

Study Abroad Insurance Policy

留學保險計劃



QBE Hongkong & Shanghai Insurance Limited 昆士蘭聯保保險有限公司

Part of QBE Insurance Group 屬澳洲昆士蘭保險集團一分子

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1. COVER

In consideration of the proposal and declaration made by or on behalf of the Insured Person which form part of this contract and are incorporated herein subject to the payment of premium, due observance and fulfilment of the terms, conditions and exclusions of this Policy insofar as they relate to anything to be done and complied with by the Insured Person, if any of the Events referred to in this Policy shall happen, **QBE Hongkong & Shanghai Insurance Limited**. (hereinafter called "the Company") shall pay the Benefits to the Insured Person or in the case of his or her death, to his or her Estate.

2. DEFINITIONS

- 2.1 "A Second Degree Burn" means both the epidermis and the underlying dermis are damaged by Burn.
- 2.2 "A Third Degree Burn" means the damage or destruction of the skin to its full depth and damage to the tissue beneath by Burn.
- 2.3 "Accident" means an unforeseen, unexpected and involuntary event which happens by chance.
- 2.4 "Accidental Death" means death caused directly, solely and independently of any other causes from an Injury by an Accident that occurs during the Study Trip and the Period of Insurance, within twelve (12) consecutive months from the date of Accident.
- 2.5 "Acquired Immune Deficiency Syndrome" or "AIDS" shall have the meanings assigned to it by the World Health Organisation and shall include Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Sickness in the presence of a sero-positive test for HIV.
- "Opportunistic Infection" shall include but not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
- "Malignant Neoplasm" shall include but not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies not known and/or which become an immediate causes of death, an illness or disability in the presence of Acquired Immune Deficiency.
- 2.6 "Acts of Terrorism" means an act(s) or threat(s) thereof, including but not limited to the use of force or violence against any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) which from its nature of context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 2.7 "Appointed Service Provider" means the service provider appointed by us being Olympus Managed Health Care at 777 Brickell Avenue, Suite 410, Miami, FL 33131.
- 2.8 "Benefit(s)" means the coverage as specified in the Policy against the relevant events stated herein.
- 2.9 "Broken Bone" means a complete break across a bone and must be diagnosed by a registered medical practitioner and supported by X-ray, but excludes greenstick, pathological, avulsion, hairline and stress fractures.
- 2.10 "Burn(s)" means tissue damage caused by heat only. In the event of claims involving Burns, the percentage of the body surface affected will be assessed using the Rule of Nines system.
- "Rule of Nines" means the system used by Registered Medical Practitioner for assessing the percentage of the body surface affected by Burns. In this system, the head and each arm cover nine percent (9%) of the body surface, the front of

the body and the back of the body and each leg, each cover eighteen percent (18%) of the body. The groin covers the remaining one percent (1%).

- 2.11 "Common Carrier" means any bus, coach, taxi, hotel car, ferry, hovercraft, hydrofoil, ship, train or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any aircraft provided and operated by an airline or an air charter company which is duly licensed for regular transportation of fare-paying passengers, and any regularly scheduled airport limousine operating on fixed routes and schedules.
- 2.12 "Confinement" means the necessary confinement in a Hospital as an in-patient while under the care of a Registered Medical Practitioner for the treatment of an Injury or Sickness of the Insured Person and in which the Hospital makes a charge for room and board except when such Confinement is in connection with an actual surgical operation which does not required the Insured Person to remain in a Hospital as a resident in-patient.
- 2.13 "Hijack" means unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.
- 2.14 "Home Country" means the country which issues the Insured Person's passport.
- 2.15 "Hong Kong" refers to The Hong Kong Special Administrative Region of People's Republic of China.
- 2.16 "Hospital" means an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons, and which:
- (a) has organized facilities for diagnosis, treatment and major surgery;
 - (b) provides twenty-four (24) hours a day nursing services by registered graduate nurses;
 - (c) is under the supervision of a Registered Medical Practitioner; and
 - (d) is not primarily a clinic, a place for custodial care, alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishment.
- 2.17 "Household Contents" means furniture, fixture, fittings, household items owned by the Insured Person and are located at the Insured Person's place of residence Overseas at the time of loss or damage, but excluding: (i) items composed of gold, silver, precious metals or precious stones; (ii) antiques; (iii) valuable paintings; (iv) jewellery; (v) cash.
- 2.18 "Immediate Family Member(s)" means the Insured Person's parents, legal guardian, parents-in-law, siblings, grandparents, grandparents-in-law and child.
- 2.19 "Incidental Travel" means a journey taken by an Insured Person outside Hong Kong or the city where the Overseas Educational Institution is located for leisure purpose.
- 2.20 "Injury" means bodily injury to the Insured Person caused solely and directly by accidental means.
- 2.21 "Insured Person" means the person(s) as described or named in the Schedule.
- 2.22 "Kidnap" means the wrongful abduction and detention of an Insured Person against their will or by deception, by a person or group demanding payment by the Insured in exchange for the release of that Insured Person or a claim by a person or group demanding such a payment, to have carried out such a wrongful kidnapping.
- 2.23 "Loss of Limb" means permanent loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- 2.24 "Natural Disaster" means a landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane or sandstorm.
- 2.25 "OTA Alert" means the travel alert issued by the Security Bureau of the Hong Kong SAR Government under the Outbound Travel Alert (OTA) System, such alert is herein referred to Amber Alert, Red Alert or Black Alert.

- 2.26 "Overseas" means destination outside the territorial boundaries of Hong Kong.
- 2.27 "Overseas Educational Institution" means an accredited educational institution that is authorized to operate in the Studying City in which an Insured Person is registered as a full time student.
- 2.28 "Period of Insurance" means the period as specified in the Schedule and any subsequent period for which the Insured shall have paid and the Company shall have accepted a premium; except for Benefit 10 which commences at the time the Policy is issued or payment for the Incidental Travel is made, whichever is the later. By no means shall the coverage of Benefit 10 exceed sixty (60) before the scheduled departure date of the Incidental Travel.
- 2.29 "Permanent Total Disablement" means totally and permanently unable to engage in any occupation or employment for which an Insured Person is reasonably qualified by education, training or experience. In the event that an Insured Person is unemployed at the time of Injury, it shall mean totally and permanently unable to engage in his or /her daily activities, inclusive of eating, dressing, bathing, using the lavatory and getting in and out of bed in all cases without assistance, of someone of the like age and sex. In either case, such disability must be resulting directly, solely and independently of other cause from an Injury that occurs during the Study Trip within the Period of Insurance, which has lasted for an uninterrupted period of twelve (12) calendar months from the date of Injury and at the expiry of that period is beyond hope of improvement and recovery and will continue for the remainder of the Insured Person's life as certified by a Registered Medical Practitioner.
- 2.30 "Personal Effects" means items belonging to an Insured Person or for which he/she is responsible and which are taken by him/her on the Study Trip or acquired by him/her during the Study Trip (except for jewellery that is not worn or carried by the Insured Person at the time of loss or damage, Personal Money, antiques, contracts, bonds, securities, animals, software, business goods or sample, vehicles or any other conveyance or their accessories).
- 2.31 "Policy" means this policy document and endorsements issued by the Company, which set out the terms and conditions of this insurance.
- 2.32 "Pre-existing Medical Conditions" refers to any Injury, Sickness, medical or dental condition already existed or with sign or symptom presented, irrespective of whether the Insured Person is or should have reasonably been aware of before the effective dates of respective sections of coverage under this Policy.
- 2.33 "Registered Medical Practitioner" means any person who is a legally qualified and registered medical practitioner to render medical or surgical service, but excluding a Registered Medical Practitioner who is the Insured Person, the Spouse, Immediate Family Member or the employer of the Insured Person.
- 2.34 "Registered or Listed Chinese Medicine Practitioner" means Chinese medicine practitioner including general practitioner, acupuncturist and bonesetter whose name appears on the List of Registered or Listed Chinese Medicine Practitioners as approved and qualified practitioner administered by the Chinese Medicine Council of Hong Kong, but excluding the Insured Person, the Spouse, Immediate Family Member or the employer of the Insured Person.
- 2.35 "Replacement Cost" means the cost of repairing or replacing a Household Contents item or any part thereof with the articles or parts of the same kind at the time of loss or damage.
- 2.36 "Rewards" means any airline ticket, hotel stay or car rental arranged through a frequent flyer programme upon redemption of the required number of mileage credits.
- 2.37 "Riot" means the act of any persons taking part in any disturbance of the public peace (whether in connection with a strike or lock-out or otherwise).
- 2.38 "Schedule" means the document attaching to the Policy which sets out being the person(s) covered, Benefits Cover, Sum Insured, the Period of Insurance and the premium of this Policy. It forms a part of and should be read in conjunction with the Policy and any subsequent endorsement(s).
- 2.39 "Serious Injury or Sickness" means Injury or Sickness certified by a Registered Medical Practitioner as being dangerous to life, causing critical impairment to health conditions or unfit to travel.
- 2.40 "Sickness" means illness or disease first contracted by an Insured Person during the Study Trip and shall exclude any Pre-existing Medical Conditions.
- 2.41 "Spouse" means the legally married partner of the Insured Person. A partner under common law marriage is not considered a spouse.
- 2.42 "Strike" means the willful act of any striker or locked-out done in furtherance of a strike or in resistance to a lock-out; the action of any lawfully constituted authority in preventing or attempting to prevent any such act, or in minimizing the consequences of any such act.

