

OVERSEAS STUDENT CARE



MARSH



Studying overseas can be stressful for both the parents and the students. Let us take care of the insurance for you.

Overseas Student Care is a comprehensive insurance policy tailored to protect students against uncertainties whilst studying overseas. The insurance is developed by Marsh (Hong Kong) Limited and underwritten by AXA General Insurance Hong Kong Limited.

KEY BENEFITS AT A GLANCE

- Medical Expenses benefits up to HK\$2,000,000
- Emergency Medical Evacuation and/or Repatriation
- Personal Accident benefits up to HK\$1,000,000
- Major Burns benefits up to HK\$500,000
- Personal Belongings Cover (Laptop / Sports Equipment / Musical Instrument / Mobile Phone)
- Household Contents Overseas up to HK\$10,000
- Personal Liability benefits up to HK\$2,000,000
- Education Fund in the event of a personal accident involving a parent/guardian
- Study Interruption cover
- Terrorism Cover includes attacks caused by nuclear, chemical and biological substances
- Protection for internship, part-time job and leisure travel worldwide during the Study Trip
- Kidnap cover
- No excess applied
- 24-Hour Worldwide Emergency Assistance Service

SUMMARY OF BENEFITS

Benefits	Maximum Limit (HK\$) per year
<p>1 Medical Expenses</p> <p>1.1 Covers overseas medical expenses (including Hospitalization) incurred as a result of accident or sickness occurring during the Study Trip</p> <ul style="list-style-type: none"> Overseas outpatient visits Reasonable charges for burial, cremation or funeral expenses in the event of death <p>Additional Medical Benefits</p> <p>1.1 (a) Follow-up medical expenses up to 90 days after returning to Hong Kong</p> <ul style="list-style-type: none"> treatment by Chinese medicine practitioner <p>1.1 (b) Intensive care unit allowance</p>	<p>\$2,000,000 Sub-limit as below</p> <p>25 visits \$10,000</p> <p>\$100,000</p> <p>\$5,000 (\$150/visit/day)</p> <p>\$30,000 (\$1,500/day)</p>
<p>1.2 Emergency Family Reunion</p> <p>- Pays for parents or spouse/children to visit the Insured Student hospitalized for more than 5 consecutive days or in the event of the Insured Student's death</p>	<p>\$100,000 (\$50,000 per person) 2 economy class return airfare Accommodation for \$10,000 (\$2,000/night)</p>
<p>1.3 Parent Annual Leave Compensation</p> <p>- Cash benefit in the event that the parent takes annual leave to visit the Insured Student hospitalized for more than 5 consecutive days</p>	<p>\$2,000 (\$200/day)</p>
<p>1.4 Rehabilitation Travel Expenses</p> <p>- Reimburses the transportation expenses for seeking follow-up treatment or rehabilitation training after discharge from hospital confinement of more than 5 consecutive days</p>	<p>\$3,000 (\$300/ride, 2 rides/visit/day)</p>
<p>1.5 Trauma Counselling</p> <p>- Pays for the trauma counselling fee as recommended by the attending registered medical practitioner if the Insured Student is the witness or victim of a traumatic event</p>	<p>\$15,000 (\$1,500/visit)</p>
<p>1.6 Convalescence Assistance</p> <p>- Pays for accommodation expenses following hospital discharge for convalescence overseas</p>	<p>\$10,000 (\$2,000/day)</p>
<p>1.7 Compassionate Cash</p> <p>- Provides cash relief upon death of the Insured Student due to sudden sickness outside Hong Kong</p>	<p>\$10,000</p>

Benefits	Maximum Limit (HK\$) per year
<p>2 Personal Accident</p> <p>2.1 Accidental Death or Permanent Disablement</p> <p>2.1.1 Accidental Death or Permanent Disablement in a Common Carrier (Additional compensation)</p> <p>2.1.2 Accidental Death or Permanent Disablement due to Kidnap (Additional compensation)</p> <p>2.1.3 Accidental Death or Permanent Disablement due to Natural Disaster (Additional compensation)</p> <p>2.1.4 Broken Bones as a result of an accidental injury</p> <p>2.1.5 Major Burns (Second or third degree)</p>	<p>\$1,000,000</p> <p>\$500,000 (N/A for age under 18)</p> <p>\$100,000</p> <p>\$500,000</p> <p>\$30,000</p> <p>\$500,000</p>
<p>2.2 Education Fund</p> <p>- Pays a subsidy for the continuation of education if the insured Student's parent/guardian sustains an injury resulting in his/her Accidental Death or Permanent Disablement</p>	<p>\$300,000</p>
<p>3 Household Contents and Personal Belongings Overseas</p> <p>3.1 Household Contents</p> <p>3.1.1 Household Contents at Residence</p> <p>- Reimburses the loss of or damage to household contents in the Insured Student's home overseas as a result of fire, flood, earthquake, tsunami, subsidence/landslip, aircraft damage or impact damage by any road vehicle</p> <p>3.1.2 Temporary Accommodation</p> <p>- Pays for the cost of temporary accommodation at a hotel, lodging house or boarding house if the Insured Student's residence overseas is damaged and rendered inhabitable</p>	<p>\$10,000 (\$3,000/item/pair/set)</p> <p>\$5,000 (\$1,000/ day)</p>
<p>3.2 Worldwide Personal Belongings</p> <p>- Reimburses the loss or damage whilst travelling outside Hong Kong.</p> <p>3.2.1 Personal Effects and Valuables</p> <p>3.2.2 Sports Equipment and Musical Instrument</p> <p>3.2.3 Mobile Phone/ Electronic Mobile Devices/ Tablet</p> <p>3.2.4 Laptop/ Portable Computer</p>	<p>\$20,000</p> <p>\$7,500 (per item/pair/set)</p> <p>\$5,000 (per item/set)</p> <p>\$3,000 (per item/set)</p> <p>\$10,000</p>

