



**ZURICH**<sup>®</sup>

# StudySmart Overseas Student Insurance Plan

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, we agree to insure the *insured person* named in the *schedule* issued and promise to pay indemnity for loss to the extent provided herein.

## Part 1 – Definitions

Certain words in this policy have specific meanings. We have printed these words in italics throughout this policy and have given the meanings below:

<b>Accident/Accidental</b>	a sudden and unforeseen event that happens unexpectedly and causes <i>injury</i> during an <i>insured journey</i> .
<b>China</b>	the territorial limit of the People's Republic of China, but excluding <i>Hong Kong</i> and <i>Macau</i> .
<b>Chinese Medicine Practitioner</b>	a registered Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap.549, Laws of <i>Hong Kong</i> ) but excluding a Chinese medicine practitioner who is the <i>insured person</i> or an <i>immediate family member</i> of the <i>insured person</i> .
<b>Compulsory Quarantine</b>	the <i>insured person</i> is being <i>confined</i> in an isolated ward of a <i>hospital</i> or kept in an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine.
<b>Confined/Confinement</b>	the <i>insured person</i> is registered as an in-patient in a <i>hospital</i> for a medical treatment for an <i>injury</i> or <i>illness</i> upon the recommendation of a <i>medical practitioner</i> and continuously stays in the <i>hospital</i> prior to his/her discharge from the <i>hospital</i> . <i>Hospital</i> confinement will be evidenced by a daily room and board charge by the <i>hospital</i> .
<b>Effective Date</b>	when applying to Short-term Study Plan, it means the enrollment date of this policy. when applying to Full Year Study Plan, it means in respect of each <i>insured journey</i> , either (i) the date of our acceptance of the enrollment for this policy or (ii) the date stated on the receipt issued by the travel agent or <i>public common carrier</i> for the confirmation of payment of <i>travel ticket</i> , whichever is the later.
<b>Follow-Up</b>	the medical treatments directly caused by the <i>injury</i> or <i>illness</i> suffered by the <i>insured person</i> for which the <i>insured person</i> has received treatment or <i>hospital confinement</i> during the <i>insured journey</i> , or provided that the <i>insured person</i> has claimed the overseas medical expenses under the <i>insured person's</i> local medical policy, if any.
<b>Hong Kong</b>	the Hong Kong Special Administrative Region of the People's Republic of China.
<b>Hospital</b>	<i>an establishment which meets all the following requirements:</i> <ul style="list-style-type: none"> <li>holds a licence as a hospital (if licensing is required in the state or governmental jurisdiction); and</li> <li>operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and</li> <li>provides 24-hour a day nursing service by registered or graduated nurses; and</li> <li>has a staff of one or more licensed <i>medical practitioner</i> available at all times; and</li> <li>provides organized facilities for diagnosis and major surgical facilities; and</li> <li>is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.</li> </ul>
<b>Illness</b>	sickness or disease of the <i>insured person</i> contracted and commenced during the <i>insured journey</i> and which results in a loss covered by this policy.
<b>Immediate Family Member</b>	the <i>insured person's</i> spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.
<b>Infectious Disease</b>	<i>any kinds of infectious disease with human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.</i>
<b>Injury</b>	bodily injury sustained in an <i>accident</i> solely and independently of all other causes.
<b>Insured Journey</b>	when applying to Short-term Study Plan, it means each period of travel commencing from the time when the <i>insured person</i> departs from an immigration counter in the territory of <i>Hong Kong</i> , until the time when the <i>insured person</i> (i) returns to <i>Hong Kong</i> on the date specified in the <i>schedule</i> or (ii) arrives at any immigration counter in the territory of <i>Hong Kong</i> in order to re-enter <i>Hong Kong</i> , whichever is the earlier. However, any period of insurance in single trip travel plan should not exceed six (6) months. when applying to Full Year Study Plan, it means each period of travel commencing from the time when the <i>insured person</i> departs from an immigration counter in the territory of <i>Hong Kong</i> , until the time when the <i>insured person</i> arrives at any immigration counter in the territory of <i>Hong Kong</i> in order to re-enter <i>Hong Kong</i> . All insured journey(s) must fall within the period of insurance as stated in the <i>schedule</i> .

<b>Insured Person</b>	the person named in the <i>schedule</i> or subsequently endorsed hereon as insured person.
<b>Itinerary</b>	the detailed plan for a journey issued and confirmed by <i>public common carrier</i> , travel agency, tour operator or cruise company, together with the official receipt or confirmation, prior to the commencement of the <i>insured journey</i> .
<b>Lap-top Computer</b>	a lap-top, notebook or sub-notebook computer. Personal digital assistant (PDA), hand-held computer (HHC) and tablet PC of any kind are excluded from this category.
<b>Loss of Hearing</b>	<i>permanent</i> irrecoverable loss of hearing where: If a dB = Hearing loss at 500 Hertz If b dB = Hearing loss at 1,000 Hertz If c dB = Hearing loss at 2,000 Hertz If d dB = Hearing loss at 4,000 Hertz 1/6 (a+2b+2c+d) is above 80dB.
<b>Loss of Sight</b>	the entire and <i>permanent</i> irrecoverable loss of sight.
<b>Loss of Speech</b>	the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
<b>Loss of Use</b>	<i>permanent</i> total functional disablement or complete and <i>permanent</i> physical separation at the limb or organ.
<b>Macau</b>	the Macau Special Administrative Region of the People's Republic of China.
<b>Maximum Benefits</b>	the benefit amount of each of the benefits covered under this policy as stated in the <i>table of benefits</i> .
<b>Medically Necessary Expenses</b>	expenses incurred from the first day of sustaining an <i>injury</i> or <i>illness</i> during the <i>insured journey</i> which are paid by the <i>insured person</i> to a <i>medical practitioner</i> , physiotherapist, nurse, <i>hospital</i> and/or ambulance service for medical, surgical, X-ray, <i>hospital</i> or nursing treatment including the cost of medical supplies and ambulance hire but excluding any expenses incurred under Section 2(b) - Emergency Medical Evacuation or Section 2(c) - Repatriation of Mortal Remains of Part 2 of this policy. All treatments must be prescribed by a <i>medical practitioner</i> in order for expenses to be reimbursed under this policy. In the event an <i>insured person</i> becomes entitled to a refund of all or part of such expenses from any other source, we will only be liable for the excess of the amount recoverable from such other sources.
<b>Medical Practitioner</b>	a person other than the <i>insured person</i> or <i>immediate family member</i> , qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.
<b>Permanent</b>	lasting not less than twelve (12) consecutive months from the date of an <i>accident</i> and at the expiry of that period being beyond hope of improvement.
<b>Physiotherapy Expenses</b>	the expenses incurred for the exercises treatment for the weakness in the joints to muscles due to <i>injury</i> which is done by a registered physiotherapist (other than the <i>insured person</i> or <i>immediate family member</i> ) but excluding chiropractic expenses.
<b>Policy Effective Date</b>	the effective date of the policy as stated in the <i>schedule</i> , or the renewal date as stated in the latest renewal notice, whichever is the later, provided the premium has been paid.
<b>Pre-existing Condition</b>	the <i>insured person</i> received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a <i>medical practitioner</i> before the <i>effective date</i> .
<b>Principal Home</b>	the house or building located in <i>Hong Kong</i> occupied as a private dwelling by the <i>insured person</i> as his/her only permanent residence.
<b>Public Common Carrier</b>	any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire, including but not limited to bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports.
<b>Relevant Documents</b>	documents include <i>schedule</i> , enrollment form, declaration, riders, endorsements, attachments and amendments (regardless verbally or in written format).
<b>Schedule</b>	the schedule attached to and incorporated in this policy.

**Serious Physical Injury or Serious Illness**

an injury or illness which requires treatment by a *medical practitioner* or serious illness results in the *insured person* being certified by that *medical practitioner* as being unfit to travel or continue with the *insured person's* original travel arrangement and having to be *confined in a hospital*. Serious physical injury or serious illness shall also include such injury or illness due to which the *insured person* is being denied to board the scheduled *public common carrier* or is being denied to enter into the scheduled destination by any legal, governmental or airport authorities. When serious physical injury or serious illness is applied to the *immediate family member(s)*, it shall mean injury or illness for which the *immediate family member* requires treatment, and which is certified by *medical practitioner* as being dangerous to life and having to be *confined in a hospital*, and which results in the *insured person's* discontinuation or cancellation of his/her original *insured journey*.

**Specialist**

a registered *medical practitioner* other than the *insured person*, or *immediate family member*, who is legally registered in the Specialist Register of the Medical Council of Hong Kong. In the event of treatment or surgery received outside Hong Kong, it shall mean a registered *medical practitioner* who can legally practise specialist care in accordance with the equivalent speciality law in the geographical area of his/her practice to render medical and surgical services.

**Table of Benefits**

the table as shown under Part 2 – Benefits in this policy stating the *maximum benefits* of each benefit available in accordance to the type of plan.

**Terrorism**

an act of terrorism includes any act, preparation or threat of action including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) de jure or de facto committed for political, religious, ideological, or similar purposes, and which

- involves violence against one (1) or more persons; or
- involves damage to property; or
- endangers life other than that of the person committing the action; or
- creates a risk to the health or safety of the public or a section of the public; or
- is designed to interfere with or disrupt an electronic system.

**Third Degree Burns**

the damage or destruction of the skin to its full depth and damage to the tissues beneath.

**Total Disablement**

when as the result of an *injury* and commencing within twelve (12) consecutive months from the date of an *accident* the *insured person* is totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which the *insured person* is reasonably qualified by reason of his/her education, training or experience, or if the *insured person* has no business or occupation, total disablement means the inability of the *insured person* to perform any activities which would normally be carried out in the *insured person's* daily life.

**Travel Ticket**

a travel ticket purchased for travelling on any *public common carrier*.

**Voluntary Travel Insurance Policy**

travel insurance policy actually paid by the *insured person* or the proposer as stated on the application form of such policy. Any group travel insurance policy which is actually paid by any company, group, or association to insure the *insured person* shall be excluded from this definition.

**War**

a contest by force between two (2) or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is (i) an interruption of peaceful relations and (ii) a general contention by force, both authorized by the sovereign.

