近因必須為上述事故所導致。

第 A.5 章除外責任

本公司無須對以下項目負責：

1. 受保人未能於公共交通工具機構、旅行團營運商或港務局建議的時間或之前向公共交通工具機構(或其代理)辦理登機手續或報到，或抵達啟程之閘口；
2. 引致延誤之原因或情況於保險申請日或確認任何旅程安排前（以較遲者為準）已存在、或已知其存在或已公佈；
3. 受保人在辦理登機或預訂手續後遲誤抵達機場、港口或車站 (除非因第 A.5 章「旅程延誤」保障內定明的原因所引致的延遲)；
4. 因受保人拒絕或未有乘搭由有關公共交通工具機構所提供的最早可啟程的替代交通工具所引致的任何旅程延誤；或
5. 未能提供載有延誤時間及原因的公共交通工具機構書面報告或證明的索償；
6. 因公共交通工具機構或其代理、旅行代理商或旅行團營運商欺詐或欺騙行為，或未能安排或提供受保人已付款的服務而引致的索償；或
7. 受保人可從任何其他保障或賠償來源討回的費用，不論受保人是否實際上有向該來源追討或接受賠償。

第 A.6 章 - 租車自負額

若受保人於升學旅程期間在香港以外的地方因向領有牌照的汽車租賃公司所租用的私家車的損失或損毀而須在法律上承擔租賃協議所附帶的汽車保險單內的自負金額或免賠額，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額賠付該自負金額或免賠額。

第 A.6 章除外責任

本公司無須對以下項目負責：

1. 租用電單車、單車、小型電單車、摩托自行車、摩托三輪車、拖車或旅行拖車、野營車、貨車、商用車輛、露營車、越野車、客貨車 / 載客廂型車、或超過 9 個座位的車輛；
2. 受保人不遵守租賃協議內任何要求而造成的任何損失；
3. 受保人不是租賃協議內所指定的及 / 或在損失發生之關鍵時刻的駕駛者而造成的任何損失；
4. 直接因為受保人觸犯當地的交通規例而造成的任何車輛之損失或損毀；
5. 若租賃協議內沒有附帶汽車保險單保障，或受保人不受該汽車保險單所保障的任何損失；
6. 受保人在意外發生時沒有合法的駕駛執照駕駛車輛，或正在參與或練習任何形式的速度賽或計時賽。

第 A.7 章 –教育基金

若受保人之父母或法定監護人在承保期內遇上意外，而引致該意外發生後 12 個月內身故或永久完全傷殘，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，支付受保人該承保期內之學年尚未繳付的學費。

第 A.7 章條文

受保人必須為:

(1) 為 25 歲以下及未婚；及

(2) 為香港以外的教育院校之全日制學生。

索償必須隨附香港以外的教育院校向受保人開具的學費發票。

第 A.7 章除外責任

本公司將不負責賠償：

1. 因任何疾病或病患引起的傷患所招致的損失；
2. 任何已逾期的費用；
3. 受保人於承保期內因自行決定更改修讀的學科所招致的損失；
4. 受保人的父母或法定監護人自殺、企圖自殺或蓄意自傷身體。

第 A.8 章 – 學業中斷

若受保人在升學旅程內因下列原因中斷學業，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，賠償受保人已繳交予教育院校而不可退還的學費及受保人直接返回香港所招致之合理額外公共交通工具費用(以單程經濟客位為準)：

1. 受保人因嚴重身體受傷或患上嚴重疾病直接導致連續住院超過 30 日；或
2. 受保人其直系親屬身故。

第 A.8 章條文

就本保障賠償之學費而言，將根據學業中斷之日數，按比例就受保人已支付及須支付學費的學習總日數而計算。

第 A.8 章除外責任

本公司無須對以下項目負責：

1. 可從任何其他來源退還或追回的任何學費；
2. 由受保人或其直系親屬以外的任何一方所支付的學費；
3. 未能提供醫生簽發之醫療報告；
4. 任何因恐怖主義活動引致的損失；
5. 受保人或其直系親屬自殺、企圖自殺或蓄意自傷身體；
6. 受保人被升學國家/地區拒絕入境或發出入境簽證；或
7. 受保人被強制隔離或已感染傳染病需要由當地方政府隔離或監測。

第 A.9 章 – 學校關閉津貼

若在升學旅程期間因天然災難、或因當地警方或政府機構強制規定而導致教育院校在突發及不可預見的情況下關閉停課連續 3 日以上，而該教育院校於實體關閉後並沒有提供任何形式的教學，本公司將按每日之關閉支付此現金津貼。

為免存疑，如教育院校於實體關閉後仍提供線上課程予受保人，本公司將不會支付此保障。

第 A.10 章 – 推遲/取消升學旅程

若受保人在升學旅程出發前因下述事故而必須及無可避免地推遲/取消升學旅程，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，賠償已預繳支付而不可退回的交通票據、住宿及學費的訂金或費用。

(a) 受保人或其直系親屬於升學旅程出發前身故、嚴重身體受傷或患嚴重疾病；
(b) 受保人於升學旅程出發前被傳召出庭作供、出任陪審員或接受強制性隔離；
(c) 於升學旅程出發前 7 天內，受保人於香港的主要居所發生火災或水災引致嚴重損毀；
(d) 於升學旅程出發前 7 天內，升學國家/地區突然發生不可預見的罷工、惡劣天氣、天然災難、恐怖主義活動、傳染病或被獲發黑色外遊警示；或
(e) 受保人因傳染病事故被升學國家/地區拒絕入境或發出入境簽證。

第 A.10 章條文

此部分的保障受限於以下規定：

1. 受保人須把未曾使用的原有的交通票據交由本公司處置；
2. 就上文所載列的(a)及(e)項引致取消行程的直接原因，該事件須於成功投保 24 小時後發生；
3. 就上文所載列的事項(b)而言，有關的命令、公告或通知須於成功投保 24 小時後向受保人頒布或發出；
4. 入境限制須由升學國家/地區當地政府頒布；
5. 此部分的保障一經索償，本公司將無須根據本保單提供其他保障，本保單下之所有保障隨即終止。

第 A.10 章除外責任

本公司無須對以下項目負責：

1. 任何受保人因個人意願或財政狀況而不願成行；
2. 任何受保於任何其他保險或政府計劃的損失，或將會獲酒店、公共交通工具機構、旅行代理商獲其他旅遊及 / 或住宿服務供應商賠償或退款的損失；
3. 未能提供醫生簽發之醫療報告；
4. 受保人未獲得學生簽證或入學被教育院校拒絕；
5. 受保人或其直系親屬自殺、企圖自殺或蓄意自傷身體；
6. 引致推遲/取消升學旅程之原因或情況於本保單的申請日前或升學旅程的註冊入學日前已存在、或已知其存在或已公佈；或
7. 索取交通票據、住宿或學費退款時被收取的罰金或取消手續費。

第 A.11 章 –父母休假津貼

若受保人在升學旅程期間於香港以外地方因嚴重身體受傷或嚴重疾病需入住醫院連續 5 日以上，而受保人的父母或法定監護人為前往探訪受保人而向其僱主申請年假，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限向受保人的父母或法定監護人提供年假現金津貼。

第 A.11 章條文

任何索償必須隨附前往受保人所在地所需的交通票據及/或住宿證明，以及由受保人的父母或法定監護人之僱主所發出確認其休假的報告或證明。

第 A.11 章除外責任

本公司無須對以下項目負責：

1. 事故發生時，受保人的父母或法定監護人為家庭主婦、自僱人士、已退休、無業或仍未獲合約受僱的人士；
2. 未能提供醫生簽發之醫療報告；或
3. 常規檢查、療養院護理或非醫療所需的住院檢查及治療。

第 A.12 章 – 家居財物損失

若受保人置於住所的家居財物於承保期內因火災、水浸、或在空置期間遭人使用暴力進出該住所爆竊而損失或損壞，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額向受保人賠償重置或修理該家居財物的費用。

本公司有權根據物品的損耗及折舊程度賠償其重估價值或維修該物品。若受保人於該物品損毀或遺失後補購類似的替物品，而原有物品在損毀或遺失當日購入不超過 2 年，本公司將賠償補購費用。如受保人未能證明遺失或損毀之物品的購入日期或該物品已購入超過 2 年，本公司將按該物品的實際價值或維修費用處理有關索償，以較低者為準。如該

物品超出經濟修復，本公司將以該物品被當作已遺失的情況作賠償。

當物品為一對或一套物件的其中一部分時，在不參考該物品作為該整對或整套物件的其中一部份可能具有特別價值的情況下，本公司將賠償遺失或損毀的單一個或多個部份的實際價值。

