



You and your family are advised to keep this card for emergency needs.
請您和您的家人保存此卡，以便緊急時致電求助。

Overseas StudySurance

The Policy



Emergency Assistance Service
緊急支援服務



Emergency Assistance Service
緊急支援服務



Emergency Assistance Service
緊急支援服務



This Policy is underwritten by AXA General Insurance Hong Kong Limited

- Emergency assistance services:
- 緊急支援服務：
 - Physician and/or medical service provider referral
醫生及/或醫療服務轉介
 - Hospital admission deposit guarantee
入院保證金
 - Medical monitoring and transmission of urgent messages for medical reasons
醫療監視及傳送緊急醫療訊息

Applicable for Overseas Study/Surveillance only 只適用於海外升學/監全保

Please mark your policy no. for reference:

請填寫保單號碼以作參考：

Issued by AXA General Insurance Hong Kong Limited 由安盛保險有限公司刊發

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Your right to change your mind

If You are not completely satisfied, or our plan's coverage overlaps with your other existing protection plans coverage or exceed your needs, then please return the policy to us within 30 days. We will cancel this plan and refund any premium you have paid. Otherwise, we will assume you have accepted this plan subject to its terms and conditions.

Your right to cancel the policy is based on the following conditions:

- Your request to cancel must be signed by You and received directly by any HSBC branch or by AXA General Insurance Hong Kong Limited within 30 days of receipt of Your Policy.
- No refund can be made if a claim has already been paid.

Should You have any queries or need further explanation, You may contact Insurance Service Hotline on (852) 2867 8678 (please note that tele-conversations may be recorded to ensure service quality) or write to Us.

AXA General Insurance Hong Kong Limited

Mailing Address: P.O. Box No. 90918 Tsim Sha Tsui Post Office, Kowloon, Hong Kong
Office Address: 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong
Insurance Service Hotline: (852) 2867 8678



Personal Information Collection Statement

AXA General Insurance Hong Kong Limited (referred to hereinafter as the “**Company**”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“**PDPO**”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect your personal data (including credit information and claims history) which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“**Purposes**”), including:

1. offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group (“**our affiliates**”) or our business partners (see “**Use and provision of personal data in direct marketing**” below), and administering, maintaining, managing and operating such products/services;
2. processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
3. providing subsequent services to you, including but not limited to administering the policies issued;
4. any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
5. detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
6. evaluating your financial needs;
7. designing products/services for customers;
8. conducting market research for statistical or other purposes;
9. matching any data held which relates to you from time to time for any of the purposes listed herein;
10. making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
11. conducting identity and/or credit checks and/or debt collection;
12. complying with the laws of any applicable jurisdiction;
13. carrying out other services in connection with the operation of the Company’s business; and
14. other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

1. any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
2. *The Hongkong and Shanghai Banking Corporation Limited (“**HSBC**”) for any of the Purposes and for the following additional bank related purposes: ensuring ongoing credit worthiness of customers, creating and maintaining credit and risk related models, providing the personal data to credit reference agencies for the purposes of conducting credit checks and other directly related purposes, determining the amount of indebtedness owed to or by customers and collection of amounts outstanding from customers and those providing security for customers’ obligations;
3. any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
4. any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
5. credit reference agencies or, in the event of default, debt collection agencies;
6. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
7. any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and
8. the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and 5 of the Purposes specified above: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check data provided against existing data.

For our policy on using your personal data for marketing purposes, please see the section below “**Use and provision of personal data in direct marketing**”.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing: The Company intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
2. conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
 - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
3. the above products and services may be provided by the Company and/or:
 - a) any of our affiliates;
 - b) third party financial institutions;
 - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in 2. above;
 - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
4. in addition to marketing the above products and services, the Company also intends to provide the data described in 1. above to all or any of the persons described in 3. above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on "**Access and correction of personal data**". The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer

AXA General Insurance Hong Kong Limited

5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

* This is applicable only if you are applying for a product and/or service of, or making a request to, the Company through HSBC as the Company's distribution agent. Your personal data will not be provided to HSBC for any of the Purposes and the additional purposes and for direct marketing by HSBC set out in the paragraphs above if you do not apply for the product and/or service of, or make a request to, the Company through HSBC as the Company's distribution agent.

Overseas Study Surance

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Thank you for choosing AXA to protect Your Study Trip.

Your Policy consists of
the Policy wording in this jacket
the Policy Schedule
the Endorsement (if any)

This Policy, the Schedule and any Memoranda thereon shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

This Policy is issued in consideration of the statements and declarations contained in the application/application form and the Policy Schedule and the Applicant's payment of premium due.

This Policy is a contract between AXA General Insurance Hong Kong Limited (hereinafter referred to as 'We') and You Our Policyholder.

We will provide insurance in accordance with the terms and conditions set out in this Policy, together with the application form and declaration which You signed.

The definitions used in this Policy are set out in Part 4, titled 'Definitions'.

Part 1 – Coverage

Section 1 - Medical and Related Expenses

We will be liable for a maximum aggregate limit of HKD2,500,000 for Section 1 – Medical and Related Expenses (including 1.1, 1.2, 1.3, 1.4, 1.5, 1.6 & 1.7) for all claims for which this policy provides coverage during any one Period of Insurance.

1.1 Medical Expenses

We will pay for necessary In-patient Hospitalization treatment expenses incurred by the Insured Student during Study Trip, within twelve (12) months of the date of incident giving rise to a claim, as a direct result of Accidental Bodily Injury sustained by or Sickness contracted by the Insured Student occurring during the Period of Insurance including the following expenses:

- emergency ambulance charges or emergency transportation costs to a registered medical institution
- necessary medical hospital treatment expenses, including all daily room and board expenses
- necessary surgical and other miscellaneous expenses
- necessary medical hospital treatment including consultation, prescribed medicine, laboratory and X-ray charges
- the cost of emergency dental treatment (as a result of Accident only)
- reasonable charges in the event of death for burial, cremation or funeral expenses of the Insured Student in the locality where death occurs up to HKD10,000 or the reasonable repatriation cost of transport of body or ashes to Hong Kong SAR

We will pay for necessary out-patient treatment expenses incurred by the Insured Student during the Study Trip as a direct result of Accidental Bodily Injury sustained by or Sickness contracted by the Insured Student subject to a maximum of twenty-five (25) visits during the Period of Insurance.

All treatments must be prescribed by a Qualified and Licensed / Registered Medical Practitioner in order for the expenses to be recoverable.

- i. We are entitled to monitor and review the medical case of the Insured Student in the event of Hospitalization. We have the right to manage all Hospitalization cases to ensure that the services charged are reasonable and customary.
- ii. We are also entitled to involve and liaise with appropriate parties including the treating physicians, referring physicians, regular family doctor(s) or hospital to ascertain the diagnosis, plan of treatment or technique or methods to be employed for the Insured Student.
- iii. In the event of claim, You must submit the proof to Us as mentioned in Clause 3 of General Provisions.

Extensions

(a) Follow-up Medical Expenses in Hong Kong SAR

Include the actual and necessary local medical (excluding dental) expenses incurred in Hong Kong SAR up to HKD250,000 for the continuation of medical treatment rendered by a Qualified and Licensed / Registered Medical Practitioner within ninety (90) days immediately after the Insured Student returns to Hong Kong SAR in relation to the Accidental Bodily 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 Student contracted in the course of a Study Trip if no medical treatment outside Hong Kong SAR has occurred, subject to a Qualified and Licensed / Registered Medical Practitioner diagnosing the infectious disease within seven (7) calendar days after an Insured Student's returning to Hong Kong SAR.

The local follow-up medical expenses shall include medical treatment and consultation by a Registered or Listed Chinese Medicine Practitioner up to HKD5,000, subject to HKD150 for one (1) visit a day.

(b) Intensive Care Unit Allowance

We will pay a daily cash allowance for the period the Insured Student is confined in the Intensive Care Unit of a Hospital as a direct result of an Accidental Bodily Injury or Sickness sustained during the Study Trip up to HKD30,000, subject to HKD1,500 for one (1) day.

1.2 Emergency Family Reunion

In the event of the Insured Student suffering Serious Bodily Injury or Sickness resulting in being Hospitalized for more than five (5) consecutive days outside of Hong Kong SAR or Death of the Insured Student as a result of Accidental Bodily Injury or sudden Sickness contracted during the Study Trip, we will reimburse the parent(s)/Legal Guardian or the Insured Student's Spouse/Partner or child/children for their economy class air travel (or reasonable costs on other means of transportation) to visit the Insured Student. Returning airfare is also included.

This benefit is subject to a maximum limit of HKD50,000 in aggregate per each parent/Legal Guardian or Insured Student's Spouse/Partner or child, with a maximum up to two (2) persons (for HKD100,000) in total. The cost shall include also the charges of ordinary room accommodation in any hotel or establishment of similar standard up to a maximum limit of HKD2,000 per person per night and up to a maximum limit of HKD10,000 in aggregate, but excluding the cost of drinks, meals and other room services.

1.3 Parent Annual Leave Compensation

In the event of Hospital Confinement of the Insured Student in excess of five (5) consecutive days due to Serious Bodily Injury or Sickness during the Study Trip and the Insured Student's parent/Legal Guardian takes annual leave from his/her employer to pay compassionate visit to the Insured Student, an annual leave compensation benefit of HKD250 per person per day shall be provided up to HKD2,500.

