



**Blue Cross 藍十字**

An AIA Company 友邦保險成員公司

## Overseas StudySafe Insurance – Frequently Asked Questions

### About Plan and Eligibility:

**1. Any age limit for the applicant and insured person?**

The insured person must be a Hong Kong resident aged between 7 and 35 who is studying or will be studying abroad as a full-time student. The applicant must be 18 years old or above.

**2. When can the applicants enrol the Overseas StudySafe Insurance?**

Applicants can enrol the insurance within 90 days prior to departure date.

**3. What is the difference between “Smart Plus plan” and “Smart Plan”?**

The medical coverage is included in “Smart Plus Plan” but not “Smart Plan”.

**4. Can the insurance policy be renewed?**

The policy can be renewed upon Blue Cross confirmation.

**5. The insurance policy is enrolled before applying for the Study Visa, however, the Study Visa is rejected by the Consulate. Can the insurance be terminated and refunded?**

If the application of the insured person's student visa is rejected by the country in which the insured person intends to study, the policyholder may request to terminate the policy by giving no less than 7 days' prior written notice to Blue Cross before commencement of the period of insurance and submitting written proof of the visa application rejection issued by the relevant consulate. Upon satisfactory proof, the policyholder is entitled to a refund of premium, subject to an administration fee of HK\$300.

### About Coverage (with examples):

**1. Whether the medical coverage is included in all plans of “Overseas StudySafe Insurance”? What kind of medical coverage is included in the policy?**

No, “Medical Expenses Benefit” is only included in “Smart Plus Plan”. The medical coverage included “Medical Expenses during the Study Trip”, Follow-up Medical Expenses in Hong Kong” and Trauma Counselling”.

**2. Any daily limit of the room charge and meals during the overseas hospital stay arising from accidental injury sustained or sickness contracted during Study Trip?**

No, any reasonable expenses incurred for medical treatment, surgery, and hospitalization is covered by policy with the maximum benefit limit per policy year under “Medical Expenses during the Study Trip”.

**3. Will the expenses of the medicine be covered if the insured person buy it from pharmacy by himself during the study trip?**

No, only the Prescribed Medicines and Drugs are covered.

**4. Will the insured person be covered if his/her study trip is interrupted by infectious disease (except COVID-19) and he/she has to return Hong Kong immediately?**

If there is an outbreak of an infectious disease (except COVID-19) at the study destination and the insured person has to return Hong Kong immediately, Blue Cross will pay the following expenses with the Maximum Benefit Limit per policy year under "Study Interruption Benefit". Expenses including the loss of the prepaid and unused portion of the Tuition Fees on a pro-rata basis for each complete day of the Study Trip which is interrupted, travel tickets and accommodation expenses which are forfeited and irrecoverable from the relevant parties and the reasonable additional travelling expenses incurred by the insured person to return to Hong Kong direct by means of a Public Conveyance.

**5. Will the pandemic outbreak be covered by the policy?**

If the pandemic outbreak happened before the successful insurance enrolment, any cancellation or interruption of study trip due to the pandemic outbreak is not covered. However, if the insured person is infected by the pandemic during the study trip, the corresponding medical expenses will be covered.

**6. Will the insured person be covered with the leisure trip during the study trip?**

Yes, any leisure trip outside the study destination is covered.

**7. Will the insured person be covered if any accidents happened to him/her during his/her part-time job?**

Yes, the insured person is covered with his/her part-time job given that he/she works legally and the job is not in our exclusion list.

### **About Claims**

**1. When and how should I file the claims?**

The claim must be submitted within 30 days after the occurrence of any event through our 24/7 Smart eClaims online platform on Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). The service significantly shortens the claim processing time so that you can receive your claim payment faster via autopay, without the need of cheque clearance by the bank.

**2. If the insured person of the "Overseas StudySafe" is the insured person by other medical insurance, can he/she enjoy the benefits of the both policies?**

No, the insured person can claim either the reasonable expenses from Working HolidaySafe or the inadequate protection of the existing medical insurance.

### About Coronavirus Disease (COVID-19)

**1. If I have purchased Overseas StudySafe Insurance from Blue Cross and there is an outbreak of Coronavirus Disease (COVID-19) in the planned destination, will the journey be covered?**

Since the World Health Organization declared the outbreak of the Coronavirus Disease (COVID-19) as a pandemic at midnight on 12 March 2020 (HK Time), the coverage of our Overseas StudySafe Insurance benefits will be payable as follows:

<b>Benefit Items</b>	<b>Date of Application: 11 March 2020 <u>or before</u></b>	<b>Date of Application: 12 March 2020 <u>or after</u></b>
Medical Expenses Benefit	Covered under existing policy terms and conditions	Covered under existing policy terms and conditions
Cancellation of Study Benefit		Not covered due to the 'known' condition
Study Interruption Benefit		
Other Benefits (Including Travel Delay Benefit, Baggage Delay Benefit, Baggage and Personal Property Benefit and Personal Liability Benefit, etc.)		Covered under existing policy terms and conditions

The above information is for reference only. For the exact terms and conditions and the full list of policy exclusions, please click [here](#). This material is for distribution in Hong Kong only. The distribution of this material is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.