**We, Us or Our**

Zurich Insurance Company Ltd

**Part 2 – Benefits**

<b>Table of Benefits</b>		<b>Maximum Benefits per Insured Person per Insured Journey (HKD)</b>	<b>Maximum Benefits per Insured Person per Policy Year (HKD)</b>	
<b>Section</b>	<b>Coverage</b>	<b>Short-term Study Plan</b>	<b>Full Year Study Plan – Primary Plan</b>	<b>Full Year Study Plan – Superb Plan</b>
1.	<b>Medical Cover</b>			
(a)	Medical Expenses Including: <ul style="list-style-type: none"> <li>– Sub-limit for outpatient visit</li> <li>– Sub-limit for <i>specialist</i> or <i>physiotherapy expenses</i></li> <li>– Sub-limit for <i>follow-up</i> medical expenses in three (3) months after return to Hong Kong</li> <li>– <i>Chinese medicine practitioner</i>, Chinese medicine bone-setting, acupuncture and chiropractic treatments</li> <li>– Additional benefits: Overseas travelling expenses for seeking medical treatment</li> </ul>	1,000,000  500 / visit / day (Max. 10 visits) 1,500 / visit / day (Max. 5 visits) 25% of <i>maximum benefits</i> 3,000 (200 / visit / day)	Not applicable Not applicable Not applicable Not applicable Not applicable	1,000,000  500 / visit / day (Max. 20 visits) 1,500 / visit / day (Max. 10 visits) 25% of <i>maximum benefits</i> 3,000 (200 / visit / day)
(b)	Trauma Counselling Benefits	1,000 15,000 (1,500 / visit / day)	Not applicable	1,000 15,000 (1,500 / visit / day)
2.	<b>Zurich Emergency Assistance</b>			
(a)	Deposit Guarantee for Hospital Admission		39,000	
(b)	Emergency Medical Evacuation		Actual Cost	
(c)	Repatriation of Mortal Remains		Actual Cost	
(d)	Travelling and Accommodation Expenses (HKD1,950 per day)		One economy class one-way <i>travel ticket</i> and hotel accommodation expenses up to 7,800	
(e)	24-hour Telephone Hotline and Referral Services		Included	
3	<b>Personal Accident</b>			
(a)	<i>Accident</i> while Participating in School Activities	900,000	450,000	900,000
(b)	<i>Traffic Accident</i>	800,000	400,000	800,000
(c)	<i>Other Accidents</i>	600,000	300,000	600,000
(d)	Burns Cover	200,000	100,000	200,000
4.	<b>Compassionate Death Cash and Visit</b>			
(a)	Compassionate Death Cash		10,000	
(b)	Compassionate Visit		Two (2) economy class round-trip <i>travel ticket</i> and hotel accommodation expenses up to 50,000	
5.	<b>Personal Baggage Cover</b>			
	Including sub-limits of:	10,000	Not applicable	10,000
	– Per item, pair, set or collection	3,000	Not applicable	3,000
	– <i>Lap-top computer</i>	5,000	Not applicable	5,000
	– Aggregate limit for all cameras, camcorders and their accessories and related equipment	3,000	Not applicable	3,000
6.	<b>Loss of Travel Document and/or Travel Ticket</b>	10,000	Not applicable	10,000
7.	<b>Personal Liability</b>	2,000,000	1,000,000	2,000,000

Table of Benefits		Maximum Benefits per Insured Person per Insured Journey (HKD)	Maximum Benefits per Insured Person per Policy Year (HKD)	
Section	Coverage	Short-term Study Plan	Full Year Study Plan – Primary Plan	Full Year Study Plan – Superb Plan
8.	<b>Travel Delay</b>			
(a)	Travel Delay (HKD300 for each and every full 6 hours' delay)	1,500	Not applicable	1,500
(b)	Extra Hotel Cost due to Travel Delay	2,000	Not applicable	2,000
(c)	Extra Re-routing Cost due to Travel Delay	10,000	Not applicable	10,000
9.	<b>Baggage Delay Allowance (for delay over 6 hours)</b>	500	Not applicable	500
10.	<b>Cancellation of Study</b>	40,000	20,000	40,000
11.	<b>Study Interruption</b>	40,000	50,000	100,000
12.	<b>Parent Annual Leave Compensation (HKD250 per day per each parent)</b>	5,000	2,500	5,000
13.	<b>Missed School Cover (HKD500 per day)</b>	5,000	5,000	10,000
14.	<b>Education Fund</b>	Not applicable	100,000	200,000
15.	<b>Overseas Hotel Cost Cover</b>	5,000	2,500	5,000
16.	<b>MediExpress China Medical Card Service</b>	Not applicable	Not applicable	Included

## Section 1 – Medical Cover (applicable to Short-term Study Plan and Full Year Study Plan – Superb Plan only)

### (a) Medical Expenses

If the *insured person* suffers from *injury* or *illness* during the *insured journey* and incurs reasonable *medically necessary expenses* during the *insured journey*, we will reimburse the actual *medically necessary expenses* to the *insured person*. For outpatient visits, or *specialist* or *physiotherapy expenses*, the total amount payable shall further be subject to the sub-limits as stated in the *table of benefits*.

#### Follow-up Medical Expenses

This section also insures the *insured person* up to the sub-limit as stated in the *table of benefits* against any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the continuation of medical treatment sought by the *insured person* for the above *injury* or *illness* within three (3) months after the *insured person's* return to *Hong Kong* from the *insured journey*.

The follow-up medical expenses shall also be extended to cover the medical expenses incurred for the same *injury* or *illness* paid to a *Chinese medicine practitioner*, or for the purposes of *Chinese medicine* bone-setting, acupuncture or chiropractic treatments, subject to an aggregate limit of HKD3,000 and a per visit and per day limit of HKD200. No follow-up medical expenses shall be provided unless the *insured person* returns to *Hong Kong* within twelve (12) months from the first day of *injury* or *illness*.

#### Extension to Section 1(a)

Under this section, we extend to reimburse:

- any additional travelling expenses up to the maximum benefits as stated in the *table of benefits* incurred by the *insured person* for the purpose of seeking medical treatment in an overseas hospital if the *insured person* suffers from *injury* or *illness* during the *insured journey*; and
- any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the medical treatment sought by the *insured person* for infectious disease that is contracted during the *insured journey* and corresponding follow-up diagnosis within ten (10) days after the *insured person's* return to *Hong Kong* from the *insured journey*. This extension forms part of the follow-up medical expenses under Section 1(a), and the total amount payable under this extension (ii) shall not in aggregate exceed the sub-limit for follow-up medical expenses as stated in the *table of benefits*.

In no event shall the total amount payable under this Section 1(a) - Medical Expenses (including follow-up medical expenses and extension to Section 1(a)) exceed 100% of the *maximum benefits* as stated in the *table of benefits*.

### (b) Trauma Counselling Benefits

If during the *insured journey*, an *insured person* is the victim of a traumatic event including but not limited to *accident* from natural disasters or acts of *terrorism*, we shall pay the cost of trauma counselling incurred within six (6) months after the *insured person's* return to *Hong Kong*. The trauma counselling must be recommended by a *medical practitioner* in writing subject to our prior written consent. The maximum limit we will pay shall not exceed HKD1,500 per visit per day and up to the *maximum benefit* as stated in the *table of benefits*.

### Exclusions applicable to Section 1

This section does not cover:

- non-essential medical treatment that is not recommended by a *medical practitioner*;
- any loss or medical expenses arising from any travel contrary to the advice of a *medical practitioner* or for the purpose of receiving medical or surgical treatment;
- dental care and treatment unless such cost is necessarily incurred due to the necessary dental treatment for the sound and natural teeth of the *insured person* and is caused by *injury* during the *insured journey*;
- cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by *injury* occurring during the *insured journey*;
- surgery or medical treatment which is not substantiated by a written report from a *medical practitioner*;
- surgery or medical treatment when in the opinion of the *medical practitioner* treating the *insured person*, the treatment is not urgent and medically necessary during the *insured journey*, and can be reasonably delayed until the *insured person* returns to *Hong Kong*;
- any follow-up medical expenses paid to the *medical practitioner*, *Chinese Medicine Practitioner*, *Chinese medicine* bone-setter, acupuncturist or chiropractor who is the *insured person* or *immediate family member*;
- any additional cost of single or private room or semi-private room accommodation at a *hospital* (unless it is proven by written document issued by *hospital* that ward room or any other lower room category was fully occupied and the *insured person* has to be hospitalized in a semi-private room accommodation or above); or charges in respect of special or private nursing; non-medical personal services such as radio, telephone and the like;
- procurement or use of special braces, appliances or equipment, unless the use of special braces is resulting from *accident* and/or *injury* only and it is recommended by *medical practitioner*; or
- any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel.

## Section 2 – Zurich Emergency Assistance

Zurich Emergency Assistance will arrange for the following benefits in the event that the *insured person* has suffered from *injury* or *illness* during the *insured journey* and pay for any costs and expenses arising thereof:

### (a) Deposit Guarantee for Hospital Admission

Upon admission to a *hospital*, Zurich Emergency Assistance will provide a guarantee for admission deposit up to a limit of HKD39,000 in respect of the *insured person*. Such deposit shall be fully refunded to us and is borne solely by the *insured person* unless otherwise covered under Section 1 - Medical Cover of Part 2 of the policy.

### (b) Emergency Medical Evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation or repatriation of the *insured person*. The timing, means and final destination of evacuation will be decided by Zurich Emergency Assistance and will be based entirely upon medical necessity.

### (c) Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the *insured person's* mortal remains from the place of death back to *Hong Kong*, or the cost of local burial at the place of death as approved by Zurich Emergency Assistance.

### (d) Travelling and Accommodation Expenses

Zurich Emergency Assistance shall pay for the one-way economy class *travel ticket* and hotel accommodation expenses necessarily and unavoidably incurred by the *insured person* in connection with any incident requiring emergency medical evacuation (pursuant to Section 2(b) above) to resume the course of the *insured person's insured journey* or to return him/her to *Hong Kong* up to a maximum amount of HKD1,950 per day and up to a limit of HKD7,800 per *insured journey* for Short-term Study Plan or per policy year for Full Year Study Plan. Any approval on the payment of expenses incurred by the *insured person* is subject to the sole decision of Zurich Emergency Assistance on the basis of medical necessity.

### (e) 24-hour Telephone Hotline and Referral Services

- Pre-trip Information Assistance
- Embassy Referral
- Medical Service Provider Referral
- Lost Passport Assistance
- Lost Luggage Assistance
- Interpreter Referral
- Lawyer Referral
- Telephone Medical Advice
- Monitoring of Medical Condition when Hospitalized
- Arrangement for Medical Expenses Guarantee

In respect of services (ix) and (x) above, all hospitalization expenses or medical expenses charged to the *insured person* by a *hospital* or *medical practitioner* other than our approved doctors, or any other medical professions, are to be borne by the *insured person* unless otherwise covered under this policy.

**ZURICH EMERGENCY ASSISTANCE is rendered by a service provider nominated by Zurich Insurance Company Ltd.**

### Exclusions applicable to Section 2

No service will be provided or paid under this section:

- when the *insured person* is located in areas which represent *war risks* or political conditions such as to make the provision of services under this section impossible or reasonably impracticable;
- for emergency medical evacuation or repatriation of mortal remains or other cost not approved in advance and in writing and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the *insured person's* prospect;
- when the *insured person* is residing or travelling outside *Hong Kong* contrary to the advice of a *medical practitioner*; or
- when the *insured person* is residing or travelling outside *Hong Kong* for the purpose of obtaining medical treatment or for rest and recuperation following any prior *accident* or *illness*.

## Section 3 – Personal Accident

### (a) Accident while Participating in School Activities

In the event that during the *insured journey* the *insured person* suffers from *injury* while participating in school activities organized by the school/institution the *insured person* attends, we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such *injury* results in any one (1) of the following Events listed in the Compensation Table within twelve (12) consecutive months after the date of the *accident*.



**(b) Traffic Accident**

In the event that during the *insured journey* the *insured person* suffers from *injury* while riding solely as a passenger (not as operator, pilot, or crew member) in or on, boarding or alighting from any *public common carrier* or private vehicle, as a licensed driver of any private vehicle, riding a motorcycle or bicycle, or as an innocent victim of traffic accident, we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such *injury results* in any one (1) of the following Events listed in the Compensation Table within twelve (12) consecutive months after the date of the *accident*.

**(c) Other Accidents**

In the event that the *insured person* suffers from *injury* resulting from an *accident* other than the *accident* referred in Section 3(a) - *Accident* while Participating in School Activities or Section 3(b) - *Traffic Accident* above, during the *insured journey*, we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such *injury results* in any one (1) of the following Events listed in the Compensation Table within twelve (12) consecutive months after the date of the *accident*.