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

1.4 Rehabilitation Travel Expenses

If the Insured Student sustains an Accidental Bodily Injury or Sickness during the Study Trip which results in Hospital Confinement in excess of five (5) consecutive days, We shall reimburse the reasonable transportation expenses mentioned below up to HKD3,000 and subject to HKD300 a ride for Hospital visit and no more than two (2) rides in one day.

The reasonable transportation expenses include but are not limited to ambulance, hire car and taxi, for the direct purpose of seeking follow-up treatment or rehabilitation training after discharge from Hospital.

1.5 Trauma Counselling

If the Insured Student 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, We shall pay for trauma counseling as recommended by a Qualified and Licensed / Registered Medical Practitioner up to HKD15,000 and subject to HKD1,500 per visit. Any trauma counseling taken in Hong Kong SAR should be started within ninety (90) days immediately after the Insured Student returns to Hong Kong SAR.

1.6 Convalescence Assistance

Accommodation expenses necessarily and unavoidably incurred by the Insured Student following Hospital discharge for convalescence Overseas shall also be covered subject to maximum limit of HKD2,000 per day and up to a maximum limit of HKD10,000 in aggregate.

1.7 Compassionate Cash

In the event of the death of the Insured Student as a result of sudden Sickness contracted during the Study Trip, We shall pay a compassionate cash relief of HKD10,000 to the estate of the Insured Student.

Exclusions applicable to Section 1

This Section 1 does not cover :

1. Medical consultation or treatment unless received from local legally Qualified and Licensed / Registered Medical Practitioner;
2. 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;
3. General check-up, convalescence, custodial, rest or sanatorium care, or expenses incurred not in accordance with the diagnosis, investigation and treatment which is not Medically Necessary;
4. Suicide or attempted suicide, intentional self-injury, wilful exposure to danger (other than in an attempt to save human life), or the committing of any criminal act;
5. Mental or nervous disorders, alcoholism, or drug addiction;
6. Cosmetic surgery unless due to Accidental Bodily Injury;
7. Pre-existing ailments or conditions dental;
8. Dental care or surgery unless due to Accidental Bodily Injury; routine examination, sealing, polishing or cleaning, crowning bridges, braces and dentures; dental prosthetics involving precious alloy restorations;
9. Congenital anomalies or deformities;
10. Any claims relating to the vaccine-preventable diseases if:
 - i. the Insured Student fails to obtain prior to the Study Trip any mandatorily required vaccines, inoculations or medications by the relevant government / regulatory authority of the country/region to which the Insured Student is travelling; and/or
 - ii. the Insured Student fails to obtain prior to the Study Trip any mandatorily required vaccines, inoculations or medication by the Government of Hong Kong SAR.

Section 2 – Personal Accident

2.1 Personal Accident

2.1.1 Accidental Death or Permanent Disablement

We will pay in accordance with the percentage of maximum limits stated in Section 2.3 if during the Period of Insurance the Insured Student shall sustain Bodily Injury caused by violent Accidental external and visible means during the Study Trip resulting directly and independently of any other causes in Accidental Death or Permanent Disablement as mentioned in Section 2.3 within one year from the date of Accident.

In the event of death, payment will be made to the deceased's estate unless Beneficiary is named by You.

The maximum limit of this section is HKD1,200,000 in aggregate from all claims for which this Policy provides coverage, during any one Period of Insurance, except for the additional compensation (1), (2), (3) and (4) as provided under this section below.

You can only claim for one of the additional compensation (1), (2) or (3) under this section below.

Additional Compensation

(1) Accidental Death or Permanent Disablement on Common Carrier

If an Insured Student suffers an Accidental Bodily Injury while the Insured Student is traveling as a fare-paying passenger on a Common Carrier during the Study Trip, which directly and independently of all other causes results in Accidental Death or Permanent Disablement with events as mentioned in Section 2.3, within one (1) year from the date of Accident. We will pay an extra 50% of the amount payable under Section 2.1.1 up to HKD500,000. This benefit shall not apply to Insured Student below eighteen (18) years of age.

(2) Accidental Death or Permanent Disablement due to Kidnap

If an Insured Student suffers Accidental Bodily Injury due to Kidnap during the Study Trip, which directly and independently of all other causes results in Accidental Death or Permanent Disablement with events as mentioned in Section 2.3 within one (1) year from the date of Accident, We will pay an extra 10% of the amount payable under Section 2.1.1 up to HKD100,000.

(3) Accidental Death or Permanent Disablement due to Natural Disaster

If an Insured Student suffers Accidental Bodily Injury due to a Natural Disaster during the Study Trip, which directly and independently of all other causes results in Accidental Death or Permanent Disablement with events as mentioned in Section 2.3 within one year from the date of Accident, We will pay an extra 50% of the amount payable under Section 2.1.1 up to HKD500,000.

(4) Broken Bones

If an Insured Student suffers an Accidental Bodily Injury during the Study Trip, which directly and independently of all other causes results in an event of Broken Bones, as described in the table below, We will pay in accordance with the percentage of the maximum limit as stated below. The maximum limit of this Section is HKD30,000.

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

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

2.1.2 Major Burns

If the Insured Student sustains an Accidental Bodily Injury (other than death) during the Study Trip and is certified by a Qualified and Licensed / Registered Medical Practitioner to have suffered from a Second Degree or a Third Degree Burns listed hereunder, we shall pay in accordance with the following percentage bearing on the limit up to HKD500,000:

<u>A Second Degree or Third Degree Burns</u>	<u>Percentage</u>
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 Section 2.1.1 that the Insured Student is entitled to shall be reduced by the same amount and all other claims payable shall be settled based on the reduced limit.

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

In no event shall the total amount payable under this Section 2.1.1 exceed HKD1,200,000 in aggregate from all claims for which this policy provides coverage except for additional compensation (1), (2), (3) and (4) under this section above.

2.2 Education Fund

We will pay in accordance with the percentage stated in Section 2.3 of the maximum limit of HKD300,000 if during the Period of Insurance the Insured Student's parent(s) or Legal Guardian shall sustain Bodily Injury caused by violent Accidental external and visible means resulting directly and independently of any other cause in Accidental Death or Permanent Disablement with events as mentioned in Section 2.3 within one (1) year from the date of Accident.

In any circumstances, the sum payable under this Section 2.2 shall not exceed HKD300,000 during any one Period of Insurance in aggregate from all claims for which this Policy provides coverage.

Conditions applicable to Sections 2.2 Education Fund

You must notify Us in writing as soon as reasonably possible and always within one month of any Accident likely to give rise to a claim. We are entitled to request a post-mortem examination.

2.3 Compensation Scale of Accidental Death and Permanent Disablement

Events	Percentage of Maximum Limit
Accidental death	100%
Permanent Total Disablement	100%
Loss of two or more limbs	100%
Loss of both hands, or of all fingers and both thumbs	100%
Total loss of sight of both eyes	100%
Total paralysis	100%
Complete and incurable insanity	100%
Injuries resulting in being permanently bedridden	100%
Loss of one limb	100%
Loss of speech and hearing	100%
Loss of sight of one eye	50%
Loss of lens of one eye	50%
Loss of four fingers and thumb of one hand	50%

Loss of four fingers	40%
Loss of thumb <ul style="list-style-type: none"> • both phalanges • one phalanx 	25% 10%
Loss of index finger <ul style="list-style-type: none"> • three phalanges • two phalanges • one phalanx 	10% 8% 4%
Loss of middle finger <ul style="list-style-type: none"> • three phalanges • two phalanges • one phalanx 	6% 4% 2%
Loss of ring finger <ul style="list-style-type: none"> • three phalanges • two phalanges • one phalanx 	5% 4% 2%
Loss of little finger <ul style="list-style-type: none"> • three phalanges • two phalanges • one phalanx 	4% 3% 2%
Loss of metacarpals <ul style="list-style-type: none"> • first or second (each) • third, fourth or fifth (each) 	3% 2%
Loss of toes <ul style="list-style-type: none"> • All • great, both phalanges • great, one phalanx • other than great, if more than one toe lost, each 	15% 5% 2% 1%
Loss of hearing <ul style="list-style-type: none"> • both ears • one ear 	75% 15%
Loss of speech	50%

Conditions applicable to Section 2 Personal Accident

- Accidental Death shall not be presumed by reason of disappearance of the Insured Student or his/her parent(s) or Legal Guardian.
- Disablement benefits in the "Compensation Scale of Accidental Death and Permanent Disablement" are not cumulative and only one benefit will be payable for any one event. If the Insured Student suffers more than one Permanent Disablement in the same Accident, We shall only pay for the benefit which provides the highest sum insured in accordance with the "Compensation Scale of Accidental Death and Permanent Disablement".
- If at the time of Accident, the Insured Student has already had amputation or Loss of Use of a hand, arm, foot, leg, lost the sight of one or both eyes, hearing in one or both ears or speech, such loss shall not be included in assessing any benefit payable under this Policy.
- Disappearance
If the Insured Student'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 Student 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 Student suffered death resulting from Bodily 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 Student is still alive, any amount paid shall be refunded to Us.
- Exposure
If an Insured Student suffers death within twelve (12) consecutive months as a result of being unavoidably exposed to the natural elements due to Bodily 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.

Section 3 – Household Contents and Personal Belongings (Overseas)

All coverages under this Section are only applicable to insured events which occur Overseas during the Study Trip.

3.1 Household Contents

3.1.1 Household Contents at Residence Overseas

The Policy covers loss or damage to the Household Contents belonging to the Insured Student or for which he/she is responsible due to fire, flood, earthquake, tsunami, subsidence/landslip, Aircraft damage or impact damage by any road vehicle during the Study Trip whilst contained within the Insured Student's Residence Overseas.

