

SmartStudent Overseas



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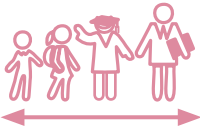
Thorough protection for your overseas study



Product brochure

Highlight of benefits

Studying overseas can be stressful for both the parents and the students. **SmartStudent Overseas** ease your mind by providing tailored benefits that protect students against uncertainties while they are away from home.



Wide age bracket

- We cover students between the age of 10 and 35 years old
- If a student is below 18, then the parent or legal guardian will be the policyholder



Market-leading medical expense cover

- We offer up to HKD2,000,000 medical expense cover for accident or illness incurred overseas
- We also provide up to HKD250,000 for follow up medical treatment in Hong Kong within 90 days of student's return from abroad



Extensive personal accident protection

- We offer up to HKD1,000,000 for accidental death or permanent disablement, plus additional compensation up to HKD500,000 if the accident is resulted from riding on a common carrier, kidnap or natural disaster; for accidental broken bones, the compensation is up to HKD30,000
- In case the insured student's parent or guardian suffers accidental death or permanent disablement, we provide up to HKD300,000 education fund to ensure continuity of his/her study



Home-to-home coverage

- We cover you not only at the city of study, but also anywhere (except Hong Kong) you take internship, non-manual part-time job and leisure travel during your study trip
- Protections begins at the time when you leave your home in Hong Kong for your overseas study, and ends at the time when you return to Hong Kong



Overseas home content and personal belongings

- We cover your overseas home contents up to HKD10,000
- Your personal belongings, such as musical instrument, sports equipment, mobile phone, and laptop computer, are covered on worldwide basis (except Hong Kong) up to HKD20,000



Temporary accommodation

- We cover your accommodation expense up to HKD5,000 in case your overseas residence is damaged and rendered inhabitable in an accident



Cash allowance for unexpected school closure

- We will offer you cash allowance up to HKD2,000 if your school is closed unexpectedly due to natural disaster or as mandated by local authority for more than 3 consecutive days



Cover most adventurous sports

- We cover accidents resulted from most adventurous sports for leisure, such as scuba diving no deeper than 30 metres, bungee jumping, rafting, wind surfing, skiing and many more as specified in the policy



Cover terrorism

- We cover accidents resulted from terrorism, including attacks caused by nuclear, chemical and biological substances



Zero excess

- All benefits we provide are free of any excess or deductible

Benefit Table

Benefits	Maximum Limit Per Period of Insurance (HKD)
Section 1 – Medical and Related Expenses	2,000,000
1.1 Medical expenses Covers inpatient and outpatient expenses of the insured student for accident or sickness occurring during the study trip	2,000,000
- Overseas outpatient	25 visits
- Covers reasonable charges for burial, cremation or funeral expenses in the locality of where the death happens	10,000
Extensions	
(a) Covers follow up medical expenses in Hong Kong within 90 days of return from abroad	250,000
- Treatment by Chinese medicine practitioner	5,000 (150 per visit per day)
(b) Provides cash allowance if the insured student is confined to intensive care unit	30,000 (1,500 per day)
1.2 Emergency family reunion Pays for economy class tickets and accommodation for spouse, parents or children to visit the insured student who is hospitalised for more than 5 consecutive days or in event of the insured student's death	100,000 (2 persons, 50,000 per person)
- Overseas accommodation	10,000 per person, 2,000 per night
1.3 Parent annual leave compensation Offers cash benefit for parents or guardian who take annual leave to visit the insured student who is hospitalised for more than 5 consecutive days	2,500 (250 per day)
1.4 Rehabilitation travel expenses Covers the transportation cost for follow-up treatment or rehabilitation training, if the insured student has been confined to hospital for more than 5 consecutive days	3,000 (300 per ride, 2 rides per visit per day)
1.5 Trauma counselling Covers trauma counselling if the insured student is a witness or victim of a traumatic event	15,000 (1,500 per visit per day)
1.6 Convalescence assistance Covers accommodation expenses for the insured student's overseas convalescence after discharge from hospital	10,000 (2,000 per day)
1.7 Compassionate cash Provides cash relief in the event of the insured student's death due to sudden sickness outside Hong Kong	10,000
Section 2 - Personal Accident	
2.1 Personal accident of the insured student	1,000,000
2.1.1 Accidental death or permanent disablement	1,000,000
2.1.2 Major burns (second or third degree)	500,000
Additional compensation	
(1) Accidental death or permanent disablement on common carrier (not applicable for age under 18)	500,000
(2) Accidental death or permanent disablement due to kidnap	100,000
(3) Accidental death or permanent disablement due to natural disaster	500,000
(4) Broken bones as a result of an accidental injury	30,000

