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AIG Insurance Hong Kong Limited is a wholly owned subsidiary of the American International Group Inc.

For additional information, please visit our websites at www.aig.com, www.aig.com.hk and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

美國國際集團(AIG)為全球保險業界之翹楚。設立於1919年，其成員公司透過集團的全球性產物保險網絡，為80多個國家和地區的客戶提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG的核心業務包括商業保險和個人保險以及其他業務。商業保險包括責任金融保險、以及財產和特殊風險兩大部分。個人保險包括個人退休、團體退休、人壽保險和個人保險四大部分。AIG的股票在紐約證券交易所及東京證券交易所上市。

美亞保險香港有限公司為美國國際集團(AIG)成員。

本公司相關資料，詳列於本公司網站

<http://www.aig.com>，或<http://www.aig.com.hk>。

如需更多資訊，請瀏覽 <http://www.aig.com/strategyupdate>

YouTube: www.youtube.com/aig | Twitter: @AIGinsurance

LinkedIn: <http://www.linkedin.com/company/aig>

AIG為美國國際集團之全球產物保險、壽險與退休險及保險營運之行銷品牌，有關進一步訊息，請造訪集團網站www.aig.com。美國國際集團的各項保險產品與服務係透過其子公司或關係企業提供，但並非於所有國家皆有提供，且實際承保範圍應以保單條款為準。非保險之產品與服務可能由獨立第三方提供。特定財產傷害承保可能由其他保險公司提供，該類公司一般不參與國家擔保資金，因此受保人不受該資金保護。

This insurance plan is underwritten by AIG Insurance Hong Kong Limited
此保障計劃由美亞保險香港有限公司承保



AIG Insurance Hong Kong Limited
7/F, One Island East, 18 Westlands Road,
Island East, Hong Kong

美亞保險香港有限公司

香港港島東華蘭路18號港島東中心7樓

CS Hotline 客戶服務熱線: (852)3666 7022

Claims Hotline 索償查詢熱線: (852)3666 7090

Website 網址: www.aig.com.hk

E-mail 電郵地址: travelguard.hk@aig.com

This brochure provides only a summary of the policy benefits and does not constitute any part of the insurance contract. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of policy is available from AIG Insurance Hong Kong Limited.

本單張僅提供保單摘要，並不構成保險合約的一部份。有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司索取。

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Sun Flower Insurance Brokers Limited
Room 1105-08, Hong Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong
Tel: 2621 1881 Fax: 2621 1919 Email: vip@sunflowergroup.com.hk www.sunflowergroup.com.hk
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.



海外留學生保障計劃 Travel Direct Overseas Student Insurance

Travel Insurance Solutions
& Global Assistance

保障特點

- 學業中斷及教育基金保障海外留學之學費
 - 保障包括課餘時外遊之旅程
 - 優越計劃特設額外旅遊保障，全面保障留學期間的所有旅程
 - 24小時全球緊急支援服務
- 緊急醫療運送、運返費用不設賠償限額
 - 所有保障均不設自負額
 - 標準計劃及優越計劃附送「中國支援卡」提供國內住院按金保證服務
 - 醫療費用伸延保障回港度假期間長達60日

保障範圍

保障	最高賠償額（美金）		
	基本計劃	標準計劃	優越計劃
基本留學保障			
1. 學業中斷	\$6,000	\$6,000	\$10,000
2. 教育基金 （只適用於17歲以下學生或23歲以下全日制未婚學生）	\$10,000	\$10,000	\$40,000
3. 緊急啟程（雙向）	\$6,000	\$6,000	\$10,000
4. 個人意外 （17歲以下學生最高賠償額為US\$40,000）	\$50,000	\$50,000	\$100,000
5. 個人責任	\$250,000	\$250,000	\$500,000
6. 緊急醫療運送 [#]	不設限額	不設限額	不設限額
7. 運返費用 [#]	不設限額	不設限額	不設限額
8. 醫療費用	不適用	\$100,000	\$250,000
9. 海外住院現金津貼 （每日限額US\$50）	不適用	不適用	\$1,000
10. 綁架保障	不適用	不適用	\$40,000
額外旅遊保障			
11. 旅遊證件	不適用	不適用	\$1,000
12. 行李及個人物品 （每件、每對或每套物品賠償限額US\$400） （手提電腦賠償限額US\$1,200）	不適用	不適用	\$2,500
13. 旅程延誤 （每滿8小時可獲賠償US\$80）	不適用	不適用	\$400
14. 行李延誤	不適用	不適用	\$100
15. 海外家居保障	不適用	不適用	\$1,200
[#] 屆時請致電Travel Guard國際支援熱線（852）3516 8699以作出有關安排			
保費表（兌換率：US\$1：HK\$7.8）			
保費（美金）	基本計劃	標準計劃	優越計劃
全年保費	\$262	\$779	\$1,109

