



Sun Flower Insurance Brokers Limited

Room 1105-06, 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.

STUDY COMPANION INSURANCE



Achieve more and worry less while studying abroad



Minor to Major
Medical Expenses



Travel Setbacks



Loss of Tuition Fees



24-Hr Worldwide
Emergency
Assistance

Your safety net wherever your studies take you



HOME AWAY FROM HOME

- Takes care of your medical expenses so you can focus on your studies, whether it's flu, pregnancy complications, a serious accident or even mental disorder
- Flies two of your loved ones in to comfort you if you're hospitalised away from home for more than 3 days



STAYING FOCUSED IN SCHOOL

- Reimbursement of tuition fees lost as a result of a serious illness or injury
- Helps you stay in school, even if your loved one can no longer cover your tuition*



WORLD ADVENTURES

- Compensates you if your belongings get lost or stolen while you're travelling outside the city of study, or if your transport is delayed
- No exclusions on school-assigned field work as well as part-time jobs where locally permitted
- Ready to help in a medical emergency, 24 hours a day, anywhere in the world



FINANCIAL PROTECTION FOR THE UNEXPECTED

- Personal accident cover if a serious accident occurs
- Personal liability protection if you accidentally hurt someone or accidentally damage their property

**With Study Companion at your side,
help is just a phone call away – all day, any day**

* If the policyholder can no longer support the student due to death, permanent total disablement or bankruptcy. Please see the Table of Benefits for full range of coverage.



STUDY COMPANION PREMIUM TABLE* (per Insured Student)

(HK\$)

Country of study	Period of Insurance	
	1 Year	2 Years
USA / Canada	4,800	9,120
Rest of the world (except USA / Canada)	3,200	6,080



ELIGIBILITY

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



MAJOR EXCLUSIONS

- Pre-existing or congenital health conditions
- Non-prescription drugs, influence by alcohol
- Self-inflicted injuries
- HIV / AIDS
- Professional sports, motor racing, equipped mountaineering
- Flying except as a commercial aircraft passenger



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* 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/1Alevy.pdf>
 or contact: (852) 2968 3333.



MEDICAL BENEFITS



Sun Flower Insurance Brokers Limited
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Summary of benefits	Maximum benefits (HK\$)
Hospitalisation and Clinical Treatment Due to Injury and Sickness	
Pays for your hospital charges, surgical / medical treatment, examination, diagnostic test, and land ambulance services	1,500,000
Paramedical Services	
Pays for your physiotherapist, chiropractor, osteopath, chiropodist or podiatrist expenses in hospital and out-patient	20,000
Medical Appliance	
Covers your crutches, casts, splints, canes, etc.	10,000
Maternity / Childbirth	
Covers your expenses for complications during pregnancies that begin after the policy effective date	50,000
Psychiatric Treatment	
Covers treatment in hospital	20,000
Follow-up Treatment	
Pays for up to 3 months of medical follow-up appointments upon your return to Hong Kong	50,000
Hospital Cash	
Pays HK\$1,500 / day for hospitalisation due to injury and sickness	30,000
Trauma Counselling	
Pays up to HK\$1,500 / counselling session for acute mental trauma after a threat, assault, bodily injury, traffic accident, natural disaster, hijacking, etc.	15,000
Emergency Medical Evacuation	
Covers emergency medical evacuation expenses	Unlimited
Compassionate Visit	
Pays for a round trip economy ticket and hotel accommodation for maximum 2 relatives to visit the student hospitalised overseas	30,000/relative
Repatriation of Remains	
Covers expenses incurred in transporting the body or ashes home or payment of local burial expenses in the event of death (excluding the cost of coffin)	Unlimited



PERSONAL ACCIDENT BENEFITS

Summary of benefits	Maximum benefits (HK\$)
Dental Accident Treatment	
Pays for the dental treatment of sound and natural teeth damaged by an accident	5,000
Personal Accident	
Pays compensation for accidental death / loss of limbs or eyesight / permanent total disablement	800,000



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STUDY BENEFITS

Summary of benefits	Maximum benefits (HK\$)
Loss of Tuition Fee	
Reimburses forfeited tuition fees if the student is hospitalised due to a serious injury or sickness	100,000
Education Fund	
Pays a subsidy for education if the policyholder can no longer support the student due to death, permanent total disablement or bankruptcy	300,000



TRAVEL INCONVENIENCE BENEFITS

Summary of benefits	Maximum benefits (HK\$)
Loss of Baggage	
Pays up to HK\$2,000 / article for the accidental loss of or damage to baggage when traveling outside the city of study	15,000
Travel Document	
Covers the 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	
Covers the loss of cash from theft or robbery when travelling outside the city of study	3,000
Travel Delay	
Pays HK\$500 for every 6-hour delay of the common carrier due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier	1,500
Emergency Purchases	
Covers the emergency purchase of essential clothing / toiletries if baggage is delayed or misplaced for more than 6 hours	1,000



BONUS BENEFITS

Summary of benefits	Maximum benefits (HK\$)
Personal Liability	
Covers legal liability to third parties for accidental bodily injury and loss of or accidental damage to property (except arising out of use of vehicles and watercraft, horse-riding and liability to family members or employees)	1,500,000

* The above is a simplified description of the different covers provided by this plan. Please refer to the policy wording for a more detailed explanation.

ABOUT ALLIED WORLD

Allied World Assurance Company Holdings, Ltd, 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.

Allied World Assurance Company, Ltd

(incorporated in Bermuda with limited liability)

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A member of the Insurance Claims Complaints Bureau

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Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. 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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