

Overseas StudyCare Insurance Policy

The below table sets out a brief summary of the benefits available under the Overseas StudyCare Insurance policy. Please refer to the corresponding page number for more details of the cover provided.

Words in italics have certain meanings in this policy, and are defined on page 25.

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Your Overseas StudyCare Insurance

Thank you for your purchase of our Overseas StudyCare Insurance.

We will provide overseas study insurance to you during the period of insurance, on the terms set out in this policy document, and subject to the policy limits, conditions and exclusions.

Your contract of insurance is made up of:

1. Your proposal, application and declaration, which you completed when applying for this insurance;
2. these policy provisions;
3. the policy schedule or certificate, which is a unique document issued to you either by email or post, and which sets out the policy details that are relevant to you; and
4. any endorsement made to this policy.

These documents should all be read together as if they are one document.

We rely upon the information provided by you when issuing this policy. It is important to us that you provide accurate and truthful statements at all times, including on your proposal, application, declaration, renewal or when making a claim.

If you do not provide accurate and truthful information, or you provide false, misleading or exaggerated information, we will immediately cancel this policy and we will not be liable to pay you any benefits under the policy.

Table of Benefits

This table sets out a summary only of the major limits and sub-limits for each of the benefits under this policy. The details of each benefit can be found in the policy below.

Cover	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Policy Period Per Insured Student	
		Plan A	Plan B
1	Medical expenses benefit (comprehensive cover only) Expenses incurred for medical treatment if the insured student is sick or injured while overseas (Sub-limit for Follow Up Treatment up to HK\$100,000)	\$1,000,000	\$500,000
2	Top up inpatient medical expenses (comprehensive cover only) Up to 2 times the maximum basic inpatient cover or \$2,000,000, (whichever is the lesser) once your other medical insurance has been exhausted	Up to \$2,000,000	N/A
3	Worldwide emergency assistance services <ul style="list-style-type: none"> a) Arrangement of hospital admission and guarantee of hospital admission deposit b) Emergency medical evacuation and repatriation c) Transportation of mortal remains d) Compassionate visit and hotel accommodation e) Convalescence expenses f) Unexpected return to usual country of residence g) Additional cost of travel 	<ul style="list-style-type: none"> \$40,000 Included \$40,000 \$40,000 \$6,000 \$40,000 \$40,000 	<ul style="list-style-type: none"> \$40,000 Included \$15,000 \$15,000 \$6,000 \$15,000 \$15,000
4	Personal accident benefit <ul style="list-style-type: none"> a) Accidental death & permanent total disablement <ul style="list-style-type: none"> - For aged between 12 and 17 years inclusive b) Double indemnity coverage <ul style="list-style-type: none"> - For aged between 12 and 17 years inclusive c) Major burns 	<ul style="list-style-type: none"> \$500,000 \$250,000 \$1,000,000 \$500,000 \$200,000 	<ul style="list-style-type: none"> \$250,000 \$250,000 \$500,000 \$500,000 \$100,000
5	Cancellation charges benefit Reimbursement of costs incurred due to the journey being cancelled	\$30,000	N/A
6	Curtailment of trip benefit Costs incurred if the journey is interrupted	\$30,000	N/A
7	Kidnapping benefit <ul style="list-style-type: none"> a) Compassionate visit and hotel accommodation b) Compassionate death benefit 	<ul style="list-style-type: none"> \$40,000 \$250,000 	N/A
8	Education fund Payment of unpaid tuition fees in the event of the death of the parent or legal guardian of the insured student, where the insured student is an unmarried full time student under 23 years old.	\$350,000	\$200,000
9	Travel delay benefit Reimbursement for costs incurred due to delay or postponement of the journey (Apply either a or b compensation only) <ul style="list-style-type: none"> a) Cash allowance (HK\$300 for each and every full 6 hours delay), or b) Additional travel cost for re-routing 	<ul style="list-style-type: none"> \$2,500 \$10,000 	<ul style="list-style-type: none"> \$600 \$2,500
10	Baggage benefit For loss or breakage of your baggage during a journey <ul style="list-style-type: none"> a) Sub-limit per item b) Sub-limit for lap-top computer 	<ul style="list-style-type: none"> \$20,000 \$3,000 \$10,000 	<ul style="list-style-type: none"> \$10,000 \$3,000 \$5,000
11	Personal liability benefit Legal liability incurred to a third party	\$1,500,000	\$750,000

Your Benefits

1. Medical Expenses Benefit (Comprehensive Overseas Studycare Policy Only)

1.1 Benefit

If the insured student suffers a bodily injury or sickness while on a journey, we will reimburse the medical expenses incurred for the treatment of this bodily injury or sickness, up to the limit stated in the Table of Benefits.

We will reimburse you for those medical expenses that were incurred for the following:

1. hospitalization;
2. surgery;
3. ambulance and paramedic services;
4. diagnostic tests;
5. consultations by medical practitioners;
6. prescribed medicines.

If the insured student was an inpatient in a hospital, we will also pay for the room and board charges, up to a daily limit of HK\$3,000. If the hospital is unable to provide a detailed breakdown of charges showing both the medical expenses and room and board while the insured student was an inpatient, we will pay a daily limit of up to HK\$10,000 for both medical expenses and room and board.

We will also pay up to HK\$100,000 for medical expenses incurred for follow-up treatment of the insured student, where that follow up treatment is received firstly while the insured student is outside of the usual country of residence, and then for the period up to 90 days of his or her return from the journey to his or her usual country of residence. This follow-up treatment benefit also covers treatment obtained from a Chinese medical practitioner, however such treatment is subject to a daily limit per visit of HK\$200 and a total sub-limit of HK\$3,000.

1.2 Exclusions for This Benefit

We will not be liable for any of the following:

1. expenses related to the additional cost for a single or private room at a hospital, or charges relating to private nursing;
2. rehabilitation and mobility equipment costs including wheelchairs, crutches or similar equipment, prostheses, medical equipment, appliances and accessories;
3. expenses related to cosmetic surgery, or costs relating to visual or hearing aids, including any apparatus to correct visual acuity or refractive error, contact lenses, glasses or hearing aids;
4. expenses relating to psychiatric or psychological disorders, including any expenses related to the treatment of primary or basic signs and symptoms;
5. expenses related in any way to birth control, including surgical, mechanical or chemical methods of birth control, and any and all conditions or treatments relating to infertility;
6. any expenses incurred for treatment or services undertaken without the recommendation of a medical practitioner;
7. routine physical examinations or check-ups not incidental to the treatment or diagnosis of a bodily injury or sickness covered by this policy;
8. any expenses incurred that relate to travel that has been taken contrary to the advice of a medical practitioner, or where the journey is for the purposes of receiving medical or surgical treatment, or for rest or recuperation, for any prior accident, illness or pre-existing condition.

1.3 Time Limit for Liability

We will not be liable for any claims that arise or treatment that is undertaken more than 12 months after the bodily injury or sickness occurred.

2. Top Up Inpatient Medical Expenses (Comprehensive Overseas Studycare Policy Only)

2.1 Benefit

If:

1. you hold another policy of insurance that provides basic medical expenses cover for the insured student;
2. the insured student suffers a bodily injury or sickness while on a journey that would be covered under both this policy and that other policy of insurance; and
3. that basic medical expenses cover has been exhausted under your other policy;

we will pay the additional inpatient medical expenses that have been incurred for that bodily injury or sickness to the insured student. The maximum we will pay under this benefit will be two times the limit of the basic medical expenses cover under your other policy of insurance, or HK\$2,000,000, whichever is the lesser.