Benefits	Maximum Limit (HK\$) per year
<p>3.3 Money</p> <p>3.4 Unauthorized Use of Credit Card - Pays for monetary loss caused by unauthorized use of credit card in the event of loss of card by robbery or theft</p> <p>3.5 Travel Documents - Pays for replacement costs and/or additional travelling and accommodation expenses</p>	<p>\$5,000</p> <p>\$20,000 (N/A for age under 16)</p> <p>\$10,000</p>
<p>4 Worldwide Personal Liability - Covers legal liability for third party bodily injury or property damage</p>	<p>\$2,000,000</p>
<p>5 Study Interruption - Reimburses irrecoverable school fees or deposits if the Insured Student is prevented from continuing with his/her studies due to hospital confinement of over 30 days, serious injury, or sickness, or paralysis, or death of an immediate family member</p>	<p>\$200,000</p>
<p>6 Travel Delay & Additional Benefits</p> <p>6.1 Travel Delay - In the event of strike or other industrial action, riot, civil commotion, hijacks, acts of terrorism, natural disaster, adverse weather conditions, mechanical and/or electrical breakdown of the common carrier or closure of the airport:</p> <p>6.1 (a) Pays cash allowance for the delay of departure of scheduled transportations</p> <p>6.1 (b) Pays additional transportation and overseas overnight accommodation expenses incurred for delay of more than 5 consecutive hours</p>	<p>Maximum Limit Per Trip (HKD) (Applicable for Section 6 Only)</p> <p>\$3,000 (\$300 first 5 hours, \$500 every 5 hours thereafter)</p> <p>\$5,000</p>
<p>6.2 Baggage Delay - Reimburses the cost of emergency purchases of clothing, requisites or toiletries if the baggage is delayed due to mishandling by the airlines or hi-jack</p>	<p>\$2,000 (\$500 first 5 hours, \$1,000 every 5 hours thereafter)</p>

Benefits	Maximum Limit (HK\$) per year
<p>6.3 Trip Cancellation*</p> <p>- In the event of sudden death, serious injury or sickness of the Insured Student or an immediate family member or travel companion, strike, riot, civil commotion, acts of terrorism, natural disaster or adverse weather conditions, or other insured events :</p> <p>6.3 (a) Covers irrecoverable transportation and accommodation expenses paid in advance</p> <p>6.3 (b) Reimburses the cancellation fee of the redeemed air mileage or provides cash allowance at HK\$1 for every 10 air miles on the non-refundable air mileage redeemed for transportation and accommodation</p>	<p>\$20,000</p> <p>\$1,000</p>
<p>6.4 Trip Curtailment*</p> <p>- In the same insured events of Section 6.3 :</p> <p>6.4 (a) Covers irrecoverable loss of or additional transportation and accommodation expenses</p> <p>6.4 (b) Reimburses the cancellation fee of the redeemed air mileage or provides cash allowance at HK\$1 for every 10 air miles on the non-refundable air mileage redeemed for transportation and accommodation</p>	<p>\$20,000</p> <p>\$1,000</p>
<p>6.5 Missed Connection</p> <p>- Reimburses the additional travel and overnight accommodation expenses incurred due to late arrival of incoming connection flight and no onward transportation is available within 5 consecutive hours</p>	<p>\$10,000 (\$2,000/night)</p>
<p>6.6 Trip Re-route</p> <p>- In the same insured events of Section 6.1 :</p> <p>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</p>	<p>\$10,000</p>
<p>7 Worldwide Emergency Assistance Service</p> <p>7.1 24-Hour Emergency Assistance Hotline Service</p> <p>7.2 Emergency Medical Evacuation</p> <p>7.3 Guarantee of Hospital Admittance Deposit</p> <p>7.4 Repatriation After Treatment</p> <p>7.5 Repatriation of Mortal Remains</p>	<p>Fully Covered</p>

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

SPECIAL FEATURES

Coverage for the Entire Journey from Home to Home

Overseas Student Care covers your entire trip as commencing at the time you depart from your home in Hong Kong for the direct purpose of beginning your planned journey or 4 hours from the scheduled departure time, whichever is the later, and end at the time you arrive home in Hong Kong upon completion of the journey or 4 hours after your scheduled arrival time, whichever is the earlier.

