



STUDY COMPANION TRAVEL MEDICAL INSURANCE POLICY

NOTES TO POLICYHOLDER

Thank you for insuring with Allied World Assurance Company, Ltd ("Allied World").

We will provide the insurance cover described in this policy during the period of insurance upon receiving your premium payment.

This policy provides comprehensive protection for you with the following documents forming the basis of and part of your policy :

- the proposal, declaration and any other information you have given us,
- the policy schedule and any amended schedule,
- the most recent renewal confirmation, and any endorsement amending any of the above.

We highly recommend that you read this policy thoroughly which sets out the benefits and limitations of the insurance you have bought.

Should you have any query about this policy cover, please do not hesitate to contact your broker, agent or us for clarification.

Should you have any feedback or advice to assist us in continuously improving our customer service by providing feedback to :

Marketing & Communications Team

Tel +852 2968 3000

Fax +852 2968 5111

Email hkhotline@awac.com

In consideration of the premium payment and the due observance and fulfillment of the terms, conditions and exclusions contained herein or endorsed hereon of this Policy, We will pay the respective benefits for the covered loss as described herein.

PART I. DEFINITIONS

Accident or Accidental

Shall mean a sudden unexpected unforeseen and identifiable incident.

Bodily Injury

Shall mean physical bodily injury occurring whilst this Policy is in force, resulting solely and directly independently from an Accidental means and does not include sickness or disease or any naturally occurring condition or degenerative process. It also includes drowning, gassing, poisoning or exposure to the elements.

Common Carrier

Shall mean any aircraft, bus, ferry or train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any regularly scheduled airport limousine operating on fixed routes and schedules.

Emergency Service

Shall mean Our 24-hour Worldwide Assistance Service provided by Our appointed service provider with hotline number **+852 2539 5899**.

Journey

Shall mean every travel originated from Hong Kong. A Journey shall commence from the time You leave Your place of residence in Hong Kong and shall continue for the time You reside in the country of study, including incidental travel within the country of study and outside the country of study, and cease by the time You return to Your place of residence in Hong Kong, or on expiry of the period specified in the Schedule, whichever is the earlier.

Loss of Sight of Eyes

Shall mean the entire and Permanent irrecoverable loss of sight.

Loss of Use

Shall mean total functional disablement and is treated like the total loss of said limb or organ.

Medical Practitioner

Shall mean a practitioner of occidental medicines duly qualified and legally registered as such under the laws of the country to render medical or surgical service but excluding a person who is the Insured Person himself/herself, his/her spouse or relative.

Passive War

Shall mean war outside of Your country of residence whilst You are undertaking any external Journey.

Period of Insurance

Shall mean the time of Your Journey during the period as specified in the Schedule.

Permanent

Shall mean lasting for 12 consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement.

Permanent Disablement

Shall mean Bodily Injury which within 12 months from the date of the Accident is the sole and independent cause of You sustaining disablement as specified in the Section of Personal Accident.

Permanent Total Disablement

Shall mean Bodily Injury (not resulting in disablement as defined in Permanent Disablement above) which is the sole and independent cause of You (or the Policyholder for Education Fund) being totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which You are reasonably qualified by reason of education, training or experience, or if You have no business or occupation from attending to any duties which would normally be carried out in Your daily life, provided that such disablement has continued for a period of 12 consecutive months from the date of the Accident. The disability must be total, continuous and permanent at the end of the period.

Policyholder

Shall mean the Proposer stated in the Proposal Form / Schedule.

Recognised Institute of Learning

Shall mean a kindergarten, primary school, secondary school, high school, college or university, which is duly qualified and legally registered as such under the laws of the country of study to carry out continuous education for students, in full-time capacity and primarily in a local school premises, and not solely for short term courses.

Sickness

Shall mean sickness or disease contracted during the Journey within the Period of Insurance which requires the services of a Medical Practitioner and which results in expenses being necessarily and customarily incurred.

Serious Bodily Injury or Sickness

Shall mean Bodily Injury or Sickness certified by a Medical Practitioner as being dangerous to life or unfit to travel, study or continue the Journey.