Compensation Table		
Events		Percentage of Maximum Benefits
<b>Accidental Death and Disablement</b>		
1.	Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent and Incurable Paralysis of all Limbs	100%
4.	Permanent Total Loss of Sight of both Eyes	100%
5.	Permanent Total Loss of Sight of one Eye	100%
6.	Loss of or the Permanent Total Loss of Use of two Limbs	100%
7.	Loss of or the Permanent Total Loss of Use of one Limb	100%
8.	Loss of Speech and Hearing	100%
9.	Permanent and Incurable Insanity	100%
10.	Permanent Total Loss of Hearing in	
	(a) both ears	75%
	(b) one ear	15%
11.	Loss of Speech	50%
12.	Permanent Total Loss of the Lens of one Eye	50%
13.	Loss of or the Permanent Total Loss of Use of four Fingers and Thumb of	
	(a) right hand	70%
	(b) left hand	50%
14.	Loss of or the Permanent Total Loss of Use of four Fingers of	
	(a) right hand	40%
	(b) left hand	30%
15.	Loss of or the Permanent Total Loss of Use of one Thumb	
	(a) both right joints	30%
	(b) one right joint	15%
	(c) both left joints	20%
	(d) one left joint	10%
16.	Loss of or the Permanent Total Loss of Use of Fingers	
	(a) three right joints	15%
	(b) two right joints	10%
	(c) one right joint	7.5%
	(d) three left joints	10%
	(e) two left joints	7.5%
	(f) one left joint	5%
17.	Loss of or the Permanent Total Loss of Use of Toes	
	(a) all – one foot	20%
	(b) great – both joints	7.5%
	(c) great – joint	5%
18.	Permanent Disability not otherwise provided for under Events 10 to 17 inclusive, such Percentage of Maximum Benefits as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 17 inclusive.	

**Compensation Conditions:**

- Benefit shall not be payable for more than one (1) of the Events listed above in respect of the same *accident*. Should more than one (1) of the Events occur as a result of the same *accident*, only the Event with the highest compensation will be payable under this section.
- Upon the occurrence of any compensation for which indemnity is payable under any one (1) of the above Events to the *insured person* in the policy, all benefits under the policy shall then immediately cease to be in force with regard to such *insured person*, but such termination shall be without prejudice to any claim arising from the *accident* causing such loss.

- For any disablement in relation to Events 2-17 existed prior to an *injury* covered under this policy and becomes totally disabled or a *total disablement* as a result of such *injury*, the Percentage of *Maximum Benefits* payable shall be determined by us having regard to the extent of disablement caused by the covered *injury*. However, no payment shall be made in respect of any disablement which was totally disabled prior to the *injury*.

- If an *insured person* is left-handed, the percentage of Sum Insured for Events 13-16 for the various disabilities of right hand and left hand will be transposed.

**(d) Burns Cover**

In the event that the *insured person* suffers from *third degree burns* as a result of an *accident* during the *insured journey*, we will pay in accordance with the percentage stated in the *Third Degree Burns* Table hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such *third degree burns* results in the specified damage to any one (1) of the following specified Areas within twelve (12) consecutive months after the date of the *accident*.

Third Degree Burns Table		Percentage of Maximum Benefits
Area	Damage as a Percentage of Total Surface Area	
Head	a. Equal to or greater than 12% damage of total head surface area	100%
	b. Equal to or greater than 8% but less than 12% damage of total head surface area	75%
	c. Equal to or greater than 5% but less than 8% damage of total head surface area	50%
	d. Equal to or greater than 2% but less than 5% damage of total head surface area	25%
Body (Exclude Head)	a. Equal to or greater than 20% of total body surface area	100%
	b. Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	c. Equal to or greater than 10% but less than 15% damage of total body surface area	50%

**Compensation Conditions:**

- Benefit shall not be payable for more than one (1) of the Areas listed above in respect of the same *accident*. If *injury* occurs to more than one (1) of the Areas as a result of the same *accident*, we shall pay only for the Area for which the highest compensation is payable under this section.
- For any *third degree burns* resulting in damage to an Area listed in the *Third Degree Burns* Table above and existed prior to an *injury* covered under this policy, and which the same Area is damaged again due to *third degree burns* caused by such *injury*, the Percentage of *Maximum Benefits* payable shall be determined by us having regard to the extent of damage on the Area caused by the covered *injury*. In no event shall we pay for any damage on the Area sustained prior to the *injury*.

**Extension to Section 3****1. Under this section, we extend to cover any injury sustained by the insured person while:**

- the *insured person* is travelling directly from his/her place of residence or place of regular employment in *Hong Kong* to an immigration counter in the territory of *Hong Kong* for the purpose of conducting immigration clearance procedures within three (3) hours before the scheduled departure time of the *public common carrier* in which the *insured person* has arranged to travel for the purpose of commencing the *insured journey*; and
- the *insured person* is travelling directly from an immigration counter in the territory of *Hong Kong* to his/her place of residence or place of regular employment within three (3) hours after the actual arrival time of the *public common carrier* in which the *insured person* has arranged to travel for returning to *Hong Kong* from the *insured journey*.

**2. Disappearance Clause**

If the body of the *insured person* has not been found within one (1) year after the date of the disappearance due to disappearance, sinking or wrecking of the aircraft or other *public common carrier* either on the ground or at sea in which the *insured person* was travelling at the time of the *accident* and under such circumstances as would otherwise be covered hereunder, it will be presumed that the *insured person* suffered death resulting from an *accident* covered by this policy at the time of such disappearance, sinking or wrecking.

**Maximum Liability for Personal Accident**

Where any individual life is insured under multiple policies or certificates of insurance which include *accidental* death and *permanent* disablement covers as defined in each policy or certificate of insurance and are issued by us and/or our related companies, the maximum liability in respect of any one individual life under all *accidental* death and *permanent* disablement covers shall not exceed HKD5,000,000 in aggregate and each policy or certificate of insurance shall bear a proportionate share of the total loss.

**Special Condition applicable to Section 3**

The *insured person* can only make a claim under either Section 3(a), 3(b), or 3(c) in respect of the same *accident*.

**Exclusions applicable to Section 3**

This section does not cover any loss caused by an *injury* which is a consequence of any kind of disease and/or *illness*.

**Section 4 – Compassionate Death Cash and Visit****(a) Compassionate Death Cash**

In the event that the *insured person* dies (naturally or due to *accident*) during the *insured journey*, we will pay the Compassionate Death Cash as stated in the *table of benefits* to the estate of the *insured person*.

**(b) Compassionate Visit**

In the event that the *insured person* dies, or suffered from serious *physical injury* or *serious illness*, we will pay for two (2) economy class round-trip *travel tickets* and the reasonable hotel accommodation expenses necessarily incurred and up to the *maximum benefits* as stated in the *table of benefits* to two (2) *immediate family members* to travel over to the place where the *insured person* dies or suffered from *serious physical injury* or *serious illness*.

In no event shall the total amount payable under this Section 4(b) - Compassionate Visit exceed the *maximum benefits* as stated in the *table of benefits*.

## Section 5 – Personal Baggage Cover (applicable to Short-term Study Plan and Full Year Study Plan – Superb Plan only)

We will pay the *insured person* up to the *maximum benefits* as stated in the *table of benefits* and subject to the sub-limits below, for the *accidental* loss of or damage to the personal possessions including luggage during the *insured journey* which are normally worn or carried by and owned by the *insured person*. For any personal possession and belonging that are kept inside an unattended vehicle, it must be locked inside the trunk of the vehicle. We may make payment or, at our option, reinstate or repair the personal possessions as we may elect, subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim will be dealt with as if the article has been lost.

Sub-limits applicable to Personal Baggage Cover are as follows:

1. HKD3,000 for any one (1) article, pair, set or collection in respect of the *insured person*.
2. HKD5,000 for one (1) *lap-top computer* in respect of the *insured person*.
3. An aggregate maximum limit of HKD3,000 for all cameras and camcorders and their accessories and related equipment in respect of the *insured person*.

In no event shall the total amount payable under this Section 5 - Personal Baggage Cover exceed 100% of the *maximum benefits* stated in the *table of benefits*.

### Exclusion applicable to Section 5

This section does not cover:

1. the following classes of property: business merchandise or sample, foodstuffs and/or medicine, tobacco, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories made of or contain any kind of gold, platinum, diamond, jade or pearl, money (including cheques, traveller's cheques, etc), plastic money (including the credit value of credit card, Octopus cards, etc), coupons or securities, bonds, negotiable instruments, tickets or documents;
2. mobile phone including PDA phone, smart phone or similar device with telecommunications function and other accessories;
3. *lap-top computer* with any problems or defects triggered by software and malicious code (including but not limited to download of such software);
4. any loss not reported to the local police or public authority within twenty-four (24) hours of discovery and such local report is not obtained;
5. any loss or damage caused by wear, tear, gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or its resulting loss or damage;
6. any loss or damage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by government authorities in hindering, combating or defending against such an occurrence; destruction under quarantine or customs regulations, confiscation or detention by customs or other government officials or risk of contraband or illegal transportation or trade;
7. any loss of property which occurs when it is not being on the same *public common carrier* as the *insured person*, or souvenirs and articles mailed or shipped separately;
8. any loss of or damage to property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred by the *insured person*;
9. any loss of property when it is left unattended in public place; any unexplained loss or mysterious disappearance;
10. any loss of property left in unlocked vehicle or in vehicle which is left unattended with no one inside, unless the property is locked inside a trunk of the vehicle;
11. any loss of data recorded on tapes, cards, diskettes;
12. damage to any brittle or fragile items such as glass or crystal;
13. any loss of or damage to property while in the custody of a hotel or *public common carrier*, unless reported immediately on discovery in writing to such hotel or *public common carrier* within three (3) days and a Property Irregularity Report is obtained if the event occurs in an aircraft;
14. any loss claimed under Section 9 - Baggage Delay Allowance of Part 2 of this policy arising from the same cause; or
15. any loss of or damage to property insured under any other policy or certificate of insurance, or otherwise reimbursed by *public common carrier* or a hotel.

## Section 6 – Loss of Travel Document and/or Travel Ticket (applicable to Short-term Study Plan and Full Year Study Plan – Superb Plan only)

We will pay the replacement cost of the Hong Kong Identity Card, credit cards, driving licence, travel ticket or travel document belonging to the *insured person* which is accidentally lost during the *insured journey*.

In no event shall the total amount payable under this Section 6 - Loss of Travel Document and/or Travel Ticket exceed 100% of the *maximum benefits* stated in the *table of benefits*.

### Exclusions applicable to Section 6

This section does not cover:

1. any loss not reported to the local police within twenty-four (24) hours upon discovery of loss and for which such police report is not obtained at the place of loss;
2. any loss of travel document and/or visa and/or travel ticket which is not necessary for completing the *insured journey*;
3. any unexplained loss or mysterious disappearance;
4. any fine or penalties incurred due to non-replacement or late replacement of the documents by the *insured person*; or
5. the replacement costs of both the temporary and permanent versions of the same travel document. In the event of such loss, the *insured person* may claim only one (1) version of the same document.

## Section 7 – Personal Liability

We will indemnify any amount which the *insured person* becomes legally liable to pay as compensation and/or legal expenses for an *accident* occurring during the *insured journey* which causes *accidental death* or *injury* to a third party or damage to property of a third party, up to the *maximum benefits* stated in the *table of benefits*. However, the *insured person* must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without our prior written approval.

