

Overseas StudentCare



Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

Please read this Policy carefully and have it returned immediately, but no later than 14 days from its date of issue, for amendment of any error and/or mis-description; otherwise this Policy will be treated as correct and intended. It is emphasised that any non-disclosure and/or misrepresentation deliberate or negligent of a material fact to the proposal of this insurance and/or breach of any warranty or condition(s) of this Policy will render this Policy voidable.



Contents

	Personal Information Collection Statement	3
	Introduction	7
	Eligibility	8
Part I.	Definitions	10
Part II.	Descriptions of Coverage	22
	Coverage A – Personal Accident	22
	Coverage B – Accidental Death due to Natural Catastrophe	23
	Coverage C – Major Burns	24
	Coverage D – Medical Expenses	24
	Coverage E – Worldwide Assistance Services	24
	Coverage F – Care Visit	27
	Coverage G – Study Interruption	28
	Coverage H – Education Fund	28
	Coverage I – Personal Property	28
	Coverage J – Personal Money	29
	Coverage K – Loss of Travel Documents	29
	Coverage L – Unexpected Travel Delay	30
	Coverage M – Baggage Delay	31
	Coverage N – Personal Liability	31
	Coverage O – Scholarship Rewards	32
	Coverage P – Kidnapping	32
	Coverage Q – Traumatic Incident Counselling Benefit	32
	Coverage R – Overseas Residence Protection	32
Part III.	General Exclusions Applicable to All Coverages	33
Part IV.	General Conditions Applying to This Policy	34
Part V.	How to Make a Claim	41



Personal Information Collection Statement

Liberty International Insurance Limited (referred to hereinafter as the "Company") recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (the "Ordinance"). The Company will take all practicable steps to ensure security of the Personal Data and to avoid unauthorised or accidental access, erasure or other use.

For the purpose of this Statement, "Personal Data" means any data:

1. relating directly or indirectly to a living individual
2. from which it is practicable for the identity of the individual to be directly or indirectly ascertained; and
3. in a form in which access to or processing of the data is practicable

The Company's products and services are intended for persons residing in Hong Kong and all payments are made in Hong Kong Dollars. The Company does not intend to or knowingly collect, hold, process, use or transfer Personal Data of any individual living within the European Union ("EU") or monitor the behaviour of any EU-based individuals.

Purpose

From time to time it is necessary for the Company to collect, or be provided by your agents and/or representatives, your Personal Data (including personal information such as but not limited to your credit, motor and health records and insurance claims history) such as Personal Data of our customers (including but not limited to our online account holders, policy owners, insureds, trustees, policy assignees, claimants and beneficiaries) collected, transferred to or held by the Company which may be used, stored,

processed, transferred or disclosed or shared by us for the following obligatory and other purposes ("Purposes"), such as:

1. offering, providing and marketing to you the products/services of the Company, including related companies of the Company ("our affiliates") or our business partners (see "Direct Marketing" below), and administering, supporting, maintaining, managing and operating such products/services including policies and handling your mobile and internet accounts
2. Processing and determining any insurance applications, requests, insurance claims and providing ongoing insurance services
3. Processing requests for payment and for direct debit authorisation including evaluating your financial needs
4. Managing, investigating and analysing any claim, action and/or proceedings made by or against or otherwise involving you, and to exercise the Company's rights as more particularly defined in applicable policy wording, including but not limited to subrogation rights
5. Compiling statistics or using for accounting purposes
6. Meeting disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company, its parent and affiliated companies ("Liberty Mutual Group of Companies")
7. Complying with the legitimate requests or orders of the courts of Hong Kong Special Administrative Region and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and governmental-related establishments binding the Liberty Mutual Group of Companies



8. Enabling an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment
9. Conducting identity and/or credit checks and/or debt collection
10. Conducting medical or health reference checks for relevant insurance products
11. For management of IT environment and business operation
12. Ensuring security of our IT environment
13. Detecting and investigating illegal activity, including fraud, money laundering or terrorism financing (whether such detecting and investigating is in relation to an application or insurance policy of the Company)
14. Comply with legal, regulatory and other good governance obligations, including respond to requests from public and governmental authorities (including those outside your country of residence) or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere
15. For monitoring and assessing compliance with the Company and Liberty Mutual Group of Companies policies and standards
16. Achieve other legitimate business purposes, for example, to carry out insurance surveys, research and analysis, including analysis of our customer base and other individuals whose personal information we to analyse behaviour, preferences and interests, develop new products, improve our services, identify usage trends, understand the interests of our users, to plan and execute business transactions (including joint ventures and business sales) and for other legitimate business purposes
17. Establishing, exercising or defending legal rights of any member of the Liberty Mutual Group of Companies
18. assisting financial institutions with interests related to you and/or the products/services you have with the Company including enable an actual or proposed assignee/mortgagee to evaluate the transactions you have with the Company intended to be the subject of the assignment/mortgage
19. to facilitate authorised service providers to provide services to the Company and/or the customers for the above Purposes
20. Providing third-party administration services and carrying out other services in connection with the operation of the Company's business
21. Facilitating the Company's authorised service providers to provide services to the Company and/or customers for the above purposes
22. Other purposes directly relating to any of the above; and
23. Any other purposes we notify you at the time of obtaining your consent.

Please note that if you do not provide us with your Personal Data, we may not be able to issue your policy, process claims or provide insurance products or services to you or process your request.

Please also ensure that you provide complete and accurate Personal Data to us and keep us updated on any changes to your Personal Data. Kindly note that if you do not provide complete and accurate personal information to us as and when it is required, it may have adverse consequences for you.

Direct Marketing

Your Personal Data collected or held by the



Company, in particular, names and contact information such as telephone number, email address and postal address may be used by the Company and/or the Liberty Mutual Group of Companies to provide marketing materials and conduct direct marketing activities (including but not limited to promoting, marketing or selling of the Company, Liberty Mutual Group of Companies or co-branded insurance or financial or investment related products or services by electronic or other means) in relation to insurance and/or financial products and services of the Company, the Liberty Mutual Group of Companies and/or other financial services providers.

This may include the use of your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing and to conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes of products and services that the Company, our affiliates, Liberty Mutual Group of Companies, our co-branding partners and our business partners may offer.

If you do not consent to receive such marketing communications, you may at any time withdraw your consent to the use and provision of your Personal Data for direct marketing by downloading the form below.

https://www.libertyinsurance.com.hk/sites/libertyhk/files/documents/Opt_Out_Form/Opt_Out_Form.pdf

In the absence of any “opt-out” request from the customer, the Company shall treat the application and continuation of his/her policy(ies) held with the Company as an indication of no objection to the Company’s use of such Personal Data for this voluntary marketing purpose.

Transfer of Personal Data

Your Personal Data will be kept confidential and may be held or stored locally, regionally or globally, whether in Hong Kong or out of Hong Kong. Subject to the provisions of any applicable law, we may need to disclose your Personal Data to third parties, whether located within or outside Hong Kong for one or more of the above Purposes.

Your personal data may be made available to:

- 1.** Our Liberty Mutual Group of Companies: Other Liberty Mutual affiliates may have access to and use of Personal Information in connection with the conduct of our business where appropriate in order to fulfill one or more of the above Purposes
- 2.** Liberty Mutual Group of Companies, or any other company carrying on insurance or reinsurance related business, or an intermediary
- 3.** Our Service Providers: External third-party service providers such as but not limited to agent, contractor, banker or third-party service provider who provides administrative, telecommunications, computer, payment, banking or other services to the Company in connection with the operation of its business and Liberty Mutual affiliates in a service provider role, such as accountants, auditors, lawyers and other outside professional advisors; call center service providers; IT systems and management, IT support and security service providers; cloud providers, research and analytics service providers; claim investigators and adjusters; and similar third-party service providers that assist us in carrying out business activities
- 4.** Other Third-parties Service Providers including legal advisors, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, emergency assistance companies, medical doctor panel groups, medical advisory consultants, surveyors,



specialists, repairers, accountants and data processors

5. Other Third-parties: To a third-party in the event of any reorganisation, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in connection with any bankruptcy or similar proceedings); to reinsurance companies
6. Credit reference agencies, and in the event of default, any debt collection agencies or companies carrying on claim or investigation services
7. Any person to whom the Company is under an obligation to make disclosure under the requirements of any law binding on the Company or any of its associated companies for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Company or any of its associated companies are expected to comply
8. Any person pursuant to any order of a court of competent jurisdiction
9. Any actual or proposed assignee of the Liberty Mutual Group of Companies or transferee of the Liberty Mutual Group of Companies' rights in respect of the policy owners
10. Supplied to the Data Center of Liberty Mutual Group of Companies or Liberty Mutual Group of Companies in the USA may host such respective servers or may utilise third-party servers which Liberty Mutual Group of Companies would be the controller for processing, storage, and/or backup of Personal Data. Such Data Centers and/or servers are/may be located in Singapore, elsewhere in Asia, the United States of America, Europe and Latin America or such other countries/territories as determined by
11. Providers of risk intelligence for the purpose of customer due diligence or anti-money laundering screening
12. Other banking/financial institutions, commercial or charitable organisations with whom the Company maintains business referral or other arrangements for marketing communication if "no objection" is provided
13. Third-party marketing service providers and insurance intermediaries for marketing communication if "no objection" is provided
14. Made available to any actual or proposed purchaser of Company business or, in the case of a merger, acquisition or other public offering, the purchaser or subscriber for shares in Liberty Mutual Group of Companies
15. Supplied to an organisation involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems
16. Provided to your representatives including your legal advisers
17. Made available to anyone to whom you have given your consent
18. Made available to other Company's authorised service providers to provide services to you for the above purposes for which the personal data are to be used
19. As we believe to be necessary or appropriate: To comply with legal process, to respond to requests from public and government authorities including public and government authorities outside your country of residence, to enforce our terms and conditions, to protect our operations, to protect our rights,

the Liberty Mutual Group of Companies from time to time



privacy, safety or property, and/or that of you or others; to detect and prevent fraud; and to allow us to pursue available remedies or limit the damages that we may sustain

Data Processing Outside Your Country

We may share Personal Information with one or more of our affiliated Liberty Mutual group companies, service providers or with third-parties for the purposes described in our Privacy Policy. Some of these affiliated companies, service providers and third-parties may be based in other countries and may not be subject to the laws of your country of residence. By sharing personal information with the Company, you consent to the collection, use, processing and transfer of such information in accordance with our Privacy Policy to the United States (where the Company's headquarter is located) or other countries. We will take all steps reasonably necessary to ensure that your Personal Information is treated securely and in accordance with our Privacy Policy. However, you should note that where your personal information is disclosed to or accessed by parties located outside of Hong Kong as provided above, your personal information may not be afforded the same protections as it is under Hong Kong law.

Access and Correction of Personal Data

According to the Ordinance, all policyholders have the right to of access to, correct and/or change any of their own personal data held by the Company by contacting the Company's Personal Data Privacy Officer at:

Liberty International Insurance Limited, 13/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong.

In accordance with the Ordinance, a reasonable fee may be charged by the Company for the processing of any data access request.

Introduction

Welcome to Overseas StudentCare (OSC) – an individual travel insurance product of Liberty International Insurance Limited (“**Plan**”).