You/Your/Yours

Shall mean the Insured Person named as Insured Student in the Proposal Form / Schedule. Unless specifically agreed by Us, the Insured Person must be:

1. at age 35 or below
2. a resident of Hong Kong
3. accepted by a Recognised Institution of Learning outside Hong Kong to be a full-time student.

We/Us/Our

Shall mean Allied World Assurance Company, Ltd.

Worldwide

Shall mean the following countries:

- Asia: Indonesia, Philippines, Vietnam, Thailand, Malaysia, Cambodia, Laos, China, Japan, South Korea, Sri Lanka, Macau, Taiwan, United Arab Emirates, Singapore, Qatar, Maldives, Brunei, Saudi Arabia, Bhutan, India, Bangladesh, Jordan, Azerbaijan, Bahrain
- Africa: South Africa, Kenya, Zambia, Botswana, Mauritius, Egypt
- North America: United States of America, Mexico, Canada
- South America: Brazil, Colombia, Argentina, Chile, Bolivia, Ecuador, Guyana

- Europe: Germany, France, United Kingdom of Great Britain and Northern Ireland, Italy, Spain, Poland, Romania, Netherlands, Belgium, Greece, Czechia, Sweden, Portugal, Hungary, Austria, Switzerland, Bulgaria, Denmark, Finland, Ireland, Lithuania, Slovenia, Slovakia, Latvia, Estonia, Cyprus, Luxembourg, Malta, Croatia, Vatican City, Monaco, Bosnia and Herzegovina, Iceland, Liechtenstein, Norway
- Australia and Oceanic Islands: Australia, New Zealand, Papua New Guinea, Fiji, Solomon Islands, Vanuatu, Samoa, Kiribati, Micronesia, Tonga, Marshall Islands, Palau, Nauru, Tuvalu

Any destination or countries not listed above will not be covered under this Policy.

PART II. COVERAGE

We will pay the benefits for the covered loss to You. In the event of an Insured Person's death, we will pay the benefits to the estate of the Insured Person unless beneficiaries are designated. If more than one beneficiary is designated and the beneficiaries' respective interests are not specified, the designated beneficiaries shall share equally. If the designated beneficiary's death is before that of the Insured Person, the benefits will be paid to the estate of the Insured Person.

Unless otherwise specified, all limits stated in this Policy shall be the maximum amount payable for the entire Period of Insurance.

Section 1 Medical Expenses

Should You require immediate medical treatment by a Medical Practitioner as the result of Bodily Injury or Sickness You have sustained or contracted during Your Journey, We shall indemnify You in respect of expenses necessarily and reasonably incurred by You during Your Journey, for hospital charges, surgical/medical treatment, examination, diagnostic test, and land ambulance services, up to a limit of HK\$1,500,000.

- **Follow-Up Medical Treatment**

We shall further provide cover on the above-related medical expenses incurred in Hong Kong up to a limit of HK\$50,000 as follow-up treatment within 3 months upon returning to Hong Kong. This follow-up treatment shall include expenses payable for treatment by registered Chinese Medicine Practitioner incurred as a result of Bodily Injury up to a limit of HK\$1,500 and a sub-limit of HK\$150 per visit per day.

This section also includes the following expenses incurred during the Journey:

- Any additional travel and accommodation incurred in relation to the above treatment will be covered up to a limit of HK\$2,000.
- **Paramedical Services**
Treatment provided by a paramedical practitioner up to a limit of HK\$20,000, provided such treatment is recommended by a Medical Practitioner in written. Paramedical Practitioner means a legally qualified chiropodist, chiropractor, osteopath, physiotherapist or podiatrist who is lawfully entitled to practice in the state, province or territory in which the treatment is provided, and who is practicing within the scope of his/her licensed authority but excluding a person who is the Insured Person himself/herself, his/her spouse or relative.
- **Medical Appliance**
When prescribed by the attending Medical Practitioner, minor appliances such as crutches, casts, splints, canes, slings, trusses, braces, walkers, and/or the temporary rental of a wheelchair, up to a limit of HK\$10,000. The rental cost must not exceed the purchase price.
- **Maternity**

If the pregnancy began after the effective date of the Policy, and the insurance has been in effect for the entire term of the pregnancy, We will reimburse the reasonable and customary costs incurred up to a limit of HK\$ 50,000 for hospital and nursery charges:

- in the event of complications causing the involuntary interruption of the pregnancy within the first 12 weeks of the pregnancy;
- in the event of pregnancy or complications arising from pregnancy or childbirth (including caesarean section).