### Exclusions applicable to Section 7

This section does not cover liability arising directly or indirectly from:

1. any business, profession or trade;
2. any wilful, malicious or unlawful act of the *insured person* or any criminal acts;
3. any cause whatsoever due to any person who is the *immediate family member* or relative or employer or employee of the *insured person*;
4. contracts;
5. ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
6. damage to property owned by or held in trust or in the custody of the *insured person* or the *immediate family member* or relative or employer of the *insured person*;
7. any act of *terrorism*, regardless of any other cause or event contributing concurrently or in any other sequence to the loss; or
8. any action in controlling, preventing, suppressing, retaliating against or responding to any such act of *terrorism*.

## Section 8 – Travel Delay (applicable to Short-term Study Plan and Full Year Study Plan – Superb Plan only)

In the event that the *public common carrier* in which the *insured person* has arranged to travel is delayed for at least six (6) hours from the departure or arrival time specified in the *insured person's* original *itinerary* as a result of strike or other industrial action, riot, civil commotion, hijack, *terrorism*, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the *public common carrier*, or airport closure, we will pay the following benefits to the *insured person*:

### (a) Travel Delay

HKD300 for each and every full six (6) hours of delay up to the *maximum benefits* as stated in the *table of benefits*.

The period of delay will be calculated as follows:

- departure delay will be calculated starting from the original scheduled departure time of the *public common carrier* specified in the *itinerary* provided to the *insured person* until the actual departure time of (i) the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*; or
- arrival delay will be calculated starting from the original arrival time specified in the *itinerary* provided to the *insured person* until the actual arrival time of (i) the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*.

The *insured person* can only claim for either departure or arrival delay of the same *public common carrier*. If the *insured person* has consecutive connecting flights, the delay is to be calculated based on the difference between actual arrival or departure time, as the case may be, and that stated on the *itinerary* regardless of the time spent on transit and the proximate cause of the delay must be one (1) of the causes set out in the first paragraph of this Section 8.

### (b) Extra Hotel Cost due to Travel Delay

The additional, reasonable and irrecoverable accommodation expenses incurred outside Hong Kong as a result of the delay, up to the *maximum benefits* stated in the *table of benefits*.

### (c) Extra Re-routing Cost due to Travel Delay

The additional costs incurred by the *insured person* for the purchase of the one-way economy class travel ticket in order to travel to the planned destination as specified in his/her original *itinerary* by an alternative *public common carrier*, up to the *maximum benefits* stated in the *table of benefits*. This benefit cannot be claimed for more than once for any one (1) *insured journey*.

## Special Condition for Section 8

1. The *insured person* must have checked-in for the original scheduled *public common carrier* and all claims must be substantiated by written confirmation from the *public common carrier* on the number of hours of delay and the reason for such delay or such other proof as we may reasonably require.
2. Travel Delay cover of this section is applicable and subject to the scheduled *public common carrier* being one with departure from Hong Kong or arrival to Hong Kong as its final destination only.

## Exclusions applicable to Section 8

This section does not cover:

1. delay of the *insured journey* as a result of any circumstance which is existing or announced before the *effective date*;
2. any loss arising from late arrival of the *insured person* at the airport or port (i.e. arrival at a time later than the time required for check-in or booking except for the late arrival due to strike by the employees of the *public common carrier*);
3. any loss in relation to alterations to original *itinerary* that is not verified by the airline, travel agency or other relevant organizations;
4. any loss arising from air traffic control by local government or relevant authorities, or any loss arising from any government's regulations control or act; or
5. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator or other provider of any service forming part of the booked *itinerary* (except for Section 8(a) - Travel Delay).

## Section 9 – Baggage Delay Allowance (applicable to Short-term Study Plan and Full Year Study Plan – Superb Plan only)

In the event of the *insured person's* checked-in baggage being delayed for over six (6) hours after the *insured person's* arrival at the scheduled destination abroad, regardless of the number of checked-in baggage, we will pay a lump sum allowance as stated in the *table of benefit* to each *insured person*, and subject to the same delayed checked-in baggage can only be claimed once by one (1) *insured person* irrespective of whether more than one (1) *insured person* sharing the use of such delayed checked-in baggage.

Special Condition for Section 9

1. All claims must be substantiated by written confirmation from the *public common carrier* on the number of hours of delay and the reason of such delay.
2. The cover of this section is applicable and subject to the scheduled *public common carrier* being one with departure from Hong Kong or arrival to Hong Kong as its final destination only.

## Exclusions applicable to Section 9

This section does not cover:

1. any baggage not being on the same *public common carrier* of the *insured person* or souvenirs and articles mailed or shipped separately;
2. any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade; or
3. any loss claimed under Section 5 - Personal Baggage Cover arising from the same cause.

## Section 10 – Cancellation of Study

In the event that the *insured person* has to cancel or postpone the *insured journey* as a result of any of the following:

- (i) death, *serious physical injury* or *serious illness* of the *insured person* or *immediate family member* within ninety (90) days before the commencement date of the *insured journey*;
- (ii) witness summons, jury service or *compulsory quarantine* of the *insured person* within ninety (90) days before the commencement date of the *insured journey*;
- (iii) unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the planned destination arising within one (1) week before the commencement date of the *insured journey*; or
- (iv) serious damage to the *insured person's* principal home in Hong Kong due to fire, flood or burglary within one (1) week before the commencement date of the *insured journey* which requires the *insured person's* presence in Hong Kong on the commencement date of the *insured journey* for the purpose of police investigation;
- (v) we will pay for the loss of unused travel fare and/or accommodation expenses which have been paid in advance or administrative fee for changing the departure date of the travel ticket, for which the *insured person* is legally liable and which are not recoverable from any other sources, up to the *maximum benefits* stated in the *table of benefits*.

## Section 11 – Study Interruption

In the event that the *insured person* has to abandon the *insured journey* and return prematurely (i.e. before end of the period of insurance as specified in the *schedule*) to *Hong Kong* after the *insured journey* has begun, due to:

- (i) death, *serious physical injury* or *serious illness* of the *insured person* or *immediate family member*; or
- (ii) unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the planned destination which prevents the *insured person* from continuing the *insured journey*;

we will pay for the loss of unused travel fare and/or tuition fees for which the *insured person* has paid or is legally liable to pay, and which is not recoverable from any other sources.

For Full Year Study Plan, in the event that the *insured person* suffered *serious physical injury* or *serious illness* and has to abandon, cease, delay or in any way interrupt his/her study while being required by a *medical practitioner* to stay overseas for treatment or recovery without returning to *Hong Kong*, we will still pay for the loss of unused tuition fee for which the *insured person* has paid or is legally liable to pay, and which is not recoverable from any other sources.

The *insured person* can only claim either the forfeited expenses or the additional costs (but not both) for abandoning the *insured journey* as a result of the study interruption/curtailment. The amount of benefit in respect of tuition fees payable under this Section 11 will be calculated as follows:

- When applying to Short-term Study Plan - in the proportion of the number of days of the relevant interruption of the *insured journey* to the total number of days of the period of insurance as specified in the *schedule*; or
- When applying to Full Year Study Plan - in the proportion of the number of days of the relevant interruption to the total number of days of the study for which the *insured person* has paid or is still liable to pay the tuition fees notwithstanding the study interruption/curtailment.
- In no event shall the total amount payable under Section 11 – Study Interruption exceed the maximum benefits specified in the table of benefits.

### Exclusions applicable to Section 10 and Section 11

These sections do not cover:

1. any circumstances leading to the cancellation or interruption of the *insured journey* which is existing or announced before the *effective date*;
2. if the purpose of the *insured journey* is to obtain medical treatment or the *insured journey* is undertaken against the *medical practitioner's* recommendation;
3. any medical condition or other circumstances known to have existed before the *effective date*;
4. any loss directly or indirectly arising from any government's regulations control or act, or air traffic control by local government or relevant authorities, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, *public common carrier* and/or other provider of any service forming part of the booked *itinerary*;
5. failure to notify the travel agency, tour operator, *public common carrier* and/or other provider of any service forming part of the booked *itinerary* of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so;
6. any loss in relation to cancellations or interruptions to schedules that is not verified by the airline, travel agency or other relevant organizations;
7. any loss which will be paid or refunded by any existing insurance scheme, government programme, *public common carrier*, travel agent or any other provider of transportation and/or accommodation;
8. failure to obtain a written medical report from the *medical practitioner*;
9. any expenses incurred for services provided by another party for which the *insured person* is not liable to pay and/or any expenses already included in the cost of a scheduled *insured journey*;
10. any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel (applicable to Section 11 - Study Interruption only); or
11. in respect of losses claimed under Section 8 - Travel Delay arising from the same cause (applicable to Section 11 - Study Interruption only).

## Section 12 – Parent Annual Leave Compensation

In the event that the *insured person* is confined in a *hospital* outside *Hong Kong* due to *serious physical injury* or *serious illness* for over three (3) consecutive days, and the parent(s) of the *insured person* need to take annual leave to travel to the study destination and to be with the *insured person*, we will pay HKD250 per day per each parent and up to the *maximum benefits* as stated in the *table of benefits* as a daily allowance to the *insured person's* parent(s) who has taken the annual leave from work to take care of the *insured person*. This benefit will be payable provided that we have agreed to pay the benefit of Section 4(b) - Compassionate Visit of Part 2 of this policy for the same accident resulting such confinement.

### Exclusions applicable to Section 12

This section does not cover if the *insured person's* parent is a housewife, retired, unemployed, self-employed, or is not under a contract of employment at the time when the *accident* occurs.

## Section 13 – Missed School Cover

In the event that the *insured person* suffers from *injury* or *illness* during the *insured journey* which requires *hospital confinement* or home leave as recommended by the *medical practitioner*, and results in the *insured person* being unable to return to school as scheduled, we will pay HKD500 per day up to a maximum of ten (10) days (for Short-term Study Plan and Full Year Study Plan – Primary Plan) / twenty (20) days (for Full Year Study Plan – Superb Plan) as a daily allowance to the *insured person*.

This benefit will be payable provided that we have agreed to pay the benefit of Section 1(a) - Medical Expenses of Part 2 of this policy for the same *injury* or *illness*.

In the event that more than one (1) *hospital confinement* or home leave has arisen for the *insured journey*, the maximum amount payable under this benefit shall not exceed the *maximum benefits* specified in the *table of benefits*.

### Exclusions applicable to Section 13

This section does not cover if the *insured person* fails to provide any sick leave certificate issued by a *medical practitioner*.

## Section 14 – Education Fund (applicable to Full Year Study Plan only)

In the event that the *insured person's* parent(s) suffers from *injury* resulting from an *accident* during the policy year, and provided that such *injury* results in *accidental death* or *permanent total disablement of insured person's* parent(s) within twelve (12) consecutive months after the date of the *accident*, we will pay the education fund benefit as a subsidy to the *insured person* for continuing his/her study, up to the *maximum benefits* as stated in the *table of benefits*.

### Exclusions applicable to Section 14

This section does not cover any loss caused by an *injury* which is a consequence of any kind of disease and/or *illness*.

## Section 15 – Overseas Hotel Cost Cover

In the event that the *insured person's* overseas residence during the *insured journey* suffers from serious damage resulting from natural disaster, fire or flood, we will pay the additional and reasonable accommodation expenses incurred outside *Hong Kong*, subject to a maximum of HKD500 per day and up to the *maximum benefits* as stated in the *table of benefits*.