IMPORTANT – Please read this **Policy** carefully to see that it meets your requirements. Have it returned immediately, but no later than fourteen (14) days from its date of issue, for amendment of any error and/or mis-description; otherwise this **Policy** will be treated as correct and intended. It is emphasised that any non-disclosure and/or misrepresentation deliberate or negligent of a material fact to the application of this insurance and/or breach of any warranty or condition(s) of this **Policy** will render this **Policy** voidable. **Your** duty of disclosure remains through each **Period of Insurance**. **You** have a duty to tell **Us** anything that **You** know, or could reasonably be expected to know, which may affect our decision to insure and on what terms and whether to renew, extend, vary or reinstate this **Policy**.

The Policy

The information provided under the application or enrolment forms and declaration and signed by **Policyholder** and on behalf of the **Insured Student** together with any other information supplied by **You** or on **Your** behalf will form part of this **Policy** together with the **Schedule** and **Certificate of Insurance** and any memoranda or endorsements thereon. Together, it shall be considered one document (“**Policy**”). Any capitalised and/or bolded word or expression used in any of the documents forming a part of the **Policy** but not otherwise defined shall bear such meanings in Part I Definitions.

The **Policy** is a legally binding contract between Liberty International Insurance Limited (“**Company**”) and **Policyholder**.

In consideration of the payment of the **Premiums**, and subject to due observance and fulfilment of the terms, conditions and exclusions of this **Policy** insofar as they relate to anything to be done and



complied with by the **Insured** or the **Insured Student**, if any of the **Events** referred to in this **Policy** shall happen, **We** will pay the **Benefits** to the **Insured Student**, or in the case of **Accidental Death**, to the **Beneficiary** to the extent and in the manner provided in this **Policy**, subject always to all stated terms, conditions and exclusions and provided always that:

1. The liability of the **Company** shall not exceed the **Benefit** limits as set out in the **Policy** for any one **Period of Insurance**; and
2. The **Policy** shall continue in effect unless and until it is terminated in accordance with Part IV General Conditions; and
3. The **Policy** shall become effective as of the first day of the original **Period of Insurance** at 00:01 a.m., Hong Kong time, (or such **Date of Entry** if an **Insured Student** is added to the **Policy** later)

This **Policy** is an annual contract with the **Company** and shall be issued for one (1) year period. At the end of each one (1) year period it is renewable at a premium as determined by the **Company** in accordance with the terms and conditions of the **Policy**. Pronouns used in this **Policy** shall, when applicable, apply to either gender.

Headings are provided for reference only and do not form part of the **Policy** for interpretation purposes.

Eligibility

To be eligible to enroll for **Cover** and continued **Coverage** under this **Policy**, an **Insured Student** is one who fits the criteria as defined under this **Policy** will be as described in the **Policy Schedule** and has completed or whose name is included in an application or enrollment form for this **Policy** and in respect of whom coverage has been confirmed in writing by **Us** upon payment of the **Premiums**.

Insured Students must also:

1. be between eight (8) years of **Age** to thirty-three (33) years of **Age** (inclusive) on the date of application for **Coverage** under the **Policy**; AND
2. **Age** thirty-three (33) or under at the start of any **Study Trip**; AND
3. residing, or will reside in the **Home Country**, prior to the start of any **Study Trip**; AND
4. Not travelling against medical advice and have sought medical advice if they have any health concerns affecting their ability to travel; AND
5. Travelling on a journey that meets the definition of a **Study Trip**; AND
6. Holds, or intends to hold a valid student visa issued by the **Study Country** for the duration of the **Study Trip**; AND
7. is enrolled in an **Overseas Study Institution** for the duration of the **Study Trip**; AND
8. not have USA as both **Home Country** and **Study Country**; AND
9. not have **Sanctioned Countries** as their **Home Country** or **Study Country**.

Coverage for **Insured Students** who are **Dependent Children** shall be subject to the Age of Majority (Related Provisions) Ordinance (Cap 410 of the laws of Hong Kong) and all other related laws and a **Parent/Guardian** undertakes to comply with this **Policy** on behalf of the **Insured Student** and consents to the collection of the **Dependent Child's** personal data for purposes stated under the **Company's** Personal Information Collection Statement set out in page 3 to 7.



Sanction Limitation & Exclusion

We reserve the right not to accept application for cover OR to cease providing cover if **Our** so doing will in **Our** opinion expose **Us** to risk of any breach of any applicable laws or regulations, as well as international economic sanctions, laws or regulations. For avoidance of doubt, **We** shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union (“**EU**”), United Kingdom (“**UK**”) or United States of America (“**USA**”).

Territorial Scope of Policy Coverage

Worldwide **Coverage** covering the **Insured Student** against **Accidental Death, Bodily Injury, Sickness** and any other **Cover** specified in **Policy** and/or **Schedule** whilst **Insured Student** is on a **Study Trip**.

Automatic Extension of Coverage

If **You** are unable to return to **Your Home Country** before **Your Cover** ends due to unforeseen reasons which **You** could not prevent and was outside **Your** control, **Your Cover** will remain in force up to 14 (fourteen) days past your **Period of Insurance** end date, if **Your** return to **Your Home Country** is cancelled or delayed as a result of **Your Bodily Injury, Sickness** or compulsory quarantine.



Part I. Definitions

To help **You** better understand **Your Policy** the following words and phrases used have specific meanings, which are set out in this section. To help enable **You** to easily recognise the defined words and phrases **We** have shown them in bold wherever they appear in **Your Policy**.

The following definitions apply to the **Plan**:

Term	Meaning
1. Accident/Accidental	shall mean a sudden, unintended, unusual and identifiable event happening by chance that could not have been expected or foreseen and occurring during the Period of Insurance , resulting in Bodily Injury . The word Accidental shall be construed accordingly
2. Accidental Death	shall mean death resulting from Bodily Injury
3. Activities of Daily Life	shall mean basic everyday tasks that must be accomplished for survival, such as eating, dressing, bathing, using the lavatory and moving in/out of a bed in all cases without assistance
4. Age	shall mean the age at the last birthday upon the commencement date, Date of Entry or renewal date of the Policy
5. Baggage	shall mean personal property belonging to an Insured Student or Policyholder (except Money, antiques, jewellery that is not worn or carried by the Insured Student at the time of loss or damage, contracts, bonds, securities, animals, software, business goods or sample, vehicles or any other conveyances or their accessories), or taken or acquired during the Study Trip
6. Beneficiary	shall mean the person(s) stated in the Schedule , if any, designated by the Insured Student from time to time as the recipient of death benefits payable under this Policy
7. Benefits	shall mean the insurance coverage provided by this Policy and any extensions or restrictions shown in the Policy Schedule or in any endorsements (if applicable). To claim indemnity or reimbursement, the Insured Student must, amongst other requirements under this Policy , be able to produce original receipts for expenses incurred that are covered under this Policy as Benefits
8. Bodily Injury	shall mean physical bodily injury sustained by the Insured Student as a foreseeable consequence caused directly by an Accident , solely and independently of any illness or other cause or contributing factor, where the Accident occurred during the Period of Insurance whilst the person is an Insured Student and death or disablement results within twelve consecutive (12) months of the Accident . Bodily Injury includes illness or disease resulting directly from medical or surgical treatment rendered Medically Necessary by any Bodily Injury . It does not include Sickness or any Pre-existing Medical Condition
9. Chinese Physician	shall mean a legally licensed Chinese medical practitioner (including a Chinese herbalist, acupuncturist or bonesetter) duly registered and practicing within the scope of their license and training under the geographical area of the country in which such practice is maintained



Term	Meaning
	and renders treatment directly related to the Bodily Injury or Sickness being treated. A Chinese Physician cannot be the Insured, an insurance intermediary, an employer, an employee, a Family Member , or business partner of the Insured and/or the Insured Student . Note: Any charges made not within the definition of Chinese Physician shall not be subject to reimbursement
10. Civil Commotion	shall mean a domestic disturbance, disorder, armed opposition, insurrection, revolution, armed rebellion, sedition, or public uprising by a large number of people or members of the public, which causes tumult, disturbance, harm or damage to people or property
11. Confinement	means necessary confinement in a Hospital as a Resident In-patient while under the care of a Physician for the Medically Necessary treatment of a Bodily Injury or Sickness and for which the Hospital makes a charge for room and board, excluding any Confinement in connection with any surgical operation which does not require the Insured Student to remain in a Hospital as a Resident In-Patient . The word Confined shall be constructed accordingly
12. Cover/Coverage	shall mean specific Benefits provided to Insured Student whilst on a Study Trip during Period of Insurance
13. Date of Entry	shall mean the date on which an Insured Student was included under this Policy
14. Dependent Child(ren)	shall mean an unmarried dependent child(ren) (including step or legally adopted child(ren)) as long as they are not over eighteen (18) years of Age , and in either case, are primarily dependent upon the Parent/Guardian for maintenance and support
15. Direct Settlement	shall mean where Insured Student receives treatment that is not covered within the terms of the Policy , or where expense exceeds the Benefit or Plan limits stated in the Schedule, Policyholder and/or Insured Student remain liable for such sums, which must be settled in full by Policyholder and/or Insured Student directly. Failure to act accordingly will result in the suspension or cancellation of the Policy , without refund of Premium
16. Due Date	shall mean the date when Premium is due for commencement or renewal of Policy or the date on which any subsequent instalments of Premiums become due
17. Electronic Data	means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment
18. Emergency	shall mean a sudden change in health which requires urgent medical or surgical treatment to avoid permanent damage or danger to life or health
19. Endorsement	shall mean an agreed written alteration to the terms of the Policy



Term	Meaning
20. Estate	shall mean the legal estate of the Insured Student
21. Excess	shall mean the amount We will not pay of each and every claim which the Insured or Insured Student is required to bear themselves. This relevant amount will be stated in the Policy Schedule pertaining to each Event
22. Event	shall mean events(s) described in the relevant Compensation Table set out in this Policy that may give rise to a claim for compensation under this Policy . Any one or series of Events resulting from one Accident shall be subject to the Benefit limits stated in the Schedule
23. Family Member	shall mean a Spouse , parent, parent-in-law, step-parent, child, brother, sister, half-brother and half-sister
24. Grace Period	shall mean a maximum grace period of thirty-one (31) days from the Premium due date (both days inclusive) will be allowed for renewal payments of Premium subsequent to the first Premium , during which period this Policy will remain in force
25. Hazardous Occupation	shall mean any internship, work experience organised by the Overseas Study Institution , secondment, trade, work of a physical nature, hazardous work or work that is not undertaken in an office, such as but not limited to the job title or nature being pilot, aircrew, armed occupation (including temporarily armed occupation), butcher/ slaughterer with usage of heavy machine, fire fighter, professional diver, stunt person, jockey, race track worker, fisherman, shipcrew (except those working at pier only), dock worker, railway installation and maintenance worker, steel manufacturing worker, quarrying worker, mining worker (including but not limited to coal, zinc, iron, diamond and gold), atomic/nuclear energy related risk, chemical product manufacturing worker, petroleum and coal products (refining gas, asphalt and lubricating oils), oil and gas rig worker, scaffolder, construction worker, gondola worker, crane operator, steeplejack, explosives (use and manufacturing), aerial photography and excavation (including drilling)
26. Home Country	shall mean Hong Kong Special Administrative Region (HKSAR) where the Insured Student is legally residing with an existing HKSAR passport or valid HKSAR identity card.
27. Hospital	shall mean a legally constituted establishment operating pursuant to the laws of the country in which it is based, and registered as a hospital with appropriate license (if licensing is required in the state or government jurisdiction), and meets the following requirements: <ul style="list-style-type: none"> a) operates primarily for the care and treatment of sick, ailing or injured persons b) admits Resident In-patients only whilst under the supervision of a Physician and has one or more Physicians available for consultation at all times c) provides a 24-hour a day nursing service by legally qualified registered nurses under medical supervision of a Physician