- **Psychiatric Treatment**

The treatment of psychiatric disorders as inpatient services, up to a limit of HK\$20,000.

Section 2 Hospital Cash

If during Your Journey You suffer Bodily Injury or Sickness and it shall cause You hospital confinement outside Hong Kong, We shall pay You a daily cash benefit of HK\$1,500 for each day (24-hour period) of confinement up to a limit of HK\$30,000. Such confinement shall be as an in-patient in a hospital under treatment by any Medical Practitioner.

Section 3 Trauma Counselling

If as a result of an Accident during the Journey, You suffer from an acute mental trauma after witnessing, or being subject to a sudden unexpected event as robbery or burglary, threat, personal assault, serious Bodily Injury, fire, explosion, traffic accident, natural disaster or hijacking or terror attack; and in the opinion of a Medical Practitioner You require trauma counselling, We shall pay for the cost of counselling up to HK\$1,500 per visit and a maximum limit of HK\$15,000.

Section 4 Treatment of Dental Accident

Should You require immediate medical treatment by a Medical Practitioner or a dentist to repair or replace sound and natural teeth injured as the result of an Accidental blow to the face during the Journey, We shall indemnify You in respect of expenses necessarily and reasonably incurred by You during the Journey, for such emergency dental treatment, up to a limit of HK\$5,000. Expenses for dental crown and bridges are excluded.

Section 5 Worldwide Emergency Service

We have arranged a 24-hour Emergency Service to assist You in case of emergency abroad following Accident, Bodily Injury, Sickness or serious loss. You may simply make a call to the 24-hour Emergency Hotline **+852 2539 5899** for assistance. Please quote Your Policy Number when You call.

The following services are available during Your Journey:

A. Medical Advice, Evaluation and Referral Appointment

Our Emergency Service can provide medical advice and evaluation from the attending physician over the phone, or if necessary will refer You to a physician or medical specialist for personal assessment and assist You in making the medical appointment. The medical advice received by You shall be regarded as a pure and general advice only and it shall not be construed as a medical diagnosis by Our Emergency Service doctor.

B. Medical Transfer

If the medical team of Our Emergency Service and the attending physician recommend hospitalisation in a medical facility where You can be suitably treated, We will transfer You to the nearest medical facility more appropriately equipped for the particular Bodily Injury or Sickness, with necessary medical supervision. The mode of transport decided will depend on medical necessity and solely on the discretion of Our Emergency Service.

C. Repatriation After Treatment

If according to the joint and exclusive decision of the attending physician and the appointed doctor of Our Emergency Service, Your medical condition will not prevent Your medically supervised repatriation as a regular passenger after local treatment, We will organise and pay for Your repatriation to the medical facility in Hong Kong by scheduled airline flight (on economy class) or any other appropriate means of transportation (on economy class), including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the purpose.

D. Repatriation of Mortal Remains / Ashes or Local Burial

We shall organise and pay for repatriating the Insured Person's body or ashes to Hong Kong or pay for the local burial expenses incurred in the country where death took place, excluding the cost of coffin. Our financial liability for the local burial limits to the equivalent cost of repatriating the Insured Person's body to Hong Kong.

E. Compassionate Visit

In the event of You suffered from death, Bodily Injury or Sickness resulting in hospital confinement outside Hong Kong for more than 3 consecutive days, We will arrange and pay for the cost of a return scheduled airline ticket (on economy class) for maximum two Relatives to travel from Hong Kong to Your bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to HK\$30,000 per Relative, but excluding the cost of drinks, meals and other room services.

Relative in respect to this Section, shall mean the Policyholder (other than You), Your spouse, parents, children and siblings.