2.2 Exclusions for this Benefit

We will not be liable for any of the following:

1. expenses related to the additional cost for a single or private room at a hospital, or charges relating to private nursing;
2. rehabilitation and mobility equipment costs including wheelchairs, crutches or similar equipment, prostheses, medical equipment, appliances and accessories;
3. expenses related to cosmetic surgery, or costs relating to visual or hearing aids, including any apparatus to correct visual acuity or refractive error, contact lenses, glasses or hearing aids;
4. expenses relating to psychiatric or psychological disorders, including any expenses related to the treatment of primary or basic signs and symptoms;
5. expenses related in any way to birth control, including surgical, mechanical or chemical methods of birth control, and any and all conditions or treatments relating to infertility;
6. any expenses incurred for treatment or services undertaken without the recommendation of a medical practitioner;
7. routine physical examinations or check-ups not incidental to the treatment or diagnosis of a bodily injury or sickness covered by this policy;
8. any expenses incurred that relate to travel that has been taken contrary to the advice of a medical practitioner, or where the journey is for the purposes of receiving medical or surgical treatment, or for rest or recuperation, for any prior accident, illness or pre-existing condition;
9. any follow up treatment for the insured student.

2.3 Conditions

Only those medical expenses incurred while the insured student is an inpatient in a hospital will be paid under this top up inpatient medical expenses benefit.

This benefit will only apply if:

- 1 you hold one or more separate policies of insurance with either us or another insurance company or companies that provides basic medical expenses cover for the insured student;
- 2 you firstly make a claim which exhausts the limits under those policies; and
- 3 you then make a claim under benefit 1 above (medical expenses benefit) and exhaust the limit as set out in your schedule.

If you hold more than one other separate policy of insurance that provides basic medical expenses cover, we will pay two times the limit of the lowest basic medical expenses cover, or HK\$2,000,000, whichever is the lesser amount.

2.4 Time Limit for Liability

We will not be liable for any claims that arise or treatment that is undertaken more than 12 months after the bodily injury or sickness occurred.

3. Worldwide Emergency Assistance Services

3.1 Benefit

We will make available to you and the insured student the services of Emergency Assistance Provider for the following services on a worldwide basis while the insured student is on a journey covered by this policy, but subject to the limits set out in the Table of Benefits. Some of the services provided by Emergency Assistance Provider may require third party costs to be incurred, and these costs are not covered by this policy. This is set out in more detail below.

3.1.1 Telephone Medical Assistance

Emergency Assistance Provider will arrange for medical advice to be provided to the insured student over the telephone. This service is provided on a referral or arrangement basis, so if any third party expenses are incurred in providing this telephone assistance, these expenses are the responsibility of you or the insured student, not Emergency Assistance Provider or us.

3.1.2 Arrangement of Hospital Admission And Guarantee of Hospital Admission Deposit

If the insured student sustains a bodily injury or sickness during his or her journey, and needs to be admitted to hospital, either as an inpatient or otherwise, Emergency Assistance Provider will assist the insured student with that hospital admission.

If the hospital requires a deposit to be paid for that admission, Emergency Assistance Provider, on behalf of the insured student, will guarantee the payment of that deposit or provide payment of the deposit up to the amount of HK\$40,000. The insured student or the insured student's family members must first make the payment to Emergency Assistance Provider, which will then arrange for the payment to be made to the hospital. If any third party expenses are incurred by the insured student, these expenses are the responsibility of you or the insured student, and not Emergency Assistance Provider.

3.1.3 Delivery of Essential Medicine

If the insured student requires essential medicines, drugs or other medical supplies, and these are unavailable at the insured student's location, Emergency Assistance Provider will arrange for those medicines, drugs or medical supplies to be delivered to the insured student.

This service is provided on an arrangement basis only, and the insured student will be responsible for payment for the medicines, drugs, medical supplies and delivery costs.

3.1.4 Emergency Medical Evacuation and Repatriation

If the insured student suffers a serious medical condition and needs to be evacuated to a hospital for treatment, Emergency Assistance Provider will arrange for the air or surface transportation, for the insured student to be taken to the nearest hospital where appropriate medical care is available. Emergency Assistance Provider will also arrange for the appropriate communication and language assistance, mobile medical equipment and medical escort crew.

It will be the decision of Emergency Assistance Provider as to whether the emergency medical evacuation is required, including deciding which hospital the insured student is to be transported to and the method of that transportation.

Emergency Assistance Provider will also arrange for the insured student to return to his or her usual country of residence following the emergency medical evacuation and subsequent hospitalization. It will be the decision of Emergency Assistance Provider as to how the insured student is to be returned to his or her usual country of residence.

3.1.5 Transportation of Mortal Remains

In the unfortunate instance of the insured student's death while on a journey, Emergency Assistance Provider will arrange for the transportation of the insured student's mortal remains to his or her usual country of residence.

If requested by the insured student's family members, Emergency Assistance Provider can arrange for the remains of the insured student to be buried (or other disposal as the case may be) at the place of death, subject to any government regulations that may apply.

3.1.6 Compassionate Visit and Hotel Accommodation

If the insured student is travelling alone and is admitted as an inpatient in a hospital for more than 3 consecutive days outside his or her usual country of residence, Emergency Assistance Provider will arrange for one economy class airfare and hotel accommodation up to HK\$1,200 per person per day for a maximum period of 5 days for two close relatives of the insured student to travel to the hospital where the insured student has been admitted.

This benefit is subject to Emergency Assistance Provider deciding in its sole discretion that the visit by the close relatives is necessary on medical or compassionate grounds.

3.1.7 Convalescence Expenses

Emergency Assistance Provider will arrange for any additional hotel accommodation expenses that are necessarily and unavoidably incurred by the insured student relating to a bodily injury or sickness that requires emergency medical evacuation, repatriation or hospitalisation under this section.

These expenses are subject to a limit of up to HK\$1,200 per day for a maximum of 5 consecutive days.

3.1.8 Unexpected Return to Usual Country of Residence

If a close relative of the insured student dies while the insured student is on a journey covered by this policy, and the insured student has to return to his or her usual country of residence, Emergency Assistance Provider will arrange for one economy class return airfare for the insured student to be able to return to his or her usual country of residence.

3.1.9 Additional Cost of Travel

If the insured student suffers a serious medical condition which requires medical treatment, Emergency Assistance Provider will arrange for an economy class airfare for the insured student to return to his or her usual country of residence after that treatment.

3.1.10 Referral Services

In addition to the above, Emergency Assistance Provider can provide the following services to the insured student should he or she require assistance:

1. inoculation and visa requirement information;
2. lost luggage assistance;
3. lost passport assistance;
4. legal referral;
5. emergency travel service assistance.

These services are provided on a referral basis only, and the insured student will be responsible for any third party costs that may be incurred for the above. To access these services, the insured student must contact Emergency Assistance Provider at the details listed below under "How to Contact Emergency Assistance Provider".