倘若 2 個或以上的物品是以在同一件或一組物件受保，為確定本公司對每項物品承擔之最高賠償額，則針對該件或該組物件支付的賠償額應被視為在有關物品之間平均攤分。

本公司有權自行決定將物品歸類一組物件，以決定賠償限額表內之最高賠償額之應用。

第 A.12 章除外責任

本公司無須對以下項目負責：

1. 任何建築物結構部份；
2. 汽車、船艇、飛機或其他機動或電動車輛、單車、無人機、無人飛行載具或其備件及配件；
3. 植物、樹木、庭園、家畜、生物或類似物品；
4. 燈泡及/或活門；
5. 食品、飲料、藥物、郵票、或隱形眼鏡、或脆弱或易碎物品的損毀；
6. 任何貴重物品的損失或損毀；
7. 金錢、契約、其他任何類型的付款工具或文件、旅遊證件、機票、交通及住宿代用券或任何代用券的損失或損毀；
8. 商業物品或樣本，儲存在錄影帶、儲存卡、鐳射光碟或類似物品的資料；
9. 惡意損壞造成的任何損失及毀壞；
10. 傳呼機、電子手帳、電腦軟件或附件的遺失或損毀；
11. 因錯誤、遺漏、匯兌或貶值而引致的損失；
12. 在露天裝置的財產，包括天線裝置、走廊、露台、天井、天台、前院或同類的戶外裝置；
13. 因使用任何鑰匙或複製鑰匙進入住所而導致的遺失或損毀，不論該鑰匙是否屬於受保人；
14. 因受保人的魯莽或故意行為而導致的遺失或損毀；
15. 沒有在發現遺失或損毀後的 24 小時內通知當地警方及取得警方報告；
16. 並非與天氣有關的自然災害引起的水浸；
17. 已經就第 A.4 或 A.15 章申請索償的任何損失；
18. 未得本公司書面同意下連續 60 天以上無人居住的住所內家居財物損失或損毀；
19. 受保人未有採取適當措施予以安全保管其家居財物或個人財物或減低對本保單的索償及損失；或
20. 未能提供價值及擁有權證明的索償。

第 A.13 章 –證件遺失

若受保人於升學旅程期間在香港以外的地方直接因遭盜竊、搶劫或意外而遺失旅遊證件，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，賠償每名受保人:

A.13.1 在升學旅程期間由簽發或發行旅遊證件之機構所收取的補領費用；及/或

A.13.2 僅因在香港以外地方補領旅遊證件 (不包括駕駛執照) 所合理及必需地在香港以外地方引致的額外公共交通工具費用 (以標準或經濟客位票價為限) 及住宿費用，惟僅限於前往最近受保人首次發現其旅遊證件之遺失的地方的簽發或發行機構作補領。

第 A.13 章除外責任

本公司無須對以下項目負責：

1. 沒有在發現遺失後的 24 小時內通知當地警方及取得警方報告；
2. 在航空公司或其他運輸公司保管期間引致的損失，除非在發現遺失的 24 小時內報失，且如在屬航空公司的情況下，取得「財物損失報告」;
3. 受保人將旅遊證件在無人看管下放置在公眾地方、沒上鎖的車輛內或無人在車內看管的車輛內，或因受保人未有採取適當措施予以安全保管該些物品而引致的遺失或損毀；
4. 任何學生證或會員證或該旅遊證件並非為完成升學旅程所必須的；
5. 因政府機構、海關、警方或其他官員延誤、充公、隔離或扣留而引致的遺失；
6. 任何無法解釋的遺失或離奇消失；或
7. 任何因未有或逾期補領旅遊證件所招致的罰款或罰金。

第 A.14 章 – 臨時居所

若受保人的住所在升學旅程期間因火災、水浸或其他天然災害(如海嘯或地震)的破壞導致不適宜居住連續超過 24 小時，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，向受保人提供臨時住宿現金津貼。

第 A.15 章 – 個人財物

本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，賠償每名受保人在升學旅程期間由受保人擁有的行李及個人物品(包括穿著在身上或放於行李箱、手提箱及類似的儲存品內的衣服或個人財物)在香港以外的地方意外遺失或損毀。

延伸保障

本公司將賠償屬於受保人的個人手提電話被盜竊或搶劫而遺失。

本公司有權根據物品的損耗及折舊程度賠償其重估價值或維修該物品。若受保人於該物品損毀或遺失後補購類似的替物品，而原有物品在損毀或遺失當日購入不超過 2 年，本公司將賠償補購費用。如受保人未能證明遺失或損毀之物品的購入日期或該物品已購入超過 2 年，本公司將按該物品的實際價值或維修費用處理有關索償，以較低者為準。如該物品超出經濟修復，本公司將以該物品被當作已遺失的情況作賠償。

當物品為一對或一套物件的其中一部分時，在不參考該物品作為該整對或整套物件的其中一部份可能具有特別價值的情況下，本公司將賠償遺失或損毀的單一個或多個部份的實際價值。

倘若 2 個或以上的物品是以在同一件或一組物件受保，為確定本公司對每項物品承擔之最高賠償額，則針對該件或該組物件支付的賠償額應被視為在有關物品之間平均攤分。

本公司有權自行決定將物品歸類一組物件，以決定賠償限額表內之最高賠償額之應用。

第 A.15 章除外責任

本公司無須對以下項目負責：

1. 汽車、船艇、飛機或其他機動或電動車輛、單車、無人機、無人飛行載具或其備件及配件；
2. 任何貴重物品的損失或損毀；
3. 食品、飲料、藥物、郵票、或隱形眼鏡、或脆弱或易碎物品的損毀；
4. 金錢、契約、其他任何類型的付款工具或文件、旅遊證件、機票、交通及住宿代用券或任何代用券的損失或損毀；
5. 傳呼機、手提之通訊設施、電子手帳、電腦軟件或附件的遺失或損毀(本章節內延伸保障另有列明除外)
6. 商業物品或樣本，儲存在錄影帶、儲存卡、鐳射光碟或類似物品的資料；
7. 正常損耗、逐漸變質、刮損、凹痕、機械或電力故障或失靈；
8. 因政府機構、海關、警方或其他官員延誤、充公、隔離或扣留而引致的遺失或損毀；
9. 在航空公司或其他運輸公司保管期間引致的遺失或損毀，除非在發現遺失或損毀的 24 小時內報失，且如在屬航空公司的情況下，取得「財物損失報告」；
10. 沒有在發現遺失後的 24 小時內通知當地警方及取得警方報告；
11. 受保人將財物在無人看管下放置在公眾地方、沒上鎖的車輛內或無人在車內看管的車輛內，或因受保人未有採取適當措施予以安全保管該些財物而引致的遺失或損毀；
12. 惡意損壞造成的任何損失及毀壞；
13. 因錯誤、遺漏、匯兌或貶值而引致的任何損失；
14. 任何無法解釋的損失或離奇消失；
15. 任何因欺詐或行騙引致的損失；
16. 不屬於受保人其個人的財物之遺失或損毀；
17. 運動設備在使用中損毀；
18. 在香港發生的損失；或
19. 已經就第 A.4 或 A.12 章申請索償的任何損失。

第 A.16 章 – 信用卡被盜用

本公司將賠償因受保人持有的實體信用卡在升學旅程期間於香港以外地方由受保人攜帶時遭搶劫或盜竊，而直接導致該信用卡被盜用所引致的金錢損失。

第 A.16 章除外責任

本公司無須對以下項目負責：

1. 沒有在發現遺失後的 24 小時內通知當地警方及取得警方報告；
2. 沒有在發現遺失後即時通知信用卡發卡機構；
3. 扣賬卡或虛擬信用卡之遺失；
4. 受保人將信用卡在無人看管下放置在公眾地方、沒上鎖的車輛內或無人在車內看管的車輛內，或因受保人未有採取適當措施予以安全保管該信用卡而引致的損失；
5. 信用卡補領費用；
6. 因錯誤、遺漏、匯兌或貶值而引致的任何損失；
7. 未能遵守信用卡發卡機構的條款；
8. 任何無法解釋的損失或離奇消失；或
9. 在香港發生的損失。

第 A.17 章 –個人責任

如受保人在升學旅程期間於香港以外地方因疏忽導致：

A.17.1 第三者身體受傷(包括所引致的身故或疾病)；及 / 或

A.17.2 第三者的財物意外遺失或損毀，

而須負上法律責任，本公司將就此向受保人作出賠償。

此外，本保障亦伸延至賠償：

(1) 任何索償人可向受保人追討的法律費用及開支；及

(2) 在獲得本公司書面同意下受保人所招致的法律費用及開支。

本公司應支付的最高賠償額將適用於任何一個承保期內所有的索償人，及於同一原因引致的任何事故的索償。

在未有本公司的書面批准下，受保人不得向任何其他一方作出任何付款提議或承諾，或承認過失，或牽涉任何訴訟。

受保人應就可能會導致本保單之索償的事件立即通知本公司並提供全部詳情。受保人必須在收取所有書信、索償、令狀、傳票及程序後立即通知及將其轉交予本公司。受保人或任何提出索償人士亦應在知悉任何由可能會導致本保單之索償的事件所引致的檢控、研訊或致命事故立即向本公司發出書面通知。如發生可能導致本保單之索償的盜竊或其他刑事行為，受保人應立即通知警方，並配合本公司以確保犯罪者被定罪。