Term	Meaning
	<p>d) has a staff of one (1) or more Physician(s) available at all times</p> <p>e) maintains organised facilities for the medical diagnosis and treatment, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and</p> <p>is not primarily an outpatient medical center, day procedure center, clinic, nursing, rest or convalescent home, psychiatric institution, community hospital, rehabilitation institution, a place for alcoholics or drug addicts or similar establishment</p>
<p>28. Household Contents</p>	<p>shall mean personal goods belonging to the Insured Student which is in his/her possession and/or taken by an Insured Student to the Study Country for use during the Study Trip or acquired by an Insured Student during a Study Trip such as Baggage, Mobile Electronic Equipment, household furniture and furnishing, clothing and personal effects belonging to the Policyholder or Insured Student, and fixtures and fittings owned by the Insured Student or for which he/she is responsible, but not a landlord's fixtures and fittings, and excluding Money, deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, valuable papers, documents of any kind, cash and valuables</p>
<p>29. Infectious Disease</p>	<p>shall mean unequivocal, final and confirmed diagnosis by a Physician, according to internationally accepted medical diagnostic, of any of the following infectious diseases, that the Insured Person sustained whilst on a Trip, and is supported by acceptable clinical, radiological, histological and laboratory evidence:</p> <ul style="list-style-type: none"> a) Severe acute respiratory syndrome (SARS) b) Dengue fever (DHF) c) Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9, or H1N1 d) Measles e) Malaria f) Anthrax infection g) Middle east respiratory syndrome coronavirus (MERS-CoV) h) Zika virus <p>Additionally, We will cover any infectious diseases not listed above if the infectious disease sustained by the Insured Student whilst on a Study Trip is declared and classified by the World Health Organisation (WHO) as an outbreak for the Study Country destination during the Insured Student's Study Trip or within two (2) week after the end date of the Insured Student's Study Trip</p>
<p>30. Insured/Policyholder</p>	<p>shall mean the Parent/Guardian or person(s) named as policyholder in the Schedule, and whom is the contracting party of this Policy and the payee of the Premium. Where the Insured is more than one individual, firm, partnership, company, association, organisation or entity of a similar nature, the Insured shall refer to all of them taken</p>



Term	Meaning
	together as a whole and any obligation and any liability pertaining to an Insured under this Policy shall be joint and several
31. Insured Student/You/Your	shall mean a person proposed by Policyholder for Cover during a Study Trip , that meets the criteria specified for Cover under this Policy , who has completed or whose name is included on an application or enrollment form, is stated in the Schedule or Certificate of Insurance as entitled to Benefits and with respect to whom Premium has been paid or agreed to be paid by the Insured and for whom Date of Entry has been confirmed by Us . They are a person that is legally entitled to claim under the Policy subject always to this Policy's terms and conditions but is not a contracting party under the Policy . Where Insured Students are Dependent Children , Policy terms and conditions related to an Insured Student shall be enforceable against the Parent/Guardian
32. Kidnap/Kidnapped/Kidnapping	means the unlawful act of seizing, confining, carrying away or illegal abduction and false imprisonment of one or more Insured Student against their will by force or fraud for the purpose of making demands
33. Loss of Fingers or Toes	shall mean Loss of Use or Permanent complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints
34. Loss of Limb	shall mean loss by Permanent physical severance and/or Loss of Use of a hand at or above the wrist or of a foot at or above the ankle
35. Loss of Hearing	shall mean Permanent irrecoverable loss of hearing and shall be determined as Loss of Hearing if $1/6$ of $(a+2b+2c+d)$ is above 80 dB where: <ul style="list-style-type: none"> a) dB = hearing loss at 500 Hertz b) dB = hearing loss at 1,000 Hertz c) dB = hearing loss at 2,000 Hertz d) dB = hearing loss at 4,000 Hertz
36. Loss of Sight	shall mean total and Permanent irrecoverable loss of complete sight of any eye if that eye is beyond remedy by surgical or other treatment
37. Loss of Speech	shall mean the inability to articulate any three of the four sounds which contribute to speech, as follows: the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds. Loss of Speech shall also mean total Loss of Use of vocal cords or damage to the speech centre in the brain, resulting in Aphasia
38. Loss of Use	shall mean, after all reasonable preventative steps have been taken by Insured Student , total functional disablement lasting twelve (12) consecutive months from the date of Accident which is beyond hope of improvement or recovery and will continue for the remainder of the Insured Student's life as certified by no fewer than two (2) Physicians , one (1) of whom will be the Insured Student's treating Physician and the other will be appointed by Us and is treated like the Permanent loss of said limb or organ. The word Loss shall be constructed accordingly



Term	Meaning
39. Major Burns	shall mean Second Degree Burns and Third Degree Burns sustained by the Insured Student as Bodily Injury that may give rise to a claim for compensation under this Policy . All Major Burns must be certified by a Physician
40. Marriage	shall mean the union of two individuals recognized by laws of any jurisdiction. The word Married shall be constructed accordingly
41. Medical Expenses	<p>shall mean Usual, Reasonable and Customary Medical Expenses necessarily incurred in connection with Bodily Injury or Sickness sustained by the Insured Student that may be covered under the Plan, subject always to any stated Benefit limits for:</p> <ul style="list-style-type: none"> a) medical, surgical, hospital and nursing treatment prescribed by a Physician; and b) dental charges to restore sound and natural teeth resulting from an Accident. c) surface ambulance charges (excluding helicopter and any aircraft) <p>Provided that in the event an Insured Student is entitled to all or part of such Medical Expenses from any other source, the Company will only be liable for such amount in excess of the amount recoverable from such other source</p>
42. Medically Necessary	<p>shall mean such procedures, treatments, supplies or medical services which in the opinion of a Physician:</p> <ul style="list-style-type: none"> a) are required for the direct treatment or diagnosis of the Insured Student's Bodily Injury or Sickness; and b) are appropriate and consistent with the symptoms and findings or the direct treatment or diagnosis of the Insured Student's Bodily Injury or Sickness; and c) are in accordance with generally accepted medical practice; and d) are not associated with treatment, procedure, supplies or other medical services of an experimental or investigative nature; and e) cannot have been omitted without adversely affecting the Insured Student's Bodily Injury or Sickness
43. Mobile Electronic Equipment	shall mean any computers (including laptops, tablets, and notebooks), , cameras, personal music players or recording devices (excluding mobile phones), and other electronic items of a similar nature that We agree to cover in our sole discretion, that are intended for either personal or study use during the Study Trip but excludes Electronic Data
44. Money	shall mean coins, bank notes, postal or money orders, signed travellers and bank cheques, in the possession or control of the Insured Student in the course of the Study Trip
45. Natural Catastrophe	shall mean an unexpected event, caused by nature, such as flood, landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane or sandstorm



Term	Meaning
46. Overseas	shall mean destination(s) outside the territorial boundaries of the Home Country
47. Overseas Study Institution	shall mean an accredited educational institution located in the Study Country which an Insured Student is registered as a full time student and which was stated in the application for this Policy
48. Overseas Residence	shall mean the Insured Student's regular and habitual place of residence in the Study Country whilst on a Study Trip during the Period of Insurance
49. Parent/Guardian	shall mean the individual(s) legally responsible for the Insured Student as his/her step-parent, court recognised guardian, legally adopted parent or biological parent and the guarantor of an Insured Student's obligations under this Policy
50. Period of Insurance	shall mean the period shown on the current Policy Schedule or Endorsement or such shorter time if the Policy is terminated, and for which cover applies under the Policy
51. Permanent	shall mean, after all reasonable preventative steps have been taken by Insured Student , lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement or recovery and will continue for the remainder of the Insured Student's life as certified by two (2) Physicians , one (1) of whom will be the Insured Student's treating Physician and the other will be appointed by Us . The word Permanently shall be constructed accordingly
52. Permanent Total Disablement	shall mean disablement resulting solely and directly from Bodily Injury , independent of any other causes, which prevents Insured Student to engage in, attend or perform a substantial and essential part of his courses at the Overseas Study Institution and for engagement in each and every occupation or employment for compensation, remuneration or profit, for which he is reasonably qualified by education, training or experience and further prevent the Insured Student from engaging in any and all types of occupation or employment thereafter. In the event that an Insured Student is Unemployed at the time of Bodily Injury , it shall mean totally and Permanently unable to perform all of the Activities of Daily Life
53. Physician	shall mean a legally qualified medical practitioner or specialist who is registered and licensed to lawfully render medical and/or surgical service(s) under the laws of the country and geographical area in which they practice but excludes the Insured , an insurance intermediary, any other employer or employee of the Insured , an employee of the Insured , a Relative , or business partner of the Insured and/or the Insured Student
54. Policy Schedule/Schedule	shall mean the document We send You or Policyholder which contains certain details relevant to and as part of the Policy
55. Pre-Existing Medical Condition	shall mean:



Term	Meaning
	<p>a) a Sickness, (including pregnancy) contracted, dental or other bodily injury, or condition, the manifestation, or symptoms of which a reasonable person in the circumstances would be expected to be aware of or to have taken reasonable steps to consult a Physician within a two (2) year period immediately prior to the start date of the Period of Insurance or which the Insured Student is aware, or have been aware in the two (2) year period prior to the Period of Insurance or twelve (12) months prior to Insured Student's Study Trip covered by this Policy; or</p> <p>b) any condition for which a Physician was consulted or for which treatment or medication was prescribed within a two (2) year period immediately prior to the start date of the Period of Insurance or the Insured Student has sought or received medical attention, undergone tests or taken prescribed medication, at any time within twelve (12) months prior to the Insured Student's Study Trip covered by this Policy; or</p> <p>c) is a terminal condition of which the Insured Student has been diagnosed at any time prior to the Insured Student's Study Trip covered by this Policy</p> <p>Non-disclosed Pre-existing Medical Conditions or misleading information with respect to the medical history of the Insured Student could result in the denial of the application for coverage, denial of claim and/or cancellation or invalidation of this Policy</p>
56. Prescribed Limit	<p>shall have the same meaning as under the Road Traffic Ordinance Cap. 374 which means:</p> <p>a) 22 micrograms of alcohol in 100 millilitres of breath</p> <p>b) 50 milligrams of alcohol in 100 millilitres of blood; or</p> <p>c) 67 milligrams of alcohol in 100 millilitres of urine</p> <p>or such other proportion as the Secretary may notify in the Gazette under (Cap. 374) section 39G</p>
57. Premium	<p>shall mean the total sum payable by the Insured as shown on the Policy Schedule and/or any other amounts charged during the Period of Insurance that are payable in respect of the Policy by the Insured</p>
58. Principal Home	<p>shall mean the Insured Student's place of residence in Home Country or the regular and habitual place of residence in Home Country in the event that the Insured Student has more than one place of residence in Home Country and specified as such in the Policy Schedule</p>
59. Public Conveyance	<p>shall mean any bus, coach, limousine, ferry, hovercraft, hydrofoil, ship, taxi, train, tram or underground train provided and operated by a carrier duly licensed in its geographical areas of operation for the lawful regular transportation of fare-paying-passengers, and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operated only between established commercial airports or licensed commercial helicopters, and any fixed-wing aircraft provided and</p>



