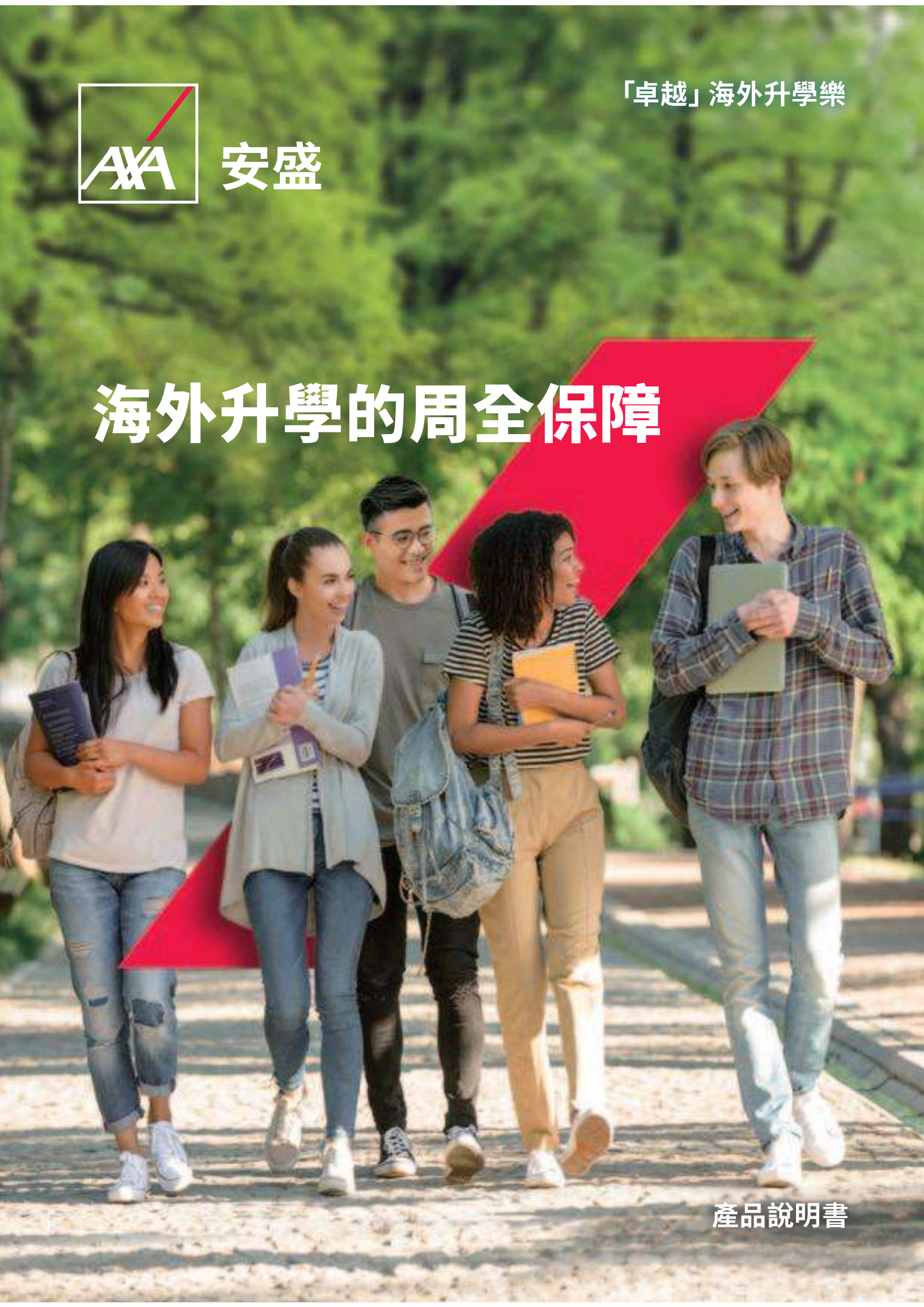




安盛

「卓越」海外升學樂

海外升學的周全保障



產品說明書

保障特點

遠赴海外升學難免對父母和學生都帶來壓力。「卓越」海外升學樂為留學生提供度身訂造的保障，縱使出門在外，亦能輕鬆面對各種意料之外的情況。



涵蓋廣泛年齡層

- 年齡由10歲至35歲的學生皆可受保
- 如果學生未滿18歲，則由父母或法定監護人作為保單持有人



領先市場的醫療費用保障

- 如不幸於海外發生意外或疾病，我們為您提供最高2,000,000港元的醫療費用保障
- 其中回港後90天內的覆診費用高達250,000港元



全面的人身意外保障

- 我們提供高達1,000,000港元的意外死亡或永久傷殘保障，如果意外是由於乘搭公共交通工具、綁架或自然災難引致，我們將提供高達500,000港元的額外賠償；遇上意外骨折，最高賠償為30,000港元
- 如果受保學生的父母或監護人不幸意外死亡或永久傷殘，我們將提供高達300,000港元的教育基金，以確保學生可以繼續升學



點到點的升學旅程保障

- 除了為您在升學的城市提供保障外，我們的保障還覆蓋您在學習期間從事實習、非體力工作的兼職和消閒旅遊的任何地方（香港除外）
- 保障由您從香港離家到海外升學一刻起生效，直至您返回香港家中為止



海外家居及個人財物

- 我們為您提供最高10,000港元的海外家居財物保障
- 您的個人物品，例如樂器、運動器材、手提電話和手提電腦，可享最高20,000港元的全球保障（香港除外）



臨時住宿

- 如果您的海外住所因意外損毀而無法居住，我們將為您提供高達5,000港元的住宿費用



學校停開津貼

- 如果您的學校因自然災害或地方機構的強制下突然停開連續三天以上，我們將為您提供最高2,000港元的現金津貼



涵蓋多種歷險運動

- 我們保障由多種消閒歷險運動引起的意外，例如不超過30米的水肺潛水、吊索跳、漂流、滑浪風帆以及滑雪等，更多活動在保單內文中有詳細訂明



恐怖襲擊保障