未經本公司事先以書面同意前，受保人或任何提出索償人士或其代表不得作出任何責任承認、提議、承諾付款或賠償，而本公司有權接管並以受保人或該人士之名義進行任何索賠的辯護或和解、或為維護本公司自身利益以受保人或該人士之名義提出任何彌償、損害或其他事項的申索。本公司在處理任何訴訟程序及達成和解協議時擁有完全酌情權，而受保人及該等人士應按本公司要求向本公司提供所有資訊及協助。

如在任何時候本保單出現的任何索賠已由任何其他保險保障該損失、損害或責任，本公司將不負責承擔或賠償超出其按比率分攤的任何損失、損害、賠償、費用或開支。

<u>第 A.17 章除外責任</u>

本公司無須負責由以下事故直接或間接引致、與其有關或由此引起的索償：

1. 僱主責任，合約性責任或受保人對其家庭成員的責任；
2. 屬於受保人、或由受保人受信託所管有，或由其看管、保管或控制的財物；
3. 任何故意、惡意、刑事或非法行為；
4. 從事貿易，商業或專業的活動；
5. 擁有或佔有土地或建築物 (佔用臨時居所除外)；
6. 擁有、保管或使用槍械、武器、車輛（不論是機動性、機械推動或牽引性的）、飛行器（不論有載人或無載人）或船隻；
7. 由任何刑事程序產生的法律費用；
8. 受保人被酒精、藥物或任何其他有毒或使人產生幻覺的物質影響；
9. 受保人傳播的傳染性疾病或病毒；
10. 已由或應由其他保險、補償計劃或賠償基金保障的損失、損毀或開支；
11. 受保人根據合約須承擔的責任（如未有該合約，該責任將不存在）；
12. 任何金錢價值以外的補償或追討；

13. 登山、冬季運動、水上運動、參加大型滑雪比賽、滑雪跳躍、冰上曲棍球、使用雪車或鋼架雪車、賽車或越野賽車；
14. 由動物引致的責任；或
15. 在香港發生的意外所引致的責任。

B. “來港升學計劃”

第 B.1 章 – 醫療及有關費用

如受保人在升學旅程期間於香港直接因患上疾病或遭受身體受傷而需要於香港的醫院住院，本公司將賠償在香港以住院病人身分並因醫療所需而合理地招致的醫療費用。

第 B.1 章除外責任

本公司無須對以下項目負責：

1. 不在香港發生之意外或患上之疾病、或不在香港接受的治療或救援；
2. 如經受保人的主診醫生評估，認為該項手術或治療可合理地延遲至受保人返回其原居地後進行；
3. 醫院的單人或私家病房膳宿、及相關的診症醫療費用或任何類型的護理費用；
4. 任何類型的癌症治療或腎透析治療；
5. 牙科護理或診治，除非在升學旅程期間與香港因身體受傷引致健全及天然的牙齒受損而需在住院期間接受的急症治療及手術則除外。出院後的跟進牙科治療及口腔手術則不會獲得賠償；
6. 未能提供由主診醫生發出列有該身體受傷或疾病之性質的正式收據、醫學證明書及診斷報告的索償；
7. 與已存在的病狀相關治療；
8. 以美容或整容為目的的服務；
9. 矯正視力或屈光不正的服務，包括但不限於眼部屈光治療、角膜激光矯視手術(LASIK)，以及任何相關的檢測、治療程序及服務；
10. 聘用特別看護或私家看護的費用（不論是屬住院或門診性質）；
11. 非由醫生建議的治療或服務、例行體格或健康檢查、或非因受保人需治療或診斷於旅程期間懷疑遇上或感染的傷患或疾病而須作出的體格或健康檢查的費用；
12. 於受傷或患上疾病當日起計 12 個月後的任何醫療費用；
13. 任何非醫療所需之治療、治療程序、藥物、檢測或服務的費用。
14. 若純粹為接受診斷程序或專職醫療服務（包括但不限於物理治療、職業治療及言語治療）而住院，該住院期間所招致的全部或部分費用；
15. 預防性治療及預防性護理的費用，包括但不限於並無症狀下的一般身體檢查、定期檢測或篩查程序、或僅因受保人及/或其家人過往病歷而進行的篩查或監測程序、頭髮重金屬元素分析、接種疫苗或健康補充品；
16. 購買屬耐用品的醫療設備及儀器的費用，包括但不限於輪椅、床及家具、呼吸道壓力機及面罩、可攜式氧氣及氧氣治療儀器、血液透析機、運動設備、眼鏡、助聽器、特殊支架、輔助步行器具、非處方藥物、家居使用的空氣清新機或空調及供熱裝置。為免存疑，住院期間所租用的醫療設備及儀器則不屬此項；
17. 傳統中醫治療的費用，包括但不限於中草藥治療、跌打、針灸、穴位按摩及推拿，以及另類治療，包括但不限於催眠治療、氣功、按摩治療、香薰治療、自然療法、水療法、順勢療法及其他類似的治療；或
18. 按香港的普遍標準（或尚未經香港認可機構批准）界定為實驗性或未經證實醫療成效的醫療技術或治療程序的費用。

第 B.2 章 – 人身意外

B.2.1 倘若受保人在升學旅程期間於香港因身體受傷而引致身故或傷殘，本公司將按照下表作出賠償：

事項	最高賠償額百分率
1. 意外身故	100%
2. 永久完全傷殘	100%
3. 嚴重燒傷	100%
4. 喪失雙目；或喪失雙肢；或喪失一目及喪失一肢	100%
5. 喪失一目；或喪失一肢	50%
6. 喪失語言能力；或失聰	50%

B.2.2 綁架保障

倘若受保人在升學旅程期間，因在香港遭受綁架而導致身故，本公司將按照本保單賠償限額表內的最高賠償額作出賠償。

第 B.2 章條文

此章節的保障受限於以下規定：

1. 除非從身體受傷當日起計的 12 個月內出現上述任何一項事項，否則將不獲賠償。
2. 嚴重燒傷的賠償額是按照身體總表面積燒傷的百分率計算。
3. 在任何情況下，項目 B.2.1 及 B.2.2 應支付的總賠償額不得超過本保單賠償限額表內就此章節所列的最高賠償額。

第 B.2 章除外責任

本公司無須對因任何疾病、已存在的病狀、意外導致細菌或病毒感染（除非細菌感染是由意外造成的割傷或傷口直接導致）而引起的索償負責。

第 B.3 章 – 24 小時緊急支援服務　　熱線電話：(852) 2861 9235

倘若受保人在香港展開升學旅程時遭受嚴重身體受傷或患上嚴重疾病或需要醫療、法律或行政上的緊急援助，而該旅程並非

- 違反醫生的勸告；及/或
- 是為在香港接受或尋求醫療或手術治療，

受保人或其代表可直接以口頭形式通知緊急服務供應商，要求以下之緊急援助服務及保障，惟任何由受保人自行支付的有關費用將不會獲發還。

B.3.1 醫療建議、評估及轉介約見

當需要醫療建議時，受保人可致電緊急服務供應商並向當值醫生索取醫療建議及評估，惟該項電話諮詢只被視為建議性質，並不能視作對受保人之診斷。若醫療上有需要，受保人將被轉介至另一位醫生或專科醫生以獲取其個人評估，而緊急服務供應商亦將協助受保人進行預約，惟所有醫生費用及相關之收費需完全及直接由受保人支付，緊急服務供應商將不就此作任何賠償。

B.3.2 緊急治療運送

若受保人在香港身體受傷或患上疾病，而緊急服務供應商的醫療隊伍及受保人的主診醫生均建議將受保人轉送至其他醫療機構以接受所需之適當治療，緊急服務供應商將安排以下服務及支付相關費用：

(1) 運送受保人至其中一間最就近的醫院；及

(2) 如站在醫療的角度上有需要，通過任何方式(包括但不限於空中救護機，固定航班之商務客機及陸上救傷車)將受保人在必要的醫療監護下轉送至一所在設備上就更適合治療該項傷患或疾病的醫院。