We will not pay more than HKD10,000 for this section 3.1.1 in aggregate from all claims for which this policy provides coverage during any one Period of Insurance. We will not pay more than HKD3,000 for any one item unless specifically declared to Us and specified in the Schedule.

Pair and Set Clause

Where any insured item consists of articles in a pair or set under this whole Section 3, We will not pay for more than the value of any particular part or parts.

3.1.2 Temporary Accommodation

In the event that an Insured Student's Residence 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, We will indemnify the Insured Student for the cost of temporary accommodation up to HKD1,000 per day and the reasonable additional expenses necessarily incurred by the Insured Student at a hotel, lodging house or boarding house. We will not pay more than HKD5,000 for this section 3.1.2 in aggregate from all claims for which this Policy provides coverage during any one Period of Insurance.

Exclusions applicable to Sections 3.1 Household Contents

The Policy does not cover the following items :

1. watercraft (which includes sailboards and windsurfers), Aircraft, caravans, trailers and mechanically and electrically propelled vehicles (which includes motor cycles), but lawn-mowers and garden implements are covered;
2. parts, accessories, tools, fitted radios, cassette players, compact disc players and telephones installed in the items excluded in 1. above;
3. animals & plants;
4. food and drink;
5. property primarily used for business or employment purpose;
6. contact lenses;
7. sports equipment whilst in use;
8. articles of brittle nature;
9. treasury bills, securities, obligations, promissory notes, bills of exchange, bullion, computer system records and documents of any kind;
10. business goods or samples;
11. Items that are specifically insured under other sections of this Policy including but not limited to laptop, portable computer, Valuables, Money/credit cards, mobile phones, Electronic Mobile Devices and tablets.

The Policy does not cover claims occasioned by or happening through or arising directly or indirectly from :

1. seepage of water due to typhoon, windstorm or rain, except this is directly attributable to structural damage to the premises caused by an insured peril;
2. depreciation in value or consequential loss;
3. Loss or damage on personal computer
 - to media or software
 - outside of the Residence Overseas
 - of personal computer equipment used for business purpose

3.2 Worldwide Personal Belongings

We will not pay more than HKD20,000 for this section 3.2 (including 3.2.1, 3.2.2, 3.2.3 and 3.2.4) in aggregate from all claims for which this Policy provides coverage during any one Period of Insurance.

3.2.1 Personal Effects and Valuables

The Policy covers Accidental loss or damage to Personal Effects and Valuables belonging to the Insured Student or for which the Insured Student is responsible whilst occurring either at Residence Overseas or anywhere in the world except in Hong Kong SAR during the Study Trip.

We will not pay more than HKD7,500 in respect of any one article or any pair or set of articles unless specifically declared to Us and specified in the Schedule during any one Period of Insurance.

3.2.2 Sports Equipment and Musical Instrument

We will pay for the Accidental loss of sports equipment and musical instrument which is belonging to the Insured Student or for which the Insured Student is responsible whilst occurring either at Residence Overseas or anywhere in the world except in Hong Kong SAR during the Study Trip. We will not be liable for more than HKD5,000 in respect of any one article or any pair or set of articles during any one Period of Insurance, unless specifically declared to Us and specified in the Schedule.

3.2.3 Mobile Phone/ Electronic Mobile Devices/ Tablet

This Policy covers Accidental loss or damage to the mobile phone or Electronic Mobile Devices or tablet which belong to the Insured Student or for which the Insured Student is responsible whilst occurring either at Residence Overseas or anywhere in the world except in Hong Kong SAR during the Study Trip.

We will not pay more than HKD3,000 for this section 3.2.3 in aggregate from all claims for which this Policy provides coverage during any one Period of Insurance.

3.2.4 Laptop/Portable Computer

This Policy covers Accidental loss or damage to the personal laptop or portable computer which belongs to the Insured Student or for which the Insured Student is responsible whilst occurring either at Residence Overseas or anywhere in the world except in Hong Kong SAR during the Study Trip.

We will not pay more than HKD10,000 for this section 3.2.4 in aggregate from all claims for which this Policy provides coverage during any one Period of Insurance.

Exclusions applicable to Section 3.2.3 Mobile Phone/ Electronic Mobile Devices/ Tablet and Section 3.2.4 Laptop/Portable Computer

The Policy does not cover any loss or damage:

1. due to defect, or caused by electrical or mechanical breakdown;
2. to media or software;
3. caused by vandalism or damage by a person relating to the Insured Student;
4. of any equipment used for business purpose.

Exclusions applicable to Sections 3.2 Worldwide Personal Belongings

The Policy does not cover the following items:

1. property primarily used for business or employment purpose;
2. articles of brittle nature (unless specifically declared);
3. loss of money held in trust or custody of others;
4. treasury bills, securities, obligations, promissory notes, bills of exchange, bullion, computer system records and documents of any kind (other than those specifically mentioned in Section 3.3);

5. business goods or samples;
6. property whilst in the custody of an airline or other carrier, unless the loss or damage is reported immediately on discovery of loss or damage and in the case of an airline a property irregularity report obtained;
7. property of Personal Effects in storage or warehousing or under a contract of affreightment or the subject of a bill of lading or postage;
8. Loss of or damage to Insured Student's baggage sent in advance or souvenirs and articles mailed or shipped separately.

The Policy does not cover claims occasioned by or happening through or arising directly or indirectly from:

1. scratching, denting, wear, tear, deterioration, cigarette burns, gradual depreciation, rot, fungus, moths, insects, or vermin, dyeing, any process of cleaning, repairing or restoring any article, maintenance, the action of light or atmospheric or climatic conditions, or electrical or mechanical breakdown or derangement or application of electrical energy;
2. chewing, scratching, tearing or fouling by domestic animals;
3. the wilful act or intentional vandalism of the Insured Student or his/her employees or members of his/her family or any relative or friend or school mates residing or lawfully in the Residence Overseas;
4. seepage of water due to typhoon windstorm or rain, except this is directly attributable to structural damage to the premises caused by an insured peril;
5. depreciation in value or consequential loss;
6. loss or damage to any item when it is left unattended in a Public Place (including in any vehicle which is visible from the outside of the vehicle and there is evidence of forcible and violent entry) or as a result of the Insured Student's failure to take due care and precautions for the safe guard and security of such item.

3.3 Money

We will pay for the loss of Money which is belonging to the Insured Student, lost either at Residence Overseas or anywhere in the world except in Hong Kong SAR during the Study Trip. We will pay the incurred loss of Money up to HKD5,000 owned by the Insured Student in aggregate from all claims for which this Policy provides coverage during any one Period of Insurance, provided the loss is reported to the police within twenty-four (24) hours.

3.4 Unauthorized Use of Credit Cards

We will pay for loss of unauthorized use of credit card as a result of lost credit card by robbery or theft anywhere in the world except in Hong Kong SAR during the Study Trip by any person not related to or residing with the Insured Student up to HKD20,000 during any one Period of Insurance, provided that the Insured Student is aged sixteen (16) or above.

Exclusions applicable to Section 3.3 Money and 3.4 Unauthorized Use of Credit Card

The Policy does not cover any loss or damage :

1. which are not reported within twenty-four (24) hours after discovery to the police and immediately after discovery to the issuing authority;
2. caused by depreciation, exchange, confiscation or shortage due to error or omissions;
3. due to failure to observe the conditions of the issuing authority of the credit card.

3.5 Travel Documents

We will pay the actual cost for replacing travel documents including passport, Hong Kong Identity Card or the like, applicable entry visa, credit cards, driving license, travel ticket and other travel documents belonging to the Insured Student following an Accidental loss of such travel documents during the Study Trip, and/or additional transportation and accommodation expenses reasonably and necessarily incurred to replace the lost travel documents. Any claim payment will not be more than HKD10,000 for this section 3.5 in aggregate from all claims for which this policy provides coverage during any one Period of Insurance.

3.6 School Closure Allowance

In the event that there is sudden and unexpected closure of Overseas Educational Institution for more than 3 consecutive days due to Natural Disaster, or compulsory closure by local police or authority, we will provide a daily cash benefit of HKD500 per day. We will not pay more than HKD2,000 for this section 3.6 in aggregate from all claims for which this Policy provides coverage during any one Period of Insurance.

3.7 Storage Cover for Personal Belongings

In the event that the Insured Student needs to leave the Country/Region of Study due to Natural Disaster within the vicinity of the Overseas Educational Institution, or order by local police or authority, we will reimburse the storage fee for temporary storage of the Insured Student's personal belongings in the Storage Provider. We will not pay more than HKD2,000 for this section 3.7 in aggregate from all claims for which this Policy provides coverage during any one Period of Insurance.

Conditions applicable to Section 3 Household Contents and Personal Belongings (Overseas)

1. We shall at its discretion choose to:
 - i) Repair the item;
 - ii) Replace the item with "New for Old" cover; or
 - iii) Pay the Replacement Cost less betterment or the repair cost of the item.
 Any betterment and value appreciation of the item is excluded.
2. The Insured Student 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 Money under Section 3.3 and Travel Documents under Section 3.5, the Insured Student 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 under Section 3.1, 3.2 and 3.4, the Insured Student 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 sections of this Policy or other insurance, compensation payable under this Section shall be reduced by the amount recoverable thereunder.
5. An Insured Student can only claim under either Section 3 or Section 6.2 for the same item.
6. Claim with betterment

The "New for Old" cover is subject to the following:

- (i) In determining the value of the lost or damaged item, We will take reference from a new item of the same model or a similar model available in the market at the time of claim with no better quality/function than that of the original lost/ damaged item ("no better-off Items").
- (ii) If there is no longer any no better-off Items in the market due to technology or product advancement; We will take reference from market price of the nearest current model available in the market at the time of claim, and then apply a reduction percentage on the market price proportional to the "betterment" of the current model over the lost or damaged item.
- (iii) "Betterment" is the estimated extent expressed in a percentage that shows how much the current model's functionality or quality is better off than that of the model of the lost or damaged item.
- (iv) We have the right to determine the amount of "betterment" in such situation in Our absolute discretion.