F. Travel Information During Your Journey

You may contact Our Emergency Service to obtain the following information and services during Your Journey:

- monitor of medical condition and update the family
- emergency re-routing arrangement
- arrangement of essential medication and medical equipment
- referral of lawyers and solicitors
- arrangement of interpreters and children escort
- advance of bail bond up to HK\$40,000
- transmission of urgent messages for medical reasons
- luggage retrieval

Conditions

1. You shall give immediate notification and not later than 3 days of occurrence of an emergency to Our Emergency Service.
2. You shall surrender the unused portion of Your original ticket or the value thereof to Us in the event of repatriation.
3. The benefits under Items A to E of this Section shall be directly arranged and paid by the service provider appointed by Us. You will not be reimbursed by Us if the services or benefits are not performed by Our Emergency Service.
4. All costs incurred in using the above services under Items F of this Section will be at Your own expenses. The use of the above services is at Your own accord. We are not liable for any act or loss arising from the use of such services.

Exceptions

The following treatment, items, conditions, activities and their related or consequential expenses are excluded:

1. service rendered without the authorisation and/or intervention of Our Emergency Service.
2. costs which would have been payable if the event giving rise to the intervention of Our Emergency Service had not occurred.
3. any expenses more specifically covered under other insurance policy.

4. cases of minor Sickness or Bodily Injury which in the opinion of Our Emergency Service's doctor can be adequately treated locally and which do not prevent You from continuing Your travel or study.
5. expenses incurred where You in the opinion of Our Emergency Service's doctor are physically able to return to Your country of residence sitting as a normal passenger and without medical escort.

Our Emergency Service shall not be held responsible for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments or radioactivity or act of God or any other event of Force Majeure which prevents Our Emergency Service from providing such assistance services.

Section 6 Loss of Tuition Fee

We shall indemnify You up to a limit of HK\$100,000 in respect of loss of tuition fee paid in advance, which is not recoverable from any other source, for Your incapability to continue Your education necessitated by i) hospital confinement due to Serious Bodily Injury or Sickness during Your Journey, and ii) continuous medical treatment necessitated by a Medical Practitioner for at least 1 month after the first discharge.

Section 7 Personal Accident

If during the Journey You sustain Bodily Injury and within 12 calendar months from the date of such Bodily Injury result in Death, Losses, Permanent Total Disablement as described under this Section below, We will pay You the following Benefits

Benefits	Benefit Amount (HK\$)
1. Death	800,000
2. Permanent Disablement Loss of one or both hands or feet (by physical separation at or above the wrist or ankle); or total and permanent loss of use of an entire hand or arm or an entire leg; or complete and irrecoverable loss of sight in one or both eyes	800,000
3. Permanent Total Disablement	800,000

Conditions

1. No payment shall be made under more than one of the Items 1, 2 or 3 for You in respect of Bodily Injury arising out of the same occurrence.
2. Satisfactory proof of death or Bodily Injury sustained for which a claim is made must be provided upon Our demand at Your own expense or at the expense of Your legal representative. Death or Bodily Injury sustained shall not be presumed solely on account of Your disappearance.

Disappearance

If the body of the Insured Person has not been found within one year of the disappearance sinking or wrecking of the conveyance in which the Insured Person was travelling as a fare-paying passenger at the time of the Accident it will be presumed that the Insured Person suffered Death resulting from Bodily Injury caused by an Accident at the time of such disappearance sinking or wrecking and We shall forthwith pay the Death benefit under this insurance provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to Us if the Insured Person is subsequently found to be living.

Section 8 Education Fund

If the Policyholder, or any person specifically agreed by Us, 1) sustains Bodily Injury during the Period of Insurance, resulting in death or Permanent Total Disablement, or 2) declares bankruptcy, and can no longer support You for continuation of Your education, We will pay HK\$300,000 as a subsidy for Your education. We shall only pay once under this Section for the entire term of study. Benefit will not be payable if You are the Policyholder.

Section 9 Baggage, Travel Documents and Cash

When You are travelling outside the city of study during the Journey, subject to sufficient proof of travel is provided to Us, We shall indemnify You in respect of:

- loss or destruction of or damage to Your baggage. Our liability shall not exceed HK\$2,000 in respect of any one article/pair/set, up to a limit of HK\$15,000.
- costs for replacing the lost travel tickets and travel documents, identification and credit cards, including the additional accommodation and transportation expenses necessarily incurred in replacing the lost documents up to a limit of HK\$5,000.
- loss of cash, banknotes or travellers' cheques as a result of theft and/or robbery up to a limit of HK\$3,000.

