

Manulife 宏利




Study Tour Travel Insurance 遊學保險計劃

Safeguarding your child during their overseas study tour
守護您在海外遊學的孩子



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



At QBE Hong Kong, we understand your concern as a parent when your child is going on a study tour overseas. Our Study Tour Travel Insurance is designed to provide your child with a comprehensive protection so that your child is safeguarded while enjoying their study tour.

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

Comprehensive coverage from medical expenses overseas, medical evacuation or repatriation to home and high personal accident compensation for your children

Coverage tailored for studying tour overseas including missed school cover, study interruption, resumption of study, etc.

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

Unique features as additional personal accident compensation for natural disaster, kidnap and broken bone protection



Main Coverage

BENEFITS	MAXIMUM LIMIT (HK\$)	
	EXCELLENT	DISTINCTION
<p>1. Medical Expenses Covers overseas medical expenses on injuries or sickness which happened during the journey, inclusive of the additional travel and accommodation necessarily incurred as a result. Dental expenses are excluded, unless as a result from an injury.</p> <p>a. Includes follow up in Hong Kong within 90 days upon return for continuation of medical treatment with reimbursement on the unused balance</p> <p>b. Extends to cover infectious disease contracted during the journey and diagnosed within seven days after returning to Hong Kong</p> <p>c. Follow up includes treatment by Chinese Medicine Practitioner</p>	<p>500,000</p> <p>On Injury 100% On Sickness 10%</p> <p>3,000 (150 / day visit)</p>	<p>1,000,000</p> <p>On Injury 100% On Sickness 10%</p> <p>5,000 (150 / day visit)</p>
<p>2. Hospital and Quarantine Allowance Provides daily cash allowance during hospitalization overseas or after returning to Hong Kong or compulsory quarantined overseas.</p>	<p>3,000 (300 / day)</p>	<p>5,000 (500 / day)</p>
<p>3. Intensive Care Unit Allowance Provides daily cash allowance if confined in the Intensive Care Unit.</p>	<p>3,000 (300 / day)</p>	<p>5,000 (500 / day)</p>
<p>4. Mugging Provides daily cash allowance during hospitalization overseas or after returning to Hong Kong as a result of mugging attack.</p>	<p>3,000 (300 / day)</p>	<p>5,000 (500 / day)</p>
<p>5. 24-Hours Worldwide Emergency Assistance Services</p> <p>a. Emergency Medical Evacuation and/or Repatriation</p> <p>b. Repatriation of Mortal Remains</p> <p>c. Return of Unattended Child(ren)</p> <p>d. Hospital Admission Guarantee</p> <p>e. Compassionate Visit</p> <ul style="list-style-type: none"> — Hospitalized for at least 5 consecutive days — Sudden death of the Insured Person <p>f. Convalescence Assistance</p> <p>g. Hotline and Referral Services</p>	<p>As charged</p> <p>As charged</p> <p>Economy class one-way airfare 50,000</p> <p>100,000 (50,000 per person)</p> <p>2 economy class return airfare and accommodation at 10,000 (2,000 / night)</p> <p>10,000 (2,000 / day)</p> <p>Free</p>	
<p>6. Personal Accident</p> <ul style="list-style-type: none"> • On accidental death or permanent disablement¹ • Major Burns (Second or Third Degree) 	<p>300,000</p> <p>150,000</p>	<p>500,000</p> <p>250,000</p>
<p>7. Funeral Expenses Pays for the funeral expenses including burial and cremation charges in the event of accidental death.</p>	<p>5,000</p>	<p>10,000</p>
<p>8. Compassionate Cash Provides cash relief on death due to sudden sickness outside Hong Kong.</p>	<p>5,000</p>	<p>10,000</p>