- 我們保障因恐怖襲擊引起的意外，包括核子、化學和生物襲擊等。



零自負額

- 我們提供的所有保障均不設任何自負額或免賠額

保障表

保障	每個保險期的最高賠償額 (港元)
第1節 — 醫療及相關費用	2,000,000
1.1 醫療費用 賠償受保學生在升學旅程期間因意外或病症所引致的住院及門診費用	2,000,000
- 海外門診服務	25 次
- 賠償在死亡發生地的土葬、火葬或殯葬的合理費用	10,000
附加保障	
(a) 賠償由海外回港後90日內的覆診費用	250,000
- 中醫治療費用	5,000 (每日每次150)
(a) 若受保學生須入住深切治療部，提供住院現金津貼	30,000 (每日1,500)
1.2 緊急家庭團聚 支付配偶、父母或子女因受保學生連續住院5日以上或因受保學生死亡而需要前往探訪的費用，包括經濟客位機票及住宿的費用	100,000 (2人，每人50,000)
- 海外住宿	每人10,000，每晚2,000
1.3 父母年假補償 支付父母或監護人因受保學生連續住院5日以上而申請年假前往探訪的現金補償	2,500 (每日250)
1.4 復康交通費用 若受保學生連續住院5日以上，賠償其出院後尋求覆診或復康訓練的交通費用	3,000 (每日每次2程， 每程300)
1.5 創傷輔導 賠償受保學生因目睹或親歷創傷，而需接受輔導治療的費用	15,000 (每日每次1,500)
1.6 療養援助 賠償受保學生出院後海外療養的住宿費用	10,000 (每日2,000)
1.7 恩恤現金賠償 支付受保學生於香港以外地方因突發病症引致死亡的現金賠償	10,000
第2節 — 人身意外	
2.1 受保學生的人身意外	1,000,000
2.1.1 意外死亡或永久傷殘	1,000,000
2.1.2 嚴重燒傷 (二級或三級程度)	500,000
額外賠償	
(1) 乘搭公共交通工具引致意外死亡或永久傷殘 (不適用於18歲以下)	500,000
(2) 綁架引致意外死亡或永久傷殘	100,000
(3) 自然災難引致意外死亡或永久傷殘	500,000
(4) 因意外受傷引致的骨折	30,000