All-round Protection

In addition to covering you whilst studying abroad in the City of Study, **Overseas Student Care** also provides protection for internship, part-time job and leisure travel worldwide during the Study Trip.

Adventurous Sports Coverage

Overseas Student Care covers you whilst you are engaged in sports like bungee jumping, hot air ballooning, hang-gliding, rafting, canoeing, kitesurfing or kite landboarding, water skiing, wakeboarding, surfing, wind surfing, snow skiing, snowboarding, snow skating and snow mobiling.

Full Terrorism Cover

Terrorism cover under **Overseas Student Care** includes attacks caused by nuclear, chemical and biological substances.

No Excess

All coverages and benefits provided by **Overseas Student Care** are not subject to any excess or deductible.

Outbound Travel Alert Extension

In the event of the Security Bureau launching Red Alert or Black Alert to your planned destination, it is recommended that you adjust your travel plan or avoid non-essential travel to the country or region where the alert is launched to. To minimize your financial loss, **Overseas Student Care** extends to cover for your loss of pre-paid or unused travel and accommodation expenses due to adjustment of travel plans (except for the reason of a pandemic for trip cancellation). Reimbursement to your loss is in accordance with the circumstances as below:

Red Alert	Black
50%	100%

PREMIUM TABLE

Country of Study	Annual Premium & Levy^ (HK\$)
USA/Canada	\$4,505
Rest of the world (excluding USA/Canada)	\$3,505

N.B.: Minimum premium per policy is HK\$1,000 plus IA levy

MAJOR EXCLUSIONS

1. Pre-existing medical conditions
2. Pregnancy, childbirth, miscarriage, abortion and all complications
3. Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities
4. Intoxication by alcohol, narcotics or drugs including related treatments
5. War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion amounting to popular uprising
6. Nuclear fission, nuclear fusion or radioactive contamination arising from non-terrorist event
7. Criminal act, intentional self-inflicted injury or suicide
8. Sanction, regulation, prohibition, confiscation, detention, destruction by government, customs or other authorities
9. 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
10. Professional sports, mountaineering, trekking at altitude above 5,000m, scuba diving deeper than 30m, any riding or driving in any kind of race, aerial flight activities (except as a passenger in a properly licensed power-driven aircraft), extreme or adventurous sports (unless specifically named as being covered)
11. Trip cancellation under red or black outbound travel alert for the reason of a pandemic
12. Medical 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

GENERAL CONDITIONS

- This Policy is applicable to study abroad, internship, conventional leisure travel but not applicable to expedition, adventure or similar journey.
- Insured Student(s) must be Hong Kong resident(s) and aged between 10 and 35 years.
- For any Insured Student below the age of 18, the Policyholder must be the parent or legal guardian.
- Insured Student(s) must be fit to travel at the time of applying this insurance and not in acknowledgement of any circumstances (including but not limited to financial, medical, political, adverse weather) which could lead to cancellation, interruption or curtailment of the journey.
- Any Insured Student can be covered under only one travel policy for the same journey by AXA General Insurance Hong Kong Limited. In the event that multi-policies are purchased, the Insured Student will be considered to have been insured under the policy offering the highest benefits.
- The insurance cover shall be non-transferrable.
- Notice shall be given to AXA General Insurance Hong Kong Limited of any occurrence likely to give rise to a claim under the policy as soon as practicable but no later than 14 days from the return of the Insured Student to Hong Kong. All original invoices and receipts shall be submitted together with the duly completed Claim Form within 30 days of the notification of the claims or 14 days from the return of the Insured Student to Hong Kong, whichever is the latter.

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

IMPORTANT NOTES

This leaflet only outlines the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in the policy, a specimen copy of which will be furnished to you on request.

The above **Overseas Student Care** insurance is underwritten by AXA General Insurance Hong Kong Limited ("AXA"). AXA is responsible for providing insurance cover and handling claims under their respective policies. Marsh (Hong Kong) Limited is the insurance broker to distribute **Overseas Student Care** in Hong Kong.

This leaflet is issued by Marsh (Hong Kong) Limited.

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