緊急服務供應商的醫療隊伍及受保人的主診醫生將根據實際情況共同決定所需的安排。

為完成醫療運送，緊急服務供應商會根據情況安排以下事項：

(1) 救護車運送受保人前往出發的機場

(2) 於出發 / 目的地的機場進行的離境 / 入境及清關手續

(3) 提供深切治療器材

(4) 合資格的醫療護送人員（如麻醉科醫生、心臟科醫生、普通科醫生、護士）在護送過程中穩定及監察受保人的情況

(5) 救護車在受保人及醫療護送人員飛抵機場時於停機坪上接應

(6) 合適專科醫生在受保人抵達後提供即時診症

(7) 預留醫院床位

(8) 緊急服務供應商的醫生於受保人住院時持續監察其病情

(9) 與受保人家屬聯絡並知會治療進展

B.3.3 治療後護送

在香港接受住院治療後，如(i)根據受保人的主診醫生和緊急服務供應商的醫生的醫學意見共同認定受保人的病情不會阻礙他接受醫學監護下的護送，及(ii)受保人之原有交通票據不能用在此目的上，緊急服務供應商將安排以固定航班之客機或其他合理的運輸方法護送受保人返回原居地，並會支付該護送服務的費用，包括任何往返機場的額外費用，惟(i)受保人須把原有交通票據之未使用部份交回緊急服務供應商；(ii)安排之公共交通工具的票價等級並不可高於受保人原有交通票據的票價等級；及 (iii)任何有關是否需要將受保人送返原居地的決定必須由主診醫生、本公司及緊急服務供應商共同作出，並在持續的醫療監督下進行。

B.3.4 遺體運返

如受保人不幸身故，緊急服務供應商將就下列之事項作出所有所需安排(包括任何符合當地規定的步驟及安排)並支付相關費用:

(1) 將受保人遺體或骨灰運返受保人的原居地，或

(2) 應受保人之繼承人或合法代表之要求，安排受保人在當地安葬，惟緊急服務供應商就當地安葬所承擔的費用將僅限於將受保人遺體或骨灰運返原居地之等值費用。棺木費用於任何情況下都不受保障。

B.3.5 親屬探病

若受保人在香港因嚴重身體受傷或嚴重疾病入住醫院連續 10 天以上，緊急服務供應商將安排受保人一名親屬或其指定人士，由受保人原居地乘搭固定航班之客機或以任何合理的交通方式(以經濟客位票價為限)往返受保人所在地點探望受保人，並支付相關費用。該費用包括最長連續 5 天，每天最高港幣 1,200 元的任何合理酒店的標準房間費用，但不包括飲料、膳食及其他額外房間服務費用。

B.3.6 住院按金保證

當主診醫生及緊急服務供應商均同意受保人須入住醫院時，緊急服務供應商可在受保人無法即時支付所需之住院按金的情況下，代表本公司提供最高港幣 30,000 元之住院按金保證，但須受限於第二部份第 B.1 章 - 醫療及有關費用的條款、條件、限額及除外責任。

B.3.7 緊急回國處理親人後事

當受保人於香港升學期間（不包括移民），其直系親屬（指父母、配偶、子女或兄弟姊妹）於受保人之原居地身故，而令受保人在不可預見的情況下須立即返回其原居地，緊急服務供應商將安排受保人乘坐固定航班之客機

（以經濟客位票價為限）往返原居地及支付有關的機票費用。

B.3.8 法律服務轉介

應受保人要求，緊急服務供應商將提供全球律師及律師行的轉介服務。

B.3.9 除外責任

本公司無須對以下項目負責：

(1) 在無緊急服務供應商介入的情況下，受保人理應支付早已產生的費用。

(2) 根據緊急服務供應商之醫生的意見，受保人的輕微疾病或傷患可在當地獲妥當的治療後，而不會妨礙受保人繼續旅程或工作。在此情況下，緊急服務供應商將不會為該受保人提供任何支援服務。

(3) 如根據緊急服務供應商之醫生的意見認為受保人在體能上可在無醫療護送人員陪同下，仍能如正常乘客返回原居地，除非緊急服務供應商之醫生認為有需要，否則本公司將不負責受保人產生的費用。

第 B.4 章 –教育基金

若受保人之父母或法定監護人在承保期內遇上意外，而引致該意外發生後 12 個月內身故或永久完全傷殘，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，支付受保人該承保期內之學年尚未繳付的學費。

第 B.4 章條文

受保人必須為:

(1) 為 25 歲以下及未婚；及

(2) 為香港的教育院校之全日制學生。

索償必須隨附香港的教育院校向受保人開具的學費發票。

第 B.4 章除外責任

本公司將不負責賠償：

1. 因任何疾病或病患引起的傷患所招致的損失；
2. 任何已逾期的費用；
3. 受保人於承保期內因自行決定更改修讀的學科所招致的損失；
4. 受保人的父母或法定監護人自殺、企圖自殺或蓄意自傷身體。

第 B.5 章 – 學業中斷

若受保人在升學旅程內因下列原因中斷學業，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，賠償受保人已繳交予教育院校而不可退還的學費及受保人直接返回原居地所招致之合理額外公共交通工具費用(以單程經濟客位為準)：

1. 受保人因嚴重身體受傷或患上嚴重疾病直接導致連續住院超過 30 日；或
2. 受保人其直系親屬身故。

第 B.5 章條文

就本保障賠償之學費而言，將根據學業中斷之日數，按比例就受保人已支付及須支付學費的學習總日數而計算。

第 B.5 章除外責任

本公司無須對以下項目負責：

1. 可從任何其他來源退還或追回的任何學費；

2. 由受保人或其直系親屬以外的任何一方所支付的學費；
3. 未能提供醫生簽發之醫療報告；
4. 任何因恐怖主義活動引致的損失；
5. 受保人或其直系親屬自殺、企圖自殺或蓄意自傷身體；
6. 受保人被香港拒絕入境或發出入境簽證；
7. 受保人被強制隔離或已感染傳染病需要由當地方政府隔離或監測。

第 B.6 章 – 學校關閉津貼

若在升學旅程期間因天然災難、或因香港警方或政府機構強制規定而導致教育院校在突發及不可預見的情況下關閉停課連續 3 日以上，而該教育院校於實體關閉後並沒有提供任何形式的教學，本公司將按每日之關閉支付此現金津貼。

為免存疑，如教育院校於實體關閉後仍提供線上課程予受保人，本公司將不會支付此保障。

第 B.7 章 –證件遺失

如受保人於升學旅程期間在香港直接因遭盜竊、搶劫或意外而遺失旅遊證件，本公司將賠償該受保人在升學旅程期間於香港由簽發旅遊證件之機構所收取的補領費用。

第 B.7 章除外責任

本公司無須對以下項目負責：

1. 沒有在發現遺失後的 24 小時內通知香港警方及取得警方報告；
2. 在航空公司或其他運輸公司保管期間引致的損失，除非在發現遺失的 24 小時內報失，且如在屬航空公司的情況下，取得「財物損失報告」;
3. 受保人將旅遊證件在無人看管下放置在公眾地方、沒上鎖的車輛內或無人在車內看管的車輛內，或因受保人未有採取適當措施予以安全保管該些物品而引致的遺失或損毀；
4. 任何學生證或會員證或該旅遊證件並非為完成升學旅程所必須的；
5. 因政府機構、海關、警方或其他官員延誤、充公、隔離或扣留而引致的遺失；
6. 任何無法解釋的遺失或離奇消失；或
7. 任何因未有或逾期補領旅遊證件所招致的罰款或罰金。

第 B.8 章 –臨時居所

若受保人的住所在升學旅程期間因火災、水浸或其他天然災害(如海嘯或地震)的破壞導致不適宜居住連續超過 24 小時，本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，向受保人提供臨時住宿現金津貼。

第 B.9 章 – 個人財物

本公司將根據本保單賠償限額表內就此章節所列的最高賠償額為限，賠償每名受保人在升學旅程期間由受保人擁有的行李及個人物品(包括穿著在身上或放於行李箱、手提箱及類似的儲存品內的衣服或個人財物)在香港意外遺失或損毀。

延伸保障

本公司將賠償屬於受保人的個人手提電話被盜竊或搶劫而遺失。

本公司有權根據物品的損耗及折舊程度賠償其重估價值或維修該物品。若受保人於該物品損毀或遺失後補購類似的替物品，而原有物品在損毀或遺失當日購入不超過 2 年，本公司將賠償補購費用。如受保人未能證明遺失或損毀之物品的購入日期或該物品已購入超過 2 年，本公司將按該物品的實際價值或維修費用處理有關索償，以較低者為準。如該物品超出經濟修復，本公司將以該物品被當作已遺失的情況作賠償。

當物品為一對或一套物件的其中一部分時，在不參考該物品作為該整對或整套物件的其中一部份可能具有特別價值的情況下，本公司將賠償遺失或損毀的單一個或多個部份的實際價值。