保障表 (續)

保障	每個保險期的最高賠償額 (港元)
2.2 教育基金 若受保學生的父母/監護人意外死亡或永久傷殘，提供持續教育補助基金	300,000
第3節—家居財物及個人物品 (海外)	
3.1 家居財物	
3.1.1 海外居所內的家居財物 賠償因火災、水災、地震、海嘯、地陷/山泥傾瀉、飛機墜落或任何道路交通工具撞擊引致受保學生海外居所內的家居財物的損失或損毀	10,000 (每件/對/套3,000)
3.1.2 臨時住宿 支付因受保學生海外居所損毀以致不能居住而須暫住酒店、公寓或宿舍的費用	5,000 (每日1,000)
3.2 全球個人物品	
賠償受保學生在香港以外地區旅遊期間的個人物品損失或損毀	20,000
3.2.1 個人財物及貴重物品	(每件/對/套 7,500)
3.2.2 運動器材/樂器	(每件/套5,000)
3.2.3 手提電話/電子流動裝置/平板電腦	(每件/套3,000)
3.2.4 手提電腦/便攜式電腦	10,000
3.3 金錢	
3.4 信用卡被盜用 賠償因遇劫或盜竊遺失信用卡而被盜用所致的金錢損失 (不適用於16歲以下)	20,000
3.5 旅遊證件 支付補領旅遊證件的費用，以及額外的交通和住宿費用	10,000
3.6 學校停開津貼 若因自然災難或地方機構強制規定而學校突然停開連續3日以上，提供現金津貼	2,000 (每日500)
3.7 存放個人物品 若因在學校附近發生自然災難或地方機構強制規定而需要緊急撤離，賠償受保學生存放個人物品的費用	2,000
第4節—全球個人責任	
賠償因受保學生疏忽而導致第三者意外受傷或財產損毀的法律責任，以及任何相關的法律費用及開支	2,000,000
第5節—學業中斷	
若受保學生因入住醫院30日以上、嚴重受傷、病症、癱瘓或直系親屬死亡而無法繼續學業，賠償不能取回的學費或按金	200,000

保障表 (續)

保障	每個保險期的最高賠償額 (港元)
第6節 — 旅程延誤及額外保障	每次旅程最高賠償額 (港元) (只適用於第6節)
6.1 旅程延誤 因罷工或其他工業行動、暴亂、民眾騷亂、劫持事件、恐怖主義行為、自然災難、惡劣天氣、公共交通工具的機械及/或電力故障或機場關閉提供保障	
6.1 (a) 原定交通出發時間延誤的現金津貼	3,000 (首5小時300， 其後每5小時500)
6.1 (b) 延誤超過5小時所引致的額外交通費用及海外過夜住宿費用	5,000
6.2 行李延誤 若因航空公司處理不當或因劫持事件而導致行李延誤，賠償購買衣服、必需品或化妝品應急的費用	2,000 (首5小時500， 其後每5小時1,000)
6.3 取消旅程* 就受保學生、其直系親屬或旅伴突然死亡、嚴重受傷或患上病症、罷工、暴亂、民眾騷亂、恐怖主義行為、自然災難、惡劣天氣或其他受保事件而提供保障	
- 賠償已預先繳付而不能取回的交通及住宿費用	20,000
- 賠償取消已兌換飛行里數的所需費用，或就不可退還的已兌換交通及住宿飛行里數而言，提供現金津貼	1,000
6.4 提早結束旅程* 就第6.3節的相同事件提供保障	
- 賠償不能取回的損失或額外的交通及住宿費用	20,000
- 賠償取消已兌換飛行里數的所需費用，或就不可退還的已兌換交通及住宿飛行里數而言，提供現金津貼	1,000
6.5 錯過銜接交通 賠償因銜接航班延誤抵達，並連續5小時內沒有續程交通工具所引致的額外交通及過夜住宿費用	10,000 (每晚2,000)
6.6 更改旅程 就第6.1節的相同事件提供保障	10,000
若公共交通工具的班次取消或延誤連續5小時以上，賠償因更改前往預定目的地的旅程而引致的額外交通費用	
第7節 — 全球緊急援助服務	全面保障
7.1 24小時緊急援助熱線服務	
7.2 緊急醫療運送	
7.3 入院保證金	
7.4 治療後遣送回國	
7.5 遺體運返	