Term	Meaning
	operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers
60. Relative	shall mean a Family Member , brother-in-law, sister-in-law, daughter-in-law, son-in-law, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild
61. Resident In-patient	shall mean an Insured Student who is admitted in the Hospital and occupies a bed overnight, or longer, which is Medically Necessary during the treatment of a Bodily Injury or Sickness and not solely for any form of nursing, convalescence, rehabilitation, rest or extended-care
62. Second Degree Burns	shall mean a burn which extends beneath the epidermis and into the dermis which results in Scarring
63. Serious Medical Condition	shall mean the medical condition certified by the attending Physician and which in the opinion of the Insurer's appointed service provider constitutes a serious medical Emergency requiring urgent remedial treatment Medically Necessary to avoid death or serious impairment to the Insured Student's immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the Insured Student's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities and shall include Serious Sickness and/or Serious Injury
64. Serious Sickness or Serious Injury	shall mean: <ul style="list-style-type: none"> a) for an Insured Student, a Serious Medical Condition which requires treatment by a Physician and results in the Insured Student being certified by a Physician as unfit to travel or continue with their Study Trip, excluding Pre-Existing Medical Condition; and b) for an Insured Student's Relative, Family Member a Serious Medical Condition, which is certified as being dangerous to their life by a Physician and which results in the Insured Student's discontinuation or cancellation of their Study Trip, excluding Pre-Existing Medical Condition
65. Sickness	shall mean any Infectious Disease , illness, disease, disability, syndrome or other condition suffered by the Insured Student during the Study Trip , but does not include a Bodily Injury, Pre-Existing Medical Condition, or Serious Injury . Successive Sicknesses arising from the originating Sickness of the Insured Student are treated as one Sickness unless they result from causes unrelated to each other or are separated by at least ninety (90) consecutive days from the date of the Insured Student's discharge from the Hospital or the Insured Student's latest consultation at the Physician's office whichever is the later
66. Spouse	shall mean the Insured Student's lawful husband or wife from Marriage



Term	Meaning
67. Strike	shall mean labor related disturbances in connection with the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out whether or not such act is committed in the course of a disturbance of public peace; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act
68. Study Trip/Trip	<p>shall mean a journey undertaken Overseas commencing from the Insured Student's Home Country for the purpose of furthering his/her study at an Overseas Study Institution in the Study Country and shall be deemed to commence at the time of the Insured Student:</p> <ul style="list-style-type: none"> a) leaves his Principal Home to go directly without detour to the immigration counter to embark on a Study Trip; or b) four (4) hours before the scheduled departure time of the Public Conveyance in which the Insured Student has arranged to travel to commence the Study Trip, <p>whichever is the later.</p> <p>The Study Trip shall be deemed to cease:</p> <ul style="list-style-type: none"> a) at the time the Insured Student returns to Principal Home; or b) four (4) hours after the scheduled arrival time of the Public Conveyance in which the Insured Student travels in to return to the Home Country; or c) the expiration of one hundred and eighty-five (185) day period beginning from the date such particular Study Trip commenced; or d) the date on which the Policy is terminated <p>whichever is the earliest.</p> <p>Study Trip shall also include all leisure travel undertaken by an Insured Student during the course of a Study Trip provided the total number of leisure travel days should not exceed one hundred (100) days</p>
69. Study Country	shall mean a country where the Overseas Study Institution is located and which is stated in the application form of this Policy or subsequent Endorsement (if any)
70. Sum Insured/Maximum Limits of Indemnity	shall mean the maximum Benefit amount payable by Us as stated in the Schedule
71. Temporary Partial Disablement	shall mean, in the opinion of a Physician after all reasonable preventative steps have been taken by Insured Student , temporary disablement resulting solely and directly from Bodily Injury , independent of any other causes, where Insured Person is temporarily unable to attend or perform a substantial and essential part of his courses at the Overseas Study Institution while under the regular care and attendance of a Physician



Term	Meaning
72. Third Degree Burns	shall mean a deep full thickness burn that extends all the way through the dermis into the subcutaneous fat, muscle, or bone which results in scarring
73. Travel Documents	means passports, travel tickets, visas, entry permits, and other similar documents in the possession or control of the Insured Student during the Study Trip
74. Traumatic Incident	shall mean an Insured Student's direct experience or direct witnessing of an event during the Period of Insurance , reasonably and abjectly assessed, is i) specific, sudden, frightening, or overwhelming; and/or ii) an actual or threat of death or serious injury to oneself or others or threat to one's physical integrity
75. Tuition	shall mean an amount charged for instructions at the Overseas Study Institution for required courses (including any applicable laboratory fees and costs for the use of facilities for attending said courses, but excluding costs for textbooks, field trips, exchange programs, meals, room and board)
76. Unemployment	shall mean the Insured Student was not i) engage in any lawful full time or part-time gainful occupation or employment which he is reasonably qualified by education, training or experience; or ii) not engaged in any type of lawful full time or part-time occupation or employment for compensation, remuneration or profit; or iii) was only a full time student at the Overseas Study Institution . The word Unemployed shall be constructed accordingly
77. Usual, Reasonable and Customary Medical Expenses	shall mean standard or most common charges for treatment, supplies or medical services Medically Necessary to treat the Insured Student's Bodily Injury, Sickness, or Serious Medical Condition , which does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed. No Benefit shall be paid for charges which are in excess of the general level of charges being made by other providers of similar standing in the locality where the charges are incurred, when providing like or comparable treatment, services or supplies for like or same Bodily Injury or Sickness or Serious Medical Condition
78. War	shall mean war, invasion, acts of foreign enemies, hostilities or war like operations, whether declared or not, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or any warlike or terrorism like activities, including but not limited to the 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 organisation(s) or government(s), 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,



Term	Meaning
	in fear or use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends
79. We/Us/Our/the Insurer/the Company	shall mean Liberty International Insurance Limited



Part II. Description of Coverage

Coverage A - Personal Accident

If during the **Period of Insurance**, whilst in the course of **Study Trip**, an **Insured Student** suffers an **Accident** which directly results in **Bodily Injury** within twelve (12) consecutive months of the **Accident**, **We** will pay the corresponding amount shown in the Compensation Table below for **Accidental Death** (Event 1) and **Permanent Total or Partial Disablement** (Event 2-21) if a total aggregated amount is shown in the **Policy Schedule** for the **Benefits** stated as Accidental Death and Permanent Disability under Coverage A, less any other amounts paid or payable under the **Policy** as the result of the same **Accident**.

Compensation Table

Table of Events	The percentage of the Sum Insured shown in the Policy Schedule Coverage A
The Events Note: The following Event(s) must occur within twelve (12) months of the date of the Accident	Scale II
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Permanent paralysis of all Limbs	100%
4. Permanent and incurable Insanity	100%
5. Loss of sight of both eyes	100%
6. Loss of sight of one (1) eye	100%
7. Loss of two (2) Limbs	100%
8. Loss of one (1) Limb	100%
9. Loss of Speech and Hearing	100%

Table of Events	The percentage of the Sum Insured shown in the Policy Schedule Coverage A
The Events Note: The following Event(s) must occur within twelve (12) months of the date of the Accident	Scale II
10. Loss of Hearing in both ears	100%
11. Loss of Hearing in one (1) ear	20%
12. Loss of Speech	50%
13. Permanent Loss of lens of each eye	50%
14. Loss of Toe of either Foot: a) all – one (1) Foot b) great – both joints c) great – one (1) joint d) other than great – each Toe	20% 8% 5% -
15. Permanent loss of use of one (1) Thumb of either Hand: a) Both joints b) One (1) joint	30% 15%
16. Loss of four (4) Fingers and Thumb of either Hand	70%
17. Permanent loss of use of four (4) Fingers	40%
18. Loss of Fingers of either Hand: a) Three (3) joints b) Two (2) joints c) One (1) joints	15% 10% 7.5%



Table of Events	The percentage of the Sum Insured shown in the Policy Schedule Coverage A
The Events	
Note: The following Event(s) must occur within twelve (12) months of the date of the Accident	Scale II
19. Fractured leg or patella with established non-union	15%
20. Shortening of leg by at least 5 cm	10%
21. Permanent partial disablement not specified in Event 2 to 20 above	Such percentage of the Sum Insured which corresponds to the percentage reduction in whole bodily function of the Insured Student as certified by no fewer than two (2) Physicians , one (1) of whom will be the Insured Student's treating Physician and the other will be appointed by Us

Compensation for any one or a series of **Events** attributable to one **Accident** and same **Bodily Injury** shall not be payable for more than one of **Events** 1 to 10 except as provided below:

1. after the occurrence of any one of the **Events** 2 to 10; OR
2. once the total compensation payable for the **Events** 11 to 21 is equal to 100%

whichever occurs first subject always to the **Benefit** limits stated in the **Schedule**. Thereafter, there shall be no further coverage in respect of the same **Insured Student** for any further or other

Bodily Injury sustained from the same **Accident** resulting in any other **Events**.

Exposure

If during the **Period of Insurance**, the **Insured Student** is on a **Study Trip** and is unavoidably exposed to natural elements due to an **Accident** and within twelve (12) months of the **Accident**, as a direct result of such exposure, suffers any one (1) of the **Events** 1-21, such **Event** will be covered pursuant to the terms of this **Policy**.

Compensation will not be payable for more than one (1) of the **Events** 1-21.

Disappearance

If during the **Period of Insurance**, the **Insured Student** is in the course of **Study Trip** and the body of the **Insured Student** has not been found within twelve (12) months after the date of disappearance following an **Accident**, or sinking or wrecking of a **Public Conveyance**, the **Company** may in its absolute discretion, upon being satisfied on the sufficient evidence available and produced to **Us**, conclude **Accidental Death** of the **Insured Student** has been established. **We** will only pay the **Benefit** under **Event** 1 after the **Insured** or the legal representatives of the **Insured Student's Estate** has given **Us** a signed undertaking that the **Benefit** will be repaid to **Us** in full if, at any time after **Our** payment, it is found that the **Insured Student** did not die.

Coverage B – Accidental Death due to Natural Catastrophe

If during the **Period of Insurance**, the **Insured Student** is on a **Study Trip** and suffers an **Accidental Death** as a result of a **Natural Catastrophe** whilst **Overseas**, directly and independently of all other causes, and the **Accidental Death** benefit under this **Policy** is payable, **We** shall pay the **Beneficiary** an additional percentage of the **Sum Insured** for **Event** 1 up to the percentage or maximum amount shown on the **Policy Schedule** against **Accidental Death** due to **Natural Catastrophe**, whichever is lesser.



Coverage C – Major Burns

Cover under this **Benefit** applies only if an amount for that **Event** is shown in the **Policy Schedule** against Major Burns Benefit, less any other amounts paid or payable under the **Policy** as the result of the same **Accident** (if applicable).

Table of Events	The percentage of the Sum Insured shown in the Policy Schedule
Note: The following Event(s) must occur within twelve (12) months of the date of the Accident	
22. a) Third Degree Burns and/or resultant disfigurement which covers more than forty percent (40%) of the entire external body	100%
b) Second Degree Burns and/or resultant disfigurement which covers more than twenty percent (20%) of the entire external body	50%

The total amount payable in respect of **Event 22** (a) and (b) due to the same **Accident** shall not exceed the total **Sum Insured** shown in the **Policy Schedule** against **Major Burns**. All **Major Burns** must be certified by a **Physician**.