- 2.43 "Study Trip" means a journey taken by an Insured Person outside Hong Kong for the purpose of studying at an Overseas Educational Institution. The journey commences at the time the Insured Person leaves his/her place of residence in Hong Kong for the direct purpose of embarkation from Hong Kong to a scheduled destination Overseas; or four (4) hours before the scheduled departure time of the Common Carrier in which the Insured Person has arranged to travel, whichever is the later. The journey ceases at the time the Insured Person returns from Overseas to his/her place of residence in Hong Kong; or four (4) hours after the scheduled arrival time of the Common Carrier in which the Insured Person travels; or on the expiry date of the Policy, whichever is the earliest. Any Incidental Travel taken by the Insured Person during such Study Trip shall also be covered.
- 2.44 "Studying City" means the city where the Overseas Educational Institution is located and which is stated in the Policy Schedule.
- 2.45 "Sum Insured" means the maximum amount as shown in the Schedule that the Insured or Insured Person can claim subject to the terms of this Policy.
- 2.46 "Tuition Fee" means a sum charged by an Overseas Educational Institution for the required courses (including any applicable laboratory fee and any cost for the use of facilities for attending the said courses, but excluding any cost of textbooks, meals, room and board).
- 2.47 "We/Us/Our/Insurer/Company" means QBE Hongkong & Shanghai Insurance Limited.
- 2.48 "Worldwide Emergency Assistance" means the service provider appointed by the Company to provide services under Benefit 4 of this Policy.

3. INSURED EVENTS

3.1 TABLE OF BENEFITS (please refer to the sections below for details)

Basic Benefits	Maximum Limits (HK\$)
1. Medical Expenses • Overseas out-patient visits	1,800,000 25 visits
a) Additional transportation	2,000
b) Paramedical Services	20,000 (1,500/visit/day)
c) Medical supplies	50,000
d) Maternity	50,000
e) Psychiatric treatment	20,000 (1,500/visit/day)
f) Accidental dental treatment	5,000
g) Follow up medical expenses up to 90 days after returning to Hong Kong - Medical follow up includes treatment by Chinese Medicine Practitioner	100,000 5,000 (150/visit/day)
2. Hospital and Quarantine Allowance	30,000 (1,500/day)
3. Intensive Care Unit Allowance	30,000 (1,500/day)
4. 24-Hours Worldwide Emergency Assistance	
a) Emergency Medical Evacuation &/ or Repatriation	Actual Cost
Actual Cost	
b) Repatriation of Mortal Remains	Actual Cost
c) Hospital Admission Guarantee	50,000
d) Compassionate Visit - Hospitalized for at least 5 consecutive days - Sudden death of the Insured Person	100,000 (50,000 per person) 2 economy class return airfare and accommodation at 10,000 (2,000 / night)
e) Convalescence Assistance	10,000 (2,000 / night)
f) Hotline and Referral Services	Included
5. Personal Accident • Accidental Death or Permanent Disablement • Accidental Death or Permanent Disablement in a Common Carrier • Major Burns	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	10,000
7. Compassionate Cash	10,000

PLEASE ATTACH SCHEDULE HERE

Basic Benefits	Maximum Limits (HK\$)
8. Personal Belongings	
a) Baggage and Personal Effects	20,000
- Per item/pair/set	5,000
- Laptop per item/pair/set	10,000
- Sports equipment per item/pair/set	5,000
- Musical Instrument per item/pair/set	5,000
- Mobile phone/electronic mobile devices/ tablet in total	3,000
b) Personal Money	5,000
c) Document Loss	10,000
9. Unauthorized Use of Credit Card	20,000
10. Trip Cancellation	20,000
• Air mileage cancellation fee at USD120 or cash allowance at HK\$1 for each 10 air mileage	1,000
11. Trip Curtailment	20,000
• Air mileage cancellation fee at USD120 or cash allowance at HK\$1 for each 10 air mileage	1,000
12. Trip Re-route	10,000
13. Baggage Delay	2,000 (500 first 5 hrs, 1,000 every 5 hrs thereafter)
14. Travel Delay	3,000 (300 first 5 hrs, 500 every 5 hrs thereafter)
• Additional transportation and overnight accommodation expenses	5,000
15. Missed Connection	10,000
16. Personal Liability	2,000,000
17. Accidental Death or Permanent Disablement due to Kidnap	100,000
18. Accidental Death or Permanent Disablement due to Natural Disaster	500,000 250,000 for age under 18
19. Broken Bones	30,000
20. Education Fund	300,000
21. Overseas Residence Guard	10,000 (3,000 /item/pair/set)
22. Parent Annual Leave Compensation	2,000 (200 / day)
23. Rehabilitation Travel Expenses	3,000 (300 / ride and 2 rides / visit / day)
24. Study Interruption	200,000
25. Temporary Accommodation	5,000 (1,000 / day)
26. Trauma Counseling	15,000 (1,500 / visit)

3.2 COVERAGE

Benefit 1 - Medical Expenses

The Company shall reimburse the Insured Person up to the amount stated in the Table of Benefits in respect of the customary and reasonable medical expenses (excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury) incurred Overseas on charges made or recommended by Registered Medical Practitioner, Hospital, ambulance service providers for medical, surgical and nursing home treatments including medical supplies, X-ray and laboratory tests reasonably and necessarily incurred as a result of an Injury sustained or Sickness contracted solely and directly during the Study Trip whilst traveling Overseas. All treatments must be prescribed by a Registered Medical Practitioner in order for the expenses to be recoverable and subject to individual sublimit for the below items:

(a) Additional Travel and Accommodation

The Company will reimburse the additional travel and accommodation (excluding food and beverages) incurred as a result of seeking medical treatment up to the limit as specified in the Table of Benefits.

(b) Paramedical Services

The Benefit shall include treatment provided by a paramedical practitioner up to the limit as specified in the Table of Benefits, provided such treatment is recommended by a Registered Medical Practitioner in written. Paramedical Practitioner means a legally qualified chiroprapist, 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 Immediate Family Member or his/her employer.

(c) Medical Appliances

The cost of minor medical appliances including but not limited to crutches, casts, splints, canes, slings, trusses, braces, walkers, and/or the temporary rental of wheelchair prescribed by the attending Registered Medical Practitioner will be reimbursed up to the limit as specified in the Table of Benefits, provided that the rental cost must not exceed the purchase price.

(d) Maternity

In the event the Insured Person is pregnant after the effective date of the Policy, and the entire term of the pregnancy is within the period when the Policy is in force, the Company will reimburse the reasonable and customary Hospital and nursery charges incurred up to a Sum Insured as stated in the Table of Benefits for:

- i. any medical complications causing the involuntary interruption of the pregnancy within the first twelve (12) weeks of pregnancy;
- ii. any medical complications arising from pregnancy or childbirth including caesarean section.