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## 「智醒海外升學保」常見問題

### 有關投保計劃及資格

**1. 有投保及受保年齡的限制嗎？**

受保人年齡需介乎 7 至 35 歲之香港居民，並須以全日制 (full-time) 學生身分前往海外升學。  
投保人必須年滿 18 歲。

**2. 投保人最早可以在甚麼時候投保「智醒海外升學保」？**

投保人可於升學旅程出發前 90 天開始投保申請。

**3. 「智尊計劃」及「智選計劃」有何不同？**

「智尊計劃」包括海外醫療費用保障，而「智選計劃」則沒有。

**4. 保單可以申請續保嗎？**

保單可以申請續保，但必須獲得藍十字同意。

**5. 如果我於領事館簽發其學生簽證前投保，但及後發現學生簽證申請被拒，我可以終止保單嗎？  
藍十字是否會退還已經繳付的保費？**

如果受保人的學生簽證申請被其欲赴升學的國家拒絕，保單持有人可於受保期開始前向藍十字發出不少於 7 天的書面通知及提供由相關領事館發出的簽證申請被拒之書面證明文件以要求終止保單。藍十字會收取 HK\$300 作行政費。

### 有關保障項目的例子參考：

**1. 「智醒海外升學保」是否所有計劃都包括醫療保障？保單受保之醫療費用包括甚麼？**

不是。只有「智尊計劃」包括「醫療費用保障」。醫療費用包括「升學旅程期間之醫療費用」、「回港覆診費用」及「創傷輔導」。

**2. 如果受保人於升學旅程期間在海外不幸因患病而需住院及接受手術，住院房租及膳食費有沒有每天的上限？**

沒有。海外的住院房租及膳食費並沒有每天的上限，但住院期間時招致之費用總和不得超出本計劃的「升學旅程期間之醫療費用」保障的最高賠償額。

**3. 如果受保人在升學旅程中感到不適，並自行到藥房購買成藥，其費用是否受保？**

保單只賠償經醫生處方的藥物，自行到藥房購買成藥並不受保。

**4. 如海外升學國家爆發傳染病(2019 冠狀病毒病除外)以致受保人不能繼續升學旅程並須立刻回港，可否獲得賠償？**

如海外留學國家或地區遇上傳染病(2019 冠狀病毒病除外)爆發，致使受保人不能繼續升學旅程，保單會就受阻的升學旅程日數（以每日計）按比例向受保人賠償已預先付費但未使用及不獲相關機構退回的學費、交通票據、住宿所招致的損失及返回香港所招致之合理額外公共交通工具費用，但賠償額不得超出「學業中斷」保障之最高上限。有關學費賠償，將根據學業中斷之日數按比例計算。

### 5. 如果投保前已經發生疫症大流行，可以得到賠償嗎？

如某保單成功簽發前發生疫症大流行，升學旅程因而被取消或中斷，概不受保；但如受保人選擇繼續行程，並不幸在當地染上該疫症，受保人仍可獲得相關的醫療保障。

### 6. 受保人在外地升學旅程期間的消閒旅遊可以獲得保障嗎？

可以。所有以消閒性質旅遊，如前往其他週邊國家亦包括在內。

### 7. 受保人在海外升學期間從事兼職工作，如於上班期間發生意外可否會獲得保障？

可以。受保人於海外從事兼職工作是合法受僱及不屬於保單條款及細則內之不保事項，兼職工作期間發生意外都會獲得保障的。

## 有關索償

### 1. 我需於何時以及如何申請索償？

您需於於事發後 30 天內透過 Blue Cross HK App 或藍十字網站內 24/7 運作的「智」易 Claims 網上平台提交索償申請，只需 3 個簡單步驟（輸入、上傳及確認）便可完成，無需親赴銀行處理，賠償款項將自動轉賬至您的戶口，大縮短索償申請的時間。

### 2. 如受保人已購買醫療保險，現再加上「智醒海外升學保」，如有索償，是否獲得兩份保單作出的賠償？

如受保人欲索償實報實銷之醫療費用，受保人可以首先在「智醒海外升學保」申請索償或向「智醒海外升學保」索償其醫療保單不足之餘額。

## 有關 2019 冠狀病毒病（COVID-19）的保障

### 1. 如我已投保「智醒海外升學保」，可以獲得 2019 冠狀病毒病的保障嗎？

由於世界衛生組織已於 2020 年 3 月 12 日凌晨（香港時間）將 2019 冠狀病毒病（COVID-19）定義為全球大流行疾病，受保人可獲得的保障如下：

保障項目	投保日期： 2020 年 3 月 11 日或之前	投保日期： 2020 年 3 月 12 日或之後
醫療費用保障	根據現有保單條款提供保障	根據現有保單條款提供保障
學業取消保障		因「已知情況」而被視為不保項目
學業中斷保障		
其他保障（包括旅程延誤保障、行李延誤保障、行李及個人財物保障及個人責任保障等）		根據現有保單條款提供保障

以上資料只供參考之用；有關詳盡條款及細則及所有不保之事項，概以保單為準。如欲索取保單條款及細則，請按此[處](#)。此單張僅在香港發布。發布此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與 Blue Cross and Blue Shield Association 及其任何關聯公司或持牌人並無任何關聯。