Coverage D – Medical Expenses

If during the **Period of Insurance**, the **Insured Student** necessarily incurs **Medical Expenses** as a direct result of **Bodily Injury** or **Sickness** suffered whilst the **Insured Student** is in the course of **Study Trip**, **We** will reimburse the **Insured Student** the amount up to the Maximum Limit of

Indemnity for each **Period of Insurance** as stated in the **Schedule** with a maximum of twenty-five (25) outpatient visits for each **Period of Insurance**. Medical Expenses must occur within twelve (12) consecutive months from date of **Accident** less any other amounts paid or payable under the **Policy** as the result of the same **Accident** or **Sickness** (if applicable). **The Company** shall not be liable for claims arising directly or indirectly from any **Medical Expenses** incurred after twelve (12) consecutive months following the date of **Accident**. If the **Insured Student** becomes entitled to a refund or reimbursement of all or part of such **Medical Expenses** from any other source, **We** will only be liable for the additional amount not recoverable from such other source or insurance.

Coverage Extension – Follow Up Medical Treatment in Home Country (Applicable to Coverage D only)

In the event of **Medically Necessary** follow up treatment after the **Insured Student's** return to **Home Country**, **We** will extend to cover **Medical Expenses** incurred within three (3) consecutive months from end date of **Study Trip** up to the maximum amount for each **Period of Insurance** as shown on the **Policy Schedule**.

In no circumstances shall the overall reimbursement payable under Coverage D exceed the aggregate amount stated in the **Policy Schedule** for **Medical Expenses**. If the **Insured Student** becomes entitled to a refund or reimbursement of all or part of such **Medical Expenses** from any other source, **We** will only be liable for the additional amount not recoverable from such other source or insurance.

Coverage E – Worldwide Assistance Services

In addition to all applicable exclusions and exceptions under this **Policy**, **We** may determine, review and revise at our absolute discretion the scope, terms and conditions and/or provider of these Worldwide Assistance Services from time to time and shall not be liable for any loss, damage, liability or claims arising from or in



connection with acts or omission of any third-party service providers, including without limitation those providing worldwide emergency assistance and all other services available to **You** or the **Insured Students** under this **Policy**.

The Company shall make the below services available to the **Insured Student** during a **Study Trip** if Coverage E is included in the **Policy Schedule** and cover expenses incurred Coverage E (1) – (4) up to the maximum amounts stated in the **Policy Schedule**. If the **Insured Student** becomes entitled to a refund or reimbursement of all or part of such Worldwide Assistance Services from any other source, **We** will only be liable for the additional amount not recoverable from such other source or insurance.

The **Plan's** 24-hour Assist Hotline number provided to **Insured Students** and **Policyholder** should be contacted to obtain further information including understanding such costs that may be borne by the **Insured Student** when using certain services available under these Worldwide Assistance Services and obtain advance approval for any **Emergency** evacuation or repatriation and to make the necessary transportation arrangements. Failure to do so may invalidate a claim for such costs.

1. Emergency Medical Evacuation and Repatriation

If during the **Period of Insurance**, whilst the **Insured Student** is outside **Home Country** and sustains **Bodily Injury** or suffers from **Serious Medical Condition** which directly causes or results in the necessity for **Emergency** medical evacuation and/or repatriation services, **Our** appointed services provider or its authorised representative, will on **Our** behalf, arrange for:

- 1.1. the **Emergency** transfer of the **Insured Student** to one of the nearest **Hospitals**

- 1.2. en-tour **Emergency medical care**; and
- 1.3. if required for **Medically Necessary** treatments and care, the medically supervised **Emergency** evacuation of the **Insured Student** by any appropriate means (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) to a **Hospital** more properly equipped for the particular **Serious Medical Condition**; or
- 1.4. following the stabilisation of an **Insured Student's** condition, if it is determined **Medically Necessary**, repatriate the **Insured Student** back to the **Home Country** for further and continued care and proper treatment

Our appointed services provider retains the absolute right to decide if the **Insured Student's** medical condition is sufficiently serious to warrant **Emergency** medical evacuation or repatriation and the place to which the **Insured Student** shall be evacuated and the means or method by which such evacuation or repatriation will be carried out having regard to all the facts and circumstances of which **Our** appointed services provider is aware at the relevant time and in consultation with its designated **Physician** and the local attending **Physician**.

The **Plan** shall pay for the **Usual, Reasonable and Customary Charges** necessarily and unavoidably incurred in the above **Emergency** evacuation and repatriation services so arranged by **Our** appointed service provider.

2. Repatriation of Mortal Remains

Insurer will reimburse the **Usual, Reasonable and Customary Charges** actually incurred up to the **Benefit** limits stated in the **Schedule** (if any), if during the **Period of Insurance**, in the event of an **Insured Student's** **Accidental**



Death while Overseas, Our appointed services provider will arrange for:

- 2.1. repatriation of the mortal remains of the **Insured Student** to the airport of the **Insured Student's Home Country**; or
- 2.2. assist **Insured Student's Family Members** in local burial arrangements in the **Overseas** country

3. Overseas Medical Referral

Upon request, **Our** appointed service provider will provide **Insured Student** access to their global network of preferred **Physicians** or **Hospitals**. The **Plan's** 24-hour Assist Hotline should be contacted to obtain further information. Additionally, they shall, when requested, refer the **Insured Student** to an English-speaking **Physician** or to the nearest **Hospital** in their locality to arrange for an appointment to receive any **Medically Necessary** treatments. The appointed service provider will not provide medical advice or diagnosis.

The **Insured Student** shall be responsible for the **Direct Settlement** of all expenses incurred upon discharge from the clinic or **Hospital**.

Referrals provided by the appointed service provider are on an information basis for **Insured Student's** consideration and should not be regarded or construed as the appointed service provider's guarantee of the quality of the services that may be provided and the final selection or choice shall be the discretion and the decision of the **Insured Student**. The appointed service provider, however, shall exercise care and diligence in its referrals, based on information provided by the **Insured Student** during his/her request for referral services.

4. Privilege Travel Services

Upon request, **Our** appointed service provider will provide **Insured Students** with various

information and services relating to the **Insured Student's** travel **Overseas**. Such additional travel services may include, but is not limited to, information relating to **Insured Student's** choice of consulate and embassy, flight details and visas, and assistance with lost passport and **Travel Document**.

The **Plan's** 24-hour Assist Hotline should be contacted to obtain further information.

The **Insured Student** shall be responsible for the **Direct Settlement** of all expenses incurred for products and services arranged by **Our** appointed service provider.

Specific Exceptions Relating to Worldwide Assistance Services

In addition to other applicable exclusions and conditions under the **Policy**, no benefits will be payable under Coverage E - Worldwide Assistance Services for:

1. More than one emergency evacuation and/or repatriation for any single medical condition of an **Insured Student** during the **Period of Insurance**, subject to a maximum of one (1) year
2. Surgery or medical treatment which, in the opinion of the medical practitioner, can be reasonably delayed until the **Insured Student's** return to **Home Country**
3. Expenses incurred for services provided by another party other than the appointed service provider for which the **Insured Student** is not liable to pay, or any expenses already included in the cost of a scheduled **Study Trip**
4. Expenses for services not approved and arranged by the appointed service provider except in the event the **Insured Student** or his/her travelling companion cannot notify the appointed service provider during an emergency situation for reasons beyond their control



5. Any expenses for medical evacuation or repatriation if the **Insured Student** is not suffering from a **Serious Medical Condition** and in the opinion of the appointed service provider's preferred **Physician**, the **Insured Student** can be adequately treated locally, or treatment can be reasonably delayed until he/she returns to **Home Country**
6. Any expense incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location
7. Any expense which is a direct result of nuclear reaction or radiation
8. Expenses arising from willfully self-inflicted **Bodily Injury**, or willfully self-inflicted **Sickness** or **Accident**, temporary insanity, alcoholism, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life), whether grossly negligent or otherwise
9. Cases where **Insured Student** engages in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route
10. Racing, rallies, caving, rock climbing or mountaineering normally involving the use of ropes or guides, parachuting, bungee jumping or martial arts or any sports undertaken on a professional or competitive basis
11. Any expense for medical evacuation or repatriation where the **Insured Student**, in the opinion of the appointed service provider, can travel as an ordinary passenger without a medical escort
12. Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment
13. Services made by any party other than the appointed services provider for which no charge is usually made if services were requested through the appointed service provider
14. Any expense more specifically covered under any other insurance policy
15. Situations in which **Insured Student** was already under medical treatment at the time of commencing his/her **Study Trip Overseas** and the costs incurred were related to that treatment, or if the said **Study Trip** was undertaken against the orders or advice of a **Physician**
16. Expenses related to **Hazardous Occupations** undertaken by the **Insured Student** during the **Study Trip**

Coverage F – Care Visit

As a result of **Serious Medical Condition** sustained during a **Study Trip** where the **Insured Student** is Confined in a **Hospital** as **Resident In-patient** outside **Home Country** for a period in excess of five (5) consecutive days, and the appointed service provider's designated **Physician** along with the local attending **Physician** determines that it is **Medically Necessary** for the **Insured Student** to be accompanied by a **Family Member**, the appointed service provider shall make the necessary arrangement and payment of :

1. a round trip economy class airfare and/or a reasonable transportation means for the **Family Member** designated by the **Insured Student** to travel from **Home Country** to visit the **Insured Student**; and
2. expenses for an ordinary room accommodation in a reasonable grade hotel with private en-suite bathroom facilities for a maximum period of seven (7) consecutive days, but excluding the cost of drinks, meals and other room or hotel services



Additionally, if during the **Period of Insurance**, a **Family Member** sustains **Serious Medical Condition** in **Home Country** and is **Confined** in a **Hospital** as a **Resident In-patient** for over seven (7) consecutive days, **We** will pay the cost of one economy round trip ticket from **Study Country** to **Home Country** visiting the **Family Member**.

We shall pay the cost of the above compassionate care visits up to the maximum **Sum Insured** per **Period of Insurance** as shown in the **Policy Schedule** against Coverage F – Care Visit.

Coverage G – Study Interruption

If, during the **Period of Insurance** and in the course of a **Study Trip**, the **Insured Student** is permanently or temporarily unable to continue his/her education at the **Overseas Study Institution** directly and independently due to:

1. **Accidental Death** of his/her **Family Member** requiring him/her to return to **Home Country** as a result thereof; OR
2. **Insured Student** sustains **Serious Medical Condition** which results in:
 - a) **Hospital Confinement**; AND
 - b) **Temporary Partial Disablement** for more than thirty (30) days; AND
 - c) Continuous medical treatment and supervision from a **Physician**

We shall pay:

1. the portion of forfeited **Tuition** of the interrupted semester; OR
2. the reasonable **Tuition** costs of re-attending courses the **Insured Student** is required to pay in order to re-attend the missed courses after his/her recovery
3. loans **You** are liable to pay as part of the **Tuition**

If the above **Tuition** or loans can be recovered from any other sources, **We** shall pay for the remaining balance up to the **Sum Insured** shown in the **Policy Schedule** against Coverage G – Study Interruption.

Conditions Applicable to this Coverage G

In addition to and subject to other applicable exclusions and conditions under the **Policy**, **Benefits** shall only be payable under Coverage G with:

1. a **Physician's** certificate of the **Insured Student's Temporary Partial Disablement**
2. a death certificate of the **Insured Student's Family Member**
3. official invoice(s) of the payment of the said from the **Overseas Study Institution** shall be submitted to **Us** and used as the basis for calculating any reimbursement

Coverage H – Education Fund

If, during the **Period of Insurance**, a **Parent/Guardian** suffers **Bodily Injury** directly resulting in or causes **Accidental Death** or **Permanent Total Disablement** within twelve (12) consecutive months from the date of **Accident**, **We** shall pay the lump sum amount stated in the **Policy Schedule** as the Education Fund Benefit for the continuation of the **Insured Student's** education.

Coverage H shall immediately terminate following payment of this **Benefit** to the **Insured Student**.