(e) Psychiatric Treatment

This Benefit is extended to cover treatment expenses of psychiatric disorders provided the Insured Person is hospitalized as an in-patient, subject to a maximum Sum Insured as stated in the Table of Benefits.

(f) Accidental Dental Treatment

In the event immediate medical treatment by a Registered Medical Practitioner or a dentist to repair or replace sound and natural teeth injured as a direct result of an accidental Injury during the Study Trip, the Company shall indemnify the treatment expenses necessarily and reasonably incurred up to a limit of as stated in the Table of Benefits. Expenses for dental crown and bridges are excluded.

(g) Local Follow-up Medical Expenses

Benefit 1 shall include the actual and necessary local medical (excluding dental) expenses incurred in Hong Kong up to the amount stated in the Table of Benefits for the continuation of medical treatment rendered by a Registered Medical Practitioner within ninety (90) days immediately after the Insured Person returns to Hong Kong in relation to the Injury sustained or Sickness contracted during the Study Trip.

This Benefit is also extended to cover medical expenses related to an infectious disease an Insured Person contracted in the course of a Study Trip if no medical treatment outside Hong Kong has occurred, subject to a Registered Medical Practitioner diagnosing the infectious disease within seven (7) calendar days after an Insured Person's returning to Hong Kong.

The local follow-up medical expenses shall include medical treatment and consultation by a Registered or Listed Chinese Medicine Practitioner subject to a maximum limit as stated in the Table of Benefits.

In the event of planned (non-emergency) hospital admission in the United State of America(USA), the Insured Person or his/her representative must contact our Appointed Service Provider's 24/7 Team at +1-877-308-6939. As long as the required services are covered, the Appointed Service Provider will send a verification of benefits to the hospitals and coordinate for payment where applicable.

At the time of calling, the Insured Person or his/her representative is required to state:

- i. the Insured Person's name;
- ii. the Policy number;
- iii. details of symptoms and diagnosis;
- iv. required procedure and intended admission date, if available.

The Company shall not be liable for hospitalisation medical expenses in the USA if the respective cost is not authorized by our Appointed Service Provider.

Benefit 2 - Hospital and Quarantine Allowance

The Company shall pay a daily cash allowance and up to the maximum Sum Insured as specified in the Table of Benefits if the Insured Person is:

- (a) hospitalized Overseas or in Hong Kong for medical treatment including continuation of medical follow-up within ninety (90) days immediately after the Insured Person returns to Hong Kong due to Injury sustained or Sickness contracted during the Study Trip; or
- (b) detained due to compulsory quarantine measure by the government authority in the Overseas country to which the Insured Person has travelled to;

provided that the daily cash allowance payable in regard to Hospital Confinement shall be based on the actual number of days where room and board are charged and on the condition that the claim is admissible under Benefit 1 for the same Injury or Sickness.

Benefit 3 - Intensive Care Unit Allowance

The Company shall pay a daily cash allowance for the period the Insured Person is confined in the Intensive Care Unit of a Hospital as a result of an Injury or Sickness sustained during the Study Trip, up to the maximum limit as specified in the Table of Benefits.

Benefit 4 - 24 Hours Worldwide Emergency Assistance

Access to a Worldwide Emergency Assistance network operated by Inter Partner Assistance Hong Kong Limited, a nominated service provider, of the following services for the Insured Person:

(a) Emergency Medical Evacuation and/or Repatriation

In the event the Insured Person is suffering from an Injury or Sickness whilst traveling Overseas:

- i. Emergency Medical Evacuation shall be provided by utilizing appropriate and suitable means based on the Insured Person's medical condition, to arrange the Insured Person to the nearest Hospital or clinic with appropriate or adequate medical facility; and/or
- ii. Emergency Medical Repatriation shall be provided, if the Insured Person's medical conditions allow, to arrange the Insured Person back to Hong Kong or Home Country for continuation of treatment .

Evacuation or repatriation arrangement by Worldwide Emergency Assistance shall include but not be limited to air ambulance, regular air transportation, road network or any other appropriate means and if required, the assignment of a doctor and/or nurse to accompany the Insured Person throughout the process.

(b) Repatriation of Mortal Remains

In the event of death of the Insured Person whilst traveling Overseas, Worldwide Emergency Assistance shall:

- i. arrange and pay for repatriation of the Insured Person's mortal remains or ashes to Hong Kong or the Home Country; or
- ii. at the request of the Insured Person's immediate family, pay for the cost of burial Overseas, subject to the expenses for such burial shall not exceed the costs of repatriating the mortal remains or ashes as provided by this Benefit.

(c) Hospital Admission Guarantee

In the event of Hospital Confinement of the Insured Person whilst travelling outside Hong Kong due to Injury or Sickness, a Hospital Admission Guarantee up to HK\$50,000 shall be provided on the medical expenses to be incurred by the Insured Person. Such expenses are to be borne by the Insured Person unless the claim is covered under Benefit 1 of this Policy.

(d) Compassionate Visit

In the event of i) the Insured Person suffers an Injury or Sickness whilst travelling outside Hong Kong resulting in Hospital Confinement in excess of five (5) consecutive days; or ii) death of the Insured Person as a result of sudden Sickness or Injury contracted during the Study Trip, the cost for two (2) economy class return airfare for two (2) Immediate Family Members to travel to care for the Insured Person or to take care of the Insured Person's body is covered up to the maximum limit stated in the Table of Benefits. The cost shall include also the charges of an ordinary room accommodation in any reasonable hotel or establishment of similar standard up to the maximum limit of HK\$2,000 per person per night and up to five (5) nights, but excluding the cost of drinks, meals and other room services.

(e) Convalescence Assistance

Accommodation expenses necessarily and unavoidably incurred by the Insured Person following Hospital discharge for convalescence Overseas shall also be covered subject to maximum limit of HK\$2,000 per day and up to a maximum limit of HK\$10,000 in aggregate.

(f) 24-hour Telephone Hotline and Referral Services

Travel enquiry services are available for:

- i. Pre-trip Information Assistance
- ii. Medical Monitoring
- iii. Dispatch of Physician
- iv. Embassy Referral
- v. Emergency Cash
- vi. Essential Medication / Medical Equipment
- vii. Medical Service Provider Referral
- viii. Lost Passport Assistance
- ix. Lost Luggage Assistance
- x. Interpreter Referral
- xi. Legal Referral

The above service scope is a summary only. All requests, services or arrangements shall be referred to Worldwide Emergency Assistance for approval. The Company shall not be liable for any services rendered by Worldwide Emergency Assistance.

Provisions of Benefit 4:

(a) IN THE EVENT OF AN EMERGENCY

The Insured Person or his or her representative must call the Worldwide Emergency Assistance Service Centre in Hong Kong at (852) 2862 0138.

The Insured Person or his or her representative is required to state:

- i. the Insured's name;
- ii. the Insured Person's name;
- iii. the Policy number;
- iv. nature of Injury or Sickness;
- v. details of attending doctor, if available; and
- vi. present location and contact particulars.

(b) The Insured Person shall be obliged to use all reasonable efforts to mitigate the effects of a medical emergency.

(c) The Insured Person shall cooperate with Worldwide Emergency Assistance to obtain all documents and receipts from the relevant sources and assist at the Insured Person's expenses in complying with necessary formalities.

(d) In the event any payment is made in connection with the provision of assistance to an Insured Person, Worldwide Emergency Assistance shall be subrogated to the rights of such Insured Person to obtain payments from:

- i. any third party found legally responsible for the assistance, up to the amount of such payment made, and
- ii. any other insurance or assistance plan or right of indemnity or compensation which provides compensation to the assistance events.

Benefit 5 – Personal Accident

Accidental Death or Permanent Disablement

The Company shall pay compensation the amount as stated in the Table of Benefits in the event of Accidental Death or Permanent Disablement to the Insured Person as a result of an Injury sustained during the Study Trip and developed within twelve (12) calendar months from the date of Injury solely and directly attributed to the same cause.