Benefit Table (Continue)

Benefits	Maximum Limit Per Period of Insurance (HKD)
2.2 Education fund Provides a subsidy to ensure the continuation of education in the event that the insured student's parent/guardian suffers from accidental death or permanent disablement	300,000
Section 3 - Household Contents and Personal Belongings (Overseas)	
3.1 Household contents	
3.1.1 Household contents at residence overseas Covers for loss or damage of household contents in the insured student's residence overseas resulted from fire, flood, earthquake, tsunami, subsidence/landslip, aircraft damage or impact damage by any road vehicle	10,000 (3,000 per item, pair or set)
3.1.2 Temporary accommodation Pays for temporary accommodation at a hotel, lodging house or boarding house if the insured student's residence overseas is damaged and rendered inhabitable	5,000 (1,000 per day)
3.2 Worldwide personal belongings Covers for loss or damage of personal belongings while the insured student is travelling outside Hong Kong	20,000
3.2.1 Personal effects and valuables	7,500 per item, pair or set
3.2.2 Sports equipment/musical instrument	5,000 per item or set
3.2.3 Mobile phone/electronic mobile devices/tablet	3,000 per item or set
3.2.4 Laptop/portable computer	10,000
3.3 Money	5,000
3.4 Unauthorised use of credit cards Covers monetary loss caused by unauthorised use of credit cards in the event of loss of card by robbery or theft (not applicable for age under 16)	20,000
3.5 Travel documents Covers travel document replacement costs, and additional transportation and accommodation expenses	10,000
3.6 School closure allowance Provides cash allowance for unexpected school closure for more than 3 consecutive days due to natural disaster or as mandated by local authority	2,000 (500 per day)
3.7 Storage for personal belongings Covers storage cost for the personal belongings of the insured student who needs to take emergency departure due to natural disaster within the vicinity of the school or as mandated by local authority	2,000
Section 4 - Worldwide Personal Liability	
Covers legal liability of the insured student towards third party for accidental injury or property damage, as well as any associated legal costs and expenses	2,000,000
Section 5 - Study Interruption	
Covers irrecoverable school fees or deposits if the insured student is prevented from continuing his/her study due to hospital confinement for over 30 days, serious injury, sickness, paralysis, or death of an immediate family member	200,000

Benefit Table (Continue)