3.2 Exclusions for this Benefit

Emergency Assistance Provider and we will not be liable for the following:

1. any expenses that relate to a pre-existing condition;
2. any costs incurred that are not covered by the above benefits and not approved in advance in writing by Emergency Assistance Provider or arranged by Emergency Assistance Provider. This exclusion does not apply to emergency medical evacuation from remote or primitive areas where Emergency Assistance Provider cannot be contacted in advance and a delay may be expected to result in the harm or loss of life of the insured student;
3. any expenses that relate to a bodily injury or sickness that occurs while the insured student is within his or her usual country of residence;
4. any expense incurred by or on behalf of the insured student if the insured student is travelling on a journey against the advice of a medical practitioner, or for the purposes of obtaining medical treatment or for the rest and recuperation following any prior accident, illness or pre-existing condition;
5. any expenses for medical evacuation or repatriation if the insured student is not suffering from a serious medical condition, or in the opinion of an Emergency Assistance Provider physician, can be adequately treated local or delayed until the insured student returns to his or her usual country of residence;
6. any expenses for medical evacuation or repatriation if, in the opinion of Emergency Assistance Provider, the insured student can travel as an ordinary passenger without a medical escort;
7. any expenses incurred for treatment of the insured student by a non-registered medical practitioner or not in accordance with the usual medical practices of the country of treatment;
8. any expenses incurred if the insured student is over 65 years old;
9. any expenses incurred if the insured student is engaging in a riot, or unlawful act;
10. any accident where the insured student was not exercising reasonable precautions to minimize any accident, injury or death.

In addition to the above exclusions, we and Emergency Assistance Provider will not be liable for any expense, loss or other damage that may arise from the failure to provide the services, or for any delays caused by acts of God, strikes, or other conditions beyond the control of Emergency Assistance Provider, including (but not limited to) flight conditions or situations where the rendering of the services or assistance is prohibited or delayed by local laws, regulations or regulatory authorities.

3.3 Conditions for this Benefit

While Emergency Assistance Provider will use its best efforts to provide the services set out in this policy, Emergency Assistance Provider will also be subject to the availability of resources in providing those services and also be subject to local and international laws and regulations. Intervention by Emergency Assistance Provider may also depend upon Emergency Assistance Provider being able to obtain any necessary authorisations from various authorities concerned, and this is outside the control or influence of Emergency Assistance Provider.

If the insured student is located in an area that Emergency Assistance Provider considers in its sole discretion will mean providing the services will be impossible, such as war or political unrest, Emergency Assistance Provider will not be required to provide these services, and will not be liable to you or the insured student for any loss or damage (including indirect or consequential loss) which may arise from not providing the services.

Emergency Assistance Provider has the right to request the insured student to undergo a medical examination if required.

Emergency Assistance Provider will take all reasonable care in the appointment or referral or any service provider to assist the insured student, however Emergency Assistance Provider assumes no responsibility for any advice given by a service provider, and you and the insured student will not have any recourse against Emergency Assistance Provider for loss or damage (including indirect or consequential loss) which may arise from any referral or contact with a service provider.

In addition, we will not be liable to you, the insured student or any other claimant for any action or inaction of Emergency Assistance Provider in performing the services or assistance. We will also not be liable for any loss, including indirect or consequential loss, to any person or property, whether directly or indirectly, that may be caused by, arising from or in connection with the provision of the services by Emergency Assistance Provider under this policy.

3.4 How to contact Emergency Assistance Provider

To obtain the assistance of Emergency Assistance Provider, the insured student (or his or her representative) must first call Emergency Assistance Provider's Assistance Centre on **+852 2456 5400**. This contact should be made prior to the insured student taking any action unless it would be unreasonable to wait due to the risk to the insured student. Emergency Assistance Provider will need the following information to be able to provide assistance:

1. name of the insured student, the number of this policy, and the ID Card or passport number of the insured student;
2. the name, place and telephone number where Emergency Assistance Provider can reach the insured student or his or her representative;
3. a brief description of the accident and the nature of the assistance required.

4. Personal Accident Benefit

4.1 Benefit

If the insured student has an accident while on a journey covered by this policy which results in his or her death or permanent total disablement within 12 months of the accident, we will pay this benefit according to the below table:

Compensation Table per Period of Insurance

Injury sustained	Percentage of Maximum Benefits*
Death	100%
Permanent Total Disablement	100%
Total and permanent loss of all sight in one or both eyes	100%
Loss of Limb(s) – Total loss by physical severance or total and permanent loss of use of	
(a) one or two limbs	100%
(b) one or both hands	100%
(c) arm above the elbow	100%
(d) arm at or below the elbow	100%
(e) leg above the knee	100%
(f) leg at or below the knee	100%
Loss of Sight – Total and permanent loss of	
(a) sight in one eye except perception of light	50%
(b) lens of one eye	50%
Total and permanent	
(a) Loss of Hearing in both ears	75%
(b) Loss of Hearing in one ear	15%
(c) Loss of Speech	50%

*Calculated as a percentage of the applicable limits for this benefit as set out in the schedule.

4.1.1 Double Indemnity

If the insured student dies while on a journey covered by this policy, and that death was caused by one of the following, the amount that we will pay for the death benefit in the compensation table above will be doubled, up to the limit in the Table of Benefits under the double indemnity benefit:

1. the insured student was travelling as a fare paying passenger on a public conveyance which was involved in an accident;
2. the insured student was an innocent bystander in a gun battle between the police and another person or persons; or
3. the insured student was unable to escape a fire within any residential building.

4.1.2 Major Burns

We will also pay a benefit if the insured student suffers third degree burns from an accident while on a journey, however this benefit may only be claimed once for each accident during the journey.

4.2 Exclusions for this Benefit

We will not be liable for any death or permanent total disablement of the insured student which occurs more than 12 months from the date of the accident.

4.3 Conditions for this Benefit

The total benefits that we will pay under this section will not exceed 100% of the maximum limit for this benefit, regardless of the number of accidents that may occur to the insured student during the journey.

If the insured student is between the ages of 12 and 17 (inclusive), the maximum benefit we will pay under this section will be HK\$250,000, and the maximum benefit we will pay for the double indemnity benefit will be HK\$500,000.

If the insured student is travelling in an aircraft or other conveyance, and that aircraft or conveyance disappears, sinks or is wrecked during the journey, and the body of the insured student is not found within 12 months of the date of the disappearance, sinking or wreck, we will consider the insured student has suffered an accidental death under this section.

5. Cancellation Charges Benefit

5.1 Benefit

We will pay, up to the maximum limit in the Table of Benefits, the deposits or any part of an advance payment made for any travel ticket, accommodation or pre-paid tuition fees which is unable to be refunded if the journey is cancelled as a direct result of one of the following:

1. the death, serious bodily injury or sickness of the insured student;
2. the death, serious bodily injury or sickness of one of the insured student's immediate family members;
3. if the insured student receives a witness summons, or is required to serve on a jury, or is subject to a compulsory quarantine;
4. if there has been serious damage to the insured student's principal home in Hong Kong, which arises out of fire or flooding within 10 days of the date of scheduled departure, and the insured student is required to be present in Hong Kong;
5. a natural disaster or an unexpected outbreak of an infectious disease occurring at the scheduled destination within 7 days of the scheduled departure of the insured student;
6. industrial action involving a public conveyance that occurs within 7 days of the scheduled departure of the insured student,;
7. a riot or civil commotion at the scheduled destination within 7 days of the schedule departure of the insured student;
8. if, within 7 days before the schedule departure of the insured student, the Security Bureau of the Government of Hong Kong issues a Black Alert for the planned destination of the journey in accordance with the OTA System, and this prevents the insured student from commencing the journey.