* 請參閱以下「外遊警示附加保障」了解詳情。

*外遊警示附加保障

當香港政府保安局就您計劃前往的目的地發出紅色警示或黑色警示（因大流行疫症引致者除外），我們將賠償因旅程調整而造成的預付或未使用交通及住宿費用的損失。賠償將根據以下情況計算：

紅色警示	黑色警示
50%	100%

每年保費[^]

全球（不包括美國/加拿大）	美國/加拿大
3,900港元	4,900港元

主要不受保範圍

如您所知，每個保險計劃都有其限制，「卓越」海外升學樂也不例外。以下是我們不會支付賠償的主要不受保項目概要：

- 投保前已存在的身體狀況
- 懷孕、分娩、流產、墮胎及所有併發症
- 神經或精神疾病或不正常、愛滋病、性病、先天異常或畸形
- 酒精、毒品或藥物中毒，包括相關治療
- 戰爭（無論是否宣戰）或任何相關行動、入侵或內戰，包括等同民眾起義的暴亂和民眾騷亂
- 非恐怖襲擊事件所引致的核分裂、核聚變或輻射污染
- 犯罪行為，蓄意自我傷害或自殺
- 政府、海關或其他機關的制裁、法規、禁令、充公、拘留、銷毀
- 於海軍、陸軍、空軍服役或參與行動或武裝部隊、任何形式的體力工作[#]、海上活動例如商業潛水、石油鑽探、採礦、空中攝影、處理爆炸物或有害化學品、作為男/女演員進行演出、作為導遊或領隊、船員或機艙人員包括機師
- 職業運動、登山或遠足超過海拔5,000米、水肺潛水深逾30米、任何種類的策騎或駕駛比賽、空中飛行活動（購票乘搭正式持牌飛機的乘客除外）、極端或歷險運動（除非另有指明屬受保範圍）
- 因大流行疫症引致的紅色或黑色外遊警示而取消旅程
- 在以下情況下因疫苗可預防疾病所引起的醫療和相關費用（第1節）及全球緊急援助服務（第7節）的索償：(i) 您未有接種相關疫苗，及(ii) 香港和/或您計劃前往國家的政府要求必需接種此疫苗

[#] 不受保的體力工作不適用於構成學習過程一部分的體力工作。以下為體力工作和非體力工作的常見例子（表中未能盡錄）

體力工作	送貨員、廚師、清潔工、汽車修理工、健身教練瑜伽教練、救生員及農夫
非體力工作	侍應、調酒師、咖啡師及收銀員

有關不受保項目的完整資料，請參閱保單內文。

有意投保或欲取得更詳細資料，請聯絡您的保險中介人。

備註

所有金額均以港元計算。

以上資料僅供參考，並非是適用條款和細則的完整描述。您亦可以索取保單內文樣本，以了解所有保障和不保項目的條款及細則。此資料為英文版本的譯本。如中、英文兩個版本有任何不相符之處，應以英文版本為準。

[^] 保單將會按適用的徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽 www.axa.com.hk/ia-levy 或致電 AXA安盛 (852) 2523 3061。