Exceptions

We shall not be liable in respect of:

1. loss or destruction of or damage to contact corneal cap or micro lenses, stamps of any kind, manuscripts or documents of any description, medals, coins, bonds, securities, travellers' samples or camping equipment.
2. loss, destruction or damage due to wear and tear, depreciation, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating.
3. the breaking of or damage to crockery, china, glass, sculpture, curios, pictures, musical instruments, skis or fragile articles of any kind unless caused by fire, theft or an accident to the vehicle, vessel or aircraft conveying the article.
4. loss, destruction or damage occasioned by or in consequence of confiscation, nationalisation, requisition or willful destruction by any government, public or municipal, local or customs authority.
5. property more specifically insured.
6. depreciation in value, loss or shortages due to error or omission.
7. computer software and accessories, data recorded on cards, diskettes, tapes or other equipment.
8. any losses occur at the city of study.

Conditions

1. You shall observe ordinary and proper care in the supervision of Your baggage. In the event of loss, destruction or damage, You shall immediately take steps to minimise the damage, recover any missing property and give notice to the carrier who had custody of the baggage and/or may be responsible for loss, destruction or damage.
2. For loss due to theft or robbery, or loss of baggage, personal effects, cash, credit card, travellers' cheques and travel documents, You should report to the police within 24 hours of discovery of the loss and obtained a police report stating the nature of loss, place and time of occurrence and list of lost items.
3. You shall lodge Your claim against the carrier first if the loss or damage was occurred whilst in care and custody of the carrier. We shall reimburse the balance if You are not fully compensated by the carrier subject to the limit under this Section.
4. We may at Our option make good the loss, destruction or damage as an alternative to making the payments under this Section.

Section 10 Travel Delay

If the departure of the Common Carrier in which You have booked to travel is delayed by at least 6 hours from the time specified by the carrier due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier, We shall pay an amount of HK\$500 for each full 6 hours delay up to a limit of HK\$1,500. You shall obtain written confirmation from the carrier or their agents stating the number of hours of delay and the reason for such delay.

Section 11 Emergency Purchases

In the event of Your checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier for at least 6 hours after Your arrival at the airport outside Hong Kong, We shall reimburse the emergency purchases of essential clothing, toilet necessities and the like, up to a limit of HK\$1,000, subject to

receipts or other evidence of such purchases is provided. Any payment made under this Section shall be deducted from the amount payable under Section 9 should the baggage be proved to be permanently lost.

Section 12 Personal Liability

We shall indemnify You up to a limit of HK\$1,500,000, against legal liability to a third party, including third party costs and expenses, as a result of following occurrence during Your Journey:

- i. accidental death or Bodily Injury of any person,
- ii. accidental loss of or damage to property,

Provided You do not admit liability on or enter into any settlement agreement with a third party unless Our written consent is obtained.

Exceptions

We shall not be liable in respect of any liability directly or indirectly arising from:

1. death or Bodily Injury of any members of Your family or any employees of Yours.
2. loss of or damage to property belonging to or in the custody or control of You, any members of Your family or any employees of Yours.
3. any liabilities which attached by virtue of an agreement but which would not have attached in the absence of such agreement.
4. Your employment, business or profession.
5. Your ownership of land or building.
6. Your occupation of land or building other than temporary holiday accommodation.
7. the use of horses, vehicles, boats, lifts, aircraft model, aircraft or any kind of watercraft.

Conditions

The indemnity shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong.

PART III. EXCEPTIONS

Applicable to all Sections

We shall not be liable:

1. for any loss in connection to any pre-existing or congenital medical conditions. A pre-existing condition means prior sickness or disease contracted or injury sustained before the Journey.
2. for any consequence of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power (other than Passive War).
3. for any expenses incurred in connection with ionising radiation or contamination by radioactivity or any nuclear-related claims.
4. in respect of any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or a mutant derivative or variations thereof however caused.
5. for any loss whilst You are under the influence of intoxicants or drugs or suffering from intentional self-inflicted injury, suicide, insanity or injury caused by venereal disease.
6. Massage therapy, elective treatment or surgery that is not medically necessary, cosmetic or plastic surgery unless required in emergency as the result of Bodily Injury.
7. Dental treatment, oral surgery or any related procedures, except as otherwise specified under the Section of Treatment of Dental Accident.
8. Pregnancy, childbirth, miscarriage, voluntary termination of pregnancy and any complications thereof, except as specified under the Section of Maternity under Medical Expenses cover.