保障摘要

1. 學業中斷

賠償受保人因下列原因而需中斷學業，其已繳交而不可退還的學費：

- 身故或患上末期疾病
- 連續住院治療達30日或以上
- 因嚴重意外或疾病而須緊急醫療運送返港醫治
- 直系親屬身故

2. 教育基金（只適用於17歲以下學生或23歲以下全日制未婚學生）

賠償受保人的父母或合法監護人因意外身故或永久傷殘，而該年度尚欠之學費

3. 緊急啟程（雙向）

賠償因下列原因而引致之合理住宿費及/或旅遊票：

- 受保人身故、嚴重受傷或患上嚴重疾病連續住院5日或以上，需要1名成年直系親屬前往該地
- 直系親屬身故，受保人需要短暫返回香港

4. 個人意外（17歲以下學生最高賠償額為US\$40,000）

保障受保人因意外而導致永久傷殘或身故

5. 個人責任

保障受保人於海外因疏忽導致他人身故、身體損傷或財物損毀而須負上之法律責任。但並不保障因駕駛或租用汽車、飛機、船隻、及任何水上機動遊戲而引致之個人責任

6. 緊急醫療運送[#]

提供緊急醫療運送、協助安排交通及護理等服務，運送受保人到其他地方作適當治療

[#] 屆時請致電Travel Guard國際支援熱線(852) 3516 8699以作出有關安排

7. 運返費用[#]

安排運送遺體或骨灰返回香港

[#] 屆時請致電Travel Guard國際支援熱線(852) 3516 8699以作出有關安排

8. 醫療費用

賠償受保人因意外受傷或患病而須接受治療、外科手術及住院服務之費用

- 伸延保障回港60日度假期間之醫療費用，最高賠償額為US\$5,000
- 附送「中國支援卡」提供國內住院按金保證服務

9. 海外住院現金津貼

若受保人於海外住院連續2日或以上，第3日起每日可獲現金津貼US\$50，最高賠償額為US\$1,000，最長為20日

10. 綁架保障

賠償受保人因遭受綁架而導致意外身故

11. 旅遊證件

賠償受保人於海外因被偷竊、搶劫或爆竊而遺失旅遊證件及/或旅遊票之有關補領費用及額外合理交通費及/或住宿費

12. 行李及個人物品

賠償受保人於香港或留學城市以外之地方旅遊期間，其行李、衣服及個人財物之意外遺失或損毀

13. 旅程延誤

若受保人所乘之公共交通工具因惡劣天氣、機件故障、天然災害、騎劫或公共交通工具機構員工罷工而導致行程延誤，每滿8小時可獲現金賠償US\$80，最高賠償額為US\$400。由香港出發的旅程除外。在同一班次之延誤只可索償出發或到達延誤其中一項

14. 行李延誤

若行李因被誤送以致受保人於抵達目的地10小時後仍未取得行李，可獲賠償US\$100。於香港的行李延誤除外

15. 海外家居保障

賠償受保人於香港或留學城市以外之地方旅遊期間，其海外住所因火災而引致之家居財物遺失及損毀

以上保障範圍受保單所載的不保事項所約束。請於投保前細閱保單。



適用於所有保障項目的主要不保事項包括

- 戰爭、內戰、敵侵、叛亂、運用軍事力量、篡奪政府或軍權；任何非法、違反政府法案/法令的行為或活動
- 任何投保前已存在之疾病或傷患；分娩及懷孕；流產或其他由性接觸感染之疾病愛滋病及性病或有關連之病症
- 從事或參與任何持械紀律性部隊或以航空公司工作人員身份乘搭任何飛機所引致的損傷，體力勞動性工作，從事司機或家傭等
- 定期身體檢查；美容及牙科手術（意外除外）
- 自殺、企圖自殺、故意自我傷害；心智、精神及睡眠不正常等病症
- 與服用酒精或藥物有關損失，由註冊醫生處方之酒精或藥物除外
- 任何賽車活動、職業運動或參與可賺取收入或報酬的運動；任何使用機械進行的陸上、水上或空中比賽；滑翔運動、爬山、攀石、降落傘及駕駛飛機。
- 受保人並未盡其所能保護自己的財物及避免身體受傷
- 珠寶手飾、手提電話及配件、食物、古董、電子貨幣（例如八達通、信用卡）
- 遺失後24小時內未有向警方報失及持有警方之遺失報告
- 已經計劃或實際在、前往或途經古巴、伊朗、敘利亞、北韓、克里米亞、頓涅茨克、盧甘斯的旅程直接或間接地所引致的任何損失、損害、受損或法律責任
- 由古巴、伊朗、敘利亞、北韓、克里米亞、頓涅茨克、盧甘斯克居民所引致或蒙受的任何索償、損失、損害、受損或法律責任
- 任何受保項目、索償或保障條款導致美亞保險香港有限公司、其母公司或其最終控制實體遭受因制裁法律或規例引致的刑罰