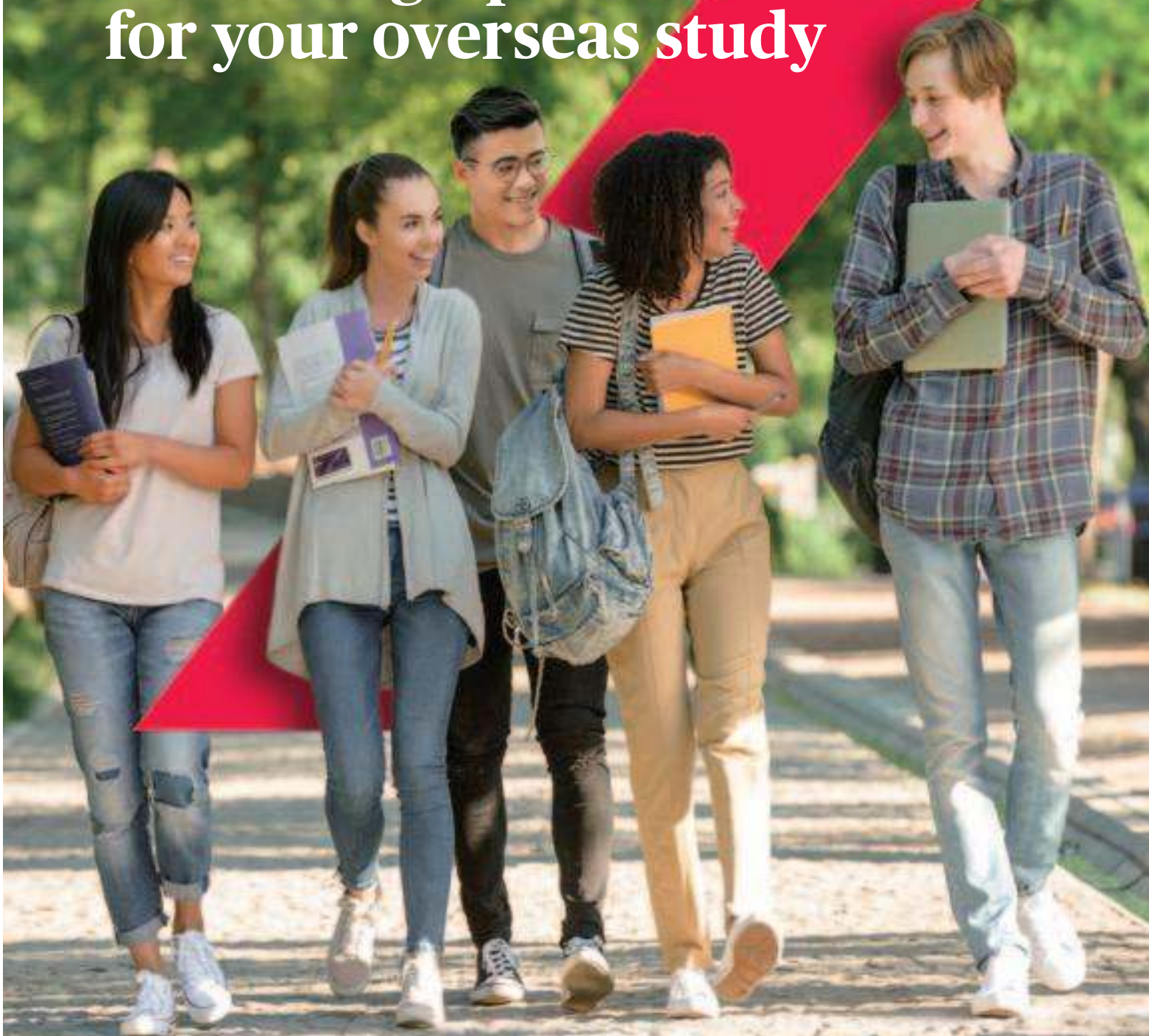
如您不願意接收 AXA安盛的宣傳或直接促銷材料，敬請聯絡香港黃竹坑黃竹坑道 38 號安盛匯 5 樓安盛保險有限公司個人資料保護主任。AXA 安盛會在不收取任何費用的情況下確保不會將您納入日後的直接促銷活動中。



安盛

SmartStudent Overseas

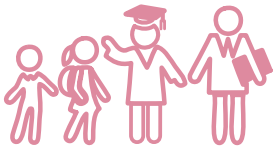
Thorough protection for your overseas study



Product brochure

Highlight of benefits

Studying overseas can be stressful for both the parents and the students. **SmartStudent Overseas** ease your mind by providing tailored benefits that protect students against uncertainties while they are away from home.



