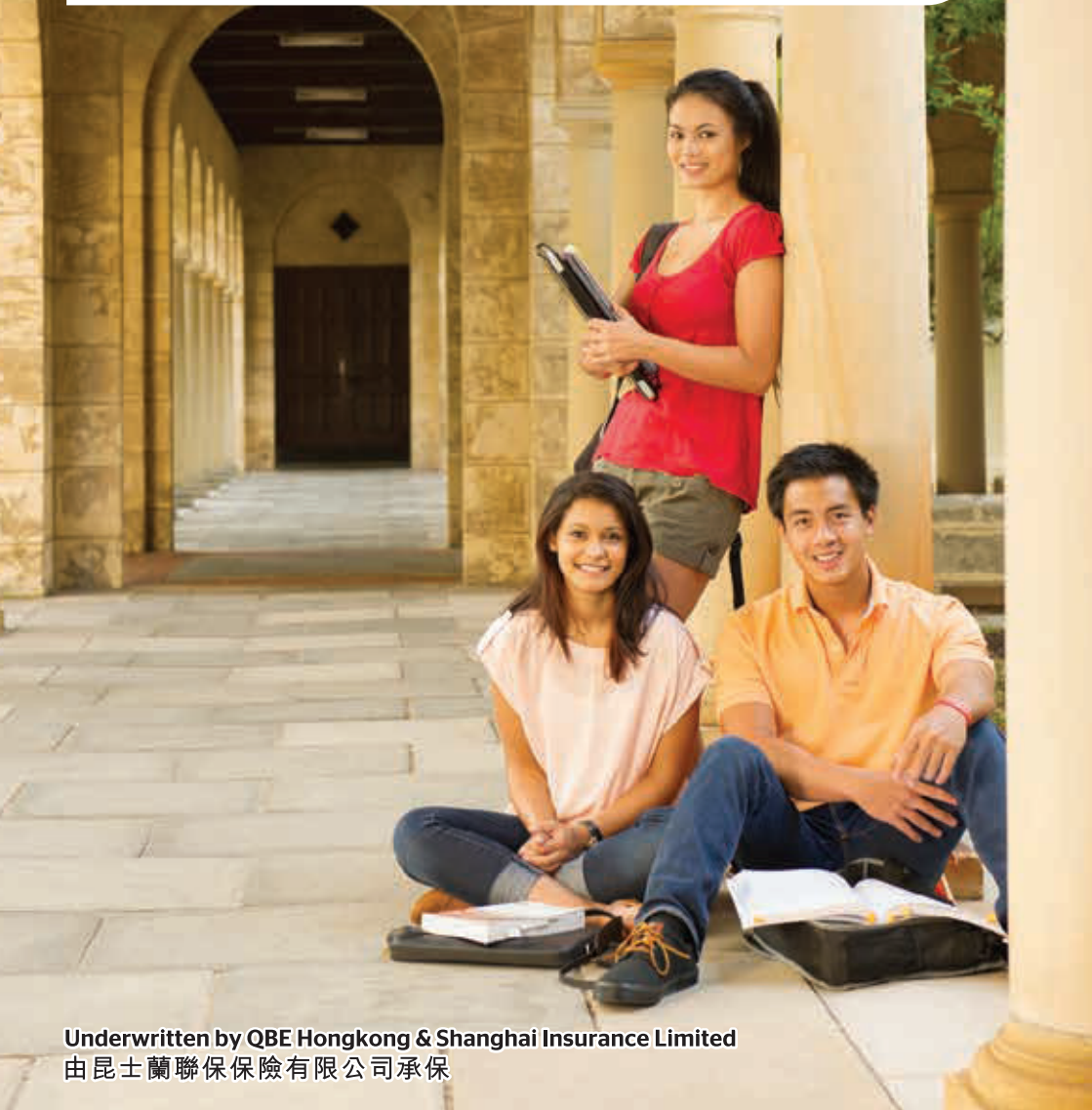


Manulife 宏利




Study Abroad Insurance 留學保險計劃

Safeguarding your child while they study overseas
守護您在海外留學子女



Underwritten by QBE Hongkong & Shanghai Insurance Limited
由昆士蘭聯保保險有限公司承保

The background features two stylized figures, possibly representing parents or guardians, holding a large sign. The figures are depicted with yellow heads and white bodies, standing on dark grey bases. The sign they hold is white with a teal border and contains the main text of the advertisement. The background is a light blue sky with scattered yellow clouds.

At QBE Hong Kong, we understand your concern as a parent when your child is studying overseas. Our Study Abroad Insurance will provide your child with a comprehensive protection so that you can have a peace of mind.