## Section 16 – MediExpress China Medical Card Service (applicable to Full Year Study Plan – Superb Plan only)

In the event that the *insured person* suffers from *injury* or *illness* during the *insured journey* in *China* and requires hospitalization, upon admission to an *appointed hospital*, we will provide guarantee for the medical expenses incurred within the *appointed hospital*, up to the *maximum benefits* applicable to Section 1(a) - Medical Expenses as stated in the *table of benefits*.

### Special Definition for Section 16

*Appointed hospital* means any *hospital* listed in the MediExpress China Medical Card Appointed Hospital List provided by us.

### Special Conditions for Section 16

1. The *insured person* must settle any medical expenses that are not payable by us under this policy or any amount in excess of the *maximum benefit* stated in Section 1(a) of Part 2 of this policy within fourteen (14) days after receiving the written notification from us. We will be entitled to cease providing the benefit under this Section 16 if the *insured person* fails to repay to us the outstanding amount as shown on the written notification within the time limit specified above. During the period when we cease to provide the benefits under this Section 16 or upon cancellation of the policy, the *insured person* has to return all the MediExpress China Medical Card(s) to us and will remain liable to us for any outstanding payment in arrears.
2. In the event of loss of the MediExpress China Medical Card(s), the *insured person* should notify us immediately and pay us HKD100 for each replacement card.
3. The *insured person* is required to provide the *appointed hospital* relevant identification document, including but not limited to Re-entry Permit, *Hong Kong Identity Card* or Passport, for verification of identity during hospitalization before we provide any guarantee pursuant to this Section 16.
4. This section is applicable only to *insured person(s)* who is/are over seventeen (17) year old.
5. The MediExpress China Medical Card Appointed Hospital List is subject to change without prior notice. The *insured person* should call the Zurich Emergency Hotline on +852 2886 3977 for referral to the nearest *hospitals* if he/she needs to visit any *hospital* on the list.

### Admission Procedures for Appointed Hospital

- During office hours: admission registration at the In-patient Admission Registry of the *appointed hospital*;
- After office hour: admission registration at the In-patient Admission Registry or Emergency Department of the *appointed hospital*;
- Show and provide the MediExpress China Medical Card together with relevant identification document, including but not limited to Re-entry Permit, *Hong Kong Identity Card* or Passport at the *appointed hospital's* In-patient Admission Registry or Emergency Department for admission.
- In case of any problem arising during admission, please call Zurich Emergency Hotline +852 2886 3977 for assistance.

## Part 3 – General Exclusions

This policy does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

1. any *pre-existing condition*, congenital and hereditary condition;
2. any illegal or unlawful act by the *insured person* or the *insured person's* direct participation in strike, riot or civil commotion or *terrorism*; confiscation, detention, destruction by customs or other authorities;
3. the *insured person* not taking all reasonable efforts to safeguard his/her property/money, or to avoid *injury* to minimize any claim under this policy;
4. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the *insured person* would or could earn income or remuneration from engaging in such sport;
5. suicide or intentional self-inflicted *injury*;
6. insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a *medical practitioner*), alcoholism; drug addiction or solvent abuse;
7. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom, venereal disease;
8. any home leave while the *insured person* is confined to a *hospital* as an in-patient;
9. being a crew member or an operator of any air carrier;
10. any activity or involvement of the *insured person* in the air unless such *insured person* is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
11. engaging in any kind of labour work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or air force service or operations or armed force services, except if the *insured person* participates in the placement programme as assigned and coordinated by the school/institution he/she studies in;
12. any *injury*, *illness*, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related *illness* including AIDS and/or any mutant derivative or variations thereof however caused or however named;
13. any event arising from *war*, invasion, act of foreign enemy, hostilities (whether *war* is declared or not), civil war, rebellion, insurrection, military force or coup;
14. trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
15. any medical treatment received during an *insured journey* which was taken for the purpose of receiving medical treatment or if the *insured journey* was taken while the *insured person* was unfit to travel; or the *insured person* is travelling against the advice of a *medical practitioner*;
16. any expenses that can be compensated from any other sources except for Section 3 - Personal Accident, Section 4(a) - Compassionate Death Cash, Section 8(a) - Travel Delay, Section 9 – Baggage Delay Allowance, Section 12 - Parent Annual Leave Compensation and Section 13 – Missed School Cover of Part 2 of this policy;
17. any *insured person* who is a holder of the People's Republic of China passport and travels to/within *China*. However, this exclusion will be waived if such *insured person* has an official document issued by an overseas government (other than *China*) as proof that he/she is a legal resident of the relevant country; or
18. any expenses, consequential loss, legal liability or loss of or damage directly or indirectly arising from:
  - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.



## Part 4 – General Conditions

1. At the time of effecting this policy, the *insured person* must be fit to travel; otherwise we shall have the right to repudiate any liability under this policy.
2. All *insured journey(s)* must commence and depart from *Hong Kong*.
3. Unless specifically mentioned in the contrary, no refund of premium is allowed once the policy has been issued.
4. (Applicable to Short-term Study Plan only) The policy cannot be renewed once it has expired.
5. (Applicable to Short-term Study Plan only) The maximum period of the *insured journey* shall not exceed six (6) months.
6. If the *insured journey* cannot be completed within the period stated in the original *itinerary* issued by the travel agent or *public common carrier* due to any circumstances which are beyond the *insured person's* control and arise after the *insured journey* has begun, we will automatically extend the cover of the *insured journey*, subject always to a maximum of extension of ten (10) calendar days, without charge for such a period as is reasonably necessary for completion of the *insured journey*.
7. The insurance shall not apply to persons undertaking expeditions, treks, equipped mountaineering or similar journey.
8. If the same *insured person* is insured under more than one (1) *voluntary travel insurance policy* underwritten by *us* or *our* affiliated companies and claims for the same benefit are made under such policies:
  - In respect of benefits other than Section 1(a) - Medical Expenses and Section 3 – Personal *Accident* cover, only the policy with the greatest compensation for the same cover shall apply.
  - In respect of Section 1(a) – Medical Expenses cover, *our* maximum liability to the *insured person* in respect of such claim under all such policies shall not exceed an aggregate limit of HKD1,500,000 or the highest benefit or sum insured amongst such policies, whichever is the higher.
  - In respect of Section 3 – Personal *Accident* cover, *our* maximum liability to the *insured person* in respect of such claim under all such policies shall not exceed an aggregate limit of HKD1,500,000 or the highest benefit or sum insured amongst such policies, whichever is the higher.
  - In respect of Section 1(a) – *Follow-up* Medical Expenses paid to *Chinese Medicine Practitioner* or for the purpose of Chinese medicine bone-setting, acupuncture or chiropractic treatments, *our* maximum liability to the *insured person* in respect of such claim under all such policies shall not exceed an aggregate limit of HKD3,000 in any one (1) *accident*.

## Part 5 – General Provisions

1. **Entire Contract**  
This policy including all *relevant documents* will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of the policy. No changes in this policy shall be valid unless approved by *our* authorized officer and evidenced by endorsement of amendment.
2. **Age Limit**  
Unless we agree otherwise in writing, this insurance shall only apply to *insured person* who is aged between seven (7) years and fifty (50) years on the *policy effective date*.
3. **Notice of Claims**  
Written notice of claim must be given to *us* by the *insured person* within thirty (30) days of the date of the incident causing such loss. In the event of *accidental* death, immediate notice thereof must be given to *us* by the *insured person's* legal representative. All other certificates, information and evidences required by *us* shall be furnished at the expenses of the *insured person's* or the personal representative of the *insured person* and shall be in such form and of such nature as we may prescribe. If the *insured person* does not comply with this condition, we shall have the sole discretion to decide not to pay any benefits under this policy.
4. **Proof of Loss**  
Written proof of loss must be furnished to *us* within thirty (30) days from the date of issuance of *our* receipt of the claim form provided to *us*. Failure to furnish such proof within the specified time frame shall not invalidate any claims if it was not reasonably practicable to provide proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than one hundred and eighty (180) days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as we may reasonably require shall be furnished at the expense of the claimant without any expense to *us*.
5. **Claims Admittance**  
In no case shall we be liable in respect of any claim after the expiry of twelve (12) months from the occurrence of the incident giving rise to a claim under the policy unless the claim has been admitted or is the subject of a pending legal action or arbitration.
6. **Medical Examination**  
We shall be entitled in the case of non-fatal *injury* to call for examination by a medical referee appointed by *us* if we deem necessary and in the event of death to have a post-mortem examination at *our* expense. The result of such examination shall be *our* property.
7. **Payment of Claims**  
We will pay all benefits (except for Section 2(b) and 2(c)) to the *insured person* for their respective rights and interests. Benefits payable under Section 2(b) - Emergency Medical Evacuation and Section 2(c) - Repatriation of Mortal Remains will be paid directly to the service provider. All payment of claims in this policy shall be in *Hong Kong* dollars and are payable to the *insured person* after the receipt of due proof upon *our* approval. In the event of *accidental* death of the *insured person*, we will pay all the pending benefits to the estate of the *insured person*. All indemnities provided in this policy will be paid immediately after the receipt of due proof upon *our* approval.
8. **Liability Claims**  
The *insured person* must not admit, deny, or settle a claim without *our* consent.
9. **Misrepresentation or Non-disclosure**  
If the *insured person* or anyone acting on behalf of the *insured person* makes a statement in the application or in connection with any claim knowing that the statement is false, or fail to disclose *pre-existing conditions* or fail to act in utmost good faith, we will not be liable for any claim and all covers and benefits under this policy shall cease immediately. We will not be liable to refund any premium paid. If any benefit has been paid by *us*, the *insured person* shall refund such benefit to *us* within seven (7) working days from the date of *our* notice of demand.

## 10. Misstatement of Age

If the *insured person's* age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that the *insured person's* age has been misstated and if, according to the correct age, the coverage provided by this policy would not have become effective, or would have ceased prior to the acceptance of each premium or premiums, then *our* liability shall be limited to the refund of premiums paid for this policy, and we will be entitled to void or terminate this policy totally.

## 11. Zurich Emergency Assistance

The service provider of Zurich Emergency Assistance is an independent service provider providing such respective services to the *insured person* upon his/her request. We or any of *our* affiliates, agents, or employees of any of them has no responsibility or liability of any act, default, negligence, error or omission of the relevant service provider of Zurich Emergency Assistance or any of its respective employees, agents or representatives.

## 12. Other Insurance

If at the time of a claim there is any other policy insured by other insurance company which also provides the same benefits as this policy, we will only be liable for *our* proportionate share (except for Section 3 – Personal *Accident*, Section 4(a) – Compassionate Death Cash, Section 8(a) – Travel Delay, Section 9 – Baggage Delay Allowance, Section 12 – Parent Annual Leave Compensation and Section 13 – Missed School Cover of Part 2 of this policy).

## 13. Clerical Error

*Our* clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

## 14. Legal Action

No legal action shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of claims has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless commenced within one (1) year from the expiration of the time within which proof of claims is required.

## 15. Subrogation

We have the right to proceed at *our* own expense in the name of the *insured person* against third parties who may be responsible for an occurrence giving rise to a claim under this policy, and the *insured person* shall concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by *us* for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which we are entitled by virtue of *our* right hereunder.

## 16. Alternative Dispute Resolution

In the event of a dispute arising out of the policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of *Hong Kong* and applicable at the time of dispute. If the parties are unable to settle the dispute through mediation within ninety (90) days, the parties shall refer the dispute to 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 and the seat of arbitration shall be *Hong Kong*. The number of arbitrators shall be one (1) and the arbitration proceedings shall be conducted in English.