重要事項

投保年齡及資格

12至70歲之香港合法居民，準備到海外升學之人士

賠償手續

須於事件發生後30日內填妥賠償表格，並連同所有有關文件送交本公司辦理賠償事宜

資料更新

如更改海外學府之名稱或地址，保單持有人或受保人必須通知美亞保險香港有限公司

此計劃由美亞保險香港有限公司承保。

本小冊子僅提供保單摘要，有關保單承保範圍及不保事項將詳列於保單。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

Unique Features

- Study Interruption and Education Fund cover tuition fees of overseas study
- Cover leisure trips during holiday
- Premier Plan includes Extra Travel Cover to provide comprehensive protection for all trips under study period
- 24-hour Worldwide Emergency Assistance Services
- Unlimited benefit amount for Emergency Medical Evacuation and Repatriation of Remains
- No excess on all benefits
- Standard Plan and Premier Plan include Free China Assist Card provides hospital guarantee admission deposit service in Mainland China
- Medical Expenses extend to cover temporary home visit (Hong Kong) up to 60 days

Schedule of Benefits

Benefits	Maximum Benefit (US\$)		
	Basic Plan	Standard Plan	Premier Plan
Basic Overseas Study Cover			
1. Study Interruption	\$6,000	\$6,000	\$10,000
2. Education Fund (only applicable to student aged below 17 or aged below 23 for unmarried full-time student)	\$10,000	\$10,000	\$40,000
3. Compassionate Visit (2 Ways)	\$6,000	\$6,000	\$10,000
4. Personal Accident (For aged below 17, Maximum Benefit is US\$40,000)	\$50,000	\$50,000	\$100,000
5. Personal Liability	\$250,000	\$250,000	\$500,000
6. Emergency Medical Evacuation [#]	Unlimited	Unlimited	Unlimited
7. Repatriation of Remains [#]	Unlimited	Unlimited	Unlimited
8. Medical Expenses	Not Applicable	\$100,000	\$250,000
9. Overseas Hospital Cash (Sub-limit per day: US\$50)	Not Applicable	Not Applicable	\$1,000
10. Kidnapping Benefit	Not Applicable	Not Applicable	\$40,000
Extra Travel Cover			
11. Travel Document	Not Applicable	Not Applicable	\$1,000
12. Baggage and Personal Effects (Sub-limit per article/pair/set of articles: US\$400) (Sub-limit for lap-top computer: US\$1,200)	Not Applicable	Not Applicable	\$2,500
13. Travel Delay (Pay US\$80 for each full 8 hours of delayed)	Not Applicable	Not Applicable	\$400
14. Baggage Delay	Not Applicable	Not Applicable	\$100
15. Overseas Residence Guard	Not Applicable	Not Applicable	\$1,200

[#] Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

Premium Table (Exchange rate: US\$1 : HK\$7.8)

Premium (US\$)	Basic Plan	Standard Plan	Premier Plan
Annual Premium	\$262	\$779	\$1,109

Benefits Highlight

1. Study Interruption

Reimburse the non-refundable or irrecoverable Tuition Fees in the event of Study Interruption due to:

- Death or Terminal Sickness of Insured Person
- Hospitalization of Insured Person for more than 30 consecutive days
- As a consequence of a medical evacuation, Insured Person is evacuated back to Hong Kong
- Death of any Insured Person's Immediate Family Member

2. Education Fund

(only applicable to student aged below 17 or aged below 23 for unmarried full-time student)

Pay the unpaid Tuition Fees in the event of an accidental death or Permanent Total Disablement of the parent(s) or legal guardian(s) of Insured Person