BENEFITS	MAXIMUM LIMIT (HK\$)	
	EXCELLENT	DISTINCTION
<p>9. Personal Belongings</p> <p>a. Baggage and Personal Effects</p> <ul style="list-style-type: none"> – Per item/pair/set limit – Laptop up to HK\$10,000 per item/pair/set – Sports equipment up to HK\$5,000 per item/pair/set <p>b. Personal Money</p> <p>c. Document Loss</p> <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 as a result. 	<p>15,000</p> <p>3,000</p> <p>2,000</p> <p>5,000</p>	<p>30,000</p> <p>3,000</p> <p>3,000</p> <p>10,000</p>
<p>10. Unauthorized Use of Credit Card²</p> <p>Indemnifies the monetary loss caused by unauthorized use of credit card in the event of loss of card overseas.</p>	<p>10,000</p>	<p>20,000</p>
<p>11. Trip Cancellation</p> <p>Covers irrecoverable transportation and accommodation expenses paid in advance due to sudden death, serious injury or sickness of the insured person, his/her relative, close business partner 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 on the departure date or at the scheduled destination within one week from departure; OTA Alert³ to the scheduled destination or insured person's home being seriously damaged by fire, flood or burglary within one week from departure.</p> <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. 	<p>20,000</p> <p>1,000</p>	<p>40,000</p> <p>1,000</p>
<p>12. Trip Curtailment</p> <p>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 relative, close business partner 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 at the scheduled destination; OTA Alert³ to the scheduled destination or insured person's home being seriously damaged by fire, flood or burglary.</p> <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. 	<p>20,000</p> <p>1,000</p>	<p>40,000</p> <p>1,000</p>
<p>13. Trip Re-route</p> <p>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.</p>	<p>5,000</p>	<p>10,000</p>
<p>14. Baggage Delay</p> <p>Reimburses the cost of emergency purchases of clothing, requisites or toiletries if the baggage is delayed.</p>	<p>1,000</p> <p>(500 first 5 hrs, 1,000 every 5 hrs thereafter)</p>	<p>2,000</p> <p>(500 first 5 hrs, 1,000 every 5 hrs thereafter)</p>

BENEFITS	MAXIMUM LIMIT (HK\$)	
	EXCELLENT	DISTINCTION
<p>15. Travel Delay</p> <p>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:</p> <ul style="list-style-type: none"> Pays the additional transportation expenses and overseas overnight accommodation incurred for the delay of more than 5 hours 	<p>1,000 (100 first 5 hrs, 300 every 5 hrs thereafter)</p> <p>2,000</p>	<p>2,000 (100 first 5 hrs, 300 every 5 hrs thereafter)</p> <p>3,000</p>
<p>16. Missed Connection</p> <p>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.</p>	<p>1,000</p>	<p>2,000</p>
<p>17. Missed Event</p> <p>Reimburses the cost of the overseas sports, music, entertainment, museum and theme park ticket paid in advance by credit card if unable to attend due to death or serious sickness of the insured person or his/her direct family; jury service; being in quarantine; mechanical or electrical breakdown of common carrier.</p>	<p>2,000</p>	<p>3,000</p>
<p>18. Rental Vehicle Excess</p> <p>Reimburses the excess liable in the event of the loss or damage of the rental vehicle.</p>	<p>5,000</p>	<p>5,000</p>
<p>19. Personal Liability</p> <p>Covers legal liability to third party bodily injury or property damage.</p>	<p>1,000,000</p>	<p>2,000,000</p>
<p>20. Accidental Death or Permanent Disablement due to Kidnap</p> <p>Pays for accidental death or permanent disablement as a result of an injury due to kidnap on top of Personal Accident benefit.</p>	<p>100,000</p>	<p>200,000</p>
<p>21. Accidental Death or Permanent Disablement due to Natural Disaster</p> <p>Pays for accidental death or permanent disablement as a result of an injury due to natural disaster on top of Personal Accident benefit.</p>	<p>150,000</p>	<p>250,000</p>
<p>22. Broken Bones</p> <p>Pays for broken bones as a result of an accidental injury.</p>	<p>30,000</p>	<p>30,000</p>
<p>23. Missed School Cover</p> <p>Reimburses the loss of school fee for each day of hospital confinement or home leave as recommended by a registered medical practitioner, in event the insured person is unable to attend school due to injury or sickness.</p>	<p>5,000 (500 / day)</p>	<p>5,000 (500 / day)</p>
<p>24. Resumption of Study</p> <p>Reimburse the economy travel fare for resuming the original study tour after returning to Hong Kong due to unexpected sudden death or serious injury or sickness of the insured person's immediate family member; provided that i) the original study tour has at least 14 days remaining ; and ii) the insured person resumes the original study tour within 30 days from returning to Hong Kong.</p>	<p>5,000</p>	<p>10,000</p>
<p>25. Study Interruption</p> <p>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.</p>	<p>20,000</p>	<p>40,000</p>
<p>26. Trauma Counselling</p> <p>Pays for the accidental death of the domestic helper whilst travelling overseas with the insured person.</p>	<p>15,000 (1,500 / visit)</p>	<p>15,000 (1,500 / visit)</p>

