

YOUR TRUSTWORTHY INSURANCE PARTNERS

您至可信賴的保險夥伴

Allied World Assurance Company Holdings, GmbH, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001.

We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

Learn more about how we can help you manage your risk by visiting:

Web: www.awac.com

Facebook: www.facebook.com/alliedworld

LinkedIn: <https://www.linkedin.com/company/allied-world>

Allied World Assurance Company Holdings, GmbH是一家通過其子公司，為全球提供保險及再保險解決方案的供應商。自2001年以來，我們以Allied World世聯之名開展業務，為客戶、分保人及貿易夥伴提供專業的服務及適切的保障。

我們是Fairfax金融控股有限公司的子公司，藉著遍及全球的附屬機構網絡，令我們不論在思維或處理個案時，都能跳出傳統框框。我們擁有穩健的資本基礎，於解決方案時，能預視未來的變化趨勢，而成為市場先驅；我們的團隊亦極重視與客戶建立互惠互利的長遠關係。

歡迎透過下列途徑，了解我們可如何助您管理風險：

網頁: www.awac.com

Facebook: www.facebook.com/alliedworld

LinkedIn: <https://www.linkedin.com/company/allied-world>

ALLIED WORLD DISCLAIMER

Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued.

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Allied World Assurance Company, Ltd

世聯保險有限公司

(incorporated in Bermuda with limited liability)

22/F One Island East, Taikoo Place,
18 Westlands Road, Quarry Bay, Hong Kong

香港鰂魚涌太古坊華蘭路18號
港島東中心22樓

Fax 傳真 2917 6226

Email 電郵 hkgi@awac.com

www.awac.com

AF-SC1217PL



A member of the
Insurance Claims Complaints Bureau



STUDY COMPANION

留學無憂

Underwritten by Allied World
Assurance Company, Ltd
承保公司：世聯保險有限公司



® Sun Flower Insurance Brokers Limited

Placing through Sun Flower Insurance Agency 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.

www.awac.com

留學無憂

Allied World 世聯擊誠為您提供全面可靠的海外留學保障。

申請資格

- 香港居民
- 35歲或以下的全日制學生
- 已被認可海外教育機構錄取

特點推介

- 24小時全球保障
- 特高醫療保障額
- 更全面醫療保障
 - ✓ 輔助治療及醫療器材
 - ✓ 懷孕 / 分娩
 - ✓ 精神病治療
- 每年門診治療次數不限
- 學費損失保障
- 留學或外遊期間的戰爭保障
- 保障實習期間及從事當地合法的兼職工作

24小時全球支援服務

- 電話醫療諮詢
- 醫院/醫療設施轉介
- 墊支或擔保入院保證金
- 安排探望海外入院的受保學生

申請簡便

- 填妥投保書
- 提供由認可海外教育機構發出的入學取錄證明

*保費 (每位受保學生)

(港幣/元)

就讀國家	承保期	
	一年	兩年
美國/加拿大	4,800	9,120
其他地區	3,200	6,080



*請注意以上保單保費未計算由保險業監管局收取的保費徵費在內。如欲了解更多保費徵費詳情，請登入<https://donline.alliedworldgroup.com.hk/file/IALevy.pdf>或致電我們：(852) 2968 3333。

主要不受保項目

先天或出門旅遊前已存在之疾病、使用非醫生處方之藥物、自損行為、受酒精影響之行為、愛滋病、職業運動、在遺失金錢或行李後24小時內未向警方申報、體力勞動工作、非以航班乘客身份參與的飛行。

保障項目

每年最高賠償限額
(港幣/元)

醫療費用 因生病或意外受傷需接受住院及門診治療 包括以下治療及費用	1,500,000
• 輔助治療服務 補償住院及門診期間進行物理治療、脊骨神經、整骨、足病治療及足科醫師的費用	20,000
• 醫療器材 拐杖、鑄模、固定夾板、手杖等費用	10,000
• 懷孕 / 分娩 於起保日以後開始的懷孕	50,000
• 精神病治療 住院期間接受精神病治療	20,000
• 覆診治療 回港後3個月之內之覆診治療	50,000
住院現金 因生病或意外受傷需入院留醫的現金津貼	30,000 (1,500/每日)
創傷輔導保障 因恐嚇、身體受襲、嚴重受傷、交通意外、自然災難、騎劫等事故引致嚴重心理處傷而需接受心理輔導治療	15,000 (1,500/每次)
意外牙科治療 因意外損毀天然及健康的牙齒所需的牙科治療	5,000
緊急醫療運送 將傷病的受保學生緊急轉送至有足夠醫療設備的醫院，並在有需要時安排隨行醫療人員及醫療設備	實際支付費用
遺體運返 如受保學生不幸身故，將其遺體或骨灰運返原居地，或在肇事地方進行殮葬的費用（不包括棺木費用）	實際支付費用
親屬探望 受保學生於海外住院，可獲安排最多兩名親屬前往探望，包括來回經濟客位機票及住宿費用	30,000/親屬 (每次最多2位)
學費損失保障 因嚴重生病或受傷而住院所損失的學費	100,000
人身意外 意外身故 / 四肢傷殘或失明 / 永久完全傷殘	800,000
教育基金 若保單持有人因意外旅身亡、永久完全傷殘或破產而不能繼續供養受保學生，可給予一筆一次總付的津貼	300,000
遺失行李 在身處就讀城市外的旅途中，意外遺失或損壞行李	15,000 (2,000/每件)
遺失旅遊證件 在身處就讀城市外的旅途中，意外遺失證件及身分證證明文件所引致的補領費用，包括額外住宿及交通費用	5,000
遺失現金 在身處就讀城市外的旅途中，因偷竊或搶劫而損失的現金	3,000
行程延誤 如因罷工、工業行動、惡劣天氣、天然災難或已安排乘搭的公共交通工具機件故障，造成啟航時間延誤超過6小時，可獲現金津貼	1,500 (500/每6小時)
緊急購物 因行李被錯誤運送或延誤超過6小時，需要緊急購買日用必需品如衣服、洗滌用品等費用	1,000
個人責任保障 償付受保學生導致他人身體受傷或財務損失而需負上的法律責任，但不包括使用任何車輛及船隻、騎馬及對家庭成員及僱員的責任	1,500,000