The compensation payable under this Benefit is as follows:

Events	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%

Events (Continued)	Percentage of Sum Insured
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	25%
• both phalanges	10%
• one phalanx	
Loss of index finger	10%
• three phalanges	8%
• two phalanges	4%
• one phalanx	
Loss of middle finger	6%
• three phalanges	4%
• two phalanges	2%
• one phalanx	
Loss of ring finger	5%
• three phalanges	4%
• two phalanges	2%
• one phalanx	
Loss of little finger	4%
• three phalanges	3%
• two phalanges	2%
• one phalanx	
Loss of metacarpals	3%
• first or second (each)	2%
• third, fourth or fifth (each)	
Loss of toes	15%
• all	5%
• great, both phalanges	2%
• great, one phalanx	1%
• other than great, if more than one toe lost, each	
Loss of hearing	75%
• both ears	15%
• one ear	
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.

For Insured Person below eighteen (18) years of age, any compensation payable under Accidental Death or Permanent Disablement Benefit shall be calculated based on 50% of the applicable limits and in no event shall the total amount payable exceed such adjusted limit.

Disappearance

If the Insured Person's body is not found after twelve (12) consecutive months after the date of the disappearance following sinking or wrecking of aircraft or other conveyance either on ground or at sea in which the Insured Person was traveling at the time of the Accident during the Study Trip and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Person suffered death resulting from an Injury caused by Accident covered by this Policy at the time of such disappearance.

If after any amount is paid there is any proof that an Insured Person is still alive, any amount paid will be refunded to Us.

Exposure

If an Insured Person suffers death within twelve (12) consecutive months as the result of being unavoidably exposed to the elements due to an Injury sustained on a Study Trip during the Period of Insurance, the Accidental Death Benefit shall become payable subject to the terms and conditions of this Policy.

Accidental Death or Permanent Disablement on Common Carrier

50% additional compensation up to the amount specified in the Table of Benefits will be paid for Accidental Death or Permanent Disablement under the events defined above occurs while the Insured Person is traveling as a fare-paying passenger on a Common Carrier during the Study Trip. This benefit shall not apply to Insured Person below eighteen (18) years of age or in conjunction with other payable event under Benefit 5.

Major Burns

Benefit 5 shall include compensation if the Insured Person sustains an Injury (other than death) during the Study Trip and is certified by a Registered Medical Practitioner to have suffered from Second Degree or Third Degree Burns listed hereunder. The Company shall pay in accordance with the following percentage bearing on the limit as specified in the Table of Benefits:

A Second Degree or Third Degree Burns	Percentage
On 50% or more of body surface	100%
On 27% or more of body surface	40%
On 18% or more of body surface	30%
On 9% or more of body surface	15%
On 4.5% or more of body surface	10%

However, once a claim is payable under A Second Degree Burn or A Third Degree Burn, the total benefits under Benefit 5 that an Insured Person is entitled to shall be reduced by the same amount and all other claims payable shall be settled based on the reduced limit. Provided that in no event shall the total amount payable under this Benefit 5 exceed the maximum limits as specified in the Table of Benefits under Accidental Death or Permanent Disablement.

Payment shall not be made for more than one Burns caused by the same Accident and only the greatest Benefit payment shall apply.

For Insured Person below eighteen (18) years of age, any compensation payable under Major Burns Benefit shall be calculated based on 50% of the applicable limits and in no event shall the total amount payable exceed such adjusted limit.

Benefit 6 - Funeral Expenses

The Company shall pay for the funeral expenses including burial or cremation charges in the event of death of the Insured Person during the Study Trip up to the maximum limit stated in the Table of Benefits.

Benefit 7 - Compassionate Cash

In the event of the death of the Insured Person as a result of sudden Sickness contracted during the Study Trip, the Company shall pay a compassionate cash relief as stated in the Table of Benefits to the Estate of the Insured Person.

Benefit 8 - Personal Belongings

(a) Baggage and Personal Effects

The Company shall indemnify the Insured Person during the Study Trip, for any accidental physical loss or damage to accompanied baggage or Personal Effects owned by the Insured Person or for which he/she is responsible including purchases provided that the limit for Baggage and Personal Effects shall not exceed the amount specified in the Table of Benefits in aggregate and is subject to individual limits in respect of any item, pair or set including accessories.

(b) Personal Money

The Company shall also cover the Insured Person up to the limit stated in the Table of Benefits for irrecoverable loss of cash, coins, banknotes or travelers cheques as a result of

loss by an Accident, theft or robbery during the Study Trip. This Benefit is not applicable to any Insured person below sixteen (16) years of age.

(c) Document Loss

The Company shall reimburse the Insured Person up to the amount specified in the Table of Benefits, the replacement costs for the lost Hong Kong Identification Card, China Re-entry Card, passport, credit card(s), driving license or travel tickets in the event of accidental loss, theft or robbery occurring during the Study Trip, and any additional transportation and accommodation expenses excluding food and beverages reasonably and necessarily incurred outside the Studying City in replacing the essential lost travel documents that inhibits the Insured Person from completing the scheduled Incidental Travel.

Provisions of Benefit 8

1. The Company shall at its discretion choose to:

- i. repair the item;
- ii. replace the item, less depreciation; or
- iii. pay the Replacement Cost or the repair cost of the item less depreciation.

The decision on depreciation will be taken into account with reference to the item's age and condition at the Company's sole discretion. Any betterment and value appreciation of the item is excluded.

2. The Insured Person shall return the damaged item(s) together with all undamaged accessories, parts or part of set to the Company upon request and the Company can deal with the salvages at its absolute discretion.
3. In the event of a loss of 8(b) Personal Money and 8(c) Document Loss, the Insured Person must report the incident within twenty-four (24) hours to the Police with a Police report obtained. In the event of a loss or an occurrence likely resulting in a loss of 8(a) Baggage and Personal Effects, the Insured Person must report the incident within twenty-four (24) hours to the relevant authority or responsible party such as the Police, Customs, common carrier, hotel operator, etc. A relevant report or evidence must be obtained in substantiation of a claim under the Policy.
4. If the loss or damage is also entitled to indemnity under other Benefit of this Policy or other insurance, compensation payable under this Benefit shall be reduced by the amount recoverable there under.
5. An Insured Person can only claim either Benefit 8(a) or 13 for the same item.

Benefit 9 - Unauthorized Use of Credit Cards

The Company shall indemnify the Insured Person up to the amount stated in the Table of Benefits in respect of monetary loss caused by unauthorized use of the Insured Person's credit card, if the Insured Person's credit card is lost by robbery or theft Overseas during the Study Trip. Our liability shall not include loss in the way of cash withdrawal through automatic teller machine.

The Insured Person must report the incident within twenty-four (24) hours to the Police with a Police report obtained.

Benefit 9 does not apply for Insured Person below eighteen (18) years of age.

Benefit 10 - Trip Cancellation

The Company shall reimburse the Insured Person up to the limit as set out in the Table of Benefits, for loss of transportation and/or accommodation expenses paid in advance by the Insured Person or for which the Insured Person is legally liable and not recoverable from any other source upon cancellation of any scheduled trip during the Study Trip arising due to the below reasons:

- (a) sudden death, Serious Injury or Sickness of the Insured Person, Spouse, Immediate Family Member or travel companion; or
- (b) witness summons, jury service or compulsory quarantine of the Insured Person; or
- (c) unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, pandemic, Natural Disaster or adverse weather conditions in Hong Kong or the Studying City on the departure date of the scheduled trip; or at the planned destination arising within one (1) week before the departure date of the scheduled trip; or
- (d) serious damage to the Insured Person's home in Studying City arising from fire, flood or burglary within one (1) week before the departure date of the planned scheduled trip; or
- (e) unexpected issuance of OTA Alert being Red Alert or Black Alert to the city or country where the Insured Person has scheduled to travel to, provided that:
 - i. the cancellation of trip takes place not earlier than seven (7) days from the

departure date of the scheduled trip; and

Either:

- ii. in the event of no OTA Alert has been issued to the planned destination on the issue date of the Policy or the date on which the travel arrangement is made, the Black Alert or Red Alert is issued to the planned destination at least one
- (1) day after the day on which the travel arrangement is made or the Policy is issued, whichever is the later;
- Or
- iii. in the event of OTA Alert has been issued to the planned destination on the issue date of the Policy or the date on which the travel arrangement is made, cancellation of the scheduled trip is subject to a higher level of OTA Alert being Red Alert or Black Alert and the higher level of OTA Alert must be issued to the planned destination at least one (1) day after the issue date of the Policy or the date on which the travel arrangement is made, whichever is the later;

Benefits payable for Trip Cancellation under Red Alert is up to 50% of the relevant loss of transportation and/or accommodation expenses; whereas benefits payable under Black Alert is up to 100% of the relevant loss of transportation and/or accommodation expenses.