倘若 2 個或以上的物品是以在同一件或一組物件受保，為確定本公司對每項物品承擔之最高賠償額，則針對該件或該組物件支付的賠償額應被視為在有關物品之間平均攤分。

本公司有權自行決定將物品歸類一組物件，以決定賠償限額表內之最高賠償額之應用。

第 B.9 章除外責任

本公司無須對以下項目負責：

1. 汽車、船艇、飛機或其他機動或電動車輛、單車、無人機、無人飛行載具或其備件及配件；
2. 任何貴重物品的損失或損毀；
3. 食品、飲料、藥物、郵票或隱形眼鏡、或脆弱或易碎物品的損毀；
4. 金錢、契約、其他任何類型的付款工具或文件、旅遊證件、機票、交通及住宿代用券或任何代用券的損失或損毀；
5. 傳呼機、手提之通訊設施、電子手帳、電腦軟件或附件的遺失或損毀(本章節內延伸保障另有列明除外)
6. 商業物品或樣本，儲存在錄影帶、儲存卡、鐳射光碟或類似物品的資料；
7. 正常損耗、逐漸變質、刮損、凹痕、機械或電力故障或失靈；
8. 因政府機構、海關、警方或其他官員延誤、充公、隔離或扣留而引致的遺失或損毀；
9. 在航空公司或其他運輸公司保管期間引致的遺失或損毀，除非在發現遺失或損毀的 24 小時內報失，且如在屬航空公司的情況下，取得「財物損失報告」；
10. 沒有在發現遺失後的 24 小時內通知香港警方及取得警方報告；
11. 受保人將財物在無人看管下放置在公眾地方、沒上鎖的車輛內或無人在車內看管的車輛內，或因受保人未有採取適當措施予以安全保管該些財物而引致的遺失或損毀；
12. 惡意損壞造成的任何損失及毀壞；
13. 因錯誤、遺漏、匯兌或貶值而引致的任何損失；
14. 任何無法解釋的損失或離奇消失；
15. 任何因欺詐或行騙引致的損失；
16. 不屬於受保人其個人的財物之遺失或損毀；
17. 運動設備在使用中損毀；或
18. 在香港以外地方發生的損失。

第 B.10 章 – 信用卡被盜用

本公司將賠償因受保人持有的信用卡在升學旅程期間於香港由受保人攜帶時遭搶劫或盜竊，而直接導致該信用卡被盜用所引致的金錢損失。

第 B.10 章除外責任

本公司無須對以下項目負責：

1. 沒有在發現遺失後的 24 小時內通知香港警方及取得警方報告；
2. 沒有在發現遺失後即時通知信用卡發卡機構；
3. 受保人將信用卡在無人看管下放置在公眾地方、沒上鎖的車輛內或無人在車內看管的車輛內，或因受保人未有採取適當措施予以安全保管該信用卡而引致的損失；
4. 信用卡補領費用；
5. 因錯誤、遺漏、匯兌或貶值而引致的任何損失；
6. 未能遵守信用卡發卡機構的條款；
7. 任何無法解釋的損失或離奇消失；或
8. 在香港以外地方發生的損失。

第 B.11 章 –個人責任

如受保人在升學旅程期間於香港因疏忽導致：

B.11.1 第三者身體受傷(包括所引致的身故或疾病)；及 / 或

B.11.2 第三者的財物意外遺失或損毀，

而須負上法律責任，本公司將就此向受保人作出賠償。

此外，本保障亦伸延至賠償：

(3) 任何索償人可向受保人追討的法律費用及開支；及

(4) 在獲得本公司書面同意下受保人所招致的法律費用及開支。

本公司應支付的最高賠償額將適用於任何一個承保期內所有的索償人，及於同一原因引致的任何事故的索償。

在未有本公司的書面批准下，受保人不得向任何其他一方作出任何付款提議或承諾，或承認過失，或牽涉任何訴訟。

受保人應就可能會導致本保單之索償的事件立即通知本公司並提供全部詳情。受保人必須在收取所有書信、索償、令狀、傳票及程序後立即通知及將其轉交予本公司。受保人或任何提出索償人士亦應在知悉任何由可能會導致本保單之索償的事件所引致的檢控、研訊或致命事故立即向本公司發出書面通知。如發生可能導致本保單之索償的盜竊或其他刑事行為，受保人應立即通知警方，並配合本公司以確保犯罪者被定罪。

未經本公司事先以書面同意前，受保人或任何提出索償人士或其代表不得作出任何責任承認、提議、承諾付款或賠償，而本公司有權接管並以受保人或該人士之名義進行任何索賠的辯護或和解、或為維護本公司自身利益以受保人或該人士之名義提出任何彌償、損害或其他事項的申索。本公司在處理任何訴訟程序及達成和解協議時擁有完全酌情權，而受保人及該等人士應按本公司要求向本公司提供所有資訊及協助。

如在任何時候本保單出現的任何索賠已由任何其他保險保障該損失、損害或責任，本公司將不負責承擔或賠償超出其按比率分攤的任何損失、損害、賠償、費用或開支。

第 B.11 章除外責任

本公司無須負責由以下事故直接或間接引致、與其有關或由此引起的索償：

1. 僱主責任，合約性責任或受保人對其家庭成員的責任；
2. 屬於受保人、或由受保人受信託所管有，或由其看管、保管或控制的財物；
3. 任何故意、惡意、刑事或非法行為；
4. 從事貿易，商業或專業的活動；
5. 擁有或佔有土地或建築物 (佔用臨時居所除外)；
6. 擁有、保管或使用槍械、武器、車輛（不論是機動性、機械推動或牽引性的）、飛行器（不論有載人或無載人）或船隻；
7. 由任何刑事程序產生的法律費用；
8. 受保人被酒精、藥物或任何其他有毒或使人產生幻覺的物質影響；
9. 受保人傳播的傳染性疾病或病毒；
10. 已由或應由其他保險、補償計劃或賠償基金保障的損失、損毀或開支；
11. 受保人根據合約須承擔的責任（如未有該合約，該責任將不存在）；
12. 任何金錢價值以外的補償或追討；
13. 登山、冬季運動、水上運動、參加大型滑雪比賽、滑雪跳躍、冰上曲棍球、使用雪車或鋼架雪車、賽車或越野賽車；
14. 由動物引致的責任；或
15. 在香港以外地方發生的意外所引致的責任。

第三部份　一般除外責任

1. 除本保單另有規定外，本保單不保障以下索償：

(a) 任何在申請本保單前已存在的疾病、病狀、病弱或生理上的缺陷或狀況；

(b) 由已存在的病狀引起的索償；

(c) 就“基本計劃”及“優越計劃”而言，受保人並非教育院校之全日制國際學生；就“來港升學計劃”而言，受保人為香港永久性居民，或並非教育院校之全日制學生;

(d) 申請本保險前或在保單「生效日期」前已存在、已知其存在或已公佈的任何成因或情況；

(e) 如受保人可就損失、費用、開支向政府計劃、旅行代理商、航空公司、郵輪公司、公共交通工具機構、任何安排旅遊住宿及交通之服務供應商或其他保險（不論該保險註明屬主要的，分擔性的，附加的，待確定的或其他）或其他來源申請索償，受保人應先向上述各方及 / 或保險公司索償，並向本公司遞交相關索償證明以作為本公司在本保單下就任何未能向上述各方及 / 或保險公司索償的餘下部分有任何賠償責任之先決條件（不適用第二部分第 A.2 及 B.2 章 – 人身意外）；

(f) 直接或間接由下列原因而招致的損失：

(i) 戰爭（不論已宣戰與否）、侵略、外敵行動、敵對行動、內戰、叛亂、革命、起義、軍事或奪權行動、充公或國有化或任何政府或公共或當地政府機構的行動或指令對財物的徵用、或造成破壞或損毀、或暴動或內亂；

(ii) 以專業性質參與任何運動，而受保人可透過從事該運動而獲得或取得收入、報酬、贊助或任何形式的財政報酬；

(iii) 參與競賽(徒步除外)、越野賽車或比賽時發生的意外事故；

(iv) 任何非法、違法、蓄意、惡意或故意的行為；

(v) 自殺、企圖自殺、蓄意自我傷害或疾病、精神錯亂、精神病、睡眠障礙症、精神或神經紊亂、酒精引致的反應或影響(不論暫時性與否)、服用藥物 (經醫生處方的藥物除外，但不包括戒毒治療)，

自行暴露於不必要的危險地 (意圖拯救他人性命除外)；

(vi) 核分裂、核聚變或輻射污染；

(vii) 綁架、勒索 (在本保單另有列明則除外)；或

(viii) 任何恐怖主義活動(第 A.1 及 B.1 章 – 醫療及有關費用、第 A.2 及 B.2 章 – 人身意外、第 A.5 章 – 旅程延誤及第 A.10 章 – 推遲/取消升學旅程除外)；