Coverage I – Personal Property

If, during the **Period of Insurance**, an **Insured Student** is on a **Study Trip** and sustains Loss of, theft of or damage to his/her **Baggage**, or **Mobile Electronic Equipment** outside of his/her **Overseas Residence**, **We** will reimburse the **Insured Student** in respect of such **Loss**, theft or damage of

1. a portable computer (such as laptop, tablet, or notebook), up to the maximum limit of



HK\$10,000 (including all and any accessories); and

2. other **Baggage** or **Mobile Electronic Equipment** up to the maximum limit of HK\$3,000 per item/set/pair

The total amount paid should not be exceeded the **Sum Insured** shown in **Policy Schedule** against Coverage I – Personal Property.

Coverage J – Personal Money

If, during the **Period of Insurance**, an **Insured Student** is in the course of **Study Trip** and sustains **Loss** of, theft of or damage to his/her **Money**, **We** will indemnify the **Insured Student** for such **Loss** of, theft of or damage up to the corresponding **Sum Insured** shown in **Policy Schedule** against Coverage J – Personal Money.

Coverage K – Loss of Travel Documents

If, during the **Period of Insurance**, an **Insured Student** loses his/her **Travel Documents** arising out of theft, robbery or burglary in the course of **Study Trip**, **We** will reimburse the replacement costs of **Travel Documents** up to the **Sum Insured** shown in **Policy Schedule** against Coverage K – Loss of Travel Documents.

Conditions Applicable to Coverage I – K

In addition to all applicable conditions under the **Policy**:

1. the **Insured Student** must take all reasonable precautions for the safety and supervision of any **Baggage, Money, Travel Documents** and **Mobile Electronic Equipment**
2. the **Insured Student** must report all loss or damage caused by theft or willful damage to the local police, or appropriate authorities within twenty-four (24) hours after the discovery of the loss, damage or theft, and obtain a written report of such notification

3. The indemnity for each item/set/pair of article, sports equipment, **Mobile Electronic Equipment, Money** and **Travel Documents** under Coverage I – K shall be limited to a maximum limit as listed in the **Policy Schedule** against Coverage I – K - Personal Property, Personal Money and Loss of Travel Documents
4. **We** shall be entitled to take and keep possession of the lost or damaged **Baggage** and to deal with salvage at **Our** absolute discretion
5. **We** shall only be liable to indemnify the **Insured Student** for a reasonable proportion, as determined by **Us**, of the total value of the set or pair where the lost or damaged article is part of a set or a pair
6. **We** may make payment subject to due allowance of wear and tear and depreciation in respect of articles more than one (1) year old
7. the **Insured Student** must report all loss of **Money** other than cash or **Travel Documents** to the issuing authority as soon as possible, and effect appropriate cancellation measures
8. written confirmation from the transport carrier responsible for delay or loss of **Baggage** must be provided in support of a claim
9. **We** may, at **Our** discretion, choose to settle any claim for damage, loss or theft by way of replacement, repair or payment in cash

Special Exclusions Applicable to Coverage I – K

In addition to all applicable exclusions and conditions under the **Policy**, **We** will not be liable to pay damage, loss, cost or expense directly or indirectly caused by, arising from or attributable to:

1. recoverable from other source



2. electrical or mechanical breakdown of any item
3. the replacement of any **Electronic Data** or software
4. scratching, chipping or breakage of fragile or brittle items other than to photographic or video equipment, spectacles, contact lenses or binoculars
5. Stamps of any kind, manuscripts and documents of any description, medals, bonds, securities, travellers' samples, software, data recorded on tapes, discs, memory tools of any kind, or camping equipment
6. wear and tear, deterioration, mould or fungus, insects, rodents, vermin, atmospheric or climatic conditions, or any process of cleaning, ironing, pressing, repairing, restoring or alteration
7. any item being shipped under any freight agreement or being sent by postal or courier services
8. depreciation or devaluation of currency or shortages due to errors or omissions during money transactions
9. due to the loss of coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of the commencement of the **Study Trip**
10. confiscation or destruction by Customs or any other government authorities
11. contractual obligations in relation to any **Mobile Electronic Equipment**
12. theft or attempted theft which occurs while **Baggage, Money, Travel Documents** and **Mobile Electronic Equipment** is

unattended other than when securely locked inside a building or securely locked out of sight inside a motor vehicle (unless in circumstances where the **Insured Student** has no option other than to leave the **Baggage, Money, Travel Documents, or Mobile Electronic Equipment** unattended due to an emergency medical, security or evacuation situation); or

13. which occurs whilst **Travel Documents, Money, Mobile Electronic Equipment** is carried in or on any aircraft, aerial device, bus or watercraft, unless accompanied by an **Insured Student** as personal cabin **Baggage** except where the **Insured Student** is prohibited from carrying the items as personal cabin **Baggage** provided that the items are securely locked away within the **Insured Student's** checked in **Baggage**
14. Loss, theft, damage or otherwise of **Baggage, Money, Mobile Electronic Equipment** or **Travel Documents** that was mailed, shipped or forwarded in advance of an **Insured Student's Study Trip** or otherwise not in the same **Public Conveyance** carrying the **Insured Student** during the **Study Trip**; or
15. if Loss, damage, theft or otherwise occurred within the territory of the **Home Country**

Coverage L – Unexpected Travel Delay

If, during the **Period of Insurance**, an **Insured Student** is on a **Study Trip**, and either the departure time or arrival time of the **Public Conveyance** is delayed for at least six (6) consecutive hours from the scheduled departure or arrival time, as the case maybe, due to:

1. industrial action of the employees of the operator of the **Public Conveyance** (except



such industrial action already taking place prior to the commencement of a **Trip**)

2. the mechanical breakdown or derangement or structural defect of the **Public Conveyance**
3. bad weather

We will pay HK\$500 per each full six (6) consecutive hours up to the **Benefit** limits stated in the **Policy Schedule** under Coverage L – Unexpected Travel Delay.

Coverage M – Baggage Delay

If, during the **Period of Insurance**, an **Insured Student** is on a **Study Trip** and his/her accompanying **Baggage** is delayed, temporarily misplaced or misdirected by any **Public Conveyance** carrier for more than six (6) consecutive hours, **We** will pay reasonably incurred expenses necessary for the emergency replacement of clothing and toiletries incurred by an **Insured Student** up to the amount stated in the **Policy Schedule** against Coverage M – Baggage Delayed.

Conditions Applicable to Coverage L & M

In addition to all applicable terms and conditions under the **Policy**:

1. written confirmation from the **Public Conveyance** carrier responsible for delay must be provided in support of any claim; and
2. original receipts and payment details must be provided in support of a claim for emergency replacement of clothing and toiletries

Coverage N – Personal Liability

If an **Insured Student** becomes legally liable to pay damages, compensation or legal expenses as a result of causing:

1. **Bodily Injury**, including death, to any other person; or

2. loss of or damage to tangible property belonging to any other person

and such **Bodily Injury** or loss/damage is as a result of an **Accident** occurring during the **Period of Insurance** and whilst the **Insured Student** was on a **Study Trip**, **We** will pay the **Insured Student** the cost of such damages, compensation or legal expenses, up to the limit stated in the **Policy Schedule** against Coverage N - Personal Liability.

Conditions Applicable to this Coverage N

In addition to all applicable terms and conditions under the **Policy**:

1. no admission of fault or liability may be made without **Our** prior written consent
2. **We** will be permitted to take over the settlement of any claim or conduct the defense in the **Insured Student's** name
3. **We** will have full discretion in the handling of all proceedings

Special Exclusions Applicable to this Coverage N

In addition to the all applicable exclusions under this **Policy**, **We** will not be liable to pay any damages, loss, cost or expense directly or indirectly caused by, arising from or attributable to:

1. **Bodily Injury** to the **Insured Student** or any member of the **Insured Student's Relative**
2. **Bodily Injury** to any person which occurs in the course of their employment, service contract or apprenticeship with **You** or the **Insured Student**
3. loss of or damage to property owned by or in the control or custody of **You** or the **Insured Student** or any member of the **Insured Student's Relative**
4. loss of or damage to property or **Bodily Injury**, through or in connection with the



ownership, use or possession of any mechanical propelled vehicle (with the exception of electronic wheelchairs and golf buggies), aircraft or watercraft

5. liability assumed under contract unless such liability would have arisen in the absence of such contract
6. punitive, exemplary or aggravated damages, any penalty or fine or any multiple portion of any multiplied damages award
7. expenses incurred due to any actual or attempted fraudulent, dishonest or criminal act by **You** or an **Insured Student** or any person acting with **You** or an **Insured Student**, or by any authorised representative of **You** or an **Insured Student**, whether acting alone or in collusion with others; or
8. Any costs or expenses in connection with any claim not agreed in advance by **Us**
9. liability incurred during any **Hazardous Occupation** undertaken by the **Insured Student**

Coverage O – Scholarship Rewards

If during a **Study Trip**, the **Insured Student** has successfully attained or maintained a minimum cumulative grade point average (GPA) of 4.0 on a 4.0 scale or straight A or an equivalent accomplishment at the **Overseas Study Institution** for all courses completed within eight (8) months of the current **Period of Insurance**, **We** shall pay the lump **Sum Insured** shown in the **Policy Schedule** as Coverage O – Scholarship Rewards.

Coverage P – Kidnapping

If, during the **Period of Insurance**, the **Insured Student** is on a **Study Trip** and is **Kidnapped**, **We** shall pay a daily amount for each completed twenty-four (24) hours period as stated in the **Policy Schedule** under Coverage P – Kidnapping

for any one **Kidnapping** occurrence subject to a maximum number of days and limits per each **Period of Insurance** as stated in the **Schedule**.

Coverage Q – Traumatic Incident Counselling Benefit

If, during the **Period of Insurance**, an **Insured Student** experiences a **Traumatic Incident**, **We** shall reimburse the **Insured Student** for the reasonable costs of trauma counselling subject to HK\$1,500 per visit per day with a duly licensed psychologist or psychiatrist (who is not an **Insured Student** or their **Relative**), recommended by a **Physician** up to the maximum **Sum Insured** stated in the **Policy Schedule** for Coverage Q.

Coverage R – Overseas Residence Protection

If, during the **Period of Insurance**, and the **Insured Student** is in the course of a **Study Trip**, **We** will indemnify the **Insured Student's** for any loss of or damage to the **Household Contents** of his/her **Overseas Residence** arising from a burglary involving the use of forcible and violent entry to or exit from the **Overseas Residence** which is uninhabited, up to an amount stated in the **Policy Schedule** against Coverage R - Overseas Residence Protection.

For the avoidance of doubt, where any item of the **Household Contents** consists of articles in a pair or set, **We** will not pay more than the value of any particular part or parts which are damaged or lost, nor more than a proportionate part of the value of the item relative to the value of the pair or set and will not take into account any special value which such article or articles may have as part of such pair or set.

The maximum **Sum Insured** of replacement cost **We** will indemnify an **Insured Student** is HK\$2,000 per any one item of **Household Contents** subject to a maximum amount of the **Sum Insured** stated under Coverage R per burglary.