Why should I choose QBE Hong Kong's Study Abroad Insurance?

Comprehensive medical expenses protection with high level of coverage up to HK\$1,800,000 and all-round coverage from in-patient, out-patient, paramedical services, medical equipment, dental, maternity to psychiatric treatment

Protection for internship, part-time job and leisure travel worldwide on top of studying abroad

Coverage tailored for studying abroad including study interruption, education fund, overseas residence guard, just to name a few

Extra care for 2 family members to travel to visit the children if hospitalized overseas

Cover for comprehensive travelling inconvenience including low time excess for delay benefits at 5 hours only



Main Coverage

BENEFITS	MAXIMUM LIMIT (HK\$)
1. Medical Expenses <ul style="list-style-type: none"> • Overseas out-patient visits. a. Additional transportation b. Paramedical Services c. Medical supplies d. Maternity e. Psychiatric treatment f. Dental treatment g. Follow up medical expenses up to 90 days after returning to Hong Kong <ul style="list-style-type: none"> — Medical follow up includes treatment by Chinese Medicine Practitioner 	1,800,000 25 visits 2,000 20,000 (1,500/visit/day) 50,000 50,000 20,000 (1,500/visit/day) 5,000 100,000 5,000 (150/visit/day)
2. Hospital and Quarantine Allowance Provides daily cash allowance during hospitalization overseas or after returning to Hong Kong or compulsory quarantined overseas.	30,000 (1,500 / day)
3. Intensive Care Unit Allowance Provides daily cash allowance if confined in the Intensive Care Unit.	30,000 (1,500 / day)
4. 24-Hours Worldwide Emergency Assistance <ul style="list-style-type: none"> a. Emergency Medical Evacuation and/or Repatriation b. Repatriation of Mortal Remains c. Hospital Admission Guarantee d. Compassionate Visit <ul style="list-style-type: none"> — Hospitalized for at least five consecutive days — Sudden death of the Insured Person e. Convalescence Assistance f. Hotline and Referral Services 	Actual Cost Actual Cost 50,000 100,000 (50,000 per person) 2 economy class return airfare and accommodation at 10,000 (2,000 / night) Accommodation at 10,000 (2,000 / night) Included
5. Personal Accident <ul style="list-style-type: none"> • Accidental death or Permanent Disablement • Accidental death or Permanent Disablement in a Common Carrier • Major Burns (Second or Third Degree) 	1,000,000 500,000 for age under 18 500,000 N/A for age under 18 500,000 250,000 for age under 18
6. Funeral Expenses Pays for the funeral expenses including burial and cremation charges in the event of accidental death.	10,000
7. Compassionate Cash Provides cash relief on death due to sudden sickness outside Hong Kong.	10,000
8. Personal Belongings <ul style="list-style-type: none"> a. Baggage and Personal Effects <ul style="list-style-type: none"> — Per item/pair/set — Laptop per item/pair/set — Sports equipment per item/pair/set — Musical Instrument per item/pair/set — Mobile phone/electronic mobile devices/tablet in total b. Personal Money c. Document Loss <ul style="list-style-type: none"> — Covers replacement cost for the loss of travel document including Hong Kong Identity Card, China Re-Entry Permit, passport, credit cards, driving license or travel tickets and the additional travel and accommodation expenses incurred outside studying city as a result. 	20,000 5,000 10,000 5,000 5,000 3,000 5,000 10,000