9. for any persons engaging in flying or other aerial activities except whilst travelling on regular scheduled airline or licensed charter aircraft over an established route as a fare-paying passenger and not as a pilot or an aircrew.
10. for any persons engaging in professional sports, or where the person would or could earn income or remuneration from engaging in such sports, racing of any kind (other than on foot or swimming or in dinghies), or equipped mountaineering.
11. if You are travelling against the advice of a qualified Medical Practitioner or for any Journey undertaken for the purpose of obtaining medical treatment.
12. in respect of travel involving any dangerous assignments, armed services, activities on offshore platform, construction site working, stunt work, aerial work, manual labour work, mining, tour guide or escort, actor/actress in any entertainment business, ship building/repair or ship crew services, unless specifically extended under the Policy.
13. for any claim resulting from willful, malicious, criminal or unlawful acts.
14. for any PRC citizens within the territory of Mainland China.
15. for any losses related to, directly or indirectly, an Insured Person travelling to or through a place that is the subject of a prohibition or warning against travel, issued by any relevant intergovernmental agency, body or authority, any relevant agency, body or authority of the government of Hong Kong (including alerts given by the Outbound Travel System), on or before the date of the Journey.
16. for any claims resulting from travel to countries not listed under definition of Worldwide.
17. for any losses related to, directly or indirectly, an Insured Person travelling to or through a place in which an event, incident or circumstance has occurred, or is occurring, which is known, or ought to be known, to that Insured Person, on or before the date of the Journey, to increase the likelihood of a loss otherwise covered by this insurance. Such event, incident or circumstance might, but need not, be the subject of a declaration by any relevant agency, body or authority of the government of Hong Kong, or an announcement by an intergovernmental body (including any alert given by the World Health Organisation).
18. for any losses related to, directly or indirectly, severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or coronavirus disease (COVID-19), any mutation or variation of SARS-CoV-2, or any fear or threat of any of the aforementioned diseases and/or viruses.

PART IV. GENERAL CONDITIONS

1. Conventional Travel

This insurance is valid only for study abroad and conventional leisure travel, including field works endorsed by the Recognised Institute of Learning and part-time jobs where locally permitted. This insurance shall not apply to business travel, persons undertaking expeditions, risking one's life or similar journey.

2. Compliance with Policy Provision

Our liability shall be conditional on Your complying with the terms, exceptions and conditions of this Policy. At the time this Policy becomes effective, You must be fit to travel and not aware of any incident which may lead to cancellation or rescheduling of Your Journey. Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

3. Precautions

The Policyholder and You must take all reasonable steps to prevent loss, damage or accident and recover any missing property.

4. Termination of Insurance

In the event that annual premium has been paid for any period beyond the date of termination, and no claim has been reported, upon the Policyholder's request for termination of insurance, We shall charge the premium in accordance with the table below and refund the balance

Not exceeding Our charge

1 month	30%
2 months	50%
3 months	60%
4 months	70%
Over 4 months	100%

5. Other Insurance

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance and/or other source, We shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance/source. If You are insured with Us with more than one Study Companion or travel insurance policies, We shall only pay under the policy with the largest compensation.

6. Notification of Claim

- a. You or Your legal personal representative must give Us written notice of any event giving rise or likely to give rise to a claim under this Policy as soon as possible but in any case within 21 days (or 3 days in respect of Section 5) from the occurrence.
- b. Written proof of loss must be furnished to Us within 180 days from the date of issuance of Our receipt of the Notification of Claim or any written request from Us in requesting further information. Failure to furnish Us written proof of loss within such time shall invalidate the claim.
- c. You shall furnish to Us all such particulars and evidence, documentary or otherwise and shall do all such things as We may require at Your own expenses.

7. Conduct of Claim

You must give whatever information or assistance upon Our request and must not admit, deny or negotiate any claim without Our written consent. Any writ, summons or other legal document served on You in connection with a possible claim must be unacknowledged and sent to Us immediately.