(ix) 航空管制。

(g) 有關任何已經另行特別投保的財物或任何在沒有本保單的情況下可向其他保險索回補償的財物；

(h) 未有事故發生當日後三十天內直接以書面通知本公司可能會導致本保單之索償的事件；

(i) 如受保人違反醫生的勸告或以醫治疾病為目的之旅程；

(j) 性病、經性接觸傳染的疾病包括愛滋病(後天免疫力缺乏症)或愛滋病併發症；

(k) 懷孕、難產、流產、墮胎、懷孕併發症或分娩；節育或恢復生育；任何性別的結紮或變性；不育(包括體外受孕或任何其他人工受孕)；以及性機能失常，包括但不限於任何原因導致的陽萎、不舉或早泄；

(l) 受保人年齡超過 40 歲；

(m) 如受保人以移民為目的，或非以升學性質為唯一目的之升學旅程；

(n) 因罷工、戰爭、侵略、外敵行動、武裝敵對行動(不論是否正式宣戰)、內戰、叛亂、起義、恐怖主義活動(在本保單另有列明則除外)、政變、暴動或內亂、行政或政治干預、輻射或任何其他不可抗力事件令緊急服務供應商未能提供援助服務或保障，從而引致有關援助服務的延誤或失效；

(o) 參與任何危險任務、項目計劃或體力勞動性質工作(由教育院校安排的實習工作，及任何在教育院校所在城市的文書或行政兼職工作除外)；

(p) 參與冬季運動(只適用於在身體受傷或患疾病當日年齡為 18 歲以下的受保人)；

(q) 參與危險活動(只適用於在身體受傷或患疾病當日年齡為 18 歲以下的受保人)；

(r) 任何空中活動(但(i)購票乘搭由正式持牌作定期運輸的航空或包機公司所提供及經營的雙引擎飛機，或(ii)所參與之活動是由另一位已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則不在此限。)

(s) 風箏衝浪或陸上風箏衝浪、滑浪、滑水、無繩滑水、滑浪風帆、跳台滑雪、熱氣球、在海拔 5,000 米以上登山或高山遠足、或在水面以下超過 40 米深度潛水；或

(t) 由下述原因直接或間接導致、或由此引起的損失或損毀：

(1)滲漏造成的損失，但直接因颱風或暴風破壞樓宇結構引致雨水從缺口滲入造成的毀壞除外；

(2)磨損、撕裂、折舊、凹陷、碎裂、擦損；

(3)真菌、濕氣、鐵銹、腐爛、腐蝕、氣候或大氣、或逐漸退化；或

(4)家畜的咀嚼，抓撓，撕裂或弄髒。

2. 恐怖主義

不論此保單內容及其任何批單當中含有任何相反條款，現特同意，此保障並不包括由恐怖主義活動直接或間接導致、引起，或與之有關的損失、損壞、責任、費用或支出(不論其性質如何)，不論是否同時受任何其他原因或事件影響，或與該項損失以任何次序接續發生(在本保單另有列明則除外)。

此保單亦排除為了控制、阻止、鎮壓恐怖主義活動或以任何方式與之有關而採取的行動所直接或間接導致、引起，或與之有關的損失、損壞、責任、費用或支出(不論其性質如何)(在本保單另有列明則除外)。

倘若本公司聲稱基於本除外責任，本保單不保障任何損失、損壞、責任、費用或支出，提出任何相反舉證的責任須由保單持有人承擔。

倘若此項的除外責任的任何部份被證實為無效或不可執行，其餘部份仍須保持完全有效性及可執行性。

3. 資訊科技澄清條款

此保單所保障的財產損壞指財產本體的實質損壞。

財產本體的實質損壞並不包括數據或軟件的損壞，尤其是由於原本結構遭刪除、破壞或變形，以致數據、軟件或電腦程式發生任何有損害性的改變。

因此，下列事項排除於此保單的保障範圍以外：

(1) 數據或軟件的損失或損毀，尤其是由於原本結構遭刪除、破壞或變形，以致數據、軟件或電腦程式發生任何有損害性的改變，及由於該等的損失或損毀而導致的任何商業停頓損失。儘管此除外責任另有規定，因財產本體受保障的實質損壞，而直接導致的數據或軟件損失或損毀，將會受到保障。

(2) 由於數據、軟件或電腦程式的功能、可用性、使用範圍或可讀取性受損，而導致損失或損毀，以及因該等損失或損毀而導致的任何商業停頓損失。

4. 制裁限制及除外條款 (LMA3100)

保險人（再保險人）不得提供承保及支付任何賠款或提供任何利益給下述，依據聯合國決議有關制裁、禁令或限制之國家，或經歐盟、英國或美國所作貿易或經濟制裁、法律或規範之國家。

第四部份　批註

因不能避免的延誤所引致自動延長保險期

如受保人在升學旅程期間，全因意料之外的原因或情況，且並無其他原因及完全在受保人控制範圍以外，出現無可避免的延誤，令其無法在承保期內返回香港（只適用於“基本計劃”及“優越計劃”）或其原居地（只適用於“來港升學計劃”），保險期限將自動延長最多 10 天。本自動延長保險期會於該 10 天自動延長保險期屆滿時或當該導致無可避免延誤的原因不復存在當日終止，以較早者為準。

第五部份　終止保單

1. 保單持有人終止保單

保單持有人可於 30 天前以書面通知本公司終止本保單，或終止有關本保單內之任何受保人的保障，有關終止生效日為本公司接獲有關書面通知當日或按書面通知內列明的日期終止，以較遲者為準。

(1) 6 個月保障（只適用於“基本計劃”及“優越計劃”）：所有保費將不獲退還。

(2) 1 年保障：已繳保費之退還將根據下述退還保費條款而定：

退還保費條款

倘若本保單在承保期內沒有產生或支付任何賠償，保單持有人可按下表獲退還保費，惟退還之金額不得超過已繳全年保費的 50%：

已受保期（不超過）	退還保費
5 個月	50%
6 個月	40%
7 個月	30%
8 個月	20%
9 個月	10%
超過 9 個月	0%

2. 本公司終止保單

(1) 若保單持有人或受保人在任何時候未能履行本保單的條款或未能本著絕對真誠行事，本公司有權隨時終止本保單或更改本保單的條款。

(2) 本公司可按保單持有人最後登記的地址，於 30 天前以書面通知保單持有人終止本保單。保障終止時，就 1 年保障的保單而言，若受保人不曾在承保期內就本保單提出或獲得任何索償，保單持有人將可獲得按第五部份 – 1.(2)所列的比例退回在終止日期之後的已繳保費；而就 6 個月保障（只適用於“基本計劃”及“優越計劃”）的保單而言，所有已繳保費將不獲退還。任何情況下，本公司並無責任透露有關之終止原因。

3. 自動終止保單

本保單將於受保人身故時終止。

4. 未繳保費取消保單

倘若保單持有人未能支付保費，本保單將由承保表所載的保單生效日起作廢。

第六部份 續保 (只適用於“1 年保障”的保單)

1. 若本公司同意續保，則會在承保期結束前不少於三十（30）天向保單持有人發出通知，惟本公司對於續保與否擁有最終決定權。只有在本公司收到所需的保費及續保文件或續保確認，本保單才會續保。
2. 本公司保留於保單每年續保之到期日時終止本計劃或修改本保單之保障、保費及其他條款及細則的權利。
3. 保障利益架構修訂

   本公司將有權不時修訂本保單之保障利益架構、保費及條款及細則，及對本保單作出更改或進行重新核保。本公司應於保險期完結前不少於三十（30）天以書面形式通知保單持有人有關修訂並列明經修訂的條款及細則、承保表、賠償限額表、新保費及其生效日期。本公司沒有責任透露有關修訂之原因。若投保人以書面接受有關修訂，經修訂的條款及細則、承保表、賠償限額表及新保費應於所定明的日期生效，否則本保單會於該通知日期後的第一個保費到期日自動終止。於每次修訂後，本公司應發出有關批單，並附隨經修訂的條款及細則、承保表及賠償限額表一併發出。

第七部份 轉換保障計劃 (只適用於“1 年保障”的保單)

保單持有人在本保單的每個保單年度的保單期滿日 30 日前，可向本公司發出書面申請轉換保障計劃及計劃年期。經本公司批核後，新保障計劃及保費將於最新的續保保單年度的首日開始生效。惟當保單由“1 年保障”轉換至“6 個月保障”後則不能續保。

第八部份 保費

1. 保單持有人在繳交保費後，本保單方可生效。
2. 保費需按承保表、批單或任何備忘錄上所列繳付，保費亦需在保單起保日時及其後每段承保期的保單期滿日時繳交保費。
3. 本公司有權調整「學宜無憂留學保險」中所有計劃的保費、賠償限額表內所列之最高賠償限額及 / 或保單條款。收費率或保費及任何保費折扣率或附加費將由本公司不時指定。