It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of the policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if we deny or reject liability for any claim under the policy and the *insured person* does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of *our* disclaimer, the *insured person's* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under the policy.

## 17. Rights of Third Parties

Other than the *insured/policyholder* or the *insured person* or as expressly provided to the contrary, a person who is not a party to this policy has no right to enforce or to enjoy the benefit of any term of this policy. Any legislation in relation to third parties' rights in a contract shall not be applicable to this policy. Notwithstanding any terms of this policy, the consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

## 18. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this policy shall invalidate all claims hereunder.

## 19. Statement of Purpose for Collection of Personal Data

All personal data collected and held by *us* will be used in accordance with *our* privacy policy, as notified to the *insured person* from time to time and available at this website: <https://www.zurich.com.hk/en/services/privacy>

The *policyholder* and/or *insured person* shall, and shall procure all other *insured persons* covered under the policy to, authorize *us* to use and transfer data (within or outside *Hong Kong*), including sensitive personal data as defined in the Personal Data (Privacy) Ordinance (Cap.486), Laws of *Hong Kong*, for the obligatory purposes as set out in *our* privacy policy as applicable from time to time.

When information about a third party is provided by *insured person* to *us*, *insured person* warrant that proper consents from the relevant data subjects have been obtained before the personal data are provided to *us*, enabling *us* to assess, process, issue and administer this policy, including without limitation, conducting any due diligence, compliance and sanction checks on such data subjects.

## 20. Governing Law and Jurisdiction

The policy shall be governed by and interpreted in accordance with the laws and regulations of *Hong Kong*. Subject to the Alternative Dispute Resolution clause herein, the parties agree to submit to the exclusive jurisdiction of the *Hong Kong* courts.

## Additional General Provisions applicable to Full Year Study Plan only

### 21. Premium Charge

This policy is an annual policy. The effect of the policy is subject to the settlement of the full premium for the entire policy year. We reserve the right to revise or adjust the premium in accordance with *our* applicable premium rate at the time of policy renewal by giving thirty (30) days' prior written notice to the *insured person*.

### 22. Grace Period

We will allow the *insured person* thirty-one (31) days for the payment of each premium after the first premium has been paid. During this period we will keep this policy in force. If after this period the premium remains unpaid, this policy will be deemed to have lapsed from the date that the unpaid premium was due.

### 23. Reinstatement of Policy

If we terminate this policy due to non-payment of premium, we may allow this policy to be reinstated if the *insured person* provides *us* with a satisfactory written application for reinstatement including proof of insurability and subject to *our* approval. Benefits will not, however, be payable for any event likely to give rise to a claim under this policy which occurs while this policy has lapsed. Any *pre-existing conditions* shall include all such conditions existing prior to the reinstatement date.

## 24. Cancellation

24.1 We have the right to cancel this policy or any section or part of it by giving thirty (30) days' advance notice in writing by registered post to the *insured person's* last known address. Under no circumstances we will be obligated to reveal *our* reasons for cancellation. Whenever this policy is cancelled, pro-rata premium for the period starting at the time of cancellation or surrender to the last date of the period of insurance shall be refunded provided that no claim has been made during such period of insurance of this policy.  
The payment or acceptance of any premium subsequent to such termination shall not create any liability on *us* but we shall refund any such premium received by *us*.

24.2 The *insured person* has the right to cancel this policy by giving thirty (30) days' advance notice in writing to *us*. For Full Year Study Plan of one (1) year period of insurance (i.e. one (1) calendar year from the *policy effective date*), no refund of premium is payable for any cancellation by the *insured person*. For Full Year Study Plan of two (2) years period of insurance (i.e. two (2) calendar years from the *policy effective date* of the policy), refund of the second year's premium will be allowed only if the cancellation by the *insured person* is effectively made thirty (30) days before the *effective date* of the second year's cover. The premium refund for the second year shall be calculated by deducting the first year premium from the actual premium already paid for the two-year plan, and the rate of the first year premium shall be based on the premium rate of a one-year plan with a same *policy effective date*. No premium will be refunded for any cancellation made by the *insured person* after the second year's cover has become effective (i.e. immediately following the end of the first calendar year of the policy).

Notwithstanding the above, the *insured person* has the right to cancel this policy by giving notice in writing with signature and return the policy to *us* within fourteen (14) days from the delivery of this policy document at commencement if he/she is not satisfied with this policy and has not made any claim during this period of insurance. We will refund to the *insured person* all the premiums the *insured person* has paid without interest.

## 25. Termination of Policy

This policy shall automatically terminate on the earliest of:

- 25.1 the *insured person* is no longer eligible for the benefits under this policy in view of Section 2 – Age Limit of this Part;
- 25.2 cover under this policy ceases pursuant to the Section 9 – Misrepresentation or Non-disclosure of this Part;
- 25.3 the *insured person* fail to pay after expiry of the 31-day grace period in accordance with Section 22 – Grace Period of this Part; or
- 25.4 the *insured person* or we cancel this policy by giving thirty (30) days written advance notice pursuant to Section 24 – Cancellation of this Part.

## 26. Renewal

The policy shall remain in force for a period of one (1) year for one-year policy or two (2) years for two-year policy from the *policy effective date* and this policy will be automatically renewed at *our* discretion. Yet we reserve the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or exclusions of this policy at the time of renewal of any period of insurance of this policy by giving thirty (30) days' written notice to the *insured person*. We will not be obligated to reveal *our* reasons for such amendments. After all, such renewal will not have to take place eventually if such amendments are not acceptable to the *insured person* before the *policy effective date* of any period of insurance.

### Claims Procedure

Step 1: Notify *us* within thirty (30) days of any occurrence which may give rise to a claim.

Step 2: Complete and provide a claim form and the following documents to *us*.

### Medical Expenses

- Diagnosis and treatment, including the *insured person's* name, diagnosis and date of diagnosis certified by *medical practitioner*, and receipt
- Original *hospital* bill with itemized list/receipts issued by a clinic or *hospital*

### Personal Accident

- Certificate issued by a *medical practitioner* certifying the degree or severity of disability
- Police report, where relevant

### Accidental/Death/Compassionate Death Cash

- Death certificate
- Coroner's report
- (in the event of a disappearance) Presumption of death as proclaimed by a court or documents proving the disappearance of the body for one (1) year due to sinking or wrecking of the transportation means

### Personal Baggage, Loss of Travel Document and/or Travel Ticket

- Receipts, including date of purchase, price, model and type of items lost or damaged
- Official documentation such as property irregularity report from airline/*public common carrier* and their official acknowledgement in writing when loss or damage has occurred in transit
- Police report (which must be made within 24 hours of the occurrence)
- Copy of notification to the issuing authority in respect of traveller's cheques (which must be made within 24 hours of the occurrence)

## Personal Liability

- Statement of the nature and circumstances of the incident or event (no admission of liability or settlement can be made or agreed to without *our* prior written consent)
- All associated documentation received in connection with the incident or event (including copies of any summons, all court documents, solicitors' and other legal correspondence)

## Travel Delay

- Official documentation such as delay confirmation report from the airline/*public common carrier* including date, times and duration of the delay, ticket for original *itinerary*, and ticket for the alternative means of reaching the planned destination
- Additional for Extra Hotel Cost due to Travel Delay: the original receipt issued by the hotel for the cost of the accommodation
- Additional for Extra Re-routing Costs due to Travel Delay: the original receipt(s) issued by the *public common carrier* for the cost of the actual ticket(s)

## Baggage Delay Allowance

- Official documentation such as property irregularity report from airline/*public common carrier* including date, times and duration of the delay

## Cancellation of Study or Study Interruption

- Diagnosis and treatment, including the *insured person/immediate family member's* name, diagnosis and date of diagnosis certified by *medical practitioner*, and receipt
- Summons to a witness or jury service or subpoena or *compulsory quarantine*
- Documentary evidence which can verify the seriousness of damage to the *insured person's principal home*
- Written confirmation from the *public common carrier* including date, times in the event of mechanical and/or electrical breakdown

## Parent Annual Leave Compensation

- Written original leave certificate issued by the employer of the *insured person's* parent(s)

## Missed School Cover

- Original leave certificate from a *medical practitioner*

## Education Fund

- Death certificate
- Receipt or invoice issued by the *insured person's* attending school

## Overseas Hotel Cost Cover

- Documentary evidence which can verify the seriousness of damage to the *insured person's* overseas residence
- The original receipt issued by the hotel for the cost of the accommodation

Additional documents relevant to the claim may be required and to be forwarded upon *our* request.

## What To Do When the *Insured Person* Needs Help

In a medical or other emergency, call *our* 24-hour Zurich Emergency Assistance hotline in Hong Kong via +852 2886 3977 and quote the *insured person's* name, and the policy number printed on the *schedule*. An experienced assistance coordinator will handle the *insured person's* enquiry.

To make a claim, call *our* claims hotline on +852 2903 9388. For *our* customer service, call *our* enquiry hotline on Customer Services Hotline: +852 2968 2288. *Our* office hours are Monday to Friday 9:00 a.m. to 5:30 p.m.

There are two versions of this policy, one in English and one in Chinese. If there is any discrepancy between the English and the Chinese versions, the English version shall prevail.