This Benefit 10 is payable provided that the cause of the cancellation is not related to any circumstance known to or within the control of the Insured Person when planning the scheduled trip or applying for the Policy.

Benefit 11 - Trip Curtailment

The Company shall reimburse the Insured Person up to the limit set out in the Table of Benefits, for additional transportation and/or accommodation expenses (excluding food and beverages) incurred Overseas and the irrecoverable transportation and/or accommodation expenses paid in advance by the Insured Person after the commencement of the scheduled trip during the Study Trip consequent upon the Insured Person having to return directly to Hong Kong or the Studying City due to the below reasons:

- (a) sudden death, Serious Injury or Sickness of the Insured Person, Spouse, Immediate Family Member or travel companion; or
- (b) witness summons, jury service of the Insured Person; or
- (c) unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, pandemic, Natural Disaster or adverse weather conditions at the planned destination that prohibits the continuation of the scheduled trip; or
- (d) serious damage to the Insured Person's home in the Studying City arising from fire, flood or burglary; or
- (e) the unexpected issuance of OTA Alert being Red or Black Alert to the city or country where the Insured Person is traveling, provided that:
 - i. curtailment of the scheduled trip takes place while such OTA Alert is in effect; and
 - ii. in the event of OTA Alert has been issued to the planned destination on the later date of which the Policy is issued or payment for the scheduled trip has been made, curtailment of the scheduled trip is subject to a higher level of OTA Alert inclusive of Red Alert or Black Alert.

Benefits payable for Trip Curtailment under Red Alert is up to 50% of the relevant loss of transportation and/or accommodation expenses; whereas benefits payable under Black Alert is up to 100% of the relevant loss of transportation and/or accommodation expenses.

This Benefit 11 is payable provided that the cause of the curtailment is not related to any circumstance known to or within the control of the Insured Person when planning the scheduled trip or applying for the Policy.

Loss of Reward

The conditions under Benefits 10 and 11 also apply to loss of Rewards. The Company shall reimburse the Insured Person up to USD120 cancellation fee of the Rewards already redeemed for transportation and accommodation for the planned scheduled trip, arising from the relevant Trip Cancellation or Trip Curtailment. Alternatively, the Company shall reimburse the loss of Reward points but excluding their expiry at HK\$1 for each ten (10) Reward points and up to the maximum limit stated in the Table of Benefits.

Benefit 12 - Trip Re-route

In the event of the Common Carrier in which the Insured Person was scheduled to travel during the Study Trip is cancelled or delayed for more than five (5) hours due to Strike or other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, Natural Disaster, adverse weather conditions, mechanical and/or electrical breakdown of the Common Carrier, the Company shall reimburse the Insured Person up to the limit stated in the Table of Benefits, for the reasonable and necessary additional cost incurred by using alternative public transportation to arrive at the Insured Person's scheduled destination.

This Benefit is only payable when the Common Carrier fails to arrange alternative transportation for the Insured Person and the Insured Person must obtain a report from the concerned Common Carrier or transportation provider as evidence of such claim.

Benefit 13 - Baggage Delay

The Company shall reimburse the Insured Person up to the limit specified in the Table of Benefit, for the purchases of the reasonable and necessary clothing, requisites or toiletries consequent upon the temporary deprivation of baggage from the time of arrival at destination Overseas due to misdirection in delivery during the Study Trip. A maximum of HK\$500 will be reimbursed for the deprivation of baggage for the first full five (5) hours, a maximum of HK\$1,000 will be reimbursed for the deprivation of every full five (5) hours thereafter.

An incident report issued by the Common Carrier and purchase receipts of the clothing, requisites or toiletries must be obtained in substantiation of a claim under the Policy.

An Insured Person can only claim either Benefit 8(a) or 13 for the same item.

Benefit 14 - Travel Delay

The Company shall pay up to the amount specified in the Table of Benefits to the Insured Person in the event that the departure of the Common Carrier in which the Insured Person was scheduled to travel in during the Study Trip is delayed from the time specified in the scheduled itinerary due to Strike or other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, Natural Disaster, adverse weather conditions, mechanical and/or electrical breakdown of the Common Carrier, the Company shall pay:

- (a) a cash allowance up to the amount specified in the Table of Benefits and subject to HK\$300 for the delay of the first five (5) hours, HK\$500 for the delay of every full five (5) hours thereafter; or
- (b) the reasonable and necessary additional transportation expenses and overnight accommodation up to the amount payable in the Table of Benefits, in the event of a delay Overseas for more than five (5) consecutive hours; or

The Insured Person must obtain a report from the concerned Common Carrier or travel provider as evidence of such claim.

Benefit 15 - Missed Connection

The Company will pay the amount specified in the Table of Benefits for any additional transportation expenses and overnight accommodation up to a maximum limit of HK\$2,000 per night to the Insured Person in the event that during the Study Trip, the Insured Person's confirmed onward travel connection whilst Overseas is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled public conveyance and no onward transportation is available to the Insured Person within five (5) consecutive hours of his or /her arrival.

Benefit 16 - Personal Liability

The Company shall indemnify the Insured Person against legal liability in respect of:

- i. Bodily Injury
- ii. loss or damage to property

occurring during and directly out of the Study Trip as a result of an event neither expected nor intended from the standpoint of the Insured Person. The Company shall also pay the legal costs and expenses incurred by the Insured Person with the written consent of the Company. The Company's maximum liability to all claims and expenses shall not exceed the limits as specified in the Table of Benefit under this Benefit.

For the cover under this section:

"Bodily Injury": means bodily Injury, Sickness or disease sustained by any person which occurs during the Study Trip within the Period of Insurance, including death at any time resulting therefrom.

"Property Damage": means (i) physical injury to or destruction of tangible property including the loss of use thereof at any time resulting therefrom; or (ii) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence.

Benefit 17 – Accidental Death or Permanent Disablement due to Kidnap

In addition to the benefit payable under Benefit 5, in the event of an Accidental Injury is caused due to Kidnap during the Study Trip, which directly and independently of all other causes results in Accidental Death or Permanent Disablement, the Company will pay an extra 10% of the Accidental Death or Permanent Disablement benefit in addition to Benefit 5.

Benefit 18 - Accidental Death or Permanent Disablement due to Natural Disaster

If during the Study Trip, an Insured Person suffers an Injury due to a Natural Disaster, which directly and independently of all other causes results in Accidental Death or Permanent Disablement, the Company will pay an extra 50% of the Accidental Death or Permanent Disablement benefit in addition to Benefit 5.

Benefit 19 – Broken Bones

If as a result of an Accident during the Study Trip the Insured Person sustains an Injury and is diagnosed by a Registered Medical Practitioner to have suffered any of the Events listed hereunder, the Company will pay the Insured Person in respect of the following events according to the percentage bearing on the Sum Insured as stated in the Table of Benefits.

<u>Events of Broken Bones</u>	<u>Percentage of Sum Insured</u>
Hip or Pelvis	100%
Thigh or Heel	50%
Skull, Collarbone, Lower Leg, Ankle, Arm, Elbow, Wrist	40%
Lower Jaw	30%
Vertebrae, Shoulder Blade, Knee Cap, Sternum, Hand, Foot	20%
Upper Jaw, Cheek Bone, Nose, Ribs, Coccyx, Toes, Fingers	15%

Compensation shall not be payable for more than one of the above Events in respect of the same Injury. Should more than one of the Events occur from the same Injury, the Company shall only be liable for the greatest compensation.