BENEFITS (CONTINUED)	MAXIMUM LIMIT (HK\$)
9. Unauthorized Use of Credit Card Indemnifies the monetary loss caused by unauthorized use of credit card in the event of loss of card overseas.	20,000
10. Trip Cancellation Covers irrecoverable transportation and accommodation expenses paid in advance due to sudden death, serious injury or sickness of the insured person, his/her immediate family members, or travel companion; witness summons or jury service, compulsory quarantine unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster, pandemic or adverse weather in Hong Kong or the studying city on the departure date or at the scheduled destination within one week from departure; OTA Alert* to the scheduled destination or insured person's home in the studying city being seriously damaged by fire, flood or burglary within one week from departure <ul style="list-style-type: none"> Reimburse the cancellation fee of the redeemed air mileage at US\$120 or provides cash allowance at HK\$1 for every 10 air miles on the non-refundable air mileage redeemed for transportation and accommodation. 	20,000 1,000
11. Trip Curtailment Covers irrecoverable loss or additional transportation and accommodation expenses incurred as a result of curtailment due to sudden death, serious injury or sickness of the insured person, his/her immediate family members, or travel companion; witness summons or jury service, unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster, pandemic or adverse weather at the scheduled destination; OTA Alert* to the scheduled destination or insured person's home in the studying city being seriously damaged by fire, flood or burglary. <ul style="list-style-type: none"> Reimburse the cancellation fee of the redeemed air mileage at US\$120 or provides cash allowance at HK\$1 for every 10 air mileage on the non-refundable air mileage redeemed for transportation and accommodation. 	20,000 1,000
12. Trip Re-route Covers additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown for more than 5 hours.	10,000
13. Baggage Delay Reimburses the cost of emergency purchases of clothing, requisites or toiletries if the baggage is delayed.	2,000 (500 first 5 hrs, 1,000 every 5 hrs thereafter)
14. Travel Delay Pays cash allowance for the delay of departure of scheduled transportations due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown; or <ul style="list-style-type: none"> Pays the additional transportation expenses and overseas overnight accommodation incurred for the delay of more than 5 hours 	3,000 (300 first 5 hrs, 500 every 5 hrs thereafter) 5,000
15. Missed Connection Reimburses the additional transportation and overnight accommodation expenses incurred due to late arrival of incoming connection flight and no onward transportation is available within consecutive 5 hours.	10,000
16. Personal Liability Covers legal liability to third party bodily injury or property damage.	2,000,000
17. Accidental Death or Permanent Disablement due to Kidnap Pays for accidental death or permanent disablement as a result of an injury due to kidnap on top of Personal Accident benefit.	100,000

BENEFITS (CONTINUED)	MAXIMUM LIMIT (HK\$)
18. Accidental Death or Permanent Disablement due to Natural Disaster Pays for accidental death or permanent disablement as a result of an injury due to natural disaster on top of Personal Accident benefit.	500,000 250,000 for age under 18
19. Broken Bones Pays for broken bones as a result of an accidental injury.	30,000
20. Education Fund Subsidize a fund for the continuation of education if the insured person's parent/guardian sustains an injury resulting in his/her Accidental Death or Permanent Total Disablement.	300,000
21. Overseas Residence Guard Reimburses the loss of or damage to household contents in the insured person's home overseas as a result of fire, flood, earthquake, tsunami, subsidence/landslip, aircraft damage or impact damage by any road vehicle.	10,000 (3,000 / item / pair / set)
22. Parent Annual Leave Compensation Pays a cash benefit for each day of annual leave taken by the insured person's parent in the event of the insured person is confined in the hospital in excess of 5 consecutive days due to serious injury or sickness and the insured person's parent takes annual leave to pay visit to the insured person.	2,000 (200 / day)
23. Rehabilitation Travel Expenses Reimburses the reasonable transportation expenses including but not limited to ambulance, hire car and taxi, for the purpose of seeking follow-up treatment or rehabilitation training after discharge from hospital.	3,000 (300 / ride and 2 rides / visit / day)
24. Study Interruption Reimburses the forfeited portion of tuition fee or pays for the re-attending tuition fee if the insured person is prevented from continuing with his/her studies due to: i) hospitalized for more than 30 days due to injury or sickness, ii) suffers serious injury or sickness, iii) paralysis arising from an injury or sickness, iv) sudden death or the insured person's immediate family member.	200,000
25. Temporary Accommodation Reimburses the cost of temporary accommodation at a hotel, lodging house or boarding house if the home overseas is damaged and rendered uninhabitable as a result of fire, flood, earthquake, tsunami, subsidence/landslip, aircraft damage or impact damage by any road vehicle.	5,000 (1,000 / day)
26. Trauma Counselling Pays for the trauma counselling fee as recommended by the attending registered medical practitioner.	15,000 (1,500 / visit)

Remark: *Refer to the following "Outbound Travel Alert Extension" for details.



What more do I need to know?

COVERAGE FOR THE ENTIRE JOURNEY FROM HOME TO HOME

Study Abroad Insurance covers your entire trip as commencing at the time you depart from your home or place of work for the direct purpose of beginning your planned journey or 4 hours from the schedule departure time, whichever is the later; and end at the time you arrive home or place of work upon completion of the journey or 4 hours after your scheduled arrival time, whichever is the earlier.

AUTOMATIC EXTENSION OF PERIOD OF INSURANCE UP TO 10 DAYS

In the event the journey has to be delayed involuntarily, the expiry date of the policy will be extended automatically for a maximum of 10 days free-of-charge.

