



SmartStudent Overseas cover under COVID-19

(Updated on 02 Jul 2022)

The following is developed by AXA General Insurance Hong Kong Limited to help you better understand the SmartStudent Overseas cover under different scenarios brought about by COVID-19. The information is for reference only, and not intended to be a complete description of the applicable terms and conditions. Please refer to your policy to understand the terms and conditions of all the benefits and exclusions.

Frequently asked questions triggered by COVID-19

1. Trip cancellation

Will insured student get any cover in case of trip cancellation?

Reason of cancellation	Benefit under SmartStudent Overseas
<p>Mandatory quarantine The insured student is being quarantined and cannot travel.</p> <p>Contracted COVID-19 in Hong Kong The insured student, insured student's immediate family member or travel companion contracted with COVID-19 in HK, so the insured student cannot travel.</p>	<p>COVID-19 is considered a serious sickness under this policy. The insured student can enjoy full benefit under Trip Cancellation which covers the insured student's irrecoverable prepaid cost or contracted to be paid for transportation and accommodation during the study trip.</p>
<p>Outbound Travel Alert (OTA) due to a pandemic The insured student cannot travel or chooses not to travel because of Red OTA or Black OTA due to a pandemic.</p>	<p>No coverage will be provided for Trip Cancellation under red or black outbound travel alert for the reason of a pandemic (including COVID-19).</p>
<p>Entry-visa being rejected / Entry banned The insured student cannot travel as planned because the place the insured student is planning to visit:</p> <ul style="list-style-type: none"> • has banned entry of Hong Kong resident; or • has stopped issuing visa; or • has suspended visa-free entry arrangement; or • has imposed mandatory quarantine; or • has imposed flight ban. 	<p>Trip Cancellation cover will not be provided under these situations.</p>



<p>Flight cancellation The flight the insured student has booked has been cancelled even though there is no flight ban imposed by the government, so the insured student cannot travel as planned.</p> <p>Others Insured student/policyholder has decided to cancel the study trip because of the pandemic (including COVID-19).</p>	<p>Trip Cancellation cover will not be provided under these situations.</p>
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2. Contracted COVID-19 while overseas

Will the insured student get any cover if he/she contracted COVID-19 overseas during the study trip?

We will provide the insured student the following covers:

- Medical expenses the insured student incurred overseas (including reasonable additional accommodation and travelling expenses)
- Follow-up medical expense within 90 days after the insured student returned to Hong Kong
- Irrecoverable loss of or additional cost for transportation and/or accommodation of any scheduled trip due to trip curtailment

World Health Organization (WHO) has declared COVID-19 a pandemic. Will AXA consider COVID-19 a pre-existing condition?

There is no change on SmartStudent Overseas coverage after WHO declared COVID-19 a pandemic. We will continue to cover medical costs and trip curtailment expenses if the insured student has unfortunately contracted COVID-19 during the study trip. Please note that the coverage for Medical Expenses and Worldwide Emergency Assistance Service are subject to the following conditions:

Vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the country/region the insured student is travelling to/from during the study trip	Insured Student obtained related vaccine	Medical Expenses and Worldwide Emergency Assistance Service
No	Yes	Covered
No	No	Covered
Yes	Yes	Covered
Yes	No	Not Covered



3. Confirmed contraction of COVID-19 after returning to Hong Kong

Will the insured student get any cover if he/she is only confirmed having contracted overseas after returning to Hong Kong?

If the insured student is confirmed to have contracted COVID-19 overseas within 7 days after returning to Hong Kong, we will provide the insured student the cover on follow-up medical expense within 90 days after the insured student returned to Hong Kong even if there is no medical expense incurred overseas. The following conditions apply:

Vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the country/region the insured student is travelling to/from during the study trip	Insured Student obtained related vaccine	Medical expenses
No	Yes	Covered
No	No	Covered
Yes	Yes	Covered
Yes	No	Not Covered



4. Trip curtailment

Will the insured student get any cover in case of trip curtailment?

Reason of curtailment	Benefit under SmartStudent Overseas
<p>Contracted COVID-19</p> <p>The insured student, insured student's immediate family member or travel companion has contracted COVID-19 and the insured student needs to abandon the scheduled trip by returning to the residence overseas in the country/region of study or Hong Kong after the scheduled trip started.</p>	<p>COVID-19 is considered a serious sickness under this policy. The insured student can enjoy full benefit under Trip Curtailment which covers the irrecoverable prepaid cost for transport and accommodation or additional transport and accommodation costs back to the residence overseas in the country/region of study or Hong Kong after the scheduled trip started.</p> <p>If the insured student needs assistance in finding alternative flight, please call AXA 24-Hour Emergency Assistance Service at (852) 2861 9285 and we will do our best to help.</p>
<p>Others</p> <p>The insured student decided to shorten the scheduled trip due to:</p> <p>The outbreak of COVID-19; or</p> <p>The insured student heard the local government will impose flight ban soon; or</p> <p>The airline cancelled the insured student's return flight while the insured student is overseas during the study trip.</p>	<p>No trip curtailment benefits will be provided in such situation.</p> <p>If the insured student needs assistance in finding alternative flight, please call AXA 24-Hour Emergency Assistance Service at (852) 2861 9285 and we will do our best to help. Kindly note that the relevant transportation expense will not be covered.</p>