第九部份 重複投保

受保人不得受保於多於一份由本公司承保相同升學旅程的保單。若受保人於本公司受保多於一份保單，本公司將視受保人受其中最高保障額的保單所保障。如各保單的保障額相同，本公司將視受保人受最先發出之保單所保障。

本公司將向該人士或其代表發還重複支付的保費，而重複投保的保單則會作廢。

第十部份　一般保單條文

1. 年齡限制

任何年齡介乎 12 至 40 歲之人士均合資格投保。所有保障會根據受保人於本保單之保險期內或承保期之起始日（以較遲者為準）時的年齡來支付賠償額。

2. 解釋

(a) 本保單之條款、承保表、賠償限額表、備忘錄及批單應一併閱讀，而本保單之條款、承保表、賠償限額表、備忘錄或批單的任何部份內之任何字詞或字句如帶有特定解釋，在任何情況下出現都視作帶有此種解釋。

(b) 除非於本保單附載的批單內另有規定，若本保單之條款與本公司之其他文件出現任何抵觸，將以本保單之條款為準。

(c) 如中、英文版本有任何歧異，概以英文版本為準。

3. 合理保護

保單持有人或受保人必須合理謹慎以避免意外、受傷、疾病、損失或損毀事件的發生。

4. 欺詐

如有任何欺騙或蓄意誇大的索償，或有任何虛假的聲明或陳述，本保單將會失效且將不會支付任何賠償。

5. 索償通知

(1) 如發生任何可能會導致本保單之索償的損失，必須儘快以書面通知本公司。除非獲得本公司書面同意，否則保單持有人或受保人不得自行以本公司的名義承擔責任，或作出任何對其有約束力的陳述或承諾。

(2) 如因身體受傷或疾病接受治療，保單持有人或受保人須先行支付有關費用及取得由醫生發出的正式收據及列有身體受傷或疾病性質的醫學證明。

(3) 就任何行李等財物在運輸工具(航空、巴士公司等) 保管期間的遺失或損毀，應立即以書面通知有關運輸工具及取得報告。

(4) 任何財物的遺失，必須於發現遺失後 24 小時內通知當地警方及取得警方報告。

(5) 在任何情況下不可超過旅程完結後的三十（30）天才提出索償通知。保單持有人或受保人須於調查或評估索償的過程中提供充分合作。

(6) 所有損失證明文件需於本公司收到賠償申請表後三十（30）日內呈交給本公司。倘有合理的緣由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）日之限，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人、或其合法代表負責，本公司概不會負責任何費用。

6. 支付賠償

(1) 保單持有人或受保人可於簽訂本保險合約時指定受益人。倘無指定受益人，賠償將支付予受保人的遺產。除了第二部份第 A.2 及 B.2 章「人身意外」外，任何傷殘或保障利益的受益人須是保單持有人或受保人，恕不接受指定其他受益人。

(2) 在本保單內任何未繳交的保費將在支付予保單持有人或受保人的有關賠償金額中扣除。

(3) 在本保單內的保費及應付之賠償均以港幣計算，應付之賠償亦將根據損失當日之兌換率計算。

(4) 保單持有人或受保人或其指定受益人或遺產就收訖任何賠償後簽訂的收據，均被視為本公司完全履行所有法律責任。

7. 本公司於索償後的權利

本公司有權代表保單持有人或受保人並以彼等之名義，解決任何法律訴訟或提出抗辯。本公司亦可自費並為其本身利益，以保單持有人或受保人之名義就保單之任何賠償向任何第三者追討。若受保人身故，本公司有權支

付費用進行驗屍。

8. 追討權利

若本公司及 / 或緊急服務供應商支付了不包括在此保單保障範圍內的索償，或超過此保險的賠償限額時，本公司及 / 或緊急服務供應商有權向保單持有人及 / 或受保人追討該款項或超額款項。

9. 其他保險

任何遺失、損毀、費用及責任，如在提出索償時已獲其他保險單保障，本公司將不負責超出按比例賠償的部份。(第二部份第 A.2 及 B.2「人身意外」不在此限)

10. 利息

本保單支付的保障均不帶利息。

11. 合約(第三者權利)條例

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)強制執行本保單的任何條款。

12. 完整合約及修改

本保單包括承保表、賠償限額表、批單、任何備忘錄、附錄與修訂（如有），將構成各方之間的完整合約。除經本公司批准，並得批單和修訂本為證，否則本保單的任何修改均屬無效。本公司將有權對所有本保單作核保、修改條款及/或調整保費及最高賠償額。

13. 仲裁

所有因本保單而引起之歧見須根據仲裁條例(及不時之修訂)作出決定。若然各方對委任一名仲裁人不能達成協議，則有關選擇需交由香港國際仲裁中心之主席作出決定。在這裡明確申明，取得仲裁裁決為任何有關本保單之訴訟權利或官司之先決條件。若然本公司對保單持有人或受保人就任何依本保單提出之索償表示無須負責，而該索償又未在作出拒賠日後 12 個曆月內轉交仲裁，則無論如何，該索償將被視作已被放棄，而此後亦不得再追討。

14. 信託或轉讓之禁制

本保單不可轉讓，同時保單持有人或受保人保證本保單並不隸屬於任何信託，亦不涉及任何留置權或押記。本保單將於承保期內由保單持有人或受保人擁有。

15. 法律及司法管轄權

本保單在所有方面均受香港法律管限，並按香港法律釋義。對於本保單有關的任何事項所產生的爭議、索償或法律訴訟，香港法院將具有唯一和獨有的司法管轄權。

16. 錯誤與遺漏

整理記錄時的文書錯誤不應使在其他方面均有效的保障項目失效，亦不會使在其他方面均已有效地終止的保障項目繼續有效。若受保人的年齡或出生日期、或其他與升學旅程或受保人有關的相關資料無意中報錯，以致影響本保單之保費、賠償或保障範圍或任何條款，則本公司將按真實的年齡及資料來釐訂實際保費、及決定是否就本保單的條款給予賠償，並決定賠償額。若本公司認為應按本保單支付賠償，則絕對有權酌情調整保費。本公司亦有權在支付本保單之任何保障時扣除任何保費差額。

17. 緊急救援通知

(1) 當生命受到威脅的情況，受保人或其代表應設法以合適及即時的方式安排緊急轉送到事發地點就近的的醫院及儘快聯絡緊急服務供應商以提供適當的資料。

(2) 倘若在通知緊急服務供應商前，受保人因身體受傷或疾病入住醫院，受保人或其代表如許可，須在該緊急情況發生後 3 天內直接聯絡緊急服務供應商，在未接獲通知的情況下，緊急支援服務供應商不會承擔於此保單的責任。

18. 運送援助

在進行醫療運送的情況下，為使容易及迅速處理，受保人或其代表需提供以下資料：

(1) 受保人入住的醫院或其他醫療設施的名稱、地址及電話號碼；及

(2) 受保人的主診醫生姓名、地址及電話號碼，及如必要，受保人的家庭醫生資料。

19. 24 小時緊急救援服務

(1) 緊急服務供應商的醫療隊伍或其他代表可隨時接觸受保人以評估受保人的情況，如受保人在沒有合理辯解的情況下拒絕該評估，受保人將不符合資格接受進一步的醫療援助。

(2) 醫療隊伍將根據每一事件的具體情況決定醫療運送是否適當及選擇該次運送日期及方式。

(3) 在緊急服務供應商為受保人進行醫療運送時，受保人須向緊急服務供應商交回其交通票據未有使用的部份或其價值，以抵銷進行醫療運送的成本。

(4) 在未獲緊急服務供應商同意前，受保人或任何人士將不會獲任何開支補償。

(5) 受保人須使用合理方法避免產生緊急情況。

(6) 受保人須盡力與緊急服務供應商合作，確保其可從任何相關途徑取得所有文件或收據，並自行負擔費用以協助緊急服務供應商履行必要的程序。

(7) 受保人及其代表應根據本公司 / 緊急服務供應商為調查及核實索償提出的合理要求，不時提供所有必要的資料及協助。如必需在確認保單責任前接受緊急服務，本公司可自行酌情決定在無損害原則的基礎上提供該服務，惟受保人或其代表須就其應承擔因使用緊急服務而產生的費用之全數或差額簽署承諾書 (須附帶必要之個人資料)。

(8) 受保人須在緊急援助事故發生後兩年內就該事故提出索償或採取法律行動，否則當作放棄論。

20. 更改升學教育院校

任何有關受保人的升學教育院校的更改，受保人必須盡快通知本公司，該變更會受公司的承保審查和評估。

21. 於承保期前終止保單

倘若受保人的學生簽證申請被升學國家/地區拒絕，本公司將不會就本保單提供任何保障。在此情況下，保單持有人可(i)於承保期開始前向本公司發出不少於 7 天的書面通知及(ii)提供由相關領事館發出的簽證申請被拒之書面證明文件以要求終止保單。在本公司收取滿意的證明後，保單持有人可獲退還已經繳付的保費，惟本公司將扣除 HK$300 作行政費