OUTBOUND TRAVEL ALERT EXTENSION

In the event of the Security Bureau launches Red Alert or Black Alert to your planned destination, it is recommended that you adjust your travel plan or avoid non-essential travel to the country or region where the alert is launched to. To minimize your financial loss, Study Abroad Insurance extends to cover for your loss of pre-paid or unused travel and accommodation expenses due to adjustment of travel plans

Reimbursement to your loss is in accordance with the circumstances as below:

Red Alert	Black Alert
50%	100%

Conditions:

1. In the event of no Outbound Travel Alert is launched to the planned destination on the issue date of the Policy or the date which the transportation and/or accommodation is booked (whichever is later), the Red Alert or Black Alert must be issued at least 1 day after the day on which the Policy is issued or the date which the transportation and/or accommodation is booked (whichever is later).
2. In the event of an Outbound Travel Alert has been issued to the planned destination on the date which the Policy is issued or the date which the transportation and/or accommodation is booked (whichever is later), cancellation of trip is subject to a higher level of Alert being Red Alert or Black Alert and the higher level of Alert must be issued to the planned destination at least one day after the Policy is issued or the date which the transportation and/or accommodation is booked (whichever is later).
3. Cancellation of trip, must take place not earlier than 7 days from the departure date of the scheduled itinerary and the Outbound Travel Alert to the planned destination must be in force at the time of cancellation.
4. Curtailment of trip must take place while Outbound Travel Alert to the destination is in force after commencement of the trip and in the event of an Outbound Travel Alert has been issued to the planned destination on the date which the Policy is issued or the date which the transportation and/or accommodation is booked (whichever is later), curtailment of the trip is subject to a higher level of Alert inclusive of Red Alert or Black Alert.

PERSONAL ACCIDENT - ACCIDENTAL DEATH OR PERMANENT DISABLEMENT SCALE OF COMPENSATION

For a more comprehensive protection against permanent disablement, Study Abroad Insurance offers an extended scale of compensation.

EVENT	PERCENTAGE OF SUM INSURED
Accidental death	100%
Permanent total disablement	100%
Loss of two or more limbs	100%
Loss of both hands, or of all fingers and both thumbs	100%
Total loss of sight of both eyes	100%
Total paralysis	100%
Complete and incurable insanity	100%
Injuries resulting in being permanently bedridden	100%
Loss of one limb	100%
Loss of speech and hearing	100%
Loss of sight of one eye	50%
Loss of lens of one eye	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%

EVENT (CONTINUED)	PERCENTAGE OF SUM INSURED
Loss of thumb <ul style="list-style-type: none"> • both phalanges • one phalanx 	25% 10%
Loss of index finger <ul style="list-style-type: none"> • three phalanges • two phalanges • one phalanx 	10% 8% 4%
Loss of middle finger <ul style="list-style-type: none"> • three phalanges • two phalanges • one phalanx 	6% 4% 2%
Loss of ring finger <ul style="list-style-type: none"> • three phalanges • two phalanges • one phalanx 	5% 4% 2%
Loss of little finger <ul style="list-style-type: none"> • three phalanges • two phalanges • one phalanx 	4% 3% 2%
Loss of metacarpals <ul style="list-style-type: none"> • first or second (additional) • third, fourth or fifth (additional) 	3% 2%
Loss of toes <ul style="list-style-type: none"> • All • great, both phalanges • great, one phalanx • other than great, if more than one toe lost, each 	15% 5% 2% 1%
Loss of hearing <ul style="list-style-type: none"> • both ears • one ear 	75% 15%
Loss of hearing	75%

The Company shall not pay for more than one of the above events listed in respect of the same accident. If any insured person suffers more than one disablement in the same accident, We shall only pay for the benefit which attracts the highest sum insured in accordance with the above events scale of compensation.

Who is Eligible?



Insured Person(s) must be Hong Kong resident(s) and registered full time student(s) with age from 10 to 35 years old.

How much do I need to pay?



ANNUAL PREMIUM	HK\$
USA / Canada	4,950
Rest of the world (excluding USA / Canada)	3,550

IA Levy

IA levy collected by the Insurance Authority has been imposed on relevant policy (except for certain exempted insurance classes) at the applicable rate and would be remitted in accordance with the prescribed arrangements. Policyholders/customers should pay the levy in accordance with the law. For further information, please visit www.qbe.com/hk or www.ia.org.hk.