Study Companion

Allied World devoted to providing you with comprehensive cover while you are studying overseas.

Eligibility

- Hong Kong resident
- Full time student aged 35 years old or below
- Proof of admission is issued from a recognised institution of learning outside Hong Kong

Feature Highlights

- 24-hours Worldwide Cover
- High Limit of Medical Cover
- Comprehensive Medical Cover
 - ✓ Paramedical Services and Medical Appliance
 - ✓ Maternity / Childbirth
 - ✓ Psychiatric Treatment
- No Limitation on No. of Out-patient Per Year
- Loss of Tuition Fee Cover
- War Cover While Studying / Travelling Overseas
- Extends to cover field works and part-time jobs where locally permitted

24 hours Worldwide Assistance

- Telephone Medical Advice
- Hospital / Medical Facility Referral
- Hospital Admission Guarantee
- Compassionate Visit

How to Apply

- Complete the Proposal Form
- Attach the admission letter issued by a overseas recognized institution of learning

*Premium (per Insured Student)

(HK\$)

Country of Study	Period of Insurance	
	1 Year	2 Years
US / Canada	4,800	9,120
Rest of the World	3,200	6,080



*Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALeavy.pdf> or contact: (852) 2968 3333.

Major Exclusions

Pre-existing or congenital health conditions, non-prescription drugs, self-inflicted injuries, influence by alcohol, HIV/AIDS, professional sports, racing, losses not reported to the police within 24 hours for baggage and cash, manual or labour work, flying except as a commercial aircraft passenger

Benefits

Limits Per Year (HK\$)

Medical Expenses Hospitalisation and clinical treatment due to injury and sickness	1,500,000
Including following treatment and expenses	
• Paramedical Services Reimbursement for physiotherapist, chiropractor, osteopath, chiropodist or podiatrist expenses in hospital and out-patient	20,000
• Medical Appliance Expenses for crutches, casts, splints, canes, etc.	10,000
• Maternity / Childbirth As long as the pregnancy starts after the Policy effective date	50,000
• Psychiatric Treatment Treatment of psychiatric disorders when admitted to hospital	20,000
• Follow-up Treatment Up to 3-months upon return to Hong Kong	50,000
Hospital Cash Cash allowance for hospitalisation due to injury and Sickness	30,000 (1500 / day)
Trauma Counselling Counselling of acute mental trauma after threat, assault, bodily injury, traffic accident, natural disaster, hijacking, etc.	15,000 (1,500 / visit)
Treatment of Dental Accident Dental treatment of sound and natural teeth damaged by accident	5,000
Emergency Medical Evacuation Emergency transfer of an injured or sick Student to an adequately equipped hospital or arrangement of medical supervision and medical facility as appropriate	Actual Cost Incurred
Repatriation of Remains Transporting the body or ashes home or payment of local burial expenses in the event of death (excluding the cost of coffin)	Actual Cost Incurred
Compassionate Visit Round trip economy ticket and hotel accommodation for maximum 2 Relatives to visit the student hospitalised overseas	30,000 / Relative (Max 2 Relatives per event)
Loss of Tuition Fee Reimbursement of forfeited tuition fee if the student is hospitalised due to Serious Injury and Sickness	100,000
Personal Accident Accidental death / loss of limbs or eyesight / permanent total disablement	800,000
Education Fund A lump sum subsidy for education if the policyholder can no longer support the student due to death, permanent total disablement or bankruptcy	300,000
Loss of Baggage Accidental loss of or damage to baggage when traveling outside the city of Study	15,000 (2,000 / article)
Travel Document Cost of replacing lost travel documents, identification cards when travelling outside the city of Study, including the additional transportation and accommodation cost	5,000
Loss of Cash Loss of cash arising from theft or robbery when travelling outside the city of Study	3,000
Travel Delay Allowance for each 6 hours delay of the common carrier due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier	1,500 (500 / 6 hours)
Emergency Purchases Emergency purchase of essential clothing, toiletries if baggage is delayed or misplaced for more than 6 hours	1,000
Personal Liability Against legal liability to third parties for accidental bodily injury and loss of or damage to property, but excluding liabilities arising out of use of vehicles and watercraft, horse-riding and liability to family members or employees	1,500,000