Benefit 20 – Education Fund

If during the Study Trip, the Insured Person's Parent or Guardian sustains an Injury which directly causes or results in his/her Accidental Death or Permanent Total Disablement within twelve (12) consecutive months from the date of Accident, the Company will pay the Education Fund benefit up to the maximum Sum Insured stated in the Table of Benefits to the Insured Person as a subsidy for the continuation of his/her education.

Benefit 21 – Overseas Residence Guard

The Company reimburses up to the maximum limits stated in the Table of Benefits for the loss of or damage to Household Contents in Insured Person's home Overseas as a direct result of fire, flood, earthquake, tsunami, subsidence/landslip, aircraft damage or impact damage by any road vehicle during the Study Trip.

Benefit 22 – Parent Annual Leave Compensation

In the event of Hospital Confinement of the Insured Person in excess of five (5) consecutive days due to Serious Injury or Sickness during the Study Trip and the Insured Person's parent take annual leave from the employer to pay compassionate visit to the Insured Person, an annual leave compensation benefit of HK\$200 per person per day, will be provided up to the limit stated in the Table of Benefits.

A report or evidence issued by the parent's employer confirming the annual leave arrangement must be provided in substantiation of a claim under the Policy.

Benefit 23 – Rehabilitation Travel Expenses

If the Insured Person sustains an Injury or Sickness during the Study Trip which results in Hospital Confinement in excess of five (5) days, the Company shall reimburse up to the limits specified under the Table of Benefits, the reasonable transportation expenses including but not limited to ambulance, hire car and taxi, for the direct purpose of seeking follow-up treatment or rehabilitation training after discharge from Hospital.

Benefit 1 must be payable before the Insured Person is entitled to this Benefit.

Benefit 24 – Study Interruption

In the event that during the Study Trip, the Insured Person is i) under Hospital Confinement continuously for more than thirty (30) days as a result of an Injury or Sickness; or ii) suffers a Serious Injury or Sickness; or iii) paralysis arising from an Accident or Sickness; or (iv) in the event of the death of an Immediate Family Member, and the Insured Person is prevented from continuing with his/her studies at the Overseas Educational Institution for the remaining part of a school/college semester for which Tuition Fee has been paid, the Company will reimburse the Insured Person up to the limit stated in the Table of Benefits, i) the irrecoverable portion of forfeited Tuition Fee for this interrupted semester; or ii)

re-attending Tuition Fee if the Insured Person is required to re-attend his/her missed courses after recovery.

If the Insured Person is entitled to a refund of all or part of the tuition or school fees from the Overseas Educational Institution, the Company will only pay the balance amount of the Tuition fee that is not refunded subject to the applicable limit.

In the event of a claim, official invoice(s) from the Overseas Educational Institution evidencing payment of the Tuition Fee shall be produced to the Company and shall be the basis for calculating any reimbursement. In no event shall the reimbursement paid by the Company exceed the limit specified in the Table of Benefits.

Benefit 25 – Temporary Accommodation

In the event that an Insured Person's 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 during the Study Trip, the Company will indemnify the Insured Person for the cost of temporary accommodation as specified in the Table of Benefits, as the occupier of the premises, the reasonable additional expense necessarily incurred by the Insured Person at a hotel, lodging house or boarding house.

Benefit 26 – Trauma Counseling

If the Insured Person is a witness to and/or is the victim of a traumatic event during a Study Trip such as, but not limited to, Acts of Terrorism, armed hold up, assault, Natural Disaster or rape, the Company will pay for trauma counseling as recommended by a Registered Medical Practitioner up to the Sum Insured stated in the Table of Benefits and subject to HK\$1,500 per visit.

3.3 Automatic Extension of Period of Insurance

In the event of the Study Trip being involuntarily delayed, this Policy will automatically extend the cover up to a maximum of ten (10) calendar days without extra charge.

4 EXCLUSIONS

The Company shall not pay under the Policy for loss or liability arising from or as a result of:

Applicable to all Benefits

- (a) Any consequence of war, invasion, acts of foreign enemies, hostilities (whether declared or not), civil war, rebellion, revolution, insurrection of military or usurped power, direct participation in Riot and civil commotion.
- (b) Intentional self-inflicted injury or suicide (whether felonious or not) or any attempt threat, whether sane or insane.
- (c) Insanity, psychiatric, nervous or mental disease or disorder, unless as specified under Benefit 1(e) to be covered.
- (d) Childbirth, pregnancy, miscarriage, abortion and all complications in connection therewith notwithstanding that such event may have been accelerated or induced by an Accident, unless as specified under Benefit 1(d) to be covered.
- (e) Intoxication by alcohol, narcotics or drugs not prescribed by a Registered Medical Practitioner and treatment in connection with addiction to drugs or alcohol.
- (f) Claims in respect of any property specifically insured or any claim which but for the existence of this Policy would be recoverable under any other private or Government insurance policy, fund or scheme.
- (g) The Insured Person's participation in criminal act or resistance to arrest.
- (h) The Insured Person engaging in a sport in a professional capacity or where the Insured Person would or could earn remuneration from engaging in such sport.
- (i) Riding or driving in any kind of race, mountaineering or trekking at altitude over five thousands (5,000) meters above sea level, scuba diving deeper than thirty (30) meters below sea level, engaging in aerial flight activities except as a passenger in a properly licensed power-driven aircraft (the word passenger does not include any member of the aircrew or a technician working in or upon an aircraft), extreme or adventurous sports (except bungee jumping, hot air ballooning, hang-gliding, parachuting, paragliding, rafting, canoeing, kayaking, kitesurfing or kite landboarding, water skiing, wakeboarding, surfing, wind surfing, skiing, snowboarding, snow skating, snow mobile, which are covered under the Policy).
- (j) The Insured Person 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 crews.

- (k) Claims directly or indirectly occasioned by, happening through, or in consequence of nuclear fission, nuclear fusion or radioactive contamination arising from such but not limited to power generation and nuclear weapon. This exclusion shall not apply to losses from nuclear and/or chemical and/or biological attacks arising from Acts of Terrorism in connection with the Policy.

Applicable to Benefits 1 – Medical Expenses, 2 – Hospital and Quarantine Allowance, 3 – Intensive Care Unit Allowance, 4 – 24-Hours Worldwide Emergency Assistance Service, 6 – Compassionate Cash, 22 – Parent Annual Leave Compensation, 23 – Rehabilitation Travel Expenses, 24 – Study Interruption, 26 – Trauma Counselling (wherever applicable)

- (a) Any claim related to Pre-existing Medical Conditions.
- (b) Venereal disease, congenital anomalies or deformities.
- (c) The Insured Person is i) traveling against medical advice; ii) for the purpose of seeking medical treatment, or iii) not returning to Hong Kong forthwith when medical conditions warranted and follow up treatment required after Serious Injury or Sickness occurred during the Study Trip.
- (d) Special nursing care or charges and expenses for wheel-chair, iron lung, artificial limbs, braces, crutches or other prosthetic devices or Hospital equipment except for the rental of such devices or equipment during the Hospital Confinement period.
- (e) Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.
- (f) Any costs for cosmetic or plastic surgery unless as necessitated due to Injury suffered during the Study Trip.
- (g) General check-up, convalescence, custodial, rest or sanatorium care, or expenses incurred not in accordance with the diagnosis, investigation and treatment of the condition which is not medically necessary.

Applicable to Benefit 4 – 24-Hours Worldwide Emergency Assistance Service

In no event shall the services offered by Worldwide Emergency Assistance entitle the Insured Person to reimbursement unless such services are approved by Worldwide Emergency Assistance in advance.

Applicable to Benefit 8 – Baggage and Personal Effects

- (a) Loss of or damage to Insured Person's baggage sent in advance or souvenirs and articles mailed or shipped separately.
- (b) Unexplained or mysterious loss or damage; loss of or damage to Insured Person's property left unattended in any vehicle or public place or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property.