Section 4 – Worldwide Personal Liability

The Policy will indemnify the Insured Student the amount that he/she becomes legally liable to a third party during the Study Trip anywhere in the world except in Hong Kong SAR as a result of

1. Accidental Bodily Injury (including death or disease) to any person
2. Accidental loss of or damage to property

The Policy will also, within the limit of liability, indemnify the Insured Student for

- third parties costs and expenses recoverable from the Insured Student either under common law or under the law of the country where the Accidental loss or damage occurred;
- and
- the Insured Student's legal costs and expenses incurred with the prior written consent of the Company.

We will not pay more than HKD2,000,000 for this section 4 in aggregate from all claims for which this Policy provides coverage during any one Period of Insurance.

Exclusions applicable to Section 4 Worldwide Personal Liability

The Policy does not cover :

1. Liability in respect of Bodily Injury to the Insured Student or a member of the Insured Student's Family, or any person under a contract of service with the Insured Student and arising out of and in the course of such person's employment by the Insured Student;
2. Liability in respect of loss or damage to property belonging to the Insured Student or in the custody or control of the Insured Student or any person in the service of the Insured Student;
3. Liability arising from
 - a. any wilful, malicious or unlawful act
 - b. the pursuit by the Insured Student of any trade, business, profession or employment.
 - c. the ownership, possession or use of Aircraft, drone, watercraft or mechanically propelled vehicles, motorcycles (other than small non-mechanical sailing craft, canoes, dinghies and the like)
 - d. any agreement where such liability would not have attached in the absence of such agreement
 - e. any criminal activity
 - f. the use of any horse for hunting racing or polo
4. Any cost of admission, offer, promise, payment or indemnity made or given by or on behalf of the Insured Student without the written consent of the Company;
5. Personal Bodily Injury or property damage arising, directly or indirectly, out of, or in anyway involving the Insured Student's "Internet Operations".

This exclusion does not apply to personal Bodily 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 :

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

Section 5 – Study Interruption

The Policy will pay for loss of irrecoverable school fees or deposits paid in advance or contracted to be paid for the benefit of the study of the Insured Student in the event that during the Study Trip, the Insured Student 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 due to :

- a. the Insured Student is under Hospital Confinement continuously for more than thirty (30) days as a result of an Accidental Bodily Injury or Sickness; or
- b. the Insured Student suffers a Serious Bodily Injury or Sickness; or
- c. the Insured Student suffers paralysis arising from an illness or an Accident; or
- d. in the event of the death of an Immediate Family Member.

We shall reimburse:

- a. the irrecoverable portion of forfeited Tuition Fee for this interrupted semester; or
- b. re-attending Tuition Fee if the Insured Student is required to re-attend his/her missed courses after recovery.

If the Insured Student is entitled to a refund of all or part of the tuition or school fees from the Overseas Educational Institution, We shall 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 Us and shall be the basis for calculating any reimbursement.

For the purpose of this section, the cover is effective immediately after Our approval of the application. We will not pay more than HKD300,000 during any one Period of Insurance.

Exclusions applicable to Sections 5 Study Interruption

The Policy does not cover loss arising directly or indirectly from, in respect or due to :

- a. government regulation or act, delay or amendment of the program by the school or the course provider;
- b. disinclination to travel or financial circumstances of the Insured Student;
- c. any unlawful act or criminal proceedings of any person on whom the study depends, other than attendance under subpoena as a witness at a court of law;
- d. failure to notify the school or the course provider immediately once it is found necessary to cancel the study arrangements.

Section 6 – Travel Delay & Additional Benefits

6.1 Travel Delay

In the event of the departure or arrival of the Common Carrier in which the Insured Student has arranged to travel for the purposes of and during the study Trip being delayed for at least 5 hours from the time specified in the itinerary supplied to the Insured Student caused by Strike or other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, Natural Disaster, adverse weather conditions, airport closure, mechanical and/or electrical breakdown or structural defect of the Common Carrier, We will pay for the benefit of any scheduled trip during the Study Trip within any one Period of Insurance:

- a. HKD300 for the first five (5) hours delay and HKD500 for each full five (5) hours delay thereafter (the delay being calculated from the departure or arrival time of the Common Carrier specified in the itinerary) up to a maximum of HKD3,000, and/or
- b. the reasonable and necessary additional transportation expenses and overnight accommodation up to HKD5,000 in the event of a delay Overseas for more than five (5) consecutive hours.

6.2 Baggage Delay

We will reimburse HKD500 for the first five (5) hours delay and HKD1,000 for each full five (5) hours delay thereafter up to HKD2,000 for the benefit of any scheduled trip during the Study Trip within any one Period of Insurance to the Insured Student for emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of baggage for at least five (5) hours from time of arrival at planned destination for the purposes of and during the Study Trip due to mishandling by the airlines or Hijack.

An Insured Student can only claim either Section 3 or Section 6.2 for the same item.

Exclusion Applicable to Sections 6.2 Baggage Delay

The Policy does not cover loss or delay which happens within Hong Kong SAR

6.3 Trip Cancellation

Except as provided for in Section 5, We will pay up to a maximum of HKD20,000 for the loss of irrecoverable deposits or charges paid in advance or contracted to be paid for transportation and/or accommodation expenses for the benefit of any scheduled trip during the Study Trip within any one Period of Insurance of the Insured Student only in the event of necessary and unavoidable cancellation of the trip during the Study Trip by the Insured Student due to the following reasons :

- a. sudden death, Serious Bodily Injury or Sickness of the Insured Student, Insured Student's Immediate Family Member or travel companion; or
- b. witness summons, jury service or compulsory quarantine of the Insured Student; or
- c. unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, Natural Disaster or adverse weather conditions in Hong Kong SAR 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 Student's Residence Overseas in the Studying City arising from burglary, fire, flood or Natural Disaster within one (1) week before the departure date of the scheduled trip; or
- e. unexpected issuance of OTA being Red OTA or Black OTA (except for the reason of Pandemic) to the city or country where the Insured Student has scheduled to travel to, for the purposes of and during the Study Trip, 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 that no OTA 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 OTA or Red OTA 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 that OTA 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 trip is subject to a higher level of OTA being Red OTA or Black OTA and the higher level of OTA 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 OTA is up to 50% of the relevant loss of transportation and/or accommodation expenses; whereas benefits payable under Black OTA is up to 100% of the relevant loss of transportation and/or accommodation expenses.

For the purpose of this Section 6.3 Trip Cancellation, the cover is effective immediately after Our approval of the insurance application.

Exclusion Applicable to Sections 6.3 Trip Cancellation

1. The Policy does not cover any loss claimed under Section 6.4 arising from the same cause;
2. Any loss arising directly or indirectly from the fact that the Insured Student cannot travel or chooses not to travel because the Security Bureau of The Government of the Hong Kong SAR has advised against non-essential or all travel (Red OTA or Black OTA) due to Pandemic.

6.4 Trip Curtailment

We will pay up to a maximum of HKD20,000 for the additional transportation and accommodation expenses incurred Overseas and the irrecoverable prepaid cost for transportation and/or accommodation expenses of any scheduled trip during the Study Trip within any one Period of Insurance of the Insured Student due to the necessary and unavoidable curtailment (as defined below) of the scheduled trip due to the following reasons:

- a. Sudden death, Serious Bodily Injury or Sickness of the Insured Student, Insured Student's Immediate Family Member or travel companion; or
- b. witness summons, jury service or compulsory quarantine of the Insured Student; or
- c. unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, Natural Disaster or adverse weather conditions in Hong Kong SAR 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 Student's Residence Overseas in the Studying City arising from burglary, fire, flood or Natural Disaster within one (1) week before the departure date of the scheduled trip; or
- e. unexpected issuance of OTA being Red OTA or Black OTA to the city or country where the Insured Student is traveling for the purposes of and during the Study Trip, provided that:
 - i. curtailment of the scheduled trip takes place while such OTA is in effect; and
 - ii. in the event that OTA has been issued to the planned destination on the later date on which the Policy is issued or payment for the scheduled trip is made, curtailment of the trip is subject to a higher level of OTA inclusive of Red OTA or Black OTA.

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

Curtailment herein means abandonment of the scheduled trip by return to the Residence Overseas in the Country/Region of Study or Hong Kong SAR after the beginning of the scheduled trip.

Loss of Reward

The conditions under Section 6.3 and 6.4 also apply to loss of Rewards. We will reimburse the Insured Student up to HKD1,000 for the cancellation fee of the Rewards already redeemed for transportation and accommodation for the planned trip arising from the relevant Trip Cancellation or Trip Curtailment. Alternatively, We shall pay a cash allowance at HKD1 for each ten (10) air miles on the non-refundable air mileage redeemed for transportation and accommodation up to HKD1,000.