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# 「智學保」海外學習保險計劃

當「本公司」收受保費後，即依據本保單或批註內的定義、不承保事項、限制、條款和條件，同意承保名字列於「附表」內之「受保人」之損失作出賠償。

## 第一部份 – 詞彙的定義

本保單內某些詞彙具有指定含意，釋義已分別列明於下。為方便識別有關詞彙，特將此等詞彙在本保單上全部加上引號。

「意外」	在「受保旅程」中，任何不可預見或預料並導致「損傷」之突發事件。
「中國」	指中華人民共和國，惟不包括「香港」及「澳門」。
「中醫」	指任何根據中醫藥條例(「香港」法律第549章)合法註冊成為中醫的人士，但是若果中醫為「受保人」本人或「直系親屬」則除外。
「強制隔離」	是指「受保人」必須入住「醫院」內之隔離病房或政府指定之隔離地點最少一整日，並連續逗留於該隔離地點直至可以離開隔離區為止。
「住院」	因「損傷」或「疾病」而須遵照「醫生」囑咐入住「醫院」接受治療並在出院前一直逗留於「醫院」內。「受保人」須出示「醫院」發出的每日病房及膳食費用單據，以作證明。
「生效日期」	於短期課程計劃中，是指本保單的申請日期。 於全年留學計劃中，於每次「受保旅程」中，是指(i)「本公司」接受本保單的申請日期或(ii)由旅行社或「公共交通工具」機構發出確認有關「旅行票」已繳付全費的收據所列之日期，以較遲者為準。
「覆診」	直接因「受保人」在「受保旅程」中已接受治療或「住院」的「損傷」或「疾病」所引致的治療，或如「受保人」曾於「受保人」之當地醫療保險單內索償海外醫療費用的治療。
「香港」	中華人民共和國香港特別行政區。
「醫院」	符合下列條件的機構： • 持牌醫院(如所在國家或司法管轄區規定領有牌照)；及 • 主要業務為接受患病、染恙或受傷人士住院及提供醫療護理服務；及 • 駐有註冊護士或合格護士每天24小時提供看護服務；及 • 一名或以上持牌「醫生」時刻駐院；及 • 提供有組織的設施為住院病人進行醫學診斷及大型外科手術；及 • 主要業務並非診所、護理院、療養院、復康院或同類機構，亦非戒酒所或戒毒所。
「疾病」	「受保人」於「受保旅程」中感染或開始患上的疾病或病症，以致構成本保單所承保的損失。
「直系親屬」	「受保人」的配偶、父母、配偶父母、祖父母、子女、兄弟姊妹、孫兒女或合法監護人。
「傳染病」	指任何被世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。
「損傷」	純粹因「意外」而非任何其他事故下所蒙受之身體損傷。
「受保旅程」	於短期課程計劃中，是指「受保人」離開香港入境事務處櫃檯開始，直至「受保人」(i)於列明於「附表」內之日期返回「香港」或(ii)返回「香港」境內抵達香港入境事務處櫃檯為止，二者以較先為準。無論如何，單次旅遊計劃之保險日數不得超過6個月。 於全年留學計劃中，是指每次「受保人」離開香港入境事務處櫃檯開始，直至「受保人」返回「香港」境內抵達香港入境事務處櫃檯為止。所有受保旅程必須在「附表」內註明之保險期間進行。
「受保人」	「附表」或批註內註明為受保人之人士。
「行程表」	在「受保旅程」開始前已由「公共交通工具」機構、旅行社、旅遊承辦商或郵輪公司確定，並連同收據或確認文件一同簽發的詳細計劃行程。
「手提電腦」	手提電腦、記事簿型電腦或迷你記事簿型電腦，惟不包括個人數碼助理(PDA)、掌上電腦(HHC)或任何類型之平板電腦。
「失聰」	「永久」及無法恢復之聽力，如： a - 分貝 = 500赫茲失聰 b - 分貝 = 1,000赫茲失聰 c - 分貝 = 2,000赫茲失聰 d - 分貝 = 4,000赫茲失聰 即1/6 (a + 2b + 2c + d)高於80分貝。
「失明」	視力完全喪失及「永久」無法復原。
「喪失說話能力」	無法發出說話所需的四種語音中的三種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，導致語言失能症。
「殘廢」	肢體或器官的「永久」完全喪失功能或「永久」完全分離。
「澳門」	中華人民共和國澳門特別行政區。

## 「最高賠償額」

## 「醫療必需費用」

## 「醫生」

## 「永久」

## 「物理治療費」

## 「保單生效日」

## 「投保前已存在的傷疾」

## 「主要居所」

## 「公共交通工具」

## 「有關文件」

## 「附表」

## 「嚴重損傷」或「嚴重疾病」

## 「專科醫生」

## 「保障表」

## 「恐怖活動」

## 「三級燒傷」

## 「完全傷殘」

## 「旅行票」

## 「自願性旅遊保險保單」

## 「戰爭」

## 「本公司」

列於本保單的「保障表」內每項受保保障的賠償額。

是指「受保人」於「受保旅程」中由第一日遭遇「損傷」或感染「疾病」起計所支付予「醫生」、物理治療師、護士、「醫院」及/或救傷車服務的費用，包括醫藥、手術、X光檢查、「醫院」或護理治療包括醫療用品及租用救傷車的費用，但不包括本保單第二部份第二節(b)-緊急醫療運送或第二節(c)-遺體運返兩項保障所需的任何費用。

本保單僅負責賠償經由「醫生」所處方或治療的費用。倘「受保人」可從其他來源取回全部或部份費用，「本公司」則根據保單條款負責賠償剩餘的費用。

擁有西方醫藥學位及已獲准在其執業的地區合法提供醫療及外科服務的人士，惟「受保人」或「直系親屬」除外。

「意外」事故發生之日起計，損害情況持續至少十二個月，並於此段時間終結時沒有好轉之跡象。

由註冊物理治療師（「受保人」或「直系親屬」除外）以運動治療因「損傷」而引致之關節或肌肉虛弱所需費用，惟脊椎治療費除外。

在收受保費的前提下，列明於「附表」上之生效日期或列印在最近期的續保通知書上的續保日，以較遲者為準。

指「受保人」於「生效日期」前已曾接受「醫生」之治療、診症或傷疾處方服藥，又或「醫生」曾作出醫療建議或治療的任何狀況。

在「香港」被用作為私人住宅的屋苑或樓宇，而該屋苑或樓宇須為「受保人」唯一的永久住所。

任何由個別公司或個人持牌出租的機動客運交通工具，包括但不限於公共巴士、旅遊巴士、渡輪、氣墊船、水翼船、輪船、火車、電車、地下火車，及由註冊的航空公司或包機公司營運以接載付款乘客、來往於商業機場之間的飛機。

包括「附表」、申請表、聲明、附加契約、批單、附件及修訂本(不論以口述或書面形式)。

隨附本保單名為「Schedule」並構成保單一部份之附表。

需經由「醫生」治療的損傷或疾病，並經「醫生」證實「受保人」不適宜旅遊或繼續其原訂的旅遊行程及必須於「醫院」「住院」，嚴重損傷或嚴重疾病亦包括「受保人」因損傷或疾病而被任何司法、政府或機場之管理機構拒絕登上原定之「公共交通工具」或拒絕入境。若套用於「直系親屬」，是指其「直系親屬」的損傷或疾病，經「醫生」證明他們會有生命危險及必須於「醫院」「住院」，以致「受保人」需要停止或取消原定「受保旅程」。

除「受保人」或「直系親屬」外，在「香港」醫務委員會以專科登記為「醫生」之人士。若於「香港」以外之地區接受治療或手術時，則指根據當地相關的專科醫務法律，該「醫生」已登記在當地合法從事專科治療或手術服務。

指在本保單上第二部份 - 保障內的報表，當中列明各保險計劃中不同保障的「最高賠償額」。

恐怖活動包括任何人或團體為達到政治、宗教、思想或同類目的作出的行動、策劃或威脅活動，包括意圖影響任何國家法律上或實際上的政府或其政治部門，及/或威脅任何國家的公眾或部份公眾，不論是獨自行動又或代表或聯同任何組織或法律上或實際上的政府亦然。「恐怖活動」包括：

- 涉及以暴力對待一人或多人；或
- 涉及財物損毀；或
- 危害生命但不包括執行行動的人；或
- 對健康或公眾或部份公眾的安全製造風險；或
- 設計去干擾或破壞某電子系統。

皮膚所有皮膚及皮下組織被燒毀。

「受保人」遭遇「意外」而蒙受「損傷」，並且於事發後連續十二個月內完全不能從事任何根據「受保人」的學歷、專業訓練或經驗而可賺取薪金、酬勞或利益的工作。如「受保人」並無從事任何職業或工作，則指其喪失應付日常生活事務的能力。

用以乘坐任何「公共交通工具」的旅行票。

由「受保人」或列明於有關保單申請表上之申請人實際繳付購買之旅遊保險保單。惟任何由公司、團體或機構實際繳付購買而保障「受保人」之團體旅遊保險保單並不包括於此定義內。

兩國或多國因任何事故交戰，或主權國家之間的武裝衝突，不論正式或非正式宣戰的公開軍事衝突，又或國與國之間經國家正式批准而：(1)宣佈終止和平關係；及(2)陷入武裝敵對局面。

蘇黎世保險有限公司。

第二部份 – 保障

「保障表」		每名「受保人」每次「受保旅程」之「最高賠償額」(港元)	每名「受保人」每保單年度之「最高賠償額」(港元)	
節數	保障	短期課程計劃	全年留學計劃 – 基本計劃	全年留學計劃 – 專上計劃
1.	<b>醫療保障</b>			
(a)	醫療費用 包括： - 門診治療的個別限額  - 「專科醫生」或「物理治療費」的個別限額  - 返回「香港」後三個月內之「覆診」費用的個別限額 - 「中醫」、跌打、針灸治療或脊椎治療 - 額外保障：海外求診之交通費用	1,000,000  每日每次最高500 (最多十次) 每日每次最高1,500 (最多五次) 「最高賠償額」之25% 3,000 (每日每次最高200)	不適用 不適用 不適用 不適用	1,000,000  每日每次最高500 (最多二十次) 每日每次最高1,500 (最多十次) 「最高賠償額」之25% 3,000 (每日每次最高200)
(b)	創傷輔導服務保障	1,000 15,000 (每日每次最高1,500)	不適用 不適用	1,000 15,000 (每日每次最高1,500)
2.	<b>蘇黎世緊急支援</b>		39,000 實際費用 實際費用 一張單程經濟客位「旅行票」及實際酒店住宿費用最高至 7,800 包括	
(a)	入院保證金			
(b)	緊急醫療運送			
(c)	遺體運返			
(d)	交通及住宿費用 (每日1,950港元)			
(e)	24小時電話熱線諮詢及轉介服務			
3	<b>個人「意外」</b>			
(a)	進行學校活動時發生之「意外」	900,000	450,000	900,000
(b)	交通「意外」	800,000	400,000	800,000
(c)	其他「意外」	600,000	300,000	600,000
(d)	燒傷保障	200,000	100,000	200,000
4.	<b>身故恩恤金及緊急啟程</b>		10,000 兩張來回經濟客位「旅行票」及實際酒店住宿費用最高至50,000	
(a)	身故恩恤金			
(b)	緊急啟程			
5.	<b>個人行李保障</b> 包括以下限額： - 每件、每對、每套或每組物品限額 - 「手提電腦」限額 - 所有相機及數碼攝錄機及其有關配件及裝備限額	10,000 3,000 5,000 3,000	不適用 不適用 不適用 不適用	10,000 3,000 5,000 3,000
6.	<b>遺失旅遊證件及/或「旅行票」</b>	10,000	不適用	10,000
7.	<b>個人責任</b>	2,000,000	1,000,000	2,000,000
8.	<b>旅程延誤</b>			
(a)	旅程延誤 (每滿六小時之延誤賠償300港元)	1,500	不適用	1,500
(b)	因旅程延誤引致之額外酒店費用	2,000	不適用	2,000
(c)	因旅程延誤引致之更改行程費用	10,000	不適用	10,000
9.	<b>行李延誤津貼 (超過六小時之延誤)</b>	500	不適用	500
10.	<b>取消學習</b>	40,000	20,000	40,000
11.	<b>學業中斷</b>	40,000	50,000	100,000
12.	<b>父母休假津貼 (每名父母每日250港元)</b>	5,000	2,500	5,000
13.	<b>缺席學校保障 (每日500港元)</b>	5,000	5,000	10,000
14.	<b>教育基金</b>	不適用	100,000	200,000
15.	<b>海外酒店費用保障</b>	5,000	2,500	5,000
16.	<b>醫療快線中國醫療卡服務</b>	不適用	不適用	包括

第一節 – 醫療保障 (只適用於短期課程計劃及全年留學計劃 – 專上計劃)

(a) 醫療費用

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」並在「受保旅程」中已支付合理的「醫療必需費用」，「本公司」會賠償有關實際之「醫療必需費用」予「受保人」。

有關門診治療、或「專科醫生」或「物理治療費」之合共賠償額將以「保障表」內列明之個別限額為限。

「覆診」費用

本節亦承保「受保人」由「受保旅程」返回「香港」後三個月內、因以上的「損傷」或「疾病」需要在「香港」繼續接受「醫生」的醫藥治療，「本公司」將負責賠償「受保人」所需的實際「醫療必需費用」，但不超過「保障表」所規定之「覆診」費用之個別限額。

而「覆診」費用當中亦包括因同一「損傷」或「疾病」引起的「中醫」治療或跌打、針灸治療或脊椎治療費用，每日每次上限為200港元，最高累積至3,000港元。「受保人」必須於蒙受上述「損傷」或感染上述「疾病」當日起計12個月內返回「香港」，否則不會獲得任何「覆診」費用之賠償。