Wide age bracket

- We cover students between the age of 10 and 35 years old
- If a student is below 18, then the parent or legal guardian will be the policyholder



Market-leading medical expense cover

- We offer up to HKD2,000,000 medical expense cover for accident or illness incurred overseas
- We also provide up to HKD250,000 for follow up medical treatment in Hong Kong within 90 days of student's return from abroad



Extensive personal accident protection

- We offer up to HKD1,000,000 for accidental death or permanent disablement, plus additional compensation up to HKD500,000 if the accident is resulted from riding on a common carrier, kidnap or natural disaster; for accidental broken bones, the compensation is up to HKD30,000
- In case the insured student's parent or guardian suffers accidental death or permanent disablement, we provide up to HKD300,000 education fund to ensure continuity of his/her study



Home-to-home coverage

- We cover you not only at the city of study, but also anywhere (except Hong Kong) you take internship, non-manual part-time job and leisure travel during your study trip
- Protections begins at the time when you leave your home in Hong Kong for your overseas study, and ends at the time when you return to Hong Kong



Overseas home content and personal belongings

- We cover your overseas home contents up to HKD10,000
- Your personal belongings, such as musical instrument, sports equipment, mobile phone, and laptop computer, are covered on worldwide basis (except Hong Kong) up to HKD20,000



Temporary accommodation

- We cover your accommodation expense up to HKD5,000 in case your overseas residence is damaged and rendered inhabitable in an accident



Cash allowance for unexpected school closure

- We will offer you cash allowance up to HKD2,000 if your school is closed unexpectedly due to natural disaster or as mandated by local authority for more than 3 consecutive days



Cover most adventurous sports

- We cover accidents resulted from most adventurous sports for leisure, such as scuba diving no deeper than 30 metres, bungee jumping, rafting, wind surfing, skiing and many more as specified in the policy



Cover terrorism

- We cover accidents resulted from terrorism, including attacks caused by nuclear, chemical and biological substances



Zero excess

- All benefits we provide are free of any excess or deductible

Benefit Table

Benefits	Maximum Limit Per Period of Insurance (HKD)
Section 1 – Medical and Related Expenses	2,000,000
1.1 Medical expenses Covers inpatient and outpatient expenses of the insured student for accident or sickness occurring during the study trip	2,000,000
- Overseas outpatient	25 visits
- Covers reasonable charges for burial, cremation or funeral expenses in the locality of where the death happens	10,000
Extensions	
(a) Covers follow up medical expenses in Hong Kong within 90 days of return from abroad	250,000
- Treatment by Chinese medicine practitioner	5,000 (150 per visit per day)
(b) Provides cash allowance if the insured student is confined to intensive care unit	30,000 (1,500 per day)
1.2 Emergency family reunion Pays for economy class tickets and accommodation for spouse, parents or children to visit the insured student who is hospitalised for more than 5 consecutive days or in event of the insured student's death	100,000 (2 persons, 50,000 per person)
- Overseas accommodation	10,000 per person, 2,000 per night
1.3 Parent annual leave compensation Offers cash benefit for parents or guardian who take annual leave to visit the insured student who is hospitalised for more than 5 consecutive days	2,500 (250 per day)
1.4 Rehabilitation travel expenses Covers the transportation cost for follow-up treatment or rehabilitation training, if the insured student has been confined to hospital for more than 5 consecutive days	3,000 (300 per ride, 2 rides per visit per day)
1.5 Trauma counselling Covers trauma counselling if the insured student is a witness or victim of a traumatic event	15,000 (1,500 per visit per day)
1.6 Convalescence assistance Covers accommodation expenses for the insured student's overseas convalescence after discharge from hospital	10,000 (2,000 per day)
1.7 Compassionate cash Provides cash relief in the event of the insured student's death due to sudden sickness outside Hong Kong	10,000
Section 2 - Personal Accident	
2.1 Personal accident of the insured student	1,000,000
2.1.1 Accidental death or permanent disablement	1,000,000
2.1.2 Major burns (second or third degree)	500,000
Additional compensation	
(1) Accidental death or permanent disablement on common carrier (not applicable for age under 18)	500,000
(2) Accidental death or permanent disablement due to kidnap	100,000
(3) Accidental death or permanent disablement due to natural disaster	500,000
(4) Broken bones as a result of an accidental injury	30,000