Exclusions applicable to Sections 6.3 Trip Cancellation and 6.4 Trip Curtailment

The Policy does not cover claims arising directly or indirectly from, in respect of or due to

1. government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as the agent or tour operator through whom the holiday was booked;
2. disinclination to travel or financial circumstances of the Insured Student;
3. any unlawful act or criminal proceedings of any person on whom the Study Trip depends, other than attendance under subpoena as a witness at a Court of Law.
4. failure to notify the travel agent/tour operator or provider of transport or accommodation immediately once it is found necessary to cancel or curtail the travel arrangements;
5. directly or indirectly from the Insured Student's business, financial or contractual obligations or those of the Insured Student's traveling companions or from any financial circumstances whatsoever;
6. 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;
7. any circumstances for which shall be paid or refunded by a travel agent, tour operator or any other service provider forming part of the booked itinerary;
8. redundancy, resignation or the termination of employment of any Insured Student, once a Study Trip has started.

6.5 Missed Connection

We will pay up to HKD10,000 for any additional transportation expenses and overnight accommodation at a maximum limit of HKD2,000 per night for the benefit of any scheduled trip during the Study Trip within any one Period of Insurance to the Insured Student in the event that the Insured Student's confirmed onward travel connection whilst Overseas is missed at the transfer point due to the late arrival of the Insured Student's incoming confirmed connecting scheduled public conveyance and no onward transportation is available to the Insured Student within five (5) consecutive hours of his or her arrival.

6.6 Trip Re-route

We will pay up to a maximum of HKD10,000 for the benefit of any scheduled trip during the Study Trip within any one Period of Insurance in the event that the Common Carrier in which the Insured Student was scheduled to travel is cancelled or delayed for more than five (5) consecutive hours due to Strike or other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, Natural Disaster, adverse weather conditions, airport closure, mechanical and/or electrical breakdown or structural defect of the Common Carrier. We shall reimburse the Insured Student for the reasonable and necessary additional cost incurred by using alternative public transportation to arrive at the Insured Student's scheduled destination.

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

Exclusions applicable to Sections 6.1 Travel Delay and 6.6 Trip Re-route

The Policy does not cover claims arising from:

1. failure of the Insured Student to check in according to the itinerary supplied to him/her, and obtain written confirmation from the carriers (or their handling agents) of the number of hours of delay and the reason for such delay ;
2. Strike or industrial action existing at the date of the purchase of the travel tickets or arrangements by the Insured Student ;
3. late arrival of the Insured Student at the airport or port or train station or other place of boarding after check-in or booking-in-time (except for the late arrival caused by events beyond control of the Insured Student); or
4. any pre-existing conditions.

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.

Section 7 – Worldwide Emergency Assistance Service

The Insured Student could contact the AXA 24-Hour Worldwide Emergency Assistance Hotline at (852) 2528 9333 and provide the Policy number for emergency assistance during the Period of Insurance.

AXA 24-Hour Worldwide Emergency Assistance will provide emergency assistance including emergency medical evacuation, guarantee of hospital admittance deposit, repatriation of mortal remains, medical & travel advice or services, legal referral service and other assistance services.

The services described in this section must be necessitated by a medical or travel problem or situation covered below and coordinated by the Assistance Company for the purposes of the Study Trip.

7.1 24-Hour Emergency Assistance Hotline Service

A 24-hour emergency assistance hotline service is operated for the benefit of Insured Student so that, in the event of an emergency medical or travel problem or situation covered herein, help and advice will be given on:

- (i) Deposit guaranteeing of hospital admission
- (ii) Physician and/or medical service provider referral
- (iii) Medical monitoring and transmission of urgent messages for medical reasons
- (iv) Emergency family reunion arrangement
- (v) Emergency flight reservation/ticketing
- (vi) Luggage retrieval
- (vii) Travel Information:
 - o Update immunisations and vaccinations requirement and needs
 - o Passport and visa requirements
 - o Customs requirements
 - o Consulate and embassies addresses and contact numbers
 - o Arrangement of interpreter services
 - o Emergency rerouting arrangements
 - o Lost passport assistance
 - o Legal referral (excluding any legal expenses)

7.2 Emergency Medical Evacuation

If the local medical services are inadequate or not available and the medical condition of the Insured Student warrants emergency evacuation to another place, the Assistance Company will arrange and We will pay the incurred cost for :

7.2.1 emergency transport including air ambulance to the nearest and most appropriate Hospital or medical centre available according to the nature of the Insured Student's Accidental Bodily Injury or Sickness suffered; and

7.2.2 medical attendants to accompany the Insured Student enroute on the advice and/or direction of the attending Qualified and Licensed / Registered Medical Practitioner.

7.3 Guarantee of Hospital Admittance Deposit

In case of hospital admission of the Insured Student for emergency treatment duly approved by both the attending physician of the Insured Student and the Assistance Company, the Assistance Company will on behalf of the Company provide guarantee or pay for the hospital admittance deposit up to the maximum limit of indemnity in Section 1 : HKD2,500,000. Any payment made hereunder shall be deducted from the benefit payable under Section 1 of this Policy.

7.4 Repatriation After Treatment

We will pay for services arranged by the Assistance Company in respect of :

7.4.1 extra costs incurred for scheduled airline flight, following emergency medical evacuation in Section 7.2 above and if Medically Necessary, for the repatriation of the Insured Student to Hong Kong SAR or the Country/Region of Study, including any supplementary cost of transportation to and from the airport, if the Insured Student's original ticket is not valid for the purpose, provided that the Insured Student shall surrender any unused portion of his/her ticket to the Company. Any decision on the repatriation of the Insured Student including but not limited to the destination of repatriation shall be made jointly and exclusively by both the attending physician of the Insured Student and the Assistance Company.

7.4.2 extra costs incurred for scheduled airline flight for a Qualified and Licensed / Registered Medical Practitioner to accompany the Insured Student on the written advice of a Qualified and Licensed / Registered Medical Practitioner.

7.5 Repatriation of Mortal Remains

We will pay for services arranged by the Assistance Company in respect of reasonable charges in the event of death for the reasonable cost of transport of body or ashes to Hong Kong SAR for each Insured Student.

Exclusions applicable to Section 7

This Policy does not cover:-

1. If any exclusions in Section 1 is applicable (even if there is no claim for Section 1's benefit), then Section 7 does not provide any cover;
2. Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Study Trip;
3. Any expenses for a service not approved and arranged by the Assistance Company or its authorized representative. This exclusion shall, at Our discretion be waived if the Insured Student or his travelling companions cannot notify Assistance Company during an emergency medical situation for reasons beyond their control. In any event, We reserve the right to reimburse the Policyholder only for those expenses incurred for service which Assistance Company would have provided under the same circumstances and up to the limit as specified in the Sum Insured Table for emergency medical evacuation expenses;
4. Any claims arising directly or indirectly from Pre-existing Medical Condition;
5. The cost of burial in Hong Kong SAR;
6. Any claims relating to the vaccine-preventable diseases if:
 - i. the Insured Student fails to obtain prior to the Study Trip any mandatorily required vaccines, inoculations or medications by the relevant government / regulatory authority of the country /region to which the Insured Student is travelling; and/or
 - ii. the Insured Student fails to obtain prior to the Study Trip any mandatorily required vaccines, inoculations or medication by the Government of Hong Kong SAR.

Part 2 - General Provisions (applicable to the whole Policy)

1. Eligibility

The Insured Student should be a resident of Hong Kong SAR and an being a fulltime overseas student aged between 10 and 40. For Insured Student aged below 18, the Applicant must be the parent(s) or the Legal Guardian of the Insured Student.

2. Prevention of Loss

You and/or the Insured Student must

- take all reasonable precautions to prevent Accidents and losses
- comply with all statutory obligations

3. Claims

If any Accident, Bodily Injury, loss or liability happens which may give rise to a claim:

a. You or the Insured Student (aged 18 or above) must :

- i. Notice of claim
give written notification to Us as soon as reasonably possible but no later than fourteen (14) days from the return of the Insured Student to Hong Kong SAR. All original invoices and receipts shall be submitted together with the duly completed claim form within thirty (30) days of the notification of the claims or fourteen (14) days from the return of the Insured Student to Hong Kong SAR, whichever is the latter. Claims must be reported/submitted by the parent(s) or Legal Guardian for Insured Student aged under 18)
- ii. send to Us immediately any writ or summons and as soon as possible any letter, claim, or other document
- iii. notify Us immediately of any impending prosecution, inquest or fatal Bodily Injury.
- iv. at Your expense, or at the expense of any person representing You, provide Us with certificates, information and other documents as we may reasonably require.

b. You and/or the Insured Student must NOT :

admit or deny any claim made by someone else against You/Insured Student or make any agreement with them

c. We have the right to negotiate, settle or defend any such claim in Your or the Insured Student's name and on Your or the Insured Student's behalf. We can also use any legal right of recovery You or the Insured Student have.

d. Physical Examination

We shall have the right and opportunity at Our own expense to examine the Insured Student when and so often as it may reasonably require pending the outcome of a claim under this Policy.

In the event of the Insured Student's death, We shall be entitled to have a post-mortem examination carried out at Our own expense, except when such examination is prohibited by law.

- e. Hospitalization
In the event of Hospitalization, You or the Insured Student (if aged at or above 18) must notify Us immediately and You/the Insured Student should refer to the specific terms and conditions as stipulated under Section 1.
- f. All claims must be reported / submitted by the parent(s) or Legal Guardian for Insured Student aged under eighteen (18), and then claim settlements will also be made payable to the parent(s) or Legal Guardian. The acceptance of the claim settlements by the parent(s) or Legal Guardian will constitute a valid and full discharge of the claim.
- g. Proof of Claim
Written proof in support of a claim must be provided to Us immediately upon the notice of claim given to Us according to the above item 3a. i. "Notice of Claim" provisions. Failure to provide such proof within the time required shall invalidate any claim unless it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably practicable, and in no event later than 180 days from the time such proof is otherwise required.