5.2 Exclusions for this Benefit

We will not be liable for the following:

1. any loss that arises out of a Black Alert that was in force at the time the schedule was issued to you; or
2. any loss that arises out of a medical or physical condition that affects the insured student and was known to exist at the time the schedule was issued to you;
3. any loss that occurs while the insured student is on a holiday or other break from his or her study at an educational institution, including when the insured student is travelling to their usual country of residence for that holiday or break.

5.3 Conditions for this Benefit

The cover available under this benefit will commence 24 hours after we issue the schedule to you, even if the date for the beginning of the period of insurance as stated on the schedule is a later date.

If there is a death or bodily injury or sickness under this section, we will only pay the benefit if that death or bodily injury or sickness occurs at least 24 hours after the schedule has been issued to you, and within 30 days before the commencement date of the period of insurance.

If there is a witness summons, jury duty or compulsory quarantine under this section, we will only pay the benefit if the witness summons, jury duty or compulsory quarantine notice has been served on the insured student at least 24 hours after the schedule has been issued to you, and within 30 days before the commencement date of the period of insurance.

Once a claim has been made under this section, no other benefits will be payable under this policy, and there will be no further coverage under the policy.

6. Curtailment of Trip Benefit

6.1 Benefit

If there has been a necessary, unforeseen and unavoidable change to the insured student's journey (including having to cancel part of the journey after it has commenced) as a result of:

1. death, serious bodily injury or sickness of the insured student, or his or her immediate family members;
2. the hi-jack of a public conveyance, or any other vehicle or vessel arranged by a travel agency in which the insured student is travelling as a fare-paying passenger;
3. any adverse weather conditions, natural disasters or unexpected outbreak of infectious disease;
4. industrial action involving a public conveyance;
5. a riot or commotion at the planned destination of the journey which prevents the insured student from continuing with the journey; or
6. the Security Bureau of the Government of Hong Kong issuing a black alert in accordance with the OTA System for the planned destination for the period of time the insured student is scheduled to be at that destination;

then we will pay, up to the maximum limit in the Table of Benefits, for loss of the prepaid and unused portion of the transport and accommodation charges and any pre-paid tuition fees that have been forfeited and unable to be recovered from the relevant educational institution, airline or other source, as well as reasonable additional travel expenses which are necessary for the insured student to return to his or her usual country of residence by public conveyance in economy class.

6.2 Exclusions for this Benefit

We will not be liable for:

1. any costs which are incurred as a result of a Black Alert, death, serious bodily injury or sickness which are known to exist at the time we issue the schedule to you;
2. any loss that occurs while the insured student is on a holiday or other break from his or her study at an educational institution, including when the insured student is travelling to their usual country of residence for that holiday or break.

6.3 Conditions for this Benefit

We will reimburse the insured student for the actual cost of the forfeited, unused portion, however if no breakdown is able to be provided to show the actual cost, we will reimburse the insured student on a pro-rata basis. This will be calculated based on the number of days of the journey that have been interrupted by a circumstance mentioned above.

7. Kidnapping Benefit

7.1 Compassionate Visit

If the insured student is kidnapped while on a journey covered by this policy, we will pay for the return economy class airfares and hotel accommodation up to HK\$1,200 per person per day for five days for two close relatives of the insured student to travel to the location of the educational institution where the insured student was studying at the time of the kidnapping.

7.2 Compassionate Death Benefit

If the insured student was kidnapped while on a journey covered by this policy, and dies as a result of a bodily injury that was inflicted during the kidnapping, we will pay the compassionate death benefit up to the maximum limit set out in the Table of Benefits.

7.3 Exclusions for this Benefit

We will not be liable for any of the following:

1. any loss as a result of a kidnapping that occurs outside of the country of the educational institution;
2. any loss if the notification of the kidnapping was not made to the relevant authorities within 24 hours of the time the insured student was discovered as being kidnapped;
3. any loss relating to the death of the insured student if that death was as a result of a pre-existing condition or sickness;
4. any loss that occurs if the insured student is kidnapped for the sole purpose of extorting money from the insured student's own bank accounts (either through automatic teller machine withdrawals or otherwise);
5. any loss that occurs while the insured student is on a holiday or other break from his or her study at an educational institution, including when the insured student is travelling to their usual country of residence for that holiday or break.

7.4 Conditions

If the insured student dies as a result of the kidnapping in one of the circumstances described in the double indemnity benefit in clause 4.1.1 of this policy, the maximum we will pay for the death of the insured student under this policy will be \$1,000,000.

8. Education Fund

8.1 Benefit

If the insured student's parent, step parent or legal guardian dies or suffers a permanent total disablement during the period of insurance as a result of an accident, we will pay any unpaid tuition fees for that period of insurance, up to the maximum limit in the Table of Benefits.

8.2 Exclusions for this Benefit

We will not be liable for:

1. any overdue fees;
2. any fees for an academic semester which commences outside the period of insurance;
3. any accommodation fees (whether on or off campus), any off campus study tour (unless that study tour is compulsory for the insured student to pass the relevant course), amusement courses or consumables such as books, study materials and stationery;
4. any loss that occurs if the insured student decides to change his or her course of study during the period of insurance;
5. any loss if the insured student is unable to produce an original, valid tax invoice from the educational institution;
6. any loss if the death or permanent total disablement of the insured's parent, stepparent or legal guardian occurs more than 12 months from the date of the accident.

8.3 Conditions for this Benefit

Any payment under this benefit will be remitted directly to the educational institution.

This benefit is only payable if the insured student is under 23 years old and unmarried.

9. Travel Delay Benefit

9.1 Benefit

If the insured student is scheduled to travel on a public conveyance during the journey, and that public conveyance is delayed by more than 6 hours due to adverse weather conditions, industrial action, hi-jack, technical or other mechanical derangement, which occurs entirely outside of the insured student's control, we will pay the following:

1. a cash allowance of up to HK\$300 for an initial delay in excess of 6 hours, plus HK\$300 for each subsequent 6 hour period, up to the maximum limits in the Table of Benefits; or
2. reimbursement of any additional public transport expenses incurred by the insured student, up to the maximum limit in the Table of Benefits, which were reasonably and inevitably incurred for the insured student to arrange a different method of public transport or different route to reach his or her destination.

9.2 Exclusions for this Benefit

We will not be liable for the following:

1. any expenses incurred, including additional public transport expenses, if the delay was less than 6 hours from the original departure or arrival times;
2. any delays which were as a result of the insured student not confirming the advanced booking or checking in at the scheduled time of departure;
3. any expenses incurred if the insured student was aware of any industrial action before the confirmation of the advanced booking
4. any delay which is caused by the insured student's refusal to take the first available alternative transportation offered by the relevant public conveyance provider;
5. any loss that occurs while the insured student is on a holiday or other break from his or her study at an educational institution, including when the insured student is travelling to their usual country of residence for that holiday or break.

9.3 Conditions for this Benefit

If the insured student arranges alternative transport, we will only pay for the expenses incurred for the same fare class as was originally scheduled. We will also only pay for those alternative transport expenses if there has been a delay of more than 6 hours from the time of the original departure or arrival.

We will only pay for one of the above benefits, which means if the insured student claims for the cash allowance, he or she cannot also claim for the alternative travel expenses (and vice versa).