Applicable to Benefit 8a – Baggage and Personal Effects

- (a) The following classes of property are excluded from coverage: animals, perishable products, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, camping equipment, antiques, contact/corneal lenses, artificial teeth or limbs, travel tickets or documents, money, coupons, vouchers, travelers cheques, unauthorized use of credit cards, stored value cards, postal or money orders, crockery, china, glass, sculpture, curios, pictures, musical instruments, skis or fragile articles of any kind, data recorded on tapes, cards, discs or otherwise, business documents, goods or samples, manuscripts or documents of any description, medals, coins, stamps, bonds or securities.
- (b) Loss of or damage caused by normal wear and tear, gradual deterioration or mechanical breakdown or derangement, cleaning, dyeing, repairing, restoring or alteration, moth or vermin atmospheric or climatic condition.
- (c) Loss of or damage to hired or leased equipment and loss of or damage to property resulting directly from insurrection, rebellion, revolution, civil war, usurped power, action taken by Government Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulation, confiscation by order of any Government or Custom Authorities or risk of contraband or illegal transportation of trade items.

Applicable to Benefits 8b – Personal Money and 8c – Document Loss and 9 –

Unauthorized Use of Credit Cards

- (a) Loss not reported to the police within twenty-four (24) hours and no police report obtained.
- (b) Shortage due to error, omission, exchange or depreciation in value.

- (c) Loss of money held in trust or custody of others.

Applicable to Benefits 10 – Trip Cancellation, 11 – Trip Curtailment, 12 – Trip Re-route, 13 – Baggage Delay, 14 – Travel Delay and 15 – Missed Connection (wherever applicable)

- (a) Directly or indirectly from the Insured Person's business, financial or contractual obligations or those of the Insured Person's traveling companions or from any financial circumstances whatsoever.
- (b) Directly or indirectly from disinclination to travel by the Insured Person or the persons whom the Insured Person has arranged to travel with.
- (c) Any circumstances including but not limited to Pre-existing Medical Conditions which should have been known or expected that might eventually trigger the cancellation or curtailment of the Incidental Travel at the time of planning the Incidental Travel or applying this insurance.
- (d) Financial collapse or negligence of or default of the agent or travel agent, tour operator or any other service provider forming part of the booked itinerary.
- (e) Any circumstances which shall be paid or refunded by a travel agent, tour operator or any other service provider forming part of the booked itinerary.
- (f) Redundancy, resignation or the termination of employment of an Insured Person, once a Study Trip has started.

Applicable to Benefit 16 – Personal Liability

Liability arising in connection with:

- (a) Admission, offer, promise, payment or indemnity made or given by or on behalf of the Insured Person without the written consent of the Company.
- (b) Any motor vehicle, motor cycle, power-driven aircraft or sea vessel.
- (c) The Insured Person's trade, business or profession.
- (d) Any express warranty or agreement unless liability would have existed in the absence of such express warranty or agreement.
- (e) Bodily Injury (including death or illness) or loss of or damage to property of any member or the Insured Person's family ordinarily residing with the Insured Person or with whom the Insured Person ordinarily resides or to any employee of the Insured Person arising out of or in the course of such employment.
- (f) Damage to property in the legal custody or control of the Insured Person.
- (g) Any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
- (h) i. Personal Injury or Property Damage arising, directly or indirectly, out of, or in any way involving the Insured Person's "Internet Operations".

This exclusion does not apply to personal Injury or Property Damage arising out of any material which is already in print by the manufacturer in support of its product, including but not limited to product use and safety instructions or warnings, and which is also reproduced on its site.

"Internet Operations" means the following:

- Use of electronic mail systems by the Insured Person or the Insured Person's employees, including part-time and temporary staff, contractors and others within the Insured Person's organisation;
- Access through the Insured Person's network to the world wide web or a public internet site by the Insured Person's employees, including part-time and temporary staff, contractors and others within the Insured Person's organisation;
- Access to the Insured Person's intranet (meaning internal company information and computing resources) which is made available through the world wide web for customers of the Insured Person or others outside the Insured Person's organisation; and
- The operation and maintenance of the Insured Person's web site.

Nothing in this exclusion shall be construed to extend coverage under this Policy to any liability which would not have been covered in the absence of this exclusion.

- ii. Property Damage to computer data or programs and their storage media arising directly or indirectly out of or caused by, through or in connection with:
- the use of any computer hardware or software;
 - the provision of computer or telecommunication services by the Insured Person or on the Insured Person's behalf;
 - the use of computer hardware or software belonging to any third party, whether authorised or unauthorised including damage caused by any computer virus.

5. CONDITIONS


Applicable to all Benefits

- 5.1 **VALIDITY OF POLICY** - This Policy is only valid for studying abroad including internship arranged or endorsed by the Overseas Educational Institution, or part-time job which is clerical or administrative in nature and conventional leisure travel, not applicable to expedition, adventure or similar journey.
- 5.2 **BENEFIT ENTITLEMENTS** - This Policy is applicable to any Insured Person aged between ten (10) to thirty-five (35). The Table of Benefits sets out the maximum limits an Insured Person is covered under the Policy. Special conditions are applicable to Insured Person below eighteen (18) years of age in certain Benefits specified therein.
- 5.3 **OTHER INSURANCE** (Applicable to Benefits 1, 4, 8-13, 14(b), 15-16, 20-21, 23-26) - If a covered loss under this Policy is insured under any other policy, this Policy shall cover such loss, subject to its terms, conditions, exclusions and provisions, only to the extent that the amount of such loss is in excess of the amount of payment from such other insurance, whether such other insurance is stated to be primary, contribution, excess, contingent or otherwise.
- 5.4 **ARBITRATION** - If any difference shall arise as to the amount to be paid under this Policy such difference shall be determined by arbitration in Hong Kong in accordance with the prevailing Arbitration Ordinance. If the parties fail to agree upon the choice of arbitrators or umpires, then the choice shall be referred to the Chairman of the Hong Kong International Arbitration Centre. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If the Company shall disclaim liability to the Insured Person for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- 5.5 **MISSTATEMENT OF AGE** - In the event the age of the Insured Person has been misstated and, if according to the correct age of the Insured Person, the coverage provided by this Policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums, then the liability of the Company shall be limited to the refund, upon demand, of all premiums paid for the period not covered by this Policy.
- 5.6 **CANCELLATION OF INSURANCE**- The Insured Person can cancel this Policy by giving notice in writing to the Company. Cancellation shall become effective on the date the notice is received by the Company, or the date specified in the notice, whichever latter. Subject to no claim has been made, the Company shall retain a customary short period premium subject to a minimum of HK\$1,400 and refund the balance on the unused period calculated according to percentages indicated below:

<u>Effected For</u>	<u>Percent of Annual Premium</u>
2 Months or below	40%
3 Months or below	50%
4 Months or below	60%
5 Months or below	70%
6 Months or below	75%
Over 6 Months	100%

We may cancel the Policy by sending seven (7) days' notice via registered mail to the Insured Person at the last known address stating the effective date of cancellation. Proof of such mailing shall be deemed as a discharge of duty on notice of cancellation. The Company shall return a pro-rata unused portion of the premium received. Such cancellation shall be without prejudice to any claim originating prior thereto.

- 5.7 **CLAIM PROCEDURE AND SETTLEMENT** - Notice shall be given to the Company within thirty (30) days of any occurrence likely to give rise to a claim. A detailed statement in writing describing the occurrence shall be delivered to the Company. Unless otherwise requested, all Benefits provided shall be payable to the Insured Person or his/her Estate in the event of death, after receipt of proof acceptable to the Company.
- 5.8 **COMPLIANCE WITH POLICY CONDITIONS** - Failure to comply with any of the conditions contained in this Policy shall invalidate all claims hereunder.
- 5.9 **CONDUCT OF CLAIM** - The Insured Person must give whatever information or assistance upon request and must not admit, deny or negotiate any claim without the Company's written consent. Any writ, summons or other legal document served on the Insured Person in connection with a possible claim must be unacknowledged and sent to the Company immediately.