3. Compassionate Visit (2 Ways)

Pay for the reasonable Accommodation and Travel Ticket for:

- 1 adult Immediate Family Member to fly over in the event of Insured Person's death or Confinement in a Hospital for more than 5 consecutive days caused by a Serious Injury or Serious Sickness
- Insured Person's temporary return to Hong Kong in the event of Immediate Family Member's death

4. Personal Accident

(For aged under 17, Maximum Benefit is US\$40,000)

Cover when Insured Person sustains Injury result in Permanent Total Disablement or accidental death

5. Personal Liability

To indemnify Insured Person against legal liability to the third parties outside Hong Kong arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence. This does not cover the use or hire of any conveyance

6. Emergency Medical Evacuation[#]

Provide en-route medical care and transportation to another location for appropriate medical treatment

[#] Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

7. Repatriation of Remains[#]

Arrange for the return of Insured Person's remains to Hong Kong

[#] Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

8. Medical Expenses

Reimburse for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness

- Extend cover Medical Expenses during temporary home visit (Hong Kong) within 60 days
- Free China Assist Card provides hospital guarantee admission deposit service in Mainland China

9. Overseas Hospital Cash

Pay US\$50 daily up to US\$1,000 when Insured Person is hospitalized outside Hong Kong for more than 2 consecutive days and up to a maximum of 20 consecutive days

10. Kidnapping Benefit

Cover when Insured Person died from Injury inflicted during Kidnapping

11. Travel Document

Reimburse for the replacement cost of lost travel document and/or Travel Ticket and/or additional traveling and/or Accommodation expenses incurred outside Hong Kong as a direct result of theft, robbery or burglary

12. Baggage and Personal Effects

Pay for loss of or damage to Insured Person's baggage, clothing and personal effects when Insured Person is traveling outside the Overseas Educational Institution city or Hong Kong

13. Travel Delay

Pay US\$80 for each full 8 hours of delayed up to US\$400 if the Common Carrier in which Insured Person has arranged to travel is delayed and caused directly by inclement weather, natural disasters, hijack, equipment failure or strike by the employees of the Common Carrier, except outward journey commenced from Hong Kong. Either departure or arrival delay can be claimed for the same delayed Common Carrier

14. Baggage Delay

Pay US\$100 for full 10 hours of Insured Person's baggage delayed due to misdirection in delivery by the Common Carrier, except Baggage Delay in Hong Kong

15. Overseas Residence Guard

Reimburse for the loss of or damage to household contents in Insured Person's Overseas Residence as a direct result of fire when Insured Person is traveling outside the Overseas Educational Institution city or Hong Kong

Please note that the above benefits are subject to exclusions as stated in the policy. Please review the policy before making your purchase.



General Exclusions Applicable to All Section of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power; any illegal or unlawful act
- Any pre-existing condition ; Pregnancy or childbirth; AIDS or sexually transmitted disease
- Military, naval, or air force service or operations; engaging in any kind of labour work, driver, domestic helper etc
- Routine physical checkups; Cosmetic or plastic surgery and dental care, except as a result of an Accident
- Suicide or attempted suicide while sane or insane; Self-inflicted Injury; mental or nervous disorders or rest cures
- Any connection with alcoholism or drug addiction, or use of any drug or narcotic agent
- Any kind of motor racing, or engaging in a sport in a professional capacity or where an Insured Person would or could earn income or remuneration from engaging in such sport; any competition involving the use of a motorized land, water or air vehicle;
- Hang gliding, mountaineering, rock climbing/repelling, sky diving, and piloting an aircraft
- Failure to take due care and precautions for the safeguard and security of such property
- Jewelry, mobile phone, antiques, plastic money (including credit card, Octopus cards, etc.), foodstuffs etc
- For losses not reported to the police within 24 hours of loss or a loss report not obtained from the police
- Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, Crimea Region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region
- Any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, Crimea Region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region
- Any cover, claim or provision of benefit which would expose AIG Insurance Hong Kong Limited, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation



Important Notice

Age limit & eligibility

Any legal Hong Kong resident aged between 12 to 70, who is enrolled a registered and accredited educational institution outside Hong Kong

Claims Procedure

Obtain, complete and return a claim form together with all relevant supporting documents within 30 days of the incident

Information Update

The policyholder or insured must inform AIG Insurance Hong Kong Limited forthwith of any change of the name and address of the Overseas Educational Institution (OEI) the insured attends

This Insurance is underwritten by AIG Insurance Hong Kong Limited.

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms and conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.