10. Baggage Benefit

10.1 Benefit

If the insured student's baggage or personal property is lost or damaged as a result of theft, robbery, burglary, an accident or mishandling by baggage handlers during the journey, we will pay this baggage benefit up to the maximum limit stated in the Table of Benefits.

The sub limit of our liability for each item, pair or set is HK\$3,000. We consider a camera body, lenses and camera accessories as one set. If there is a loss or damage to an item which is part of a set, we will measure the loss or damage to this item as being a reasonable and fair proportion of the total value of the set, rather than this being considered a total loss of the set.

If the item is a laptop computer, the sublimit of our liability will be up to the maximum stated in the Table of Benefits.

10.2 Exclusions for this Benefit

We will not be liable for any of the following:

1. any loss or damage that is the result of delay, confiscation, detention or examination by customs authorities or other officials;
2. any loss or damage to cash, banknotes, plastic money (including Octopus card etc), negotiable instruments, bonds or securities, credit cards and other instruments of payment;
3. any loss or damage to documents such as passports, visas, air tickets, transportation and accommodation vouchers or other coupons;

4. any loss or damage to a pager, mobile phone (including PDA phone, smart phone or similar device with telecommunications function and other accessories), portable telecommunication equipment, computer equipment (except a laptop computer), software and other peripheral devices;
5. any breakage or damage to fragile or brittle items such as china, glassware, porcelain, objects of art, set and unset precious or semiprecious stones;
6. any loss or damage to foodstuffs;
7. any loss or damage caused by wear and tear, moth, vermin or other inherent vice, mechanical, electrical or electronic breakdown or derangement, cleaning, repairing or restoring process, atmospheric or climatic changes, depreciation in value and such depreciation shall be applied wholly at our discretion;
8. any loss or damage to any business merchandise or samples;
9. any loss of baggage which is left unattended in an unlocked or unsecured vehicle or public place;
10. any loss or damage to baggage which is mailed or shipped separately;
11. any loss of jewelry and watches, unless this loss was from baggage that was being carried by the insured student at the time, or was kept in the hotel safety deposit box;
12. any unexplained loss or mysterious disappearance.

10.3 Conditions for this Benefit

It is important that the insured student reports the loss or damage to the local police, relevant carriers or any other third party within 24 hours of the occurrence.

If there was a loss, theft or wilful damage by a third party, the insured student must obtain a written report from the police at the location of the loss, theft or wilful damage. If the loss or damage occurs in transit, the insured student must obtain a copy of the official "Baggage Irregularity Report" from the relevant carrier.

We have the option to either replace or repair the lost or damaged item, however our maximum liability for any replacement or repair will be the limit set out in the Table of Benefits.

We will only pay the benefit for one laptop computer during the period of insurance.

11. Personal Liability Benefit

11.1 Benefit

If the insured student incurs a legal liability to a third party for accidental bodily injury to a third party or accidental loss or damage to a third party's property which is a direct result of the negligence of the insured student while on a journey, we will pay up to the maximum limit in the Table of Benefits.

We will also pay for the reasonable costs and expenses which the insured student is ordered to pay to the third party, as well as the insured student's own legal costs, however this will also be subject to the maximum limit in the Table of Benefits for this benefit, and will not be in addition to the maximum limit.

11.2 Exclusions for this Benefit

We will not be liable for any liability, loss or claim arising directly or indirectly out of the following:

1. where that loss or claim is payable by another insurance company or third party;
2. loss or damage to and animal or property belonging to, or in the care, custody or control of the insured student;

3. where the insured student or his or her authorized representative has admitted liability to or entered into any agreement or settlement with any party without first notifying and obtaining our consent;
4. employer's liability, contractual liability or liability to the immediate family members of the insured student;
5. any wilful, malicious, unlawful or deliberate act;
6. the pursuit of a trade, business or profession;
7. the ownership or occupation of lands or buildings (other than the temporary occupation of a residence);
8. the ownership, possession, hire, use or operation of vehicles, aircraft or watercraft;
9. legal costs resulting from any criminal proceedings, fines, penalties or punitive damages;
10. insanity, the use of any drug (unless that drug has been prescribed by a medical practitioner for any condition except for treating drug addiction); the use of intoxicating liquor or the use of firearms;
11. pollution unless that pollution is due to a sudden, unintended and unexpected occurrence;
12. asbestos or any materials containing asbestos in whatever form or quantity;
13. any damages or legal costs arising out of judgments that were delivered by a court outside of Hong Kong.

General Exclusions

The following exclusions apply to all of the benefits listed in this policy.

1. War

Unless we specifically state otherwise, this policy does not cover any losses that arise out of the following:

1. war;
2. invasion;
3. acts of foreign enemies;
4. hostilities or war like operations (whether or not war is declared);
5. civil war;
6. rebellion;
7. revolution;
8. insurrection;
9. civil commotion assuming the proportions of or amounting to an uprising by military or usurped power.

This policy also excludes any loss, damage, cost or expense which has been directly or indirectly caused by, results from or was incurred in connection with any action taken in controlling, preventing, suppressing or in any way related to those acts listed above.

2. Terrorism

Unless we specify otherwise, this policy does not cover any accident or loss which arises out of or is connected with any act of terrorism.

This policy excludes any loss, damage, cost or expense which has been directly or indirectly caused by, results from or was incurred in connection with any action taken in controlling, preventing, suppressing or in any way related an act of terrorism.

However, this exclusion does not apply to claims made under the following benefits:

1. medical expenses;
2. top up in patient medical expenses;
3. personal accident benefit;
4. cancellation charge benefit;
5. curtailment of trip benefit;
6. travel delay

3. Nuclear Risk

Unless we specify otherwise, this policy does not provide any insurance cover to any accident which arises out of or is connected in any way with nuclear energy or radioactivity of any kind, regardless of whether another event contributed to the loss.

This exclusion includes (but is not limited to) losses or accidents related to the following:

1. ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste, or from the combustion of nuclear fuel;
2. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or component of that assembly;
3. any weapon or device employing atomic or nuclear fission and/or fusion or other similar reactions or radioactive forces or matter.

This exclusion does not apply to an accident or loss covered by the following benefits, if that accident or loss is caused by or is in connection with any nuclear energy or radioactivity that has in turn been caused by an act of terrorism:

1. medical expenses;
2. top up in patient medical expenses;
3. personal accident benefit;
4. cancellation charge benefit;
5. curtailment of trip benefit;
6. travel delay

4. Medical Conditions

This policy does not cover any accidents or losses which arise from or are connected with the following:

1. any mental defect or disease;
2. abortion, miscarriage pregnancy (or any assigned complications of pregnancy) or childbirth;
3. venereal disease;
4. the use of alcohol or drugs other than those prescribed by a medical practitioner;
5. any pre-existing congenital or hereditary condition.

This policy also does not cover accidents or losses which arise from or are connected with dental treatment, unless that dental treatment is required due to an accident covered by this policy which caused an injury to sound and natural teeth.

5. Other Insurances

If you have another insurance policy which covers the same accident, loss or liability, we will not be liable to pay or contribute to any claim that can be validly claimed under that other policy.

This exclusion does not apply to claims for top up benefits under benefit 2 of this policy, including the requirement to firstly make a claim under both your other insurance policy and the medical expenses under benefit 1 of this policy. This exclusion also does not apply to the personal accident benefit in benefit 4.