All claims must be submitted with comprehensive supporting information and documentary evidence as We may require, including but not limited to:

- (i) In the case of Personal Accident benefits:
Hospital and Physicians' reports giving details of the nature of the loss and extent and period of disability, local police reports where relevant and in the event of death a copy of the death certificate and the relevant coroner's report.
- (ii) In the case of Medical and Related Expenses, Trip Cancellation, or Trip Curtailment:
All receipts, tickets coupons, vouchers, contracts or agreements relevant to the claim and if the claim is in respect of medical treatments, a full Physician's report stipulating (a) the diagnosis of the condition treated, (b) the date the disability commenced in the Physician's opinion and (c) the Physician's summary of the course of treatment including medicines prescribed and services rendered.

For any claim under Section 1.3 Parent Annual Leave Compensation and Section 1.4 Rehabilitation Travel Expenses, please submit a medical advice provided by a local legally Qualified and Licensed / Registered Medical Practitioner to Us. The medical advice should certify that as a result of Serious Bodily Injury or Sickness suffered by the Insured Student, it is Medically Necessary for the Insured Student to be Hospitalized for more than five (5) days.

- (iii) In the case of Household Contents and Personal Belongings, Baggage Delay, Money, Unauthorised Use of Credit Card and Travel Documents:

All details including receipts as to date of purchase, price, model and type of items lost or damaged, receipt of any emergency purchases of essential items during the Study Trip, a copy of immediate notification to carrier and his/her acknowledgement when loss or damage has occurred in transit and certified copy of immediate local police report when loss or damage has occurred in other circumstances. Reports to these authorities must be made within twenty-four (24) hours of the occurrence.

- (iv) In the case of Travel Delay
Documentation satisfactory to Us that the cause of delay was officially recognised together with a clear statement of its nature.
- (v) In the case of Personal Liability:
All correspondence, summons or writ must be submitted to Us immediately upon receipt. Except criminal proceedings or being contrary to public policy, no admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured Student or any person claiming to be indemnified without the prior written consent of Us.

4. Termination Conditions

- a. The Policyholder may cancel the Policy at any time by sending seven (7) days written notice. If there has been no claim during the current period we will return a proportionate part of the premium, subject to a minimum premium requirement of HKD1,000.
- b. If We give notice of termination of the Policy to You, at Our absolute discretion, at Your last known corresponding address by mail, or merely by electronic means (such as email at Your last known email address or SMS message at Your last known mobile number), such termination shall become effective from the seventh (7th) day after such notice has been issued. In such event, We will return a proportionate part of the premium, provided there has been no claim for the Policy.

5. Our right to recovery

If We are obliged by legislation to pay an amount for which it would not otherwise be liable, You must repay such amount to Us.

6. Mis-statement or Fraud

Any false statement made by You in the application form or concerning any claim shall result in Our right to repudiate liability under this Policy.

7. Arbitration

Any dispute, controversy, difference or claim arising out of or relating to this Policy, including the existence, validity, interpretation, performance, breach or termination thereof or any dispute re-garding non-contractual obligations arising out of or relating to it shall be referred to and finally resolved by arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be Hong Kong law. The seat of arbitration shall be Hong Kong SAR. The number of arbitrators shall be one. The arbitration proceedings shall be conducted in English. If We shall disclaim liability to You 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.

8. Renewal

- a. Payment of premium when due will serve to continue coverage under this Policy which will remain in force until the next premium due date.
- b. This Policy will be renewed automatically upon payment of the due premium unless this Policy is terminated in accordance with clause 4 of the General Provisions hereinabove.
- c. Renewal is allowed up to the age of 40 years old. The insurance for the Insured Student who reaches the age of 40 years old at the renewal date will be terminated upon such renewal date.

9. Notification of changes

You must notify Us as soon as possible in writing of any change which may affect this insurance and in particular any change of Country/Region of Study. No change in this Policy will take effect unless such change is approved by Us and evidenced by endorsement.

10. **Payment of Benefit**
 - a. Unless otherwise stated, all claim settlements will be made payable to the parent(s) or Legal Guardian for Insured Student aged under 18. The acceptance of the claim settlements by the parent(s) or Legal Guardian will constitute a valid and full discharge of the claim.
 - b. Any amount payable in respect of death of the Insured Student or Insured Student's parent under Section 2 shall be payable to the Beneficiary (provided that if no Beneficiary is designated, the amount shall be payable to the deceased's estate), and all other indemnities of the Policy shall be payable to the Insured Student or if the Insured Student is under the age of 18 years, to the parent or Legal Guardian on behalf of the Insured Student.
11. **Contracts (Rights of Third Parties) Ordinance**
Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.
12. **Minimum premium**
This Policy is subject to minimum premium of HKD1,000. This is not applicable to Clause 4(b) of General Provisions hereinabove.
13. **Disclaimer**
The Company makes reasonable effort to see that quality services are offered by the Assistance Company to the Insured Student. 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.
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 Student or his legal personal representative for any compensation payable herein shall in all cases be effectual discharge of liability of the Company.
15. **Governing Law and Jurisdiction**
This Policy shall be interpreted in accordance with the laws of Hong Kong and subject to Hong Kong SAR's jurisdiction.
16. **More than one policy for the same Study Trip insured with Us**
The Policyholder or an Insured Student shall not be insured for the same Study Trip under more than one policy of Overseas StudySurance or any other insurance policy of similar nature issued by Us. In the event that the Insured Student being insured under more than one Overseas StudySurance policy or any other insurance policy of similar nature issued by Us, We will consider that person to be insured under the Policy that provides the greatest amount of benefit. We shall refund any excess insurance premium payment which may have been made by the Policyholder.
17. **Notify authorities**
If the property insured under this Policy shall be lost or damaged, the Insured Student shall take all reasonable measures to recover and save it, and shall also notify the police, relevant authorities, hotel and/or transportation company/provider as necessary within twenty-four (24) hours.
18. **Policy currency**
This Policy is issued and denominated in Hong Kong Currency.
19. **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 Student's name to enforce recovery rights against any other person whether before or after indemnification is paid under this Policy.
20. **Other insurance(s)**
(Not applicable to Section 1.3 Parent Annual Leave Compensation, Section 1.7 Compassionate Cash, Section 2 Personal Accident, Section 3.6 School Closure Allowance and Section 6.1 (a) Travel Delay)

If You are entitled to payment under any other insurance policy (e.g. Your watch could be covered by both Your overseas student insurance and Your home insurance policies), where there would be an entitlement to claim under this Policy, We will only be liable for amounts not recoverable from such other insurance and will not pay more than Our share. The coverage under this Policy shall apply only as excess and in no event as contributing insurance, and then only after all other insurance has been exhausted.
21. **Interest**
No benefit payable under this Policy shall carry interest.
22. **Premium and other terms and conditions**
We reserve the right to amend the premiums or excess or other terms and conditions at Our absolute discretion if we renew the Policy, and We will use reasonable endeavours to give a 30 days' written notice of such amendment to the Applicant, at Our absolute discretion, (a) at the Applicant's last known corresponding address by mail or (b) merely by electronic means (such as by email at his last known email address or by SMS message at his last known mobile number) and the change will be effective from the next renewal date of the Policy. Premium shall be payable as stated in the Policy Schedule. Premium shall be payable on each premium due date by direct debit from Your nominated account.
23. **Unpaid Premium**
Any unpaid premium may be deducted by Us from any claim payment.
24. **Refund of Premium**
Notwithstanding any other provisions, if the Company is required to refund any of the premium, the refund shall be made to the Applicant.
25. **Interpretation**
In interpreting this Policy, unless the context otherwise requires, the singular shall include the plural and vice versa and words denoting any gender shall include all genders.

Part 3 - General Exclusions (applicable to the whole Policy)

We will not pay for any claims :

1. directly or indirectly occasioned by, happening through or in consequence of
 - i. any illness, disease, infirmity, physical defect or condition which existed prior to the approval of insurance application;
 - ii. activities engaging in sports or games in a professional capacity or could earn remuneration from engaging in such sport or games;

- iii. Accidents whilst engaged in swimming race or racing (other than on foot), motor rallies and motor competitions, riding or driving in any kind of race, mountaineering or trekking at altitude over five thousand (5,000) meters above sea level, scuba diving deeper than thirty (30) meters below sea level, ski-jumping, use of bob-sleighs, gliding, parachuting, pot-holing, hunting or aviation (other than as a fare-paying passenger in a fully licensed Aircraft) This exclusion shall not apply to Accidents whilst engaged in 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 mobilling, which are covered under this Policy.
- iv. Behavioural Exclusions
 - (a) wilfully self-inflicted Injury or illness;
 - (b) insanity;
 - (c) consuming too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of the Insured Student's faculties and/or judgment resulting in a claim. We do not expect the Insured Student to avoid alcohol during the Study Trip, but We will not cover any claims arising because the Insured Student have consumed so much alcohol that the Insured Student's judgment is seriously affected or the Insured Student are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal and the Insured Student need to make a claim as a result ;
 - (d) the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Qualified and Licensed / Registered Medical Practitioner, but not for the treatment of drug addiction) ;
 - (e) self-exposure to needless peril (except in an attempt to save human life) ;
 - (f) suicide or attempted suicide
- v. nuclear fission, nuclear fusion or radioactive contamination arising from non-terrorist event, whether direct or indirect. This exclusion shall not apply to losses from nuclear and/or chemical and/or biological attacks arising from Acts of Terrorism which are covered under this Policy.
- vi. 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.
- vii. the Insured Student 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. The manual employment exclusion does not apply to manual work which forms part of the course of study at the Overseas Educational Institution.