- 5.10 **DISCLAIMER** - The Company makes every effort to see that only high quality services are offered by Worldwide Emergency Assistance to the Insured Person. However, the Company is not the supplier of the services and does not accept any liability whatsoever in respect of the services provided or any of the consequences arising thereof.
- 5.11 **DUTY OF CARE** - The Insured Person shall act in prudent manner and exercise reasonable care for the safety and supervision of his or her property as it uninsured.
- 5.12 **MITIGATION OF LOSS** - The Insured Person shall be obliged to use all reasonable efforts and/or means to mitigate the effects of a medical emergency and/or liability and/or any loss of and/or damage to any insured property(ies) under any circumstances.
- 5.13 **FRAUD** - If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used to obtain the Benefits under this Policy the Company shall have no liability in respect of such claim.
- 5.14 **POLICY NOT ASSIGNABLE** - This Policy is not assignable and the Company shall not be committed to any notice or trust, charge, lien, assignment or other dealing with the Policy. The receipt of the Insured Person or his legal personal representative for any compensation payable herein shall in all cases be effectual discharge of liability of the Company.
- 5.15 **INTERPRETATION OF COVER AND JURISDICTION** - This Policy shall be interpreted in accordance with the laws of Hong Kong and subject to Hong Kong's jurisdiction.
- 5.16 **MORE THAN ONE POLICY** - The Insured Person shall not be insured for the same Study Trip under more than one Policy issued by the Company. In the event of the Insured Person being insured under more than one such Policy, the Company shall consider the Insured Person to be insured under the Policy which provides the highest amount of benefit. The Company shall refund any excess insurance premium payment which may have been made by the Insured Person.
- 5.17 **NOTIFY AUTHORITIES** - If the property insured under this Policy shall be lost or damaged the Insured Person shall take all reasonable measures to recover and save it, and shall also notify the police, relevant authorities, hotel and transportation company/provider within twenty-four (24) hours.
- 5.18 **POLICY CURRENCY** - This Policy is issued and denominated in Hong Kong currency.
- 5.19 **PROOF OF LOSS** - It is a condition precedent to any liability of the Company under this Policy that the Insured Person shall at his or her own expense furnish to the Company such report, information and evidence as the Company may from time to time reasonably require in the form and of the nature described by the Company. The Company shall be allowed at its own expense upon reasonable notice to the Insured Person to have a medical examination of the Insured Person from time to time or in case of death upon reasonable notice to the Insured Person's personal representative to have a post mortem examination of the body. The death of the Insured Person shall be established by an official death certificate or in the event of his or her disappearance following an Accident or the total loss of a vessel or power-driven aircraft by a court order presuming his or her death.
- 5.20 **SUBROGATION** - The Company shall be entitled to take over and conduct the defence or settlement of any third party claim at the Company's discretion. The Company shall also be entitled to use the Insured Person's name to enforce recovery rights against any other person whether before or after indemnification is received under this Policy.
- 5.21 **TO WHOM INDEMNITY IS PAYABLE** - Indemnity for loss of life of the Insured Person is payable to the Estate of the Insured Person.
- 5.22 **RIGHT OF THIRD PARTIES** - Any person who is not a party to this Policy has no rights under the Contracts (Rights of Third Parties) Ordinance (CAP. 623) or any other applicable law to enforce any term of this Policy.
- 5.23 **SANCTION LIMITATION AND EXCLUSION CLAUSE** - No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. 

Personal Information Collection Statement

The Company may use the personal data the Company collects about you, which may include your name, address and other contact details, date of birth, bank account or credit card details, HK ID card number, information about your dependents and health records, and which we may collect when, for example, you apply for, renew or make a claim under a policy and/or you correspond with us, for the following purposes:

Insurance Services (Mandatory)

1. processing and assessing of applications for any insurance products and daily operation of the related services;
2. administering your insurance policy and providing services in relation to your insurance policy;
3. any alterations, variations, cancellation or renewal of any insurance and related services;
4. investigating, analyzing, processing and paying claims made under your insurance policy;
5. invoicing and collecting premiums and outstanding amounts from you;
6. exercising any right under the insurance policy including right of subrogation, if applicable;
7. complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies, law enforcement agencies and court orders;
8. to conduct research, insurance survey and analysis for the purpose of product design and development and improvement of our services to you;
9. for statistical or actuarial research undertaken by the Company, other members of the QBE Group or its regulators;
10. for the operation and administration of the Company's internal business including without limitation any corporate reorganisation;
11. contacting you for any of the above purposes; and
12. other ancillary purposes which are directly related to the above purposes.

The personal data you provide to the Company may be provided or transferred to the following persons in Hong Kong or overseas for the purposes set out in the above paragraph or directly related purposes or as otherwise permitted by applicable law:

- a. any agent, advisor, contractor or third party service provider (whether within or outside the QBE Group) who provides administrative, telecommunications, computer, payment, debt collection, security, research, ratings, consulting services, product design, marketing (where you have consented to direct marketing as described below), data processing or storage or related services or any other person carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, including Manulife (International) Limited;
- b. any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- c. any members of the Federation by the Federation for any of the purposes referred to in (b) above or directly related purposes;
- d. government bodies, regulators or any other body to whom the Company or any company within the QBE Group is required to or has agreed to make disclosure under any applicable laws or regulations;
- e. lawyers;
- f. auditors; and
- g. other insurance companies within the QBE Group which have undertaken to keep such information confidential.

Some of these persons may be located in countries overseas, namely Australia, where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the data protection laws of Hong Kong. That means your personal data may not be protected to the same or similar level as in Hong Kong. However, the Company will only transfer your personal data to a service provider or overseas where the Company is satisfied that adequate levels of protection are in place to protect the integrity and security of any information being processed and compliance with applicable privacy and data protection laws.

In the unlikely event that the Company, any companies within the QBE Group, or its or their brands or substantially all of any of its or their assets are acquired by an unrelated third party, your personal data may be one of the transferred assets. By providing your personal data to the Company, you agree that the Company may disclose your personal data, on a confidential basis, to any prospective transferee and its professional advisors for the purposes of their due diligence investigations, the completion of any such transaction and the continued operation of the acquired business.

You do not have to provide your personal data to the Company, but if you do not provide certain personal data (for example, the information indicated as mandatory on the relevant application, registration or renewal forms, or your contact details if you send us an enquiry), it would not be possible for the Company to process your application and render the services or to otherwise correspond with you.

The Company is committed to ensuring your personal data is kept secure and confidential and not kept for longer than is necessary.

Direct Marketing of Products and Services

To provide a more comprehensive range of financial and insurance services, the Company would like to use your name and the contact details you provide to us (for example, your mobile phone number, residential phone number, office phone number, residential address, correspondence address and email address), alongside information that you provide about your age, gender and occupation (the "Marketing Personal Data"), to provide you with direct marketing communications about the Company's products and services including but not limited to the Company's insurance, banking, financial services, provident schemes and general insurance products but the Company cannot do so without your consent.

The Company intends to share, from time to time and for money and other property, your Marketing Personal Data with Manulife (International) Limited, Manulife Asset Management (Hong Kong) Limited, Manulife Provident Funds Trust Company Limited and any investment fund sponsored or managed from time to time by a member within the group of Manulife Financial Corporation (collectively "Manulife") or QBE General Insurance (Hong Kong) Limited for the purpose of marketing to you their insurance, investment fund, provident schemes, and other financial products and services including general insurance products and services, but we will not do so without your written consent.

If you do not want to receive any direct marketing, you may withdraw your consent at any time free of charge by contacting the Company's Data Protection Officer below.

Your rights

You have the right to ascertain the Company's policies and practices in relation to personal data, and to obtain access to and to request correction of your personal data held by the Company. Your right to access your personal data may be subject to payment of an administrative fee. Requests for such access or correction, to withdraw consent for direct marketing, or for further information about our data privacy policies and practices, can be made in writing to the Data Protection Officer, QBE Hongkong & Shanghai Insurance Limited, 33/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.



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