6. Suicide and Illegal Activity

This policy does not cover any accidents or losses which arise from or are connected with suicide or intentional self-injury, or which arise from or are connected with the insured student engaging in any unlawful activity.

7. Sporting Exclusion

This policy does not cover any accident or loss which occurred as a result of the insured student engaging in:

1. any professional competitions or sports (including but not limited to activities which involve a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) or in which an insured person receives remuneration, sponsorship or any forms of financial rewards from these activities or any stunt activity;
2. any kind of racing (including as a passenger or other occupant), other than foot races and sports competition;
3. mountaineering (necessitating the use of ropes or pitons);
4. speed or endurance tests;
5. at an altitude of over 5,000 meters above sea-level:
 - parachuting
 - trekking
 - hiking
6. scuba diving to a depth greater than 30 meters below sea-level;
7. other hazardous pursuits or occupations.

8. Air Activities

This policy does not cover any accident which arises out of or is connected with an activity of the insured student in the air, however this exclusion will not apply if the insured student was:

1. travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft operated by a recognized airline; or
2. participating in an air activity (such as parachuting or skydiving) at an altitude under 5,000 meters above sea-level where the activity is managed or guided by a person who is appropriately licensed to undertake that activity, and the provider of that activity is also appropriately licensed to offer that activity.

9. Certain Occupations

This policy does not cover accidents which arise from or are connected with the insured student being engaged in any of the following occupations:

1. flight crew;
2. ship's crew;
3. any manual labour work including any site work;
4. any offshore activities commercial diving, oil rigging or marine or aerial photographer;
5. any occupation requiring the handling of explosives;
6. being engaged as an actor or actress;
7. being a tour guide or tour escort;
8. being a member of any country's emergency services or armed forces.

This exclusion does not apply if the insured student was engaged in one of the above occupations as a compulsory requirement of his or her course of study.

10. Cyber Risks

This policy does not provide cover for the following:

1. Loss of, or damage to, data or software, in particular any detrimental change in data, software or computer programs caused by a deletion, corruption or deformation of the original structure, and any business interruption losses resulting from this loss or damage. However, loss of 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.

11. Sanctions

This exclusion applies despite anything else set out in this policy which may appear to be contradictory.

If, because of any law or regulation which applies to us (either at the time the policy commenced or at any point afterwards), providing cover to you would be unlawful because it would breach a sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or the People's Republic of China/Hong Kong SAR, no cover or benefit under this policy will be provided to you and we will have no liability whatsoever to you, to the extent it would be in breach of any such law or regulation.

12. COVID-19/Pandemic Exclusion

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived :

- Coronavirus (COVID-19) including any mutation or variation thereof; or
- Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

Making a Claim Under This Policy

1. Information We Need for All Claims

If you need to make a claim under this policy, you must provide us with written notice of the claim as soon as possible after the accident, but no later than 30 days after the accident or expiry of the policy (whichever is earlier). For claims under the personal liability benefit, you must provide us with information on the circumstances which may give rise to a claim within 14 days of the accident/incident or expiry of the policy (whichever is earlier).

In addition to a fully completed claim form, a copy of the insured student's student visa, a copy of the insured student's Hong Kong identification card and copies of the travel tickets for the entire trip, we need you to provide to us certain documents or supporting evidence, which we set out below.

Medical Expenses Benefit

1. original receipts showing the expenses incurred;
2. a detailed breakdown of the hospitalization charges;
3. a medical practitioner's report (but not a summary of the report) stating the diagnosis of the condition treated, the date the bodily injury or sickness commenced and a summary of the treatment provided, including medicines prescribed and services rendered;
4. for the Chinese medical practitioner expenses, the original receipts including the diagnosis from the Chinese medical practitioner (applicable for follow-up medical treatment received in the usual country of residence);
5. a copy of any referral letter for x-rays, pathology tests, physiotherapy, chiropractic or other services received;
6. a copy of any prescriptions for medicines required as a result of the bodily injury or sickness.

Top Up Inpatient Medical Expenses Benefit

1. original receipts showing the expenses incurred;
2. a detailed breakdown of the hospitalization charges;
3. a medical practitioner's report (but not a summary of the report) stating the diagnosis of the condition treated, the date the bodily injury or sickness commenced and a summary of the treatment provided, including medicines prescribed and services rendered;
4. a copy of your other insurance policy that provides basic medical expenses cover;
5. correspondence or other documentation evidencing that the basic medical expenses cover under that other insurance policy has been exhausted.

Personal Accident Benefit

1. a report from a medical practitioner giving details on the nature and extent of the injury and the period of disability;
2. the original local police report;
3. if the claim is for the death of the insured student, a copy of the death certificate, the relevant coroner's report and a certified true copy of letters of administration or probate;

Cancellation Charges Benefit

1. documents that show the cause of cancellation, e.g. death certificate, doctor's confirmation, official report or written confirmation issued by the relevant public body or authority;
2. the original receipt for the relevant prepaid tour, tuition fees, travel ticket or accommodation arrangements
3. written confirmation from the travel agent or operator, hotel or airline or other relevant party certifying the "refund amount" of the deposit or pre-paid fare;
4. any documents certifying the insured student's relationship with the patient or the deceased, e.g. copy of marriage or birth certificate.

Curtailment of Trip Benefit

1. documents showing the cause of curtailment, e.g. death certificate, doctor's confirmation, official report or written confirmation issued by the relevant public body or authority;
2. the original receipt for the prepaid tour, tuition fees, travel ticket or accommodation arrangements;
3. written confirmation from the travel agent or operator, hotel or airline or other relevant party certifying the "forfeited and irrecoverable amount" of the pre-paid and unused portion of the transport or accommodation arrangement;
4. documents certifying the insured student's relationship with the patient or the deceased, e.g. copy of marriage or birth certificate;
5. the original receipt for additional travel expenses for returning to the usual country of residence.

Kidnapping Benefit

1. the original police report or insured student's statement to police or the incident report from the relevant authority indicating the circumstances of incident;
2. the original receipt for the travel ticket or accommodation arrangements;
3. if the claim is for the death of the insured student, a copy of the death certificate, the relevant coroner's report and a certified true copy of letters of administration or probate;

Education Fund Benefit

1. a report from a medical practitioner giving the nature and extent of the injury and disability;
2. if the claim is for the death of the parent, stepparent or legal guardian, a copy of the death certificate, the relevant coroner's report and a certified true copy of the letters of administration or probate;
3. the original tax receipt for the relevant tuition fee from the educational institution;
4. written confirmation from the educational institution confirming the amount of unpaid tuition fee owing;
5. any documents evidencing the insured student's relationship with the patient or the deceased, e.g. copy of birth certificate.

Travel Delay Benefit

1. written confirmation from the relevant carrier confirming the reason and duration of the delay;
2. the original purchase receipt showing the additional travel cost for re-routing.

Baggage Benefit

1. the original police report or baggage irregularity report from carrier or loss report from the relevant authority;
2. the original purchase receipt for the lost or damaged item;
3. photos of the damaged item;
4. the repair quotation and receipt showing the cause of damage and the repair cost;
5. the repairer's confirmation for non-repairable damage.