Part III. General Exclusions Applicable to All Coverages

We will not pay benefits with respect to any damage, costs, expenses, loss, liability, **Event, Accident, Sickness, Bodily Injury**, which directly or indirectly, caused by, arising from or attributable to:

1. **War, Strikes, or Civil Commotion**, declared or undeclared; or act of the **Insured Student** contrary to the law of the country, or any illegal or unlawful act by the **Insured Student**; violation or attempted violation of the law or resistance to arrest by **Insured Student** including commission of, or the attempt to commit, or to assist, an unlawful act; or confiscation, detention, destruction by customs or other authorities; and any prohibition or regulation by any government
2. **Insured Student** is engaging or taking part in
 - 2.1. disciplinary forces, naval, military, air force service or operations with any armed force of any country whether this service or operation is provided by any public authority; or
 - 2.2. aviation or aerial activities including as a pilot or aircrew member except air travel solely as a passenger in a properly licensed:
 - 2.2.1. commercial aircraft constructed to carry passenger and operated by a licensed regularly scheduled commercial air carrier; or
 - 2.2.2. private aircraft constructed to carry passengers and operated by a licensed pilot
- 2.3. **Hazardous Occupation**, manual or hazardous work of any nature or , testing of any kind of conveyance
- 2.4. any kind of race (other than on foot), professional sports, or any sport or stunt activity where an **Insured Student** would or could earn income or remuneration from engaging in it
- 2.5. participating in Extreme Sports/Activities including but not limited to deep sea diving utilising hard helmet with air hose attachments, white water rafting grade 4 or above, hunting, caving, potholing, off-piste skiing, outdoor rock climbing, mountaineering or climbing necessitating the use of climbing equipment, guides or ropes by the **Insured Student**
3. Pregnancy, childbirth, miscarriage, abortion, bodily infirmity, infertility, bacterial viral, fungal infection other than bacterial infection occurring in consequence of an accidental cut or wound
4. any infection or virus derived from a sexually transmitted or transmissible disease, treatment or services covered by:
 - 4.1. any workers' compensation legislation
 - 4.2. any transport accident legislation
 - 4.3. any government sponsored fund, plan or medical benefit scheme; or
 - 4.4. any other insurance policy required to be effected by or under law
5. **Insured Student's** infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) and all diseases



- caused by and/or related to HIV, AIDS and/or ARC
6. services rendered in any jurisdiction where **We** are prohibited by law from paying those expenses in that jurisdiction
 7. **Insured Student** being under the influence of alcohol over the **Prescribed Limit** or drugs unless, in the case of drug consumption, it is proved that such drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction
 8. **Insured Student's Pre-existing Medical Condition**, or any **Medical Expenses** including **Emergency** costs incurred during a **Study Trip** if the **Study Trip** was made for the purpose of receiving medical treatment (the receipt of medical treatment need not be the sole purpose of the good **Study Trip**); or cosmetic, elective or plastic surgery, or if the **Study Trip** was taken while the **Insured Student** was unfit to travel or against the advice of a **Physician**
 9. radioactivity, or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste
 10. Expenses arising from willfully self-inflicted **Bodily Injury**, or willfully self-inflicted **Sickness** or **Accident**, temporary insanity, alcoholism, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life), whether grossly negligent or otherwise
 11. Tests primarily not incident to treatment or diagnosis of a covered **Bodily Injury**; or not undertaken by or on the recommendation of a **Physician** or against the advice of a **Physician**; or any expenses incurred which was not **Medically Necessary**
 12. Expenses incurred relating to diagnosis, tests or treatments by the **Insured Student** himself, business partner(s) or employer/employee of the **Insured Student** or **Policyholder** or the **Spouse** or **Relative**, whether qualified or not
 13. sexually transmitted diseases
 14. Expenses which was incurred after the expiry of the **Policy** Year unless the **Policy** has been renewed and **Premium** paid within any applicable **Grace Periods**. Thereafter, such expenses that may be claimable to follow standard procedure of **Policy**
 15. Charges exceeding the **Usual, Reasonable and Customary Charges** range
 16. Experimental and yet to be scientifically proven treatments
 17. Active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection
 18. Any expenses for **Benefits** stated in this **Policy** unless expressly stated in the **Schedule** as **Coverage** for the **Insured Student**
- We** will not pay under this **Policy** for any loss, cost, expense or liability recoverable by the **Insured** and/or the **Insured Student** from any other source (including, without limitation, any recoverable from other insurance); or as a result of any consequential loss of any kind except otherwise covered under in the benefits of the **Policy**.

Part IV. General Conditions Applying to This Policy

Alteration of Risk

The **Insured** undertakes to give written notice to **Us** as soon as possible of any alteration in the



Insured Student's studies or ability to remain in the **Study Country**, or changes to the **Overseas Study Institution**, or if changes or alterations are intended or made which may reasonably increase the risk of a claim being made under the **Policy**. If **We** agree to the change, **We** will do so in writing and the **Insured** must pay **Us** any additional **Premium We** may require.

If the **Insured** fails to notify **Us**, for whatsoever reason, of any change whatsoever in the **Insured Student's** studies, eligibility for **Coverage**, or **Overseas Study Institution** and/or **Insured Student's** health or habits or pursuits which may reasonably be reviewed as increasing his/her exposure to **Bodily Injury** and/or **Sickness** within thirty (30) days of the occurrence of the same, the coverage provided by **Us** under this **Policy** in respect of the **Insured Student** shall cease with effect from the date on which the change took place. Such release shall in no event affect **Our** obligations to pay benefits under this **Policy** accrued prior to the said change. Before each renewal of this **Policy**, the **Insured** shall likewise give written notice of any bodily injury, sickness, illness, disease, physical defect or infirmity by which the **Insured Student** has become affected or which has come to his knowledge.

Aggregate Limit of Liability

Our total liability for all claims arising under the **Policy** during any one (1) **Period of Insurance** shall not exceed the amount shown on the **Policy Schedule** against Aggregate Limit of Liability. In the event that claims are made under the **Policy** which exceed the above **Aggregate Limit of Liability**, **We** shall reduce the payments made with respect to each **Insured Student** in such manner as **We** may determine. Any determination as to the amount payable in these circumstances shall be made entirely in **Our** sole discretion. Any liabilities that would not have existed but for the delays, non-disclosure and/or inaccurate information provided to **Us** by the **Insured** shall be borne by the **Insured**.

Amendments

This **Policy** shall include the proposal and **Policy Schedule**, all **Endorsements**, if any, declarations and other attachments, and together with these constitute the entire contract.

No insurance intermediary has any authority to amend this **Policy**, or to waive any provision. No changes in this **Policy** shall be valid unless approved by **Us** through a signed **Endorsement**.

Arbitration

Subject to Jurisdiction and Governing Law, only differences relating to the actual amounts payable by Insured as **Premiums**, shall be referred to and finally resolved by arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be Hong Kong law. The seat of arbitration shall be Hong Kong. The number of arbitrators shall be one. The arbitration proceedings shall be conducted in English. Unless otherwise agreed in writing between the parties, should there be surrounding disputes or claims resulting from the differences regarding **Premiums**, all such actions including the differences shall be submit to the Hong Kong courts.

Assignment

This **Policy** is neither transferable nor assignable to any other person, entity by **You** and shall not be subject to any trust or lien or charge or any kind. **The Company** shall be entitled to without the consent of the **Policyholder** assign any of its rights and duties under this **Policy**.

Automatic Termination

Coverage shall automatically terminate on the earliest of the following:

1. Date on which the **Insured Student** ceases to meet any one of the eligibility requirements or criteria of an **Insured Student** for **Coverage**
2. Date the **Policy** terminates for the **Insured Student**



3. The first **Due Date** following the **Insured Student's** 33rd birthday
4. Subject to any applicable **Grace Period**, the date of expiration of the period for which the last premium payment is made in respect of the **Insured Person**

Breach of Conditions

If the **Insured** or the **Insured Student** is in breach of any of the conditions or provisions of the **Policy** (including a claims condition), **We** may decline to pay a claim, to the extent permitted by law.

Cancellation of this Policy

We may cancel this **Policy** by giving thirty (30) days' notice to the **Insured** by registered letter sent to the last known address; and **the Company** making to the **Insured** a return of **Premium** proportionate to the unexpired part of the **Period of Insurance**. If no claims have been paid and no claims are outstanding, this **Policy** may be cancelled at any time by the **Insured** on seven (7) days written notice to **the Company** and in such event the **Insured** shall be entitled to a return **Premium** less **Premium** at the **Company's** Short Period Rates for the time this **Policy** has been in force during the **Period of Insurance**, but in no event less than **Our** customary minimum **Premium** per **Policy**.

Period Covered not exceeding	Short Period Rates
2 months	40% (minimum)
3 months	50%
4 months	60%
5 months	70%
6 months	75%
Over 6 months	Full annual premium

The above refund of **Premiums** is only applicable to a **Policy** with annual payments.

Clerical Error

Clerical errors by **Us** shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

Commencement & Renewal

Insurance Coverage shall commence from the date specified on the **Schedule** and shall continue to be in force until the end of the **Period of Insurance**. This **Policy** may be renewed, subject to **Our** discretion of consent, for consecutive periods by the payment of the agreed **Premium**. **We** reserve the right to decline the renewal, or amend **Premium** rates, benefits, terms and conditions of this **Policy** at the end of any **Period of Insurance** and **We** reserve the right to refuse to accept an application or enrollment form from any individual meeting the eligibility requirements and criteria for **Insured Student** without giving a reason.

Premiums are payable on or before the **Due Date** subject to any applicable **Grace Period**. This **Policy** will continue to be in effect during any applicable **Grace Period**. If a **Premium** is still unpaid at the end of a **Grace Period**, this **Policy** is no longer in effect from the **Due Date**. **Policyholder** shall be liable to pay **the Company** all such **Shortfall** incurred during the **Grace Period** if the **Policy** has lapsed.

If the **Period of Insurance** is less than ninety (90) days, any **Premium** due must be paid and actually received in full by **Us** (or the intermediary through whom this **Policy** was effected) within the **Period of Insurance**. If this **Policy** is terminated through default in the payment of the agreed **Premiums** for this **Policy**, any subsequent acceptance of a **Premium** by **Us** shall reinstate the **Policy**, but the **Policy** only covers the time period after the Reinstatement becomes effective as specified by **Us** in writing and in accordance with the Reinstatement section below.

Premiums are payable annually by any method which **the Company** makes available.



Conditions Precedent to Liability

Our liability for any benefit under this **Policy** is conditional upon the:

1. truth of the statements and information as provided to **Us** by the **Insured** and all **Insured Student(s)**; and
2. due observance and fulfilment of the terms and conditions of this **Policy** insofar as they relate to anything to be done or complied with by the **Insured** and all **Insured Student(s)**

Additionally, the **Insured, Insured Student** or his/her representatives, upon making a claim, shall co-operate fully with **Us**, and will fully and faithfully disclose all material facts and matters and shall, upon request, execute any document to empower **Us** to obtain relevant information from, including but not limited to, any doctors, **Hospitals**, third-party administrators or other sources.

Contracts (Right 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**.

Currency

All amounts shown are in Hong Kong dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount to be paid will be the rate of exchange published on <https://www1.oanda.com/currency/converter/> on the date the expense is incurred or loss is sustained. All claims will be paid in Hong Kong dollars.

Examination and Audit

We shall be permitted to examine the **Insured Students** or the **Insured's** records relating to this **Policy** at any time during the **Period of Insurance** and within three (3) years after the termination of this **Policy** for whatsoever reason for the full and final adjustment and settlement of all claims, whichever is later.

Geographical Limit and Operative Time

The coverage as afforded under this **Policy** is twenty-four (24) hours a day worldwide during the course of a **Study Trip** unless otherwise stated in the **Policy** or **Policy Schedule** or any subsequent **Endorsements**. For avoidance of doubt, subject always to the provisions of this **Policy** where coverage is stated as recoverable only in **Study Country, Home Country** or **Overseas**.