Major Exclusions

1. Pre-existing medical conditions.
2. Pregnancy, childbirth, miscarriage, abortion and all complications.
3. Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities.
4. Intoxication by alcohol, narcotics or drugs including related treatments.
5. War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion.
6. Radioactive contamination, nuclear fission / fusion, nuclear weapon or device or chemical or biological agent.
7. Illegal / unlawful act, intentional self-inflicted injury or suicide.
8. Sanction, regulation, prohibition, confiscation, detention, destruction by government, customs or other authorities.
9. In any violation of the laws or resistance to arrest.
10. Engaging in naval, military, air force service or operation or armed forces; in any form of manual employment; offshore activities like commercial diving, oil rigging; mining; aerial photography; handling of explosives or hazardous chemicals; performing as an actor / actress; tour guide or tour escort; ship or air crew member including pilot.
11. Professional sports, mountaineering, trekking at altitude above 5,000m, scuba diving deeper than 30m, any riding or driving in any kind of race, aerial flight activities except as a passenger in a properly licensed power-driven aircraft, extreme or adventurous sports (except for bungee jumping, hot air ballooning, hang-gliding, rafting, canoeing, kitesurfing or kite landboarding, water skiing, wakeboarding, surfing, wind surfing, snow skiing, snowboarding, snow skating and snow mobiling are covered).

General Conditions

- This Policy is applicable to study abroad, internship, conventional leisure travel, part-time job which is clerical or administrative in nature, not applicable to expedition, adventure or similar journey.
- For non-emergency hospital admission in the USA, pre-approval of hospitalization is required.
- Insured person must be fit to travel at the time of applying this insurance and not in acknowledgement of any circumstances (including but not limited to financial, medical, political, adverse weather) which could lead to cancellation, interruption or curtailment of the journey.
- The insurance cover shall be non-transferrable.
- Cancellation of policy is subject to short period charge and minimum premium per policy at HKD1,400.
- For any insured person below the age of 18, the policyholder must be the parent or legal guardian.
- Any insured person can be covered under only one travel policy for the same journey by the Company. In the event that multi-policies are purchased, the insured person will be considered to have been insured under the policy offering the highest benefits.
- Immediate notice shall be given to QBE Hongkong & Shanghai Insurance Limited of any occurrence likely to give rise to a claim under the policy upon your return to Hong Kong. All original invoices and receipts shall be submitted together with the duly completed Claim Form within 30 days.

How do I apply?

Please contact Manulife to understand the details of this insurance coverage and the application procedure.



昆士蘭保險香港深明父母對海外留學子女的愛護。留學保險計劃為您在海外的子女提供全面保障，讓您安枕無憂。

為何選擇昆士蘭保險香港的留學保險計劃？

醫療保障高達 1,800,000 港元，為住院、門診、輔助醫療服務、醫療儀器、牙科、產科及精神科治療提供周全保障

提供留學以外的全球實習、兼職及全球觀光旅遊保障

專為海外留學生而設的周全保障，包括學習中斷、教育基金及海外家居保障等

為照顧父母的需要，提供 2 名家人探望在海外住院子女的保障

全面旅遊保障包括 5 小時延誤保障時限



主要保障範圍

基本保障	最高賠償額 (港元)
1. 醫療費用 <ul style="list-style-type: none">海外門診a. 額外交通b. 輔助醫療服務c. 醫療儀器d. 產科e. 精神科治療f. 牙科g. 回港後 90 日內覆診治療<ul style="list-style-type: none">— 中醫覆診治療	1,800,000 25 次 2,000 20,000 (1,500 / 每日每次) 50,000 50,000 20,000 (1,500 / 每日每次) 5,000 100,000 5,000 (150 / 每日每次)
2. 住院及隔離現金津貼 <p>為受保人於海外或回港覆診需入住醫院或於海外被強制檢疫隔離時，提供每日現金津貼。</p>	30,000 (1,500 / 日)
3. 深切治療病房津貼 <p>為受保人入住深切治療病房時提供每日現金津貼。</p>	30,000 (1,500 / 日)
4. 24 小時全球緊急援助 <ul style="list-style-type: none">a. 緊急醫療護送及 / 或運返b. 運送遺體c. 安排入院保證金e. 親友探望<ul style="list-style-type: none">— 最少連續五日住院— 受保人猝死f. 康復期住宿g. 熱線及轉介服務	實際開支 實際開支 50,000 100,000 (每人 50,000) 2 張來回經濟客位機票及酒店住宿 (2,000 / 日) 酒店住宿 10,000 (2,000 / 日) 免費
5. 個人意外 <ul style="list-style-type: none">意外死亡或永久傷殘於公共運輸交通工具中意外死亡或永久傷殘嚴重燒傷 (第二及第三級燒傷)	1,000,000 18 歲以下 500,000 500,000 不適用於 18 歲以下受保人 500,000 18 歲以下 250,000
6. 殮葬費用 <p>賠償受保人意外死亡引致的殮葬費用，包括土葬及火葬。</p>	10,000
7. 撫恤金 <p>受保人於香港以外之地方因突發之疾病引致死亡之現金補償。</p>	10,000
8. 個人財物 <ul style="list-style-type: none">a. 行李及私人財物<ul style="list-style-type: none">— 每項 / 對 / 套— 手提電腦包括配件每項 / 對 / 套最高賠償金額— 體育用品每項 / 對 / 套最高賠償金額— 樂器每項 / 對 / 套— 手提電話 / 流動電子裝置 / 平板電腦最高賠償總額b. 個人錢財c. 證件遺失<ul style="list-style-type: none">— 賠償受保人於旅程中遺失香港身份證、回鄉證、護照、信用卡、駕駛執照或旅遊機票之補領費用，及因在學習城市以外而導致受保人未能完成預期之旅程所引致之額外交通及住宿費用。	20,000 5,000 10,000 5,000 5,000 3,000 5,000 10,000