Benefits	Maximum Limit Per Period of Insurance (HKD)
Section 6 – Travel Delay and Additional Benefits	Maximum Limit Per Trip (HKD) (Applicable for Section 6 Only)
6.1 Travel delay Covers strike or other industrial action, riot, civil commotion, hijacks, acts of terrorism, natural disasters, adverse weather conditions, mechanical and/or electrical breakdown of the common carrier or closure of the airport	
6.1 (a) Cash allowance for the delay of departure of scheduled transportations	3,000 (300 first 5 hours, 500 every 5 hours thereafter)
6.1 (b) Additional transportation expenses and overseas overnight accommodation incurred for the delay of more than 5 hours	5,000
6.2 Baggage delay Covers the cost of emergency purchases of clothing, requisites or toiletries if the baggage is delayed due to mishandling by the airlines or hi-jack	2,000 (500 first 5 hours, 1,000 every 5 hours thereafter)
6.3 Trip cancellation* Covers the event of sudden death, serious injury or sickness of the insured student, an immediate family member or travel companion, strike, riot, civil commotion, acts of terrorism, natural disaster, adverse weather conditions, or other insured events	
- Covers irrecoverable transportation and accommodation expenses paid in advance	20,000
- Covers cancellation fee of redeemed air mileage or provides cash allowance for non-refundable air mileage redeemed for transportation and accommodation	1,000
6.4 Trip curtailment* Covers the same events as of Section 6.3	
- Covers irrecoverable loss of or additional transportation and accommodation expenses	20,000
- Covers cancellation fee of redeemed air mileage or provides cash allowance on non-refundable air mileage redeemed for transportation and accommodation	1,000
6.5 Missed connection Covers additional transportation and overnight accommodation expenses incurred due to late arrival of incoming connection flight and no onward transportation is available within 5 consecutive hours	10,000 (2,000 per night)
6.6 Trip re-route Covers the same events as of Section 6.1	10,000
Covers additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed for more than 5 consecutive hours	
Section 7 – Worldwide Emergency Assistance Service	Fully Covered
7.1 24-hour emergency assistance hotline service	
7.2 Emergency medical evacuation	
7.3 Guarantee of hospital admittance deposit	
7.4 Repatriation after treatment	
7.5 Repatriation of mortal remains	

* Refer to the “outbound travel alert extension” for details

*Outbound travel alert extension

We cover your loss of pre-paid or unused travel and accommodation expenses due to adjustment of your travel plans, in case the Security Bureau of the Hong Kong Government launching Red Alert or Black Alert (except for the reason of a pandemic for trip cancellation) to your planned destination. Reimbursement to your loss is in accordance with the circumstances as below:

Red Alert	Black Alert
50%	100%

Annual premium[^]

Worldwide (excluding USA/Canada)	USA/Canada
HKD3,900	HKD4,900

Major Exclusions

As you may know, every insurance plan has its limits and SmartStudent Overseas has no exception. The following is a summary of the key exclusions that we will not pay for

- Pre-existing medical conditions
- Pregnancy, childbirth, miscarriage, abortion and all complications
- Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities
- Intoxication by alcohol, narcotics or drugs including related treatments
- War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion amounting to popular uprising
- Nuclear fission, nuclear fusion or radioactive contamination arising from non-terrorist event
- Criminal act, intentional self-inflicted injury or suicide
- Sanction, regulation, prohibition, confiscation, detention, destruction by government, customs or other authorities
- 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
- 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 fare-paying passenger in a fully licensed aircraft), extreme or adventurous sports (unless specifically named as being covered)
- Trip cancellation under red or black outbound travel alert for the reason of a pandemic
- Medical and Related Expenses (Section 1) and Worldwide Emergency Assistance Service (Section 7) if a claim is due to a vaccine-preventable disease where (i) you fail to obtain the related vaccine and (ii) such vaccine is mandatorily required by the government(s) of Hong Kong and/or the country you are travelling to

[‡] Manual employment exclusion does not apply to manual work which forms part of the course of study. Typical examples of manual and non-manual employment are (the list is non-exhaustive)

Manual employment	Delivery worker, cook, cleaning worker, car repairer, fitness trainer, yoga instructor, lifeguard and farmer
Non-manual employment	Waiter, bartender, barista and cashier

For complete information on the exclusions, please refer to the policy wording.

Remarks

All amounts are in Hong Kong Dollars.

The above information is a general summary for reference only and not a complete description of the applicable terms and conditions. You may request a specimen of the policy wording to understand the terms and conditions of all the benefits and exclusions. The information has been translated into Chinese. If there is any inconsistency between the English version and the Chinese version, the English version shall prevail.

[^] Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit axa.com.hk/ia-levy or contact AXA at (852) 2523 3061



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Product brochure**

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