Jurisdiction & Governing Law

Unless otherwise stated under **Arbitration** and **Mediation**, this **Policy**, and any disputes or claims arising out of, or in connection with this **Policy**, its subject matter or formation, shall be governed by and constructed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Contracting parties of this **Policy** irrevocably submit to the exclusive jurisdiction of the Hong Kong courts.

Language

The English language version of this **Policy** shall be controlling in all respects and shall prevail in the case of inconsistencies with translated versions, if any.

Limitation Period for Bringing Action

No action at law or in equity shall be brought to recover on this **Policy**:

1. prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of this **Policy**
2. after two (2) years from the expiration of the time within which proof of loss is required by this **Policy**; or
3. after **the Company** rejects liability for any claim and no action was submitted within twelve (12) months from the date of such rejection to the Hong Kong Courts for adjudication



Any action falling within 2-3 shall be deemed to have been irrevocably abandoned and shall not be recoverable.

Mediation

Any difference in respect of a **Physician's** medical opinion in connection with the treatment of an **Accident** or **Sickness** shall be settled between two medical experts appointed in writing by the parties to the dispute. Any difference of opinion between the two medical experts shall be referred to a mediator who shall be appointed in writing by the two medical experts at the outset ("Appointed Mediator"). The Appointed Mediator shall be registered under the Insurance Complaints Bureau (ICB) List of Mediators and/or has obtained a certificate on healthcare mediation. Should the two medical experts fail to agree despite the mediation by the Appointed Mediator, the decision of the Appointed Mediator shall be final and binding. Unless otherwise agreed in writing between the parties, should there be surrounding disputes or claims resulting from the differences regarding a **Physician's** medical opinion, all such actions including the differences in respect of a **Physician's** medical opinion shall be submitted to the Hong Kong courts.

Medical Examination

We shall have the right and opportunity through **Our** medical representatives to examine any **Insured Student** whenever and as often as may be reasonably required within the duration of any claim. In addition, **We** shall have the right to require an autopsy in the case of death, where this is not forbidden by law or religious belief.

Misrepresentation/Fraud/Non-disclosure

Notwithstanding other terms and conditions, if information or declaration of the **Policyholder** or **Insured Student** is untrue in any respect, or if any material fact affecting the risk are not disclosed or incorrectly stated herein or omitted therefrom, or if this **Policy**, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or nondisclosure or if any claim shall in any respect be false, exaggerated, or

fraudulent or if fraudulent means, statements or devices are used by the **Insured Student** or anyone acting on his/her behalf to obtain **Benefits** hereunder, then the **Policy** shall be cancelled and voided immediately and all benefits and premiums will be forfeited.

Other Insurance

In the event of a claim, the **Insured** and/or **Insured Student** must advise **Us** as to any other insurance policies that may be available to pay or partially pay that claim. If the **Insured Student** or **Policyholder** is entitled to reimbursement of all or part of any coverable expenses incurred from any other insurance or sources, **We** will only be liable for such amounts in excess of the amount payable under such other insurance or sources.

Additionally and for avoidance of doubt, if at the time of any claim under this **Policy** there is any other insurance or source indemnifying any person or the **Insured** or **Insured Student(s)** who are entitled to be indemnified under this **Policy**, this **Policy** is not to be called upon in contribution and, subject to the policy limit of indemnity, is only to pay any amount if and so far so not recoverable under such other insurance or source.

Payment of Claims

Payment for the death of the **Insured Student** is payable to the **Beneficiary**, and all other **Benefits** payable under the **Policy** shall be to the **Insured Student** or the **Parent/Guardian** unless otherwise specified in the **Policy**. Further to **Other Insurance**, **We** shall not pay **Benefits** with respect to any loss, damage, liability, **Event** or **Bodily Injury** which directly or indirectly that is recoverable from other sources or insurance policies applicable to that **Insured Student** except for the benefits under Coverage A – Personal Accident and where the payment of the benefit is related to **Accidental Death** or **Permanent Total Disablement**.



Premium Adjustment due to change on Studying Country

An annual flat **Premium** is hereby charged to the **Insured** according to **Insured Student's Study Country** as of commencement date of the **Period of Insurance**.

The **Insured** undertakes to provide and disclose to **Us** in a timely manner if there is any change of **Study Country** during the **Period of Insurance** even if there are no applicable changes to the information previously provided to **Us**, for **Premium** adjustment. The adjustment of **Premium** upwards or downwards, as the case may be, will be made at the effective date of our agreement to the proposed changes.

Proof of Claim

A completed claim form with all original proof of loss documents such as supporting invoices and receipts signed by the treating **Physician** must be submitted to the **Insurer** or to the appointed independent claims administrator within thirty (30) days from the first date of treatment of the insured **Event** for which the claim is made, except in the case of **Accidental Death**, immediate notice must be given. Failure to provide **the Company** with a written notice of claim within the time required shall invalidate the claim. Photocopies are not acceptable. **We** may require the submission at the expense of the claimant of such information, certificates, evidence, medical reports and other data or materials, reasonably required in further support of the claim.

Unless otherwise stated, the applicable Currency under this Policy shall be HKD (HK\$), as further detailed under Currency. Any claim for reimbursement of expenses made by an **Insured Student** in any foreign currency shall be converted to HKD at the rate of exchange quoted on www.oanda.com on the date the **Insured Student** received treatment.

We may appoint independent third-party administrators or service providers to settle claims on **Our** behalf. All rights reserved by **Us** in respect

of claim procedure equally apply to such third-parties acting on **Our** behalf.

If **You** or **Insured Student** makes a claim which is in any way dishonest, **We** reserve the right not to pay any **Benefits**, or if **We** have already paid before **We** discover the dishonesty, **We** reserve the right to recover those payments from **You** and/or terminate the **Policy** as appropriate.

We are not obliged to pay the ongoing or subsequent costs of continuing, or similar, treatments, even where **We** have previously paid for this type of or similar treatment.

Providing Proof of Loss

The **Insured Student** must keep documents they will need in case of a claim. These proofs may include, but not be limited to, substantiation of the **Insured Student's** earnings, receipts, statements or medical certificates relating to a claim, injury reports, claim forms and any other relevant documentation which comes into **Your** or an **Insured Student's** possession.

Reasonable Care

The **Insured** or **Insured Student** should act in a prudent manner and exercise reasonable care to prevent accidents, injuries or illnesses and to mitigate any damage or loss. Compensation shall not be payable unless the **Insured Student** as soon as possible after sustaining **Bodily Injury** or **Sickness**, seek and follow proper medical advice from a **Physician**. Failure to follow proper medical treatment or advice may result in **Us** reducing or suspending **Our** liability under the **Policy** to the extent to which **We** have suffered any prejudice due to such failure.

Reinstatement

Within sixty (60) days after the end of a **Grace Period**, this **Policy** may be reinstated at **Our** absolute discretion provided that the **Policyholder** sends a written application for reinstatement including:



1. satisfactory proof that the **Insured Student(s)** are still insurable and meets the eligibility criteria
2. undertaking from **Policyholder** there were no Alteration in Risk
3. pays all overdue **Premiums** with interest; and
4. pays all applicable **Shortfall**

Any reinstated **Policy** will only cover losses or claims incurred (whether reported or not) after the date of reinstatement as confirmed by **Us**. The period prior to reinstatement by **Insurer** shall be a break in **Cover** for the **Insured Student**.

Relocation

Immediate notice must be provided to **Us** if **Insured Student** who has USA as its **Study Country** will or intend to change the **Home Country** to USA. This is not a private medical insurance policy and this **Policy** does not conform with the regulations set forth in the USA Patient Protection and Affordable Care Act (ACA). **Policyholder** and/or **Insured Student** are liable for and shall ascertain whether the **Policy** is suitable for any proposed or existing **Insured Student** who may require insurance coverage in compliance with relevant USA laws.

Any **Premium** paid will not be refundable if the cancellation of a **Policy** coverage for an **Insured Person** was due to relocation to a **Sanctioned Country**.

Rights of Beneficiary and Assignment

Consent of the **Beneficiary** shall not be requisite to surrender or assignment of this **Policy**, or to change of **Beneficiary**, or to make any other changes in this **Policy**. No **Beneficiary** of this **Policy** shall be entitled to any payment under this **Policy** except for the benefits payable in respect of death.

Additionally, it is hereby understood and agreed that any sums payable in respect of death, once

paid to the **Beneficiary**, whose receipt shall be a full and final discharge of **the Company** obligations. If no **Beneficiary** is designated, or the **Beneficiary**, or one of the **Beneficiary** is not living at the time of payment, **We** shall pay the total death benefit amount to the **Estate**, whose receipt shall be a full and final discharge of **Our** obligations.

Set Off

Any amount that an **Insured Student** and/or **Policyholder** may owe to **Insurer** under this **Policy** or otherwise, whether it is liquidated, is actual or contingent, such amounts owe may be set off by **Insurer** during any **Policy Year**, or **Insurer** may on demand request **Policyholder** or **Insured Student**, whichever is applicable, to pay the amount owed. Any exercise by **Insurer** of its rights under this clause will not prejudice any other right or remedy available to it, whether under this **Policy** or otherwise.

For avoidance of doubt, **Policyholder** shall remain liable for such amounts owed by **Insured Student** until payment is made to **Insurer**.

Shortfall

Policyholder agrees to reimburse **Us** in full for any **Shortfall** within twenty-one (21) days of receipt of a **Shortfall** written notice from **Us** ("Shortfall Payment Period").

Without prejudice to other rights and remedies, if the **Shortfall** is not settled within the **Shortfall Payment Period**, **We** may, at our discretion:

1. charge the **Policyholder** interest on such **Shortfall** from date of written notice until date of payment
2. terminate coverage in respect of that **Insured Student** or the entire **Policy**
3. set off any amounts in accordance with the **Set Off** section of this **Policy**



Any delay or non-action by **Us** in respect of the above shall not constitute a waiver of **Our** rights and remedies.

Subrogation

We shall have all rights, and such rights shall be assigned to **Us** where applicable, to proceed at **Our** own expense in the name of the **Policyholder** and/or the **Insured Student** against any third-parties who may be responsible for any occurrence giving rise to a claim under this **Policy** and any amount so recovered shall belong to **Us**. The **Insured** and the **Insured Student** must not do anything which reduces any such rights and must provide reasonable assistance to **Us** in pursuing any such rights. **We** will have full discretion in the conduct, settlement or defence of any claim in the **Insured** or the **Insured Student's** name.

In relation to any claim under the **Policy**, the **Insured** and/or the **Insured Student** must not admit fault and must not offer or promise to pay any money or become involved in legal proceedings without **Our** approval.

Time for Filing Proof of Loss for Disablement

Affirmative proof of loss must be furnished to **the Company** in case of a claim due to loss of time

from disablement within thirty (30) days after the termination of the period for which **the Company** is liable, and in case of a claim for any other loss, within one hundred eighty (180) days after the date of loss.

Waiver

No delay or omission by **Us** in exercising any right, power or privilege hereunder shall operate to impair such right, power or privilege or be construed as a waiver thereof and any single or partial exercise of any right, power, privilege shall not in any circumstances preclude any other or further exercise thereof or the exercise of any other right, power or privilege.

Part V. How to make a Claim

The **Insured Student** or **Parent/Guardian** can complete a claim form and submit together with the following documents as appropriate to Liberty International Insurance Limited within the thirty (30) days of the event taking place. Please call (852) 2892 3888 for further assistance.



Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