基本保障 (續)	最高賠償額 (港元)
9. 信用卡盜用 賠償受保人於旅程中因遺失信用卡引致資料被盜用所造成之損失。	20,000
10. 取消旅程 賠償因受保人、他/她的直系親屬或旅行同伴遭遇猝死、重傷或重病；受保人被傳召作證、出任陪審團或被強制隔離；香港或海外升學城市於出發日或於出發前一星期內已安排之目的地發生不能預計之罷工、暴動、內亂、恐怖主義行為、自然災害、廣泛流行病、惡劣天氣；「外遊警示制度」對目的地發出外遊警示*或受保人在留學城市的住所於出發前一星期內因火災、水浸或盜竊而嚴重損毀所致取消旅程而不獲退回之預繳住宿和交通費用。 <ul style="list-style-type: none"> 賠償以飛行里數換取機票之取消機票手續費最高120美元或為已兌換交通或住宿而不能退回之飛行里數損失提供每10飛行里數1港元之現金賠償。 	20,000
11. 縮短旅程 賠償因受保人、他/她的直系親屬或旅行同伴遭遇猝死、重傷或重病；受保人被傳召作證、出任陪審團；不能預計之罷工、暴動、內亂、恐怖襲擊或自然災害、廣泛流行病或惡劣天氣；「外遊警示制度」對目的地發出外遊警*或受保人在留學城市的住所因火災、水浸或盜竊而嚴重損毀所致縮短旅程的額外或不獲退回之預繳住宿和交通費用。 <ul style="list-style-type: none"> 賠償以飛行里數換取機票之取消機票手續費最高120美元或為已兌換交通或住宿而不能退回之飛行里數損失提供每10飛行里數1港元之現金賠償。 	20,000
12. 更改行程 保障受保人所乘搭之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖主義行為、自然災害、惡劣天氣、機械或電力故障等因素延誤5小時以上，而要支付之額外交通費用以趕及原定行程。	10,000
13. 行李延誤 賠償受保人因旅程中行李延誤而急需購買衣物、必須品及洗滌用品之費用。	2,000 (首5小時500, 後每5小時1,000)
14. 交通工具延誤 賠償受保人原定乘坐之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖主義行為、自然災害、惡劣天氣、機械或電力故障影響而引致延誤之現金津貼；或： <ul style="list-style-type: none"> 賠償因旅程延誤超過5小時而需額外支付的交通費用及海外過夜住宿費用 	3,000 (首5小時300, 其後每5小時500) 5,000
15. 接駁交通工具誤點 因航機延遲抵達引致未能趕及接駁交通工具，而較原訂時間連續5小時內未有替補交通，將賠償額外交通費及過夜住宿費。	10,000
16. 個人法律責任保障 保障受保人導致他人身體受傷或財物損失之法律責任。	2,000,000
17. 因綁架導致意外死亡或永久傷殘 為受保人因被綁架引致意外死亡或永久傷殘作出「個人意外」保障以外的賠償。	100,000