For the sake of clarity, manual employment includes but is not limited to employment as delivery worker, cook, cleaning worker, car repair, fitness trainer, yoga instructor, lifeguard, and farmer. Employment as waiter, bartender, barista, or cashier is not considered manual employment. Incidental manual work which is reasonably expected within non-manual employment is covered, but incidental manual work which is not reasonably expected within non-manual employment is not covered.

- viii. any circumstances, including but not limited to Pre-existing Medical Conditions, which should have been known or expected at the time of planning the Study Trip or applying for this insurance.
- 2. if the Insured Student is travelling contrary to the advice of a medical practitioner.
- 3. for venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex).
- 4. for Human Immunodeficiency Virus (HIV) and/or any HIV related illness and/or any mutant derivatives or variations however caused.
- 5. for pregnancy, miscarriage, childbirth and all complications thereof.
- 6. for loss of property which is not reported to the local police within twenty-four hours and a report obtained.
- 7. for any Valuables and Money, mobile phone, electronic mobile devices, tablet, laptop/portable computer and/or other articles of value if it is not carried by the Insured Student in person or in hand baggage in the passenger cabin of the Aircraft when The Insured Student is travelling by air.
- 8. War and Civil War Exclusion Clause
This insurance does not cover any liability assumed by the Insured for loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising (except as specified under individual sections), military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority, or any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.
- 9. Sanction Limitation and Exclusion Clause
No insurer shall be deemed to provide cover and no 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 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.
- 10. for any amount exceeding the stated limits in individual sections.
- 11. if there are any non-compliance of stated conditions in individual sections.

Part 4 – Definitions

Capitalized words have the following meaning throughout the Policy, unless otherwise specified.

Accident/ Accidental	A sudden unforeseen and fortuitous event.
Accidental Death	Death caused directly, solely and independently of any other causes from Bodily Injury by an Accident, where the Accident occurs during the Study Trip and the Period of Insurance, and the death occurs within twelve (12) consecutive months from the date of Accident.
Acquired Immune Deficiency Syndrome/ AIDS	This term shall have the meanings assigned to it by the World Health Organization 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.

Acts of Terrorism	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 organisation(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.
Aircraft	A vehicle that is able to fly, including but not limited to airplanes, helicopters, airships, light aircrafts, gliders, paramotors and hot air balloons.
Applicant	The applicant for the insurance. For Insured Student aged below 18, the Applicant must be the parent(s) or the Legal Guardian of the Insured Student.
Assistance Company	The company appointed by Us to arrange, coordinate and provide worldwide emergency assistance service as stipulated in Section 7 of this Policy.
Beneficiary	The person as named by You (if any) from time to time. In the case of the Insured Student aged under eighteen (18), such person (if any) must be named by the parent(s)/Legal Guardian.
Bodily Injury	Bodily injury caused by accidental, violent, external and visible means. It does not include any sickness or naturally occurring medical condition or degenerative process.
Broken Bone(s)	A complete break across a bone and must be diagnosed by a Qualified and Licensed / Registered Medical Practitioner and supported by X-ray, but excludes greenstick, pathological, avulsion, hairline and stress fractures.
Burn(s)	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 a Qualified and Licensed / Registered Medical Practitioner for assessing the percentage of the body surface affected by Burns. In this system, each of the following body parts is estimated to cover 9% of the body surface area: entire left arm, entire right arm, entire head, entire chest, entire abdomen; each of the following body parts is estimated to cover 18% of the body surface area: entire back, entire left leg and entire right leg; the groin is estimated to cover 1% of the body surface area.
Common Carrier	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.
Confinement	The necessary confinement in a Hospital as an In-patient while under the care of a Qualified and Licensed / Registered Medical Practitioner for the treatment of an Accidental Bodily Injury or Sickness of the Insured Student 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 require the Insured Student to remain in a Hospital as a resident in-patient.
Country/Region of Study	A country/region where the Overseas Educational Institution located outside Hong Kong SAR in which an Insured Student is registered as a student. The Country/Region of Study is specified in the Policy Schedule.
Electronic Mobile Devices	Electronic devices, which are portable and for personal use, owned by the Insured Student.
Family	Insured Student, his/her Spouse/Partner and children (irrespective of the number) travelling with the Insured Student in the Studying Trip.
Hijack	Unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.
Hong Kong SAR	The Hong Kong Special Administrative Region of the People's Republic of China.
Hospital	An establishment which meets all the following requirements: <ul style="list-style-type: none"> - holds a license as a hospital (if licensing is required in the state or governmental jurisdiction); - operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; - provides 24-hour a day nursing service by registered or graduated nurses; - has staff of one or more licensed physicians available at all times; - provides organized facilities for diagnosis and major surgical facilities; - is not primarily a clinic, nursing, rest or convalescent home or similar establishment, a place for alcoholics or drug addicts.
Hospitalized / Hospitalization	Being confined in a Hospital as a registered in-patient under the care of a Qualified and Licensed/Registered Medical Practitioner because it is Medically Necessary (and not merely for any form of nursing, convalescence, rehabilitation or extended care).
Household Contents	These include but not limited to furniture, fixtures, fittings, interior decorations, electrical appliances which belong to the Insured Student or for which he/she is responsible, and his/her Personal Effects whilst they are contained in the Residence Overseas.

Immediate Family Member(s)	The Insured Student's Spouse/Partner, parents, Legal Guardian, parents-in-law, grandparents, grandparents-in-law, siblings and/or children.
Incidental Travel	A journey taken by an Insured Student outside Hong Kong SAR or the city where the Overseas Education Institution is located for internship arranged or endorsed by the Overseas Education Institution, or part-time job which is clerical or administrative in nature, and conventional leisure travel, but not applicable to expedition, adventure or similar journey.
In-patient	A patient which is admitted into Hospital and who occupies a bed for a minimum period of twelve (12) consecutive hours, for medical treatment, except that no minimum period of Hospital Confinement is required in respect of an operation incurred at a recognized day care centre owned and operated as such by a Hospital.
Insured Student	The person shown as under the "Name of Insured Student" section of the Policy Schedule. The Insured Student should be a resident of Hong Kong SAR and a full-time overseas student aged between 10 and 40.
Intensive Care Unit	A section within a Hospital which is designated as an Intensive Care Unit by the Hospital and which is maintained on a twenty-four (24) hours basis solely for Treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the Hospital.
Kidnap	The wrongful abduction and detention of an Insured Student against their will or by deception, by a person or group demanding payment by the Insured in exchange for the release of that Insured Student or a claim by a person or group demanding such a payment, to have carried out such a wrongful kidnapping.
Legal Guardian	A guardian appointed under or acting by virtue of the Guardianship of Minors Ordinance (Cap. 13 of Laws of Hong Kong).
Loss of Use	Total functional disablement
Malignant Neoplasm	Include but not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known and/or which become as immediate causes of death, an illness or disability in the presence of Acquired Immune Deficiency.
Medically Necessary	Reasonable and essential medical services and supplies, ordered by a Qualified and Licensed/Registered Medical Practitioner or Chinese Medicine Practitioner exercising prudent clinical judgment, needed to diagnose or treat a sickness, Bodily Injury or its symptoms, and that meet generally accepted standards of medical practice.
Money	This means cash, coins, banknotes, cheques, travelers cheques, postal orders, bankers drafts, travel tickets, savings stamps and certificates, premium bonds, current postage stamps, gift tokens, trading stamps, all held for social and domestic purposes.
Natural Disaster	A landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane or sandstorm. For the sake of clarity, Natural Disaster does not include epidemic or Pandemic.
Opportunistic Infection	Include but not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
OTA	The travel alert issued by the Security Bureau of the Hong Kong Government under the Outbound Travel Alert (OTA) System, such alert is herein referred to Amber OTA, Red OTA or Black OTA.
Overseas	Destination(s) outside the territorial boundaries of Hong Kong SAR.
Overseas Educational Institution	An accredited educational institution that is authorized to operate in the Studying City in which an Insured Student is registered as an overseas student.
Pandemic	Pandemic as announced by the World Health Organization.
Partner	Someone with whom the Insured Student live in a relationship equivalent to marriage, whether of the same or opposite gender.
Period of Insurance	means the period from and including a policy anniversary up to but excluding the next policy anniversary. "Policy anniversary" means the same day and month each year as the policy effective date which is shown in the Policy Schedule.
Permanent Disablement	Any events (total or partial) as described in the table of section 2.3 and such events last twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement.