Remarks:

- For any insured person below 18 years of age, Accidental Death or Permanent Disablement Benefits are subject to 50% of sum insured.
- Unauthorized Use of Credit Card is not applicable to any Insured Person below 18 years of age.
- Refer to the following section "Outbound Travel Alert Extension" for details.



What more do I need to know?

COVERAGE FOR THE ENTIRE JOURNEY FROM HOME TO HOME

Study Tour Travel 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 Tour Travel 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, the Red Alert or Black Alert must be issued at least 1 day after the day on which the Policy is issued.
2. In the event of an Outbound Travel Alert has been issued to the planned destination on the date which the Policy is issued, 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 1 day after the Policy is issued.
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, 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 Tour Travel 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%
Loss of thumb	
• both phalanges	25%
• one phalanx	10%
Loss of index finger	
• three phalanges	10%
• two phalanges	8%
• one phalanx	4%
Loss of middle finger	
• three phalanges	6%
• two phalanges	4%
• one phalanx	2%
Loss of ring finger	
• three phalanges	5%
• two phalanges	4%
• one phalanx	2%
Loss of little finger	
• three phalanges	4%
• two phalanges	3%
• one phalanx	2%
Loss of metacarpals	
• first or second (additional)	3%
• third, fourth or fifth (additional)	2%
Loss of toes	
• All	15%
• great, both phalanges	5%
• great, one phalanx	2%
• other than great, if more than one toe lost, each	1%
Loss of hearing	
• both ears	75%
• one ear	15%
Loss of speech	50%

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.



How much do I need to pay?

PREMIUM TABLE (HK\$)

PERIOD OF INSURANCE (DAYS)	EXCELLENT (HK\$)	DISTINCTION (HK\$)
1	128	158
2	148	213
3	165	255
4	182	282
5	199	308
6	216	334
7	234	360
8	251	386
9	267	411
10	282	436
11	314	461
12	330	486
13	345	511
14	359	534
15	374	558
16	388	581
17	403	604
18	416	628
19	429	650
20	442	672
21	455	694
22	469	716
23	480	738
24	492	759
25	504	780
26	516	800
27	528	821
28	539	842
29	549	861
30	590	870
Additional premium per day after 30 days	16	22

GROUP DISCOUNT

Discount shall apply for a group of insured persons travelling together under the same itinerary as below:

NO. OF INSURED PERSONS	DISCOUNT OFF
2	5%
3	10%
4 - 10	15%
11 - 20	20%
21 - 50	25%
51 or above	30%

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.

Who is Eligible?



Insured Person(s) must be Hong Kong resident(s) and registered full time student(s) with age up to 75 years old.

What else should I know about?



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 conventional leisure or study tour, not applicable to expedition, adventure or similar journey.
- 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 and premium is non-refundable once the Policy is issued.
- For any insured person below the age of 18, the Policyholder must be the parent or legal guardian or the school/institution/organization who arranged/supervised/organized the study tour.
- 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.
- Maximum duration of each trip is up to 182 days per journey.
- For any occurrence likely to give rise to a claim under the policy, immediate notification to QBE Hongkong & Shanghai Insurance Limited shall be submitting along with all supporting documents to QBE E-Claim at <http://claims.qbe.com/claims/> within 30 days. Original documents may be required from time to time and must be kept for 90 days from claim submission.