收集個人資料聲明

您提供的資料，為中銀集團保險有限公司(“本公司”)提供保險業務所需，並可能使用於下列目的：

(1) 處理及審批您的保險申請或您將來提交的保險申請；
(2) 執行您保單的行政工作及提供與您保單相關的服務；
(3) 分析或調查、處理及支付您保單有關的索償；
(4) 發出繳交保費通知及向您收取保費及欠款；
(5) 任何與保險有關的產品或服務的任何更改、變更、取消或續期；
(6) 就以上用途聯絡您；
(7) 本公司行使任何代位權；
(8) 其它與上述用途有直接關係的附帶用途；及
(9) 遵循適用法律，條例及業內守則及指引。

本公司亦可因應上述用途將您的個人資料移轉予下列各方 (不論在香港特別行政區境內或境外)：

(a) 就上述用途，向本公司提供行政、通訊、電腦、付款、保安及其它服務的第三方代理、承包商及顧問 (包括：醫療服務供應商、緊急服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商)；
(b) 處理索賠個案的理賠師、理賠調查員及醫療顧問；
(c) 追討欠款的收數公司或索償代理；
(d) 保險資料服務公司及信貸資料服務公司；
(e) 再保公司及再保經紀；
(f) 您的保險經紀 (若有)；
(g) 本公司的法律及專業業務顧問；
(h) 本公司的關連公司(以《公司條例》內的定義為準)；
(i) 現存或不時成立的任何保險公司協會或聯會或類同組織(「聯會」)及其會員，以達到任何上述或有關目的，或以便「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；
(j) 透過「聯會」移轉予任何「聯會」的會員，以達到任何上述或有關目的；
(k) 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；
(l) 任何負責處理保險相關投訴及/或爭議之行業或監管機構；及
(m) 法例要求或許可的政府機關。

您在此授權本公司可向「聯會」從保險業內收集的資料中查閱及/或核對您任何資料。

此外，經您同意，本公司可能會以其它方式使用及披露您的個人資料。

您有權查閱及要求更正由本公司持有有關您及/或**受保人**的個人資料。如有需要，可向本公司法律與合規部提出 (電話：2867 0888，傳真：3906 9939)。

使用資料作直接促銷

在取得您的有關書面同意下(包括您不反對之表示)，本公司擬使用您的資料作直接促銷。本公司會遵從條例內有關直接促銷的規定。請注意以下：

(1) 本公司持有您的姓名、聯絡詳情、產品及服務組合信息及統計資料可不時被本公司用於直接促銷；

(2) 以下服務類別可作推廣：

(i) 財務、保險及相關服務和產品；

(ii) 獎賞、年資獎勵或優惠計劃及相關服務和產品；

(iii) 本公司的聯名合作夥伴提供之服務和產品 (有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定))；及

(iv) 為慈善及或非牟利的目的之捐款及資助；

(3) 上述服務、產品及標的可由本公司及/或下述人士提供或(如涉及捐款及資助)募捐：

(i) 本公司或中銀**香港**(控股)有限公司或其附屬公司之任何成員；

(ii) 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商；

(iii) 本公司及本集團之聯名合作夥伴(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定))；及

(iv) 慈善或非牟利組織；

(4) 除本公司推廣上述服務、產品及標的外，本公司同時擬提供列明於上述第(1)段之資料至上述第(3)段的所有或其中任何人士，該等人士藉以用於推廣上述服務、產品及標的，並本公司須為此目的取得您的同意(其中包您不反對之表示)；

若您不同意本公司使用或提供其資料予其他人士，藉以用於以上所述之直接促銷，您應通知本公司法律與合規部 (電話：2867 0888, 傳真：3906 9939) 以行使其不同意此安排的權利。

註： 本保單中文譯本只供參考之用，如與英文原文有歧異，概以英文本為準。

賠償限額表

A. “基本計劃”及“優越計劃”（第 A.1 至 A.17 章）

保障項目及承保範圍	最高賠償額[1]（HK$）	
	基本計劃	優越計劃
A.1 醫療及有關費用	不適用	1,500,000
A.1.1 住院、手術費及醫生費用		1,500,000
A.1.2 門診診金及處方藥物費用		10,000 (500/每次/每天)
A.1.3 回港覆診費用		60,000
- 中醫治療、針灸及跌打之分項限額		3,000 (500/每天)
A.1.4 創傷輔導		15,000 (1,000/每次/每天)
A.1.5 住院及傳染病隔離現金津貼		7,500 (500/每天)
A.2 人身意外	600,000	1,200,000
A.2.1 意外身故或傷殘	600,000	1,200,000
A.2.2 綁架保障	300,000	600,000
A.3 24 小時緊急支援服務		
A.3.1 醫療建議、評估及轉介約見	✓	
A.3.2 緊急治療運送	實際費用	
A.3.3 治療後護送	實際費用	
A.3.4 遺體運返	實際費用	
A.3.5 親屬探病	雙程固定班次機票及 5 晚酒店住宿(每天$1,200)	
A.3.6 住院按金保證	50,000	
A.3.7 緊急回國處理親人後事	實際費用	
A.3.8 法律服務轉介	✓	
A.4 行李延誤	1,500	2,000
A.5 旅程延誤		
A.5.1 現金津貼	1,200 （300/每滿 6 小時延誤）	1,800 （300/每滿 6 小時延誤）
A.5.2 額外交通及住宿費用	3,000	5,000
A.6 租車自負額	2,500	4,000
A.7 教育基金	150,000	200,000
A.8 學業中斷	120,000	150,000
A.9 學校關閉津貼	5,000 (500/每天)	5,000 (500/每天)
A.10 推遲/取消升學旅程	20,000 (500/每天)	40,000 (500/每天)
A.11 父母休假津貼	1,500 (300/每天)	2,500 (500/每天)
A.12 家居財物損失	6,000	1,000
- 運動器材及樂器	2,000/每件/每套	3,000/每件/每套
- 個人電腦及平板電腦	3,000	5,000
- 手提電話	2,000	3,000
- 其他家居財物	1,000/每件/每套	1,500/每件/每套

保障項目及承保範圍	最高賠償額[1]（HK$）	
	基本計劃	優越計劃
A.13 證件遺失	5,000	8,000
A.13.1 補領證件費用	2,000	3,000
A.13.2 住宿及交通費用 - 住宿費用的每天最高賠償額	3,000 500/每天	5,000 1,000/每天
A.14 臨時居所	5,000 (500/每天)	10,000 (500/每天)
A.15 個人財物 - 運動器材 - 個人電腦及平板電腦 - 其他個人財物 **伸延保障** - 手提電話因被盜竊或搶劫而導致的遺失	6,000 2,000/每件/每套 3,000 1,000/每件/每套 1,000	1,000 3,000/每件/每套 5,000 1,500/每件/每套 1,500
A.16 信用卡被盜用	2,000	3,000
A.17 個人責任	500,000	1,000,000
A.17.1 意外受傷	500,000	1,000,000
A.17.2 財物意外損失或損毀	100,000	200,000

B. "來港升學計劃"（第 B.1 至 B.11 章）

保障項目及承保範圍	最高賠償額[1]（HK$）
	來港升學計劃
B.1 醫療及有關費用	300,000 （30,000/每次住院）
B.2 人身意外	600,000
B.2.1 意外身故或傷殘	600,000
B.2.2 綁架保障住院及傳染病隔離現金津貼	300,000
B.3 24 小時緊急支援服務	
B3.1 醫療建議、評估及轉介約見	✓
B3.2 緊急治療運送	實際費用
B3.3 治療後護送	實際費用
B3.4 遺體運返	實際費用
B3.5 親屬探病	雙程固定班次機票及 5 晚酒店住宿(每天$1,200)
B3.6 住院按金保證	30,000
B3.7 緊急回國處理親人後事	實際費用
B3.8 法律服務轉介	✓
B.4 教育基金	150,000
B.5 學業中斷	120,000
B.6 學校關閉津貼	5,000 (500/每天)
B.7 證件遺失	2,000
B.8 臨時居所	5,000 (500/每天)
B.9 個人財物 - 運動器材	6,000 2,000/每件/每套

保障項目及承保範圍	最高賠償額[1]（HK$）
	來港升學計劃
- 個人電腦及平板電腦	3,000
- 其他個人財物	1,000/每件/每套
伸延保障	
- 手提電話因被盜竊或搶劫而導致的遺失	1,000
B.10 信用卡被盜用	2,000
B.11 個人責任	500,000
B.11.1 意外受傷	500,000
B.11.2 財物意外損失或損毀	100,000

備註：

1. 以每個承保期計算（除非另有說明）。