Personal Liability Benefit

1. the original police report or statement to police;
2. photos relevant to the claim, if possible;
3. all writs, summons, letters or communications regarding any claim must be sent to us immediately unanswered. You must not make any admission, promise, offer or payment for any claim without our prior written consent

2. General Claims Conditions

If we don't receive these documents or other supporting evidence we may be unable to settle your claim.

If we have requested certain documents or other supporting evidence, and you do not provide this information to us within 180 days of our request, we will consider that your claim has been abandoned and we will not be liable to pay you any benefit under this policy.

We will not be liable for any claim arising from an accident which is not notified to us in accordance with our claims requirements, or for which proper medical care and treatment is not sought or followed.

We will not be liable for any legal action in relation to a claim which is commenced after 12 months following the date of the accident unless the claim is in arbitration.

If we consider that one of the general exclusions applies to a claim made under this policy, you will be responsible for any expense incurred in proving to us that it does not apply.

3. Medical and Personal Accident Claims

When assessing your claim under **Medical expenses benefit, Personal accident benefit, Cancellation charges benefit and Curtailment of trip benefit**, we may require the insured student to submit to a medical examination, or to provide further certificates or information.

In the case of the death of the insured student, we may also require a post-mortem examination to be carried out, which we will arrange at our expense.

The failure of you or the insured student to comply with our requests for information or examinations may result in the claim being denied.

General Conditions for the Whole Policy

These general conditions apply to all of the benefits under this policy.

1. Journeys Covered

We will only provide cover for journeys which commence within the period of insurance and end on the earliest of:

1. the last day specified in the schedule; or
2. when the insured student completes the immigration arrival clearance procedure for returning to the usual country of residence after the journey.

2. Extension of Cover

We can grant an extension of cover once the period of insurance has commenced, however any extension granted will be at our sole discretion.

If the journey is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to the departure of the insured student, cover under this policy will be automatically extended for a maximum period of 10 days.

3. Renewal

We will send You a renewal notice with the renewal terms (the terms may be different from this Policy) if We desire to renew this Policy. Subject to the insured student's age not exceeding 65, this Policy will be renewed if the required premium and documents for renewal are received by Us in accordance with the renewal terms. The renewal of this Policy shall not constitute any waiver of Our right under this clause and/or the renewed Policy.

4. Cancellation

We may cancel this policy at any time during the period of insurance by sending a notice of cancellation with at least 7 days' prior notice to you at your last known address. If we cancel the policy under this clause, you will be entitled to a pro-rata refund of the premium corresponding to the unexpired portion of the period of insurance.

You may cancel this policy by sending written notice to us. If you have not made a claim during the current period of insurance, we will refund to you a proportion of the premium (less a minimum premium of HK\$500 which will be retained by us) according to the table below.

Period of insurance	Refund amount	Period of insurance	Refund amount
Less than 1 month	90% of premium paid	6 months	40%
2 months	80%	7 months	30%
3 months	70%	8 months	20%
4 months	60%	9 months	10%
5 months	50%	More than 9 months	No refund

5. Payments

We will pay benefits up to the amount stated in the Table of Benefits, however if the total charges incurred by you or the insured student exceed the amounts listed, you will be liable for the additional charges.

We do not offer any direct billing or payments to third parties unless specified. All claims will be settled by making a payment to you. In the event of the death of the insured student under this policy, unless there has been a beneficiary noted on the schedule, we will pay the death benefit to the estate of the insured student.

If we make a payment to you under this policy, your rights of recovery and indemnity against any third party will be subrogated to us. If we exercise this right of subrogation, we may take action in your name and you agree to assist us in any way required. Any amounts we recover under subrogation will belong to us.

6. Age

We will provide cover to insured students who are aged between 12 and 65 years. No benefits will be paid to you if the insured student is over 65 years of age.

If the insured student is a child under 18 years of age, you must purchase this policy on their behalf.

7. Arbitration

If you and we have any disputes that arise out of this policy, those disputes will be determined by arbitration as set out in the Arbitration Ordinance.

You and we must agree on the appropriate arbitrator, and if an agreement cannot be reached, the choice will be referred to the Chairman of the Hong Kong International Arbitration Centre.

You agree that neither you nor we are able to proceed with a dispute without first obtaining an arbitration award. If we deny a claim under this policy, and you don't take any action to dispute that denial within 12 months of the date we denied your claim, you agree that your claim will be deemed abandoned and you will not be able to take any further action against us for that claim.

8. Jurisdiction

This policy is subject to the exclusive jurisdiction of the laws of Hong Kong.

9. Warranties

You warrant that, to the best of your knowledge and belief, no insured student is travelling against the advice of a medical practitioner, or for the purpose of obtaining medical treatment in another country. You also warrant that, at the beginning of the period of insurance, the insured student is not aware of any warning against travelling to the planned destination which was known to be at elevated risk through media or governmental agencies being issued prior to the period of insurance.

10. Contracts (Rights of Third Parties) Ordinance

The Contracts (Rights of Third Parties) Ordinance (Cap 623) of the Laws of Hong Kong does not apply to this policy, and the only parties who may enforce the terms of the policy are you and us (or your or our authorised representatives).

Definitions

Certain words and phrases referred to in this policy have specific meanings. Those meanings are set out below. In this policy, if we use words to describe one gender, we will also be referring to the other gender. Any words which indicate the singular will also include the plural and vice-versa as the case may be.

We use headings for convenience only, and they do not affect the interpretation of this policy.

Accident

An accident is something that occurs entirely beyond the control of the insured student, and is caused by violent, external and visible means. The accident must happen during the period of insurance.

Act Of Terrorism

When we refer to an act of terrorism, we mean an act, including but not limited to, the use of force or violence (or the threat to use force or violence), by any person or group(s) of persons, regardless of whether they are acting alone or in connection with any organisation(s) or government(s), where that act is committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or to put the public (or any section of the public) in fear.

Basic Medical Expenses Cover

When we refer to basic medical expenses cover, we mean a separate policy of insurance that you have taken out with either us or another insurance company which provides insurance cover for inpatient medical expenses of a similar kind to those inpatient medical expenses which are covered under benefit 1.

Bodily Injury

A bodily injury is any injury which:

1. has been caused solely by an accident (and nothing else); and
2. either:
 - (i) requires medical or surgical treatment, or
 - (ii) results in the death of the insured student within 12 months of the accident.

Chinese Medical Practitioner

A Chinese medical practitioner is a person who is registered as a Chinese medical practitioner with the Chinese Medical Council of Hong Kong in accordance with the Chinese Medicine Ordinance (Cap 549) of the laws of Hong Kong.

Close Relative

When we refer to a close relative of the insured student, we mean the insured student's spouse, parents, siblings or children.

Company, We, Us, Our

When we refer to the Company, we, us or our, we mean Bolttech Insurance (Hong Kong) Company Limited.

Compulsory Quarantine

A compulsory quarantine is when the insured student is required by a local government under its quarantine laws to be hospitalised or to stay at a specific place.

Educational Institution

When we refer to an educational institution, we mean a university, college, school or other facility which is located outside of Hong Kong and which is attended by the insured student as a condition of his or her student visa.

Hong Kong

When we refer to Hong Kong we mean Hong Kong Special Administrative Region of the People's Republic of China.

Hospital

When we refer to a hospital, we mean a health care institution which is registered as a hospital and has all of the following available:

1. facilities for diagnostic procedures and surgery;
2. 24 hour nursing care which is provided by registered nurses;
3. the supervision of a medical practitioner.