Benefit Table (Continue)

Benefits	Maximum Limit Per Period of Insurance (HKD)
2.2 Education fund Provides a subsidy to ensure the continuation of education in the event that the insured student's parent/guardian suffers from accidental death or permanent disablement	300,000
Section 3 - Household Contents and Personal Belongings (Overseas)	
3.1 Household contents	
3.1.1 Household contents at residence overseas Covers for loss or damage of household contents in the insured student's residence overseas resulted from fire, flood, earthquake, tsunami, subsidence/landslip, aircraft damage or impact damage by any road vehicle	10,000 (3,000 per item, pair or set)
3.1.2 Temporary accommodation Pays for temporary accommodation at a hotel, lodging house or boarding house if the insured student's residence overseas is damaged and rendered inhabitable	5,000 (1,000 per day)
3.2 Worldwide personal belongings	
Covers for loss or damage of personal belongings while the insured student is travelling outside Hong Kong	20,000
3.2.1 Personal effects and valuables	7,500 per item, pair or set
3.2.2 Sports equipment/musical instrument	5,000 per item or set
3.2.3 Mobile phone/electronic mobile devices/tablet	3,000 per item or set
3.2.4 Laptop/portable computer	10,000
3.3 Money	
	5,000
3.4 Unauthorised use of credit cards	
Covers monetary loss caused by unauthorised use of credit cards in the event of loss of card by robbery or theft (not applicable for age under 16)	20,000
3.5 Travel documents	
Covers travel document replacement costs, and additional transportation and accommodation expenses	10,000
3.6 School closure allowance	
Provides cash allowance for unexpected school closure for more than 3 consecutive days due to natural disaster or as mandated by local authority	2,000 (500 per day)
3.7 Storage for personal belongings	
Covers storage cost for the personal belongings of the insured student who needs to take emergency departure due to natural disaster within the vicinity of the school or as mandated by local authority	2,000
Section 4 - Worldwide Personal Liability	
	2,000,000
Covers legal liability of the insured student towards third party for accidental injury or property damage, as well as any associated legal costs and expenses	
Section 5 - Study Interruption	
	200,000
Covers irrecoverable school fees or deposits if the insured student is prevented from continuing his/her study due to hospital confinement for over 30 days, serious injury, sickness, paralysis, or death of an immediate family member	

Benefit Table (Continue)

Benefits	Maximum Limit Per Period of Insurance (HKD)
Section 6 – Travel Delay and Additional Benefits	Maximum Limit Per Trip (HKD) (Applicable for Section 6 Only)
6.1 Travel delay Covers strike or other industrial action, riot, civil commotion, hijacks, acts of terrorism, natural disasters, adverse weather conditions, mechanical and/or electrical breakdown of the common carrier or closure of the airport	
6.1 (a) Cash allowance for the delay of departure of scheduled transportations	3,000 (300 first 5 hours, 500 every 5 hours thereafter)
6.1 (b) Additional transportation expenses and overseas overnight accommodation incurred for the delay of more than 5 hours	5,000
6.2 Baggage delay Covers the cost of emergency purchases of clothing, requisites or toiletries if the baggage is delayed due to mishandling by the airlines or hi-jack	2,000 (500 first 5 hours, 1,000 every 5 hours thereafter)
6.3 Trip cancellation* Covers the event of sudden death, serious injury or sickness of the insured student, an immediate family member or travel companion, strike, riot, civil commotion, acts of terrorism, natural disaster, adverse weather conditions, or other insured events	
- Covers irrecoverable transportation and accommodation expenses paid in advance	20,000
- Covers cancellation fee of redeemed air mileage or provides cash allowance for non-refundable air mileage redeemed for transportation and accommodation	1,000
6.4 Trip curtailment* Covers the same events as of Section 6.3	
- Covers irrecoverable loss of or additional transportation and accommodation expenses	20,000
- Covers cancellation fee of redeemed air mileage or provides cash allowance on non-refundable air mileage redeemed for transportation and accommodation	1,000
6.5 Missed connection Covers additional transportation and overnight accommodation expenses incurred due to late arrival of incoming connection flight and no onward transportation is available within 5 consecutive hours	10,000 (2,000 per night)
6.6 Trip re-route Covers the same events as of Section 6.1	10,000
Covers additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed for more than 5 consecutive hours	
Section 7 – Worldwide Emergency Assistance Service	Fully Covered
7.1 24-hour emergency assistance hotline service	
7.2 Emergency medical evacuation	
7.3 Guarantee of hospital admittance deposit	
7.4 Repatriation after treatment	
7.5 Repatriation of mortal remains	

