

Tips on Starr Insurance - SmarTrip Overseas Student Insurance

1. What is the age limit for SmarTrip Overseas Student Insurance?

- Hong Kong residents aged between 8 and 32 who plans to study abroad are eligible to enroll.

投保「智樂遊」海外留學生保險，有沒有年齡限制？

- 有，此計劃適合準備前往海外升學之 8 至 32 歲的香港居民投保。

2. Can overseas student insurance be replaced by general travel insurance if planning to study abroad?

- No. Overseas students usually stay in overseas for more than 6 consecutive months. The maximum coverage period for travel insurance is 180 consecutive days for a single trip travel plan and 90 consecutive days for annual travel plan. However, SmarTrip Overseas Student Insurance provides up to 365 days' insurance coverage abroad.

到海外升學，可否購買一般旅遊保險代替海外留學生保險？

- 不可以，因為到海外升學一般為期多於 6 個月，而旅遊保險的單次旅遊保險一般保障期最長為 180 日，旅遊保險全年計劃每次旅程保障期一般只有 90 日，同時只適用於多次離港出外旅遊的人士。「智樂遊」海外留學生保險則提供最長 365 天的海外保障。

3. Does SmarTrip Overseas Student Insurance cover Insured Person if they attend part-time jobs during the period of studying abroad?

- SmarTrip Overseas Student Insurance extends to cover non-manual part-time legal jobs. For example, working as a part-time tutor in academy institutions.

如投保「智樂遊」海外留學生保險之學生在留學期間進行兼職工作，是否得到保障？

- 「智樂遊」海外留學生保險保障受保人參與非體力勞動之合法兼職工作。例如，在學校兼職學術導師。

4. Does Smartrip Overseas Student Insurance provide emergency assistance services?

- Insured person may call Starr 24-hour Global Emergency Assistance Service Hotline at (852) 2802 8638 for assistance. The emergency assistance services include Travel Assistance, Business Concierge, Medical Assistance, Emergency Medical Evacuation and Repatriation, Hospital Admission Guarantee, and Compassionate Visit, etc.

「智樂遊」海外留學生保險會否提供全球緊急支援服務？

- 受保人可以致電 Starr 全球緊急支援 24 小時熱線 (852) 2802 8638 求助。有關支援服務範圍包括旅遊支援、商務禮賓、醫療援助服務、緊急醫療撤離及運送、入院保證金及緊急啟程等服務。

5. Does SmarTrip Overseas Student Insurance cover amateur hazardous sports during the period of study abroad?

- SmarTrip Overseas Student Insurance extends to cover amateur hazardous sports including skiing, scuba diving and hot air ballooning, and there is no restriction on height or depth.

「智樂遊」海外留學生保險會否為受保人在留學期間參與的業餘運動提供保障？

- 「智樂遊」海外留學生保險保障業餘運動包括滑雪、潛水、熱氣球等，而且並沒有高度或深度限制。

6. How to make a claim when necessary?

- Written notice of a claim must be submitted to Starr within 30 days after occurrence of any Accident or other event that might give rise to a claim under this Policy. Provide any relevant supporting documents such as police reports, medical reports, travel documents, boarding passes or e-tickets, purchase receipts, etc. For details, please refer to the instruction on Travel Insurance Claim Form.

如有需要，受保人應如何辦理有關索償？

- 受保人必須在任何意外或可能引起索償事件發生後的 30 天內以書面通知 Starr，提供任何相關證明文件，如警方報告，醫療報告，旅行證件，登機證或電子機票，購買收據等。詳情請參考旅遊保險索償表之有關指引。