If a health care institution is a clinic, a place for drug or alcohol addicts, an aged care, nursing, convalescent or rest home, or a home for the aged, then that institution will not be considered to be a hospital for any benefit under this policy.

Immediate Family Members

When we refer to immediate family members, we mean the insured student's legal spouse, children (both natural and adopted), siblings, parents (including parents-in-law), grandparents, grandchildren, legal guardian, stepparents or stepchildren.

Infectious Disease

An infectious disease is any kind of infectious disease for which a pandemic alert has been issued by the World Health Organisation and/or a compulsory quarantine is enforced.

Inpatient

An insured student will be considered to be an inpatient if his or her medical practitioner has recommended the insured student be admitted for medical treatment at a hospital. An insured student will not be an inpatient in a hospital if the treatment is for less than 24 hours.

Insured Student

The insured student is the student who is nominated by you as a person who is to be covered by this policy, and is named on the policy schedule as an insured person.

Journey

A journey is the trip taken by the insured student that starts once the insured student passes through immigration departure process in Hong Kong, and ends when the insured student has completed the immigration arrival process back in Hong Kong.

Kidnapping

When we refer to a kidnap or kidnapping, we mean the act of abducting someone and holding them captive, for use as a hostage or to extract a ransom, but not where the sole purpose of the abduction is for the extortion of money from that hostage's own bank account.

Loss of Hearing

If the insured student has a measured loss of more than 80 decibels hearing loss, we will consider that to be a total and irrevocable loss of hearing.

Loss of Limb

When we refer to a loss of a limb, we mean a permanent loss by physical severance at or above the wrist or ankle joint.

Loss of Sight

When we refer to a loss of sight, we mean a permanent loss of sight in both eyes.

Loss of Speech

When we refer to a loss of speech, we mean the total loss of speech from any cause, including:

1. the inability to articulate any three of the four sounds which contribute to the action of speech (alveololabial sounds, palatal sounds, labial sounds and velan sounds);
2. the total loss of vocal cords; or
3. damage to the speech centre in the brain.

Medical Expenses

When we refer to medical expenses in this policy, we mean those actual expenses you (or the insured student) have incurred for treatment of an injury or illness covered by this policy, where that treatment has been recommended by a medical practitioner, and includes only those expenses which you would normally expect to pay for that treatment.

Medical Practitioner

A medical practitioner is a person, independent from you or the insured student, who holds a degree in western medicine and is registered to practice medical and/or surgical services.

Period of Insurance

The period of insurance is that period which is stated on the schedule and during which this policy will operate.

Permanent Total Disablement

When we refer to permanent total disablement of the insured student, we mean total disablement caused by an accident which:

1. prevents the insured student from attending his or her normal educational institution for a minimum of 52 consecutive weeks;
2. is certified by a medical practitioner at the end of that period as being a condition that will permanently and totally disable the insured student from studying at any educational institution; and
3. is beyond any hope of improvement.

When we refer to the permanent total disablement of a parent, step parent or legal guardian of the insured student, we mean a total disablement caused by an accident which:

1. prevents the parent, step parent or legal guardian from attending his or her normal occupation for a minimum of 52 consecutive weeks;
2. is certified by a medical practitioner at the end of that period as being a condition that will permanently and totally disable the parent, stepparent or legal guardian from engaging in any gainful employment; and
3. is beyond any hope of improvement.

Policy

When we refer to the policy, we mean the complete insurance contract between you and us, made up of those documents referred to on page 2.

Policyholder, You, Yours

The policyholder is person who has taken out this policy of insurance. The policy schedule will refer to that person as the insured or certificate holder.

When we use the words you and yours, we are referring to the policyholder.

Pre-Existing Conditions

When we refer to pre-existing conditions, we mean any sickness, disease or physical condition suffered by the insured student before the commencement of the period of insurance, or which presented signs or symptoms prior to the commencement of the policy of which you and/or the insured student were aware or should reasonably have been aware.

Prescribed Medicines

When we refer to prescribed medicines, we mean any medicine or pharmaceutical drug which has been prescribed by a medical practitioner for treatment relating to an accident.

Principal Home

When we refer to the insured student's principal home, we mean the private dwelling located in Hong Kong and which is the insured student's only permanent residence.

Public Conveyance

When we refer to a public conveyance, we mean a public transport carrier (including but not limited to any bus, coach, ferry, hovercraft, hydrofoil, train, tram or underground train) operated by a reputable transport company which is mechanically propelled and licensed to carry fare-paying passengers on fixed routes and regularly

scheduled and any fixed-wing aircraft provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers operating only between established commercial airports by the relevant authorities.

For the purposes of this policy, a public conveyance does not include a contractor, chartered or private carrier or any carrier operated primarily for sightseeing activities and the amusement of passengers (e.g. cruise ship).

Room and Board

When we refer to room and board, we mean those hospital accommodation charges which include meals and general nursing services.

Serious Bodily Injury or Sickness

When we refer to a serious bodily injury or sickness, we mean a bodily injury or sickness which:

1. requires treatment by a medical practitioner;
2. which the medical practitioner certifies as being dangerous to the life of the insured student; and
3. renders him or her unfit to travel or continue with his or her study at the educational institution.

When a serious bodily injury or sickness occurs to the insured student's immediate family member, we mean an injury or sickness certified by a medical practitioner as being dangerous to life and which results in the insured student's discontinuation or cancellation of his or her original journey.

Serious Medical Condition

When we refer to a serious medical condition for the worldwide emergency assistance benefits in benefit 3, we mean a condition which, in the opinion of Emergency Assistance Provider constitutes a serious medical emergency which requires urgent treatment to avoid death or serious impairment to the insured student. The seriousness of the medical condition will be judged by Emergency Assistance Provider based on the geographical location of the insured student, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Sickness

When we refer to a sickness, we mean an unhealthy condition of the body.

Schedule

When we refer to the schedule, we mean that document which is issued to you and which sets out the period of insurance, the limits of cover and other important details about your insurance. If you received a certificate of insurance, this is the same as the schedule and means the same thing for the purposes of this policy.

Student Visa

When we refer to a student visa we mean a visa which is obtained for the purpose of the insured student being able to undertake a full time course of study at an educational institution in a country other than Hong Kong.

Third Degree Burns

When we refer to third degree burns, we mean the destruction of the skin to its full depth and damage to the tissues beneath, with burnt areas equal to or greater than 5% of the insured student's head, or 10% of the insured student's total body surface area.

Travel Alert

When we refer to a travel alert, we mean an alert which has been issued by the Government of Hong Kong under the Outbound Travel Alert (OTA) system.

Tuition Fee

When we refer to tuition fee we mean that fee which is charged by an educational institution for the cost of providing a course or courses to the insured student, and which leads to a recognized educational qualification.

Usual Country of Residence

When we refer to usual country of residence, we mean the country where the insured student commences his or her journey.

Unless specified in the schedule or an endorsement to this policy, for the purposes of this policy, the usual country of residence will be Hong Kong.

Worldwide Emergency Assistance Services

When we refer to the worldwide emergency assistance service, we mean the medical assistance or related services which are provided by Emergency Assistance Service Provider as nominated by us through its assistance centre.

Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited’s (the “Company”) PICS. You can also request a copy of the PICS by calling the Company’s Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險（香港）有限公司（「本公司」）的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



English



中文