Permanent Total Disablement	Totally and permanently unable to engage in any occupation or employment for which an Insured Student or Insured Student's parent (as the case may be) is reasonably qualified by education, training or experience. In the event that an Insured Student or Insured Student's parent (as the case may be) is unemployed at the time of Bodily 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.
Personal Effects	Clothes and articles of a strictly personal nature likely to be worn, used or carried. It does not include Valuables or Money.
Policy	This policy document and endorsements issued by Us, which set out the terms and conditions of this insurance.
Policyholder	The Policyholder of the Policy. If the Insured Student is an adult (aged 18 or above), the Policyholder is either the Insured Student's parent/Legal Guardian or the Insured Student as named in the Policy Schedule. If the Insured Student is a child (aged under 18), the Policyholder is either the parent or Legal Guardian of the Insured Person, as named in the Policy Schedule in relation to that child.
Pre-existing Medical Conditions	Any Bodily Injury sustained, or Sickness suffered by the Insured Student for which he/she has been diagnosed or exhibits symptoms or in relation to which the Insured Student should reasonably have received medical treatment, consultation, prescribed drugs or advice from a Qualified and Licensed / Registered Medical Practitioner prior to the effective date of this Policy.
Public Place	Shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and/or any place to which the public has access.
Qualified and Licensed / Registered Medical Practitioner	A medical practitioner qualified by a medical degree and duly licensed or registered to practice medicine and who, in rendering the treatment (for the sole purpose of cure or relief of Bodily Injury or Sickness), is practicing within the scope of his or her licensing and training in the geographical area of practice, but excluding the Insured Student himself, the Applicant, the Insured Student's Immediate Family Members or a relative of the Insured Student. Without prejudice to the foregoing provisions, Qualified and Licensed/Registered Medical Practitioners include medical doctors, chiropractors, and physiotherapists.
Registered or Listed Chinese Medicine Practitioner	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 Student's Immediate Family Member or the employer of the Insured Student.
Replacement Cost	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.
Residence Overseas	The school dormitory or lodgings where the Insured Student resides in the Country/Region of Study outside Hong Kong SAR and any garage or outbuildings used for domestic purposes only and forming part of the aforementioned school, dormitory or lodgings.
Rewards	Any airline ticket, hotel stay or car rental arranged through a frequent flyer programme upon redemption of the required number of mileage credits.
Riot	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).
Schedule	The Policy Schedule issued by the Company which forms part of the Policy
Second Degree Burn	A burn involving the damage or destruction of epidermis and dermis, causing blisters.
Serious Bodily Injury or Sickness	Bodily Injury or Sickness certified by a Qualified and Licensed / Registered Medical Practitioner as being dangerous to life, causing critical impairment to health conditions or unfit to travel.
Sickness	Illness or disease first contracted by an Insured Student during the Study Trip and shall exclude any Pre-existing Medical Conditions.
Spouse	Same sex or opposite sex spouse legally married according to the law of the country /region in which the spouse is married.
Storage Provider	An organization providing separate self-storage cubicles to individuals for storing Personal Effects. The Storage Provider must be an organization lawfully registered in the Country/Region of Study and compliant with relevant guidelines for fire safety in buildings issued by the local government and all other relevant guidelines as may be amended from time to time.
Strike	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.

Study Trip	A journey taken by an Insured Student outside Hong Kong SAR for the purpose of studying at an Overseas Educational Institution. The journey commences at the time the Insured Student leaves his/her place of residence in Hong Kong SAR for the direct purpose of embarkation from Hong Kong SAR to a scheduled destination Overseas; or four (4) hours before the scheduled departure time of the Common Carrier in which the Insured Student has arranged to travel, whichever is the later. The journey ceases at the time the Insured Student returns from Overseas to his/her place of residence in Hong Kong SAR, or four (4) hours after the scheduled arrival time of the Common Carrier in which the Insured Student travels, or on the expiry date of the Policy, whichever is the earliest. Any Incidental Travel taken by the Insured Student during such Study Trip shall also be covered.
Studying City	The city where the Overseas Educational Institution is located. The Country/Region of Study is specified in the Policy Schedule.
Third Degree Burn	A burn involving the damage or destruction of the skin to its full depth and damage to the tissues beneath.
Tuition Fee	A sum charged by the 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).
Unoccupied	Not lived in by the Insured Student or a person authorised by him/her.
Valuables	Jewellery, articles of gold, silver or other precious metal, watches, furs, cameras and binoculars, antiques and works of art, collection of stamps, coins and medals.
We/ Us/ The Insurer/ Company	AXA General Insurance Hong Kong Limited.
You/ Your/ The Insured	The Applicant in whose name this Policy is issued and who is named in the Policy Schedule.

Part 5 – Sum Insured Table

Benefits	Maximum limit of indemnity per Period of Insurance (HKD)
Section 1 – Medical and Related Expenses	2,500,000
1.1 Medical Expenses Covers inpatient and outpatient expenses of the Insured Student for Accidental Bodily Injury or Sickness occurring during the Study Trip	2,500,000
- 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 SAR 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 expense for Spouse/Partner, parents or children to visit the Insured Student who is Hospitalized 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 expense	10,000 per person, 2,000 per night
1.3 Parent Annual Leave Compensation Offers cash benefit for parents or Legal Guardian who take annual leave to visit the Insured Student who is Hospitalized for more than 5 consecutive days	2,500 (250 per day)
1.4 Rehabilitation Travel Expense 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 expense 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 SAR	10,000

Part 5 – Sum Insured Table (Cont.)

Benefits	Maximum limit of indemnity per Period of Insurance (HKD)
Section 2 - Personal Accident	
2.1 Personal Accident	
2.1.1 Accidental Death or Permanent Disablement	1,200,000
Additional compensation	
(1) Accidental Death or Permanent Disablement on Common Carrier (Applicable for Insured Student aged 18 or above)	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 Accidental Bodily Injury	30,000
2.1.2 Major Burns (Second /Third Degree Burn)	500,000
2.2 Education Fund Provides a subsidy to ensure the continuation of education in the event that the Insured Student's parent(s)/Legal Guardian suffers 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 uninhabitable	5,000 (1,000 per day)
3.2 Worldwide Personal Belongings Covers for Accidental loss or damage of personal belongings while the Insured Student is travelling outside Hong Kong SAR	20,000
3.2.1 Personal Effects and Valuables	7,500 per item, pair or set
3.2.2 Sports equipment or musical instrument (loss only)	5,000 per item or set
3.2.3 Mobile phone, electronic mobile devices or tablet	3,000 per item, pair or set
3.2.4 Laptop or 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 (Applicable for Insured Student aged 16 or above)	20,000
3.5 Travel Documents Covers travel document replacement costs, 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 Overseas Educational Institution, 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 Bodily 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 Bodily Injury, Sickness, paralysis; or death of an Immediate Family member	300,000
Section 6 – Travel Delay and Additional Benefits*	
6.1 Travel Delay Covers Travel Delay as a result of any event of: Strike or other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, Natural Disaster, adverse weather conditions, airport closure, mechanical and/or electrical breakdown or structural defect of the Common Carrier	
6.1 (a) Cash allowance for the delay in departure or arrival of scheduled transportations	3,000 per trip (300 first 5 hours, 500 every 5 hours thereafter)

Part 5 – Sum Insured Table (Cont.)

Benefits	Maximum limit of indemnity per Period of Insurance (HKD)
6.1 (b) Additional transportation expenses and overseas overnight accommodation incurred for the delay of more than 5 hours	5,000 per trip
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 Hijack	2,000 per trip (500 first 5 hours, 1,000 every 5 hours thereafter)
6.3 Trip Cancellation Covers the event of: (a) sudden death: Serious Bodily Injury or Sickness of the Insured Student, an Immediate Family Member or travel companion; or (b) witness summons, jury service or compulsory quarantine of the Insured Student; or (c) unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, Natural Disaster, adverse weather conditions in Hong Kong SAR 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 Student's Residence Overseas in the Studying City arising from burglary, fire, flood or Natural Disaster within one (1) week before the departure date of the scheduled trip; or (e) *red or black OTA (except for the reason of pandemic) * Limit for the red OTA will be up to 50% of the loss	
- Covers irrecoverable transportation and accommodation expenses paid in advance	20,000 per trip
- Covers cancellation fee of redeemed air mileage or provides cash allowance for non-refundable air mileage redeemed for transportation and accommodation	1,000 per trip
6.4 Trip Curtailment Covers the event of: (a) sudden death: Serious Bodily Injury or Sickness of the Insured Student, an Immediate Family Member or travel companion; or (b) witness summons, jury service or compulsory quarantine of the Insured Student; or (c) unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, Natural Disaster, adverse weather conditions in Hong Kong SAR 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 Student's Residence Overseas in the Studying City arising from burglary, fire, flood or Natural Disaster within one (1) week before the departure date of the scheduled trip; or (e) *red or black OTA (except for the reason of pandemic) * Limit for the red OTA will be up to 50% of the loss	
- Covers irrecoverable loss of or additional transportation and accommodation expenses	20,000 per trip
- Covers cancellation fee of redeemed air mileage or provides cash allowance on non-refundable air mileage redeemed for transportation and accommodation	1,000 per trip
6.5 Missed Connection Covers additional transportation and overnight accommodation expenses incurred due to late arrival of incoming confirmed connecting scheduled public conveyance and no onward transportation is available within 5 consecutive hours	10,000 per trip (2,000 per night)
6.6 Trip Re-route Covers the same events as of Section 6.1 Travel Delay for the 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	10,000 per trip
Section 7 – Worldwide Emergency Assistance Service	
7.1 24-hour emergency assistance hotline service	Free (no limit)
7.2 Emergency medical evacuation	Actual cost
7.3 Guarantee of Hospital admittance deposit	2,500,000
7.4 Repatriation after treatment	Actual cost
7.5 Repatriation of mortal remains	Actual cost

* The maximum limit of indemnity under Section 6.1, 6.2, 6.3, 6.4, 6.5 and 6.6 means the total amount of money payable for all claims in aggregate "per trip" during the Study trip within any one Period of Insurance.

^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) 2867 8678.

Important Notes:

The above policy is underwritten by **AXA General Insurance Hong Kong Limited ("AXA")**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

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