基本保障（續）	最高賠償額（港元）
18. 因自然災害導致意外死亡或永久傷殘 為受保人因自然災害引致意外死亡或永久傷殘作出「個人意外」保障以外的賠償。	500,000 18 歲以下 250,000
19. 骨折 賠償因意外受傷引致的骨折。	30,000
20. 教育基金 受保人父母或監護人因嚴重受傷意外死亡或永久完全傷殘，向受保人提供基金資助以繼續學業。	300,000
21. 海外家居保障 賠償受保人的海外住所因火災、水浸、地震、海嘯、下陷或山體滑坡、飛機撞毀或被車輛撞擊而導致的損失或嚴重損毀。	10,000 (3,000 / 每項 / 對 / 套)
22. 家長年假補償 受保人因重傷或重病而住院超過連續5天而父母須提取年假探望受保人，將向受保人父母作出提取年假的每日現金補償。	2,000 (200 / 日)
23. 復康交通費用 賠償受保人出院後覆診或復康治療所需的合理交通費用，包括但不限於救護車、租賃車輛或的士。	3,000 (300 / 每程及每日每次兩程)
24. 學業中斷 受保人因 i) 受傷或疾病而住院超過 30 天，ii) 重傷或重病，iii) 重傷或重病導致癱瘓，iv) 受保人直系親屬猝死而不能繼續學業，賠償受保人遭沒收或須再支付的學費。	200,000
25. 臨時住宿 受保人的海外住所因火災、水浸、地震、海嘯、下陷或山體滑坡、飛機撞毀或被車輛撞擊而嚴重損毀或無法居住，賠償受保人暫住酒店、公寓或宿舍的費用。	5,000 (1,000 / 日)
26. 創傷輔導 支付由註冊西醫轉介的創傷輔導費用。	15,000 (1,500 / 日)

備註：* 保障詳情請參考「外遊警示伸延保障」。



我要知道的更多好處？

全面保障整個行程

「留學保險計劃」的保障由您離家或工作地點以按行程計劃啟程作為直接目的或原定起程時間 4 小時前開始，以較遲者為準；並由您完成旅程返回家中或工作地點或原定回程到達時間 4 小時後結束，以較早者為準，為您提供由出門至返家之安心保障。

自動延長保障期長達 10 天

如受保人在無可避免的情況下被迫延長預先安排妥當的旅程，本保險將自動延長不超過10天，而不另收費。

外遊警示伸延保障

如保安局對您的計劃目的地發出紅色或黑色外遊警示，表示建議您更改行程或如非必要，避免到已發出警示之國家或地區旅遊。為減低您更改行程所引致的財務損失，「留學保險計劃」特別伸延保障至外遊警示引致住宿及交通費用的損失或額外費用。

有關費用將按以下賠償：

紅色外遊警示	黑色外遊警示
50%	100%

條款：

1. 如已計劃的旅遊目的地在保單簽發日當日或預訂交通工具及 / 或住宿當日（以較遲者為準）無任何外遊警示生效，紅色或黑色外遊警示必須在保單簽發日或預訂交通工具及 / 或住宿當日（以較遲者為準）最少一日後發出。
2. 如已計劃的旅遊目的地，在保單簽發日或預訂交通工具及 / 或住宿當日（以較遲者為準）外遊警示已經生效，引致旅程取消之外遊警示必須屬較高級別的紅色或黑色外遊警示，必須於保單簽發日或預訂交通工具及 / 或住宿當日最少一日後發出（以較遲者為準）方能生效。
3. 旅程必須於原定行程出發前之 7 天內取消並取消時目的地之外遊警示必須仍然生效。
4. 縮短旅程必須於出發後並且目的地之外遊警示必須仍然生效；如已計劃的旅遊目的地在保單簽發日或預訂交通工具及 / 或住宿當日（以較遲者為準）外遊警示已經生效，引致縮短旅程之外遊警示包括紅色或黑色外遊警示必須屬較高之級別。

人身意外 — 意外死亡或永久傷殘賠償表

為提供更周全的永久傷殘保障，「留學保險計劃」特別為更多事故提供保障。

事故	投保額之百分比
意外死亡	100%
永久完全傷殘	100%
喪失兩肢或以上	100%
喪失雙手，或全部手指及拇指	100%
雙目之視力完全喪失	100%
全身癱瘓	100%
完全永久及無法治療的精神錯亂	100%
導致永久性臥床之損傷	100%
喪失一肢	100%
喪失聽覺及說話能力	100%
喪失一目之視力	50%

事故 (續)	投保額之百分比
喪失一目的眼球晶狀體	50%
喪失一手之五指	50%
喪失除拇指外之四指	40%
喪失拇指	
• 兩節	25%
• 一節	10%
喪失食指	
• 三節	10%
• 兩節	8%
• 一節	4%
喪失中指	
• 三節	6%
• 兩節	4%
• 一節	2%
喪失無名指	
• 三節	5%
• 兩節	4%
• 一節	2%
喪失尾指	
• 三節	4%
• 兩節	3%
• 一節	2%
喪失掌骨	
• 第一或第二掌骨 (每節)	3%
• 第三、第四或第五掌骨 (每節)	2%
喪失腳趾	
• 全部	15%
• 大腳趾兩節	5%
• 大腳趾一節	2%
• 其他兩隻或以上之腳趾 (每趾計)	1%
喪失聽覺	
• 雙耳	75%
• 一耳	15%
喪失說話能力	50%