8. Subrogation

We shall be entitled to take over and conduct the defence or settlement of any third party claim at Our discretion. We shall also be entitled to use the Policyholder and Your name to enforce recovery rights against any other person whether before or after indemnification is received under this Policy.

9. Sanction Clause

We shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction in any applicable jurisdiction.

10. Jurisdiction and Governing Law

This Policy is subject to the exclusive jurisdiction of the Hong Kong Special Administrative Region ('HKSAR') and is to be construed according to the laws of the HKSAR.

11. Rights of Third Parties

Save for any person or entity expressly conferred a benefit under this Policy, no person or entity who is not a party to this Policy has any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any obligation or to receive any benefit or remedy under this Policy. The consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this Policy.

MAKING A CLAIM

1. Please obtain a claim form from Our website at www.awac.com/asiapacretail without delay for completion and return it together with Your travel booking invoices/receipts within 21 days (3 days in respect of Section 5) of such occurrence.
2. Should You come across the situations below, please take the following actions and provide the relevant supporting documents, at Your own expense, with Your completed claim form.
 - a) If medical attention is received for Bodily Injury or Sickness, You should obtain receipts for all payments made plus a medical certificate showing the nature of the Bodily Injury or Sickness.
 - b) For theft, robbery or loss of baggage/property, money, credit card, You must report to the police within 24 hours of discovery and obtain a written report.
 - c) For any loss, damage or delay to checked-in baggage, You should report to the carrier immediately, and obtain a written report.
3. For enquiries, please contact Our Claims Hotline at +852 2968 3221 during Our office hours or send email to hk_claims@awac.com.

Underwritten by 承保公司:

Allied World Assurance Company, Ltd 世聯保險有限公司 (Incorporated in Bermuda with limited liability)

AF-SC0624PJ

Personal Data Information Collection Statement (PICS)

Purpose of Collection

Allied World Assurance Company, Ltd (Hong Kong Branch) (collectively with the other subsidiaries of Allied World Assurance Company Holdings, Ltd, "Allied World") may collect and use your personal data for the purposes of conducting its insurance business, including:

so that we can provide you with and manage insurance products and services, including to consider and process your application; to vary, cancel or renew your insurance; to deal with and/or process any claims under your policy, including settlement, and to conduct necessary investigations; to complete due diligence and background checks that are either required by law or regulation or have been put in place by Allied World; to respond to your queries and administer your policy, including correspondence with you; to investigate fraud, misconduct or any unlawful act or omission in relation to your policy; so that we can comply with legal obligations; for research and statistical purposes; for marketing (including, where permitted by law, direct marketing) of other services provided by us; and/or any purpose directly related to the above.

In general, it is voluntary for you to provide Allied World with your personal data. However, if you do not provide sufficient information, Allied World may not be able to provide insurance services to you.

Potential Transferees

Data held by Allied World relating to you will be kept confidential but Allied World may, for the purposes set out above, transfer your personal data to:

other insurers; reinsurers; intermediaries; insurance associations, federations or similar organisations; related companies; our advisers, service providers and agents; external claims data collectors and verifiers; parties that have an insurance scheme in place under which you purchased your policy; parties involved in claims investigation and management; government and statutory agencies; and/or as otherwise required or allowed by law, in each case both within and outside of the Hong Kong Special Administrative Region.

Marketing and Promotion

Treating you as a valued customer, Allied World and its group companies may use the personal data, including name and contact details, collected from you for the purposes of direct marketing of Allied World and its group companies' general insurance products, services or offers and for sending you the promotional materials or updates of such products, services or offers when they become available.

Allied World will not use your personal data for direct marketing if you have indicated objection to such use by ticking the opt-out box on the proposal form. You may also, at any time, request Allied World to cease the use of your personal data for direct marketing purposes, by informing Allied World's Compliance Officer at the contact information set out below.

Access Requests and Corrections

You have the right, subject to applicable law, to request access to and correction of any personal data concerning yourself held by Allied World. Requests can be made to the Compliance Officer of Allied World Assurance Company, Ltd, by mail to Suite 2201, 22/F One Island East, Taikoo Place, 18 Westlands Road, Quarry Bay, Hong Kong or fax to +852 2968 5111, or email to hkcompliance@awac.com.