How do I apply?

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



Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions.

昆士蘭保險香港深明父母對子女的關心，尤其擔心子女到海外遊學。遊學保險計劃為您的子女提供全面保障，守護您子女的整個遊學行程。

為何選擇昆士蘭保險香港的遊學保險計劃？

海外醫療費用、緊急醫療護送 / 運返及高額個人意外賠償等，為您的子女提供周全保障

專為海外遊學而設的周全保障，包括缺課保障、學習中斷保障及復課保障等

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

全面旅遊保險保障包括 5 小時延誤保障時限

獨有保障自然災害、綁架及骨折的額外個人意外賠償



主要保障範圍

基本保障

最高賠償額 (港元)

優秀

卓越

1. 醫療費用

賠償受保人身處海外時因意外或疾病所需的醫療費用，包括因此而引致之額外住宿和交通費用，唯牙科治療將不包括在內（意外引致除外）。

a. 受保人於旅途中所患疾病或意外導致回港後90日內仍需繼續覆診治療，其所支付的合理覆診費用可獲賠償的未使用限額

b. 在旅途中感染傳染病並在回港後的7天內確診

c. 中醫覆診治療

500,000

1,000,000

由於損傷 - 100%
由於疾病 - 10%

由於損傷 - 100%
由於疾病 - 10%

3,000
(150 / 每日每次)

5,000
(150 / 每日每次)

2. 住院及隔離現金津貼

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。

3,000
(300 / 日)

5,000
(500 / 日)

3. 深切治療病房津貼

為受保人入住深切治療病房時提供每日現金津貼。

3,000
(300 / 日)

5,000
(500 / 日)

4. 搶劫受傷

為受保人因被搶劫而受傷於海外或回港覆診需入住醫院時，提供每日現金津貼。

3,000
(300 / 日)

5,000
(500 / 日)

5. 24小時全球緊急援助

a. 緊急醫療護送及 / 或運返

b. 運送遺體

c. 安排無人照顧的兒童回港

d. 安排入院保證金

e. 親友探望

— 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
單程經濟客位機票
50,000
100,000 (每人 50,000)
2 張來回經濟客位機票及酒店住宿
10,000 (2,000 / 日)
10,000 (2,000 / 日)
免費

6. 個人意外

• 意外死亡或永久傷殘¹

• 嚴重燒傷（第二及第三級燒傷）

300,000

500,000

150,000

250,000

7. 殮葬費用

賠償受保人意外死亡引致的殮葬費用，包括土葬及火葬。

5,000

10,000

8. 撫恤金

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。

5,000

10,000

基本保障

	最高賠償額 (港元)	
	優秀	卓越
9. 個人財物 a. 行李及私人財物 — 每項 / 對 / 套物品最高賠償金額 — 手提電腦每項 / 對 / 套最高賠償金額為10,000港元 — 體育用品每項 / 對 / 套最高賠償金額為5,000港元 b. 個人錢財 c. 證件遺失 — 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，及因而導致受保人未能完成預期之旅程所引致之額外交通及酒店費用。	15,000 3,000 2,000 5,000	30,000 3,000 3,000 10,000
10. 信用卡盜用² 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。	10,000	20,000
11. 取消旅程 賠償因受保人、其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 ³ 或受保人住所於出發前一星期內因火災、水浸或盜竊而嚴重損毀所引致取消旅程而不獲退回之預繳住宿和交通費用。 • 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 1,000	40,000 1,000
12. 縮短旅程 賠償因受保人、其親屬、緊密生意夥伴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；不能預計之罷工、暴動、內亂、恐怖襲擊、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示 ³ 或受保人住所因火災、水浸或盜竊而嚴重損毀所引致縮短旅程的額外或不獲退回之預繳住宿和交通費用。 • 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 1,000	40,000 1,000
13. 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。	5,000	10,000
14. 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。	1,000 (首5小時500， 其後每5小時1,000)	2,000 (首5小時500， 其後每5小時1,000)