同一意外之賠償只限以上其中之一項。如受保人遭受一項以上之永久傷殘，會以賠償表上保障金額較高之項目賠償。

誰可投保？



受保人必須為年齡10至35歲的香港居民，並為全日制學生。

我需要支付多少保費？



全年保費	港幣 (元)
美國 / 加拿大	4,950
其他國家 (不包括美國 / 加拿大)	3,550

保監局徵費

保險業監管局已按適用費率對相關保單（若干獲豁免保險類別除外）徵收徵費，有關徵費將按照訂明安排匯付。保單持有人／客戶應按法例繳交徵費。欲知進一步資訊，請瀏覽 www.qbe.com/hk 或 www.ia.org.hk。

主要不保事項

1. 已存在的健康狀況。
2. 懷孕、分娩、流產、墮胎或由上述引起的其他病症。
3. 精神失常、愛滋病、性病、先天性疾病或缺陷。
4. 酗酒、濫用麻醉劑或藥物或與此有關的治療。
5. 戰爭（無論宣戰與否）及一切相關行為、入侵或內戰，包括暴亂及內亂。
6. 輻射、核能、核武或核裝置或涉及生物或化學物質等。
7. 非法或違法的行為、蓄意令自己受傷或自殺。
8. 制裁、政府法例或禁令、被海關或其他政府機構沒收、扣留或毀滅。
9. 受保人違法或拒捕。
10. 受保人參與海軍、軍事、空軍服務或機動部隊；或受僱作體力勞動；離岸活動如商業潛水、鑽油、採礦；高空攝影；處理爆炸或危險物品；演員演出；導遊或領隊；船員或飛機機組人員包括機師。
11. 職業運動、登山或高山遠足高過 5,000 米、水肺潛水水深超過 30 米、任何種類的策騎或駕駛競賽、參加飛行活動（乘客乘坐具適當牌照之動力飛行器除外）、其他極限運動或冒險性運動（吊索跳、熱氣球、滑翔飛行、跳傘、滑翔傘、激流木筏、獨木舟、衝浪風帆、陸上風帆滑板、滑水、水上滑板、滑浪、滑浪風帆、滑雪、雪上滑冰、雪車除外）。

注意事項

- 本保險只適用於海外留學、實習、一般觀光旅遊或文書或行政性質的兼職，不適用於探險類之行程。
- 在美國的非緊急住院須獲預先批核。
- 購買保險時，受保人必須健康良好及沒有察覺任何足以導致取消、妨礙或縮短旅程之情況（包括但不只限於財務、醫療、政治、氣候反常等因素。）
- 本保單一經購買，將不可轉讓。
- 取消保單需收取短期手續費及最低保費每張保單1,400港元。
- 如受保人為年齡18歲以下人士，投保人必須為受保人的父母或合法監護人。
於同一旅程，受保人只可擁有一份由本公司簽發之綜合旅遊保單。如受保人為同一旅程購買超過一份保單，只會視作受其中提供最高賠償額的保單保障。
- 如欲申請賠償，受保人必須於回港後立即通知昆士蘭聯保保險有限公司，並於30日內將一切發票、收據之正本及索償表格一併交回。

我可以如何投保？

請聯絡宏利了解保險計劃的保障詳情及投保方法。

注意：此小冊子只供參考之用，所有條款及細則概以保單為準。



Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong), part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

QBE Insurance Group is a leading global general insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

Manulife (International) Limited (incorporated in Bermuda with limited liability) ("Manulife") and QBE Hongkong & Shanghai Insurance Limited ("QBE Hong Kong") have entered into an Exclusive Distribution Agreement by which Manulife shall be engaged in the marketing and promotion of QBE Hong Kong general insurance products. While appropriate, Manulife's licensed individual insurance agents shall be appointed and registered as QBE Hong Kong licensed individual insurance agents to distribute QBE Hong Kong general insurance products.

This product brochure has been prepared by and the product (s) described in this product brochure are solely underwritten by QBE Hong Kong.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一份子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人、中小型企業、大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯到1886年，於澳洲證券交易所上市，總部位於悉尼。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）（「宏利」）與昆士蘭聯保保險有限公司（「昆士蘭保險香港」）達成獨家分銷協議，宏利將為昆士蘭保險香港的一般保險產品進行營銷和推廣工作。在合適的情況下，宏利持牌個人保險代理人將被委任並註冊為昆士蘭保險香港的持牌個人保險代理人，以分銷昆士蘭保險香港的一般保險產品。

此產品小冊子由昆士蘭保險香港編製，小冊子內所述的產品由昆士蘭保險香港獨家承保。



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