* Refer to the “outbound travel alert extension” for details

*Outbound travel alert extension

We cover your loss of pre-paid or unused travel and accommodation expenses due to adjustment of your travel plans, in case the Security Bureau of the Hong Kong Government launching Red Alert or Black Alert (except for the reason of a pandemic for trip cancellation) to your planned destination. Reimbursement to your loss is in accordance with the circumstances as below:

Red Alert	Black Alert
50%	100%

Annual premium ^

Worldwide (excluding USA/Canada)	USA/Canada
HKD3,900	HKD4,900

Major Exclusions

As you may know, every insurance plan has its limits and SmartStudent Overseas has no exception. The following is a summary of the key exclusions that we will not pay for

- Pre-existing medical conditions
- Pregnancy, childbirth, miscarriage, abortion and all complications
- Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities
- Intoxication by alcohol, narcotics or drugs including related treatments
- War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion amounting to popular uprising
- Nuclear fission, nuclear fusion or radioactive contamination arising from non-terrorist event
- Criminal act, intentional self-inflicted injury or suicide
- Sanction, regulation, prohibition, confiscation, detention, destruction by government, customs or other authorities
- Engaging in naval, military, air force service or operation or armed forces; in any form of manual employment[#]; offshore activities like commercial diving, oil rigging; mining; aerial photography; handling of explosives or hazardous chemicals; performing as an actor / actress; tour guide or tour escort; ship or air crew member including pilot
- Professional sports, mountaineering, trekking at altitude above 5,000m, scuba diving deeper than 30m, any riding or driving in any kind of race, aerial flight activities (except as a fare-paying passenger in a fully licensed aircraft), extreme or adventurous sports (unless specifically named as being covered)
- Trip cancellation under red or black outbound travel alert for the reason of a pandemic
- Medical and Related Expenses (Section 1) and Worldwide Emergency Assistance Service (Section 7) if a claim is due to a vaccine-preventable disease where (i) you fail to obtain the related vaccine and (ii) such vaccine is mandatorily required by the government(s) of Hong Kong and/or the country you are travelling to

[#] Manual employment exclusion does not apply to manual work which forms part of the course of study. Typical examples of manual and non-manual employment are (the list is non-exhaustive)

Manual employment	Delivery worker, cook, cleaning worker, car repairer, fitness trainer, yoga instructor, lifeguard and farmer
Non-manual employment	Waiter, bartender, barista and cashier

For complete information on the exclusions, please refer to the policy wording.

To apply or for more details, please contact your insurance intermediary.

Remarks

All amounts are in Hong Kong Dollars.

The above information is a general summary for reference only and not a complete description of the applicable terms and conditions. You may request a specimen of the policy wording to understand the terms and conditions of all the benefits and exclusions. The information has been translated into Chinese. If there is any inconsistency between the English version and the Chinese version, the English version shall prevail.

[^] Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit axa.com.hk/ia-levy or contact AXA at (852) 2523 3061

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