基本保障	最高賠償額 (港元)	
	優秀	卓越
15. 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 	1,000 (首 5 小時 100， 其後每 5 小時 300) 2,000	2,000 (首 5 小時 100， 其後每 5 小時 300) 3,000
16. 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。	1,000	2,000
17. 缺席海外節目 賠償受保人或其直系親屬因死亡或重病；受保人被傳召出任陪審團或被隔離；公共交通工具機械或電力故障所引致缺席以信用卡預訂的海外體育、音樂、娛樂活動、博物館及主題公園的門票損失。	2,000	3,000
18. 租車自負額保障 賠償受保人駕駛租用車輛之損毀或損失而需承擔的汽車保險自負額。	5,000	5,000
19. 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。	1,000,000	2,000,000
20. 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	200,000
21. 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。	150,000	250,000
22. 骨折 賠償因意外受傷引致的骨折。	30,000	30,000
23. 缺課 受保人因重傷或重病，在註冊西醫建議下住院或在家休養而不能上學，將賠償每日的學費損失。	5,000 (500 / 日)	5,000 (500 / 日)
24. 復課 受保人因直系親屬猝死、重傷或重病而回港，將賠償受保人恢復原定遊學旅程的經濟客位交通費用，唯：i) 原定的遊學旅程須剩餘不少於 14 天；及 ii) 受保人於返港後 30 天內恢復遊學旅程。	5,000	10,000
25. 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) 受保人因直系親屬猝死而不能繼續學業，賠償受保人遭沒收之學費或重新支付的學費。	20,000	40,000
26. 創傷輔導 支付由註冊醫生轉介的創傷輔導費用。	15,000 (1,500 / 次)	15,000 (1,500 / 次)

備註：

1. 如受保人年齡為 18 歲以下，「意外死亡或永久傷殘」之最高賠償額為原有計劃的 50%。
2. 「信用卡盜用」不適用於年齡為 18 歲以下的受保人。
3. 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

「遊學保險計劃」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，「遊學保險計劃」特別延長伸延保障至外遊警示引致的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最少一日後發出。
2. 如已計劃的旅遊目的地在保單簽發日當日外遊警示已經生效，引致旅程取消之外遊警示必須屬較高級別，並於保單簽發日當日最少一日後發出較高級別的紅色或黑色外遊警示。
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，「遊學保險計劃」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%

事故 (續)	投保額之百分比
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%
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。



我需要支付多少保費？

每名受保人保費（港元）

保障期（日）	優秀（港元）	卓越（港元）
1	128	158
2	148	213
3	165	255
4	182	282
5	199	308
6	216	334
7	234	360
8	251	386
9	267	411
10	282	436
11	314	461
12	330	486
13	345	511
14	359	534
15	374	558
16	388	581
17	403	604
18	416	628
19	429	650
20	442	672
21	455	694
22	469	716
23	480	738
24	492	759
25	504	780
26	516	800
27	528	821
28	539	842
29	549	861
30	590	870
30 天後每天額外保費	16	22

團體優惠

同一行程之團體受保人可獲下列保費優惠：

受保人數目	折扣優惠
2	5%
3	10%
4 - 10	15%
11 - 20	20%
21 - 50	25%
51或以上	30%

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。



誰可投保？

受保人必須為年齡 75 歲以下之香港居民，並為全日制學生。

我須知道甚麼資料？



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

- 本保險只適用於一般觀光旅遊或遊學旅程，不適用於探險類之行程。
- 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；保單簽發後亦不可退款。
- 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或安排 / 監督 / 組織遊學旅程的學校 / 團體 / 組織。
- 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。
- 每程保障期以182日為限。
- 在出現任何可能產生索償的情況下，受保人必須在**30日**內連同所需文件之副本於**QBE E-Claim** - <http://claims.qbe.com/claims/>通知昆士蘭聯保保險有限公司網上登記索償。有關文件之副本必須於申請提交後保留至少**90日**，並與本公司要求時提交。

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 (昆士蘭保險香港) 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至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。



QBE

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