第一節(a)的額外保障

「本公司」將支付：

- (i) 「受保人」於「受保旅程」中蒙受「損傷」或感染「疾病」而需往海外「醫院」求診之額外交通費用，以「保障表」所列之「最高賠償額」為上限；及
- (ii) 「受保人」於「受保旅程」中已感染「傳染病」至返回「香港」後十日內才確診感染「傳染病」，由「香港」「醫生」收取的「醫療必需費用」。本額外保障是第一節(a)「覆診」費用的一部分，而總賠償額將不超過「保障表」所載之「覆診」費用限額。

在任何情況下，第一節(a)-醫療費用(包括「覆診」費用及第一節(a)的額外保障)的合共總賠償額不可超過「保障表」所規定之「最高賠償額」的100%。

(b) 創傷輔導服務保障

如「受保人」在「受保旅程」因創傷事故成為受害者，包括但不限於因天災引致之「意外」或「恐怖活動」，「本公司」將負責支付「受保人」返回「香港」後六個月內之創傷輔導服務費用。有關之服務必需由「醫生」以書面證明「受保人」需要接受有關之治療及已獲「本公司」事先以書面同意支持有關之費用。費用每日每次上限為1,500港元，惟不得超過「保障表」所載之「最高賠償額」。

第一節的不承保事項

本節並不承保：

- 1. 非必要及未經任何「醫生」建議的醫療治療；
- 2. 任何有違「醫生」之勸喻出外旅遊，或旅遊的目的為接受醫療或手術治療而所衍生之任何損失或治療費用；
- 3. 牙科護理及治療，除非此等費用是於「受保旅程」中因「損傷」而導致「受保人」原本健全及天然之牙齒必須接受治療；
- 4. 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於「受保旅程」中因「損傷」導致之必須診治費用；
- 5. 任何未能提供「醫生」的醫療報告佐證的手術或治療；
- 6. 根據診治「受保人」的「醫生」的意見，有關的手術或治療在「受保旅程」中沒有迫切性及醫療必需，在合理情況下該手術或治療可延期至「受保人」返回「香港」後進行；
- 7. 任何「覆診」費用支付予同時為「受保人」或「直系親屬」之「醫生」、「中醫」、中醫跌打師、針灸師或脊醫；
- 8. 任何「醫院」內獨立或私人房間或半私人房間住宿 (除非「受保人」可提供「醫院」發出之書面文件以證明「醫院」內之大房或其他較低級之房間類別已完全被佔用繼而需要入住半私人房間或以上類別住宿)；或特別或私家看護的額外費用；非醫療用的個人服務，包括收音機、電話及類同的物品；
- 9. 採購或採用特別支架、儀器或裝置的額外費用，除非該特別支架的用途是由「意外」或「損傷」引致並由「醫生」建議使用；或
- 10. 在身體狀況許可下，「受保人」拒絕依循「醫生」之建議返回「香港」繼續治療，或繼續其「受保旅程」。

第二節－蘇黎世緊急支援

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」，蘇黎世緊急支援將安排以下保障及支付有關所需費用：

(a) 入院保證金

蘇黎世緊急支援將為每名「受保人」提供因入住「醫院」而需繳付的住院保證金，惟不超過39,000港元。如該保證金之用途並非保單第二部份－保障內第一節－醫療保障承保之項目，則金額需退還給「本公司」，並一律由「受保人」自付。

(b) 緊急醫療運送

支付有關「受保人」因緊急醫療運送或運返所引致的必要及無可避免的交通、醫療服務及醫療用品實質費用。離境的時間、交通工具及離境最後目的地均由蘇黎世緊急支援完全根據醫療需要作出決定。

(c) 遺體運返

將「受保人」之遺體由身故地點運送回「香港」所引致合理及無可避免的開支，又或經蘇黎世緊急支援批准於身故地殮葬的費用。

(d) 交通及住宿費用

蘇黎世緊急支援將支付「受保人」一張單程經濟客位「旅行票」及因必要及無可避免的事件而須緊急醫療運送(如第二節(b)定義)後恢復「受保旅程」的行程或返回「香港」所引致的酒店住宿費用。本節的賠償上限為每日1,950港元及每「受保旅程」(適用於短期課程計劃)或每保單年度(適用於全年留學計劃)7,800港元。惟支付予「受保人」的費用必須基於醫療需要及預先得到蘇黎世緊急支援獨有決定權批核。

(e) 24小時電話熱線諮詢及轉介服務

- (i) 啟程前諮詢援助
- (ii) 轉介領事館
- (iii) 轉介醫療服務人員或機構
- (iv) 遺失護照援助
- (v) 遺失行李援助
- (vi) 轉介傳譯服務
- (vii) 轉介律師
- (viii) 電話醫療顧問服務
- (ix) 住院期間監察病情
- (x) 醫療費用保證金安排

除非本保單另行訂明承保，有關以上(ix)及(x)項的服務，「受保人」必須負責支付「醫院」、「醫生」(「本公司」指定的「醫生」除外)或任何其他醫療專業團體或人士收取的費用。

蘇黎世緊急支援由蘇黎世保險有限公司所委任的服務機構提供。

第二節的不承保事項

本節不會就下列情況提供本節任何服務或支付其費用：

- 1. 如「受保人」身處的地點有爆發「戰爭」的危險或政治危機，以致無法或實際上不可提供本節訂明的服務；
- 2. 事前未經蘇黎世緊急支援書面同意及/或未經由蘇黎世緊急支援安排緊急醫療運送或遺體運返或其他費用。如「受保人」必須從偏遠或落後地區緊急撤離就醫而事前無法通知蘇黎世緊急支援，鑒於任何延誤可能危害「受保人」性命或構成嚴重影響，則屬例外；
- 3. 任何有違「醫生」勸喻，而到「香港」境外的國家旅遊或居住；或
- 4. 「受保人」離開「香港」旅行或居住的目的是為啟程前已發生的意外或疾病而接受治療、休養或療養。

第三節－個人「意外」

(a) 進行學校活動時發生之「意外」

如「受保人」在「受保旅程」中參與由「受保人」就讀學校/機構舉辦之學校活動時蒙受「損傷」，而該「損傷」於「意外」發生當日起計連續12個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以「保障表」所載之「最高賠償額」為上限。

(b) 交通「意外」

如「受保人」在「受保旅程」中以乘客身份(並非操作員、機師或機員)乘坐、登上或離開任何「公共交通工具」或私家車，作為私家車的合資格司機、駕駛電單車或踏單車，或作為交通「意外」的無辜受害者時蒙受「損傷」，而該「損傷」於「意外」發生當日起計連續12個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以「保障表」所載之「最高賠償額」為上限。

(c) 其他「意外」

如「受保人」在「受保旅程」中蒙受「損傷」，但並非因上述第三節(a) - 進行學校活動時發生之「意外」或第三節(b) - 交通「意外」導致，而該「損傷」於「意外」發生當日起計連續12個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以「保障表」所載之「最高賠償額」為上限。

賠償表	
保障項目	
「意外」死亡及傷殘	「最高賠償額」百分比
1. 死亡	100%
2. 「永久」完全傷殘	100%
3. 「永久」及無法痊癒之四肢癱瘓	100%
4. 雙眼「永久」完全「失明」	100%
5. 單眼「永久」完全「失明」	100%
6. 喪失任何兩肢或任何兩肢「永久」完全「殘廢」	100%
7. 喪失任何單肢或任何單肢「永久」完全「殘廢」	100%
8. 「喪失說話能力」及「失聰」	100%
9. 「永久」及無法痊癒之精神錯亂	100%
10. 「永久」完全「失聰」	
(a) 雙耳	75%
(b) 單耳	15%
11. 完全「喪失說話能力」	50%
12. 「永久」完全喪失一眼晶狀體	50%

13. 喪失四隻手指及姆指或「永久」完全「殘廢」	
(a) 右手	70%
(b) 左手	50%
14. 喪失四隻手指或「永久」完全「殘廢」	
(a) 右手	40%
(b) 左手	30%
15. 喪失一隻姆指「永久」完全「殘廢」	
(a) 兩個右關節	30%
(b) 一個右關節	15%
(c) 兩個左關節	20%
(d) 一個左關節	10%
16. 喪失手指或「永久」完全「殘廢」	
(a) 三個右關節	15%
(b) 兩個右關節	10%
(c) 一個右關節	7.5%
(d) 三個左關節	10%
(e) 兩個左關節	7.5%
(f) 一個左關節	5%
17. 喪失腳趾或「永久」完全「殘廢」	
(a) 所有腳趾——一隻腳	20%
(b) 腳姆趾——兩個關節	7.5%
(c) 腳姆趾——一個關節	5%
18. 倘完全傷殘狀況並未包括於上述保障項目10至17內，「本公司」有絕對決定權以符合上述傷殘程度之比例釐定應予賠償「最高賠償額」百分比，但不會與以上第10至17項之百分比不一致。	

賠償條款

- (i) 在同一宗「意外」事件中只會獲賠償以上保障項目的其中一項。假如在同一次「意外」事件中遭受多於一項保障項目，則只按其在本節中可獲最高賠償額的一項賠償。
- (ii) 任何於本保單內之「受保人」就上述任何一項保障項目獲得賠償後，該「受保人」於本保單內之所有保障將即時終止，但不會影響因該「意外」所導致的索償事宜。
- (iii) 如「受保人」蒙受「損傷」前已有任何以上2-17保障項目所述的殘缺，而在本保單所承保之「損傷」後導致完全殘缺或「完全傷殘」，「本公司」會就該「損傷」所引致的殘缺部份決定「最高賠償額」之百分比作為賠償。而於「損傷」前已出現的任何完全殘缺，則不會獲得任何賠償。
- (iv) 如「受保人」慣用左手，則賠償表內13至16項的各右手及左手傷殘賠償額的百分比將互相對調。

(d) 燒傷保障

如「受保人」在「受保旅程」中因「意外」而蒙受「三級燒傷」，而該「三級燒傷」於「意外」發生當日起計連續12個月內導致以下賠償表內其中一項，「本公司」將根據「三級燒傷」賠償表所列的「最高賠償額」百分比作出賠償，但以「保障表」所載之「最高賠償額」為上限。

「三級燒傷」賠償表		賠償額百分比
部位	燒傷部位佔表面總面積的百分比	
(a) 燒傷佔頭部表面總面積達12%或以上		100%
(b) 燒傷佔頭部表面總面積達8%或以上，但不足12%		75%
(c) 燒傷佔頭部表面總面積達5%或以上，但不足8%		50%
(d) 燒傷佔頭部表面總面積達2%或以上，但不足5%		25%
身體(不包括頭部)	(a) 燒傷佔身體表面總面積達20%或以上	100%
	(b) 燒傷佔身體表面總面積達15%或以上，但不足20%	75%
	(c) 燒傷佔身體表面總面積達10%或以上，但不足15%	50%

賠償條款

- (i) 同一宗「意外」事件中只會獲賠償以上保障部位的其中一處燒傷部位。假如在同一次「意外」事件中遭受多於一處部位蒙受「損傷」，則只按其在本節中可獲最高賠償之部位賠償。
- (ii) 任何於以上「三級燒傷」賠償表列明之部位曾經因「三級燒傷」受損，而該部位在本保單所承保之「損傷」後再次被「三級燒傷」，「本公司」會就該「損傷」所引致的受損部位決定「最高賠償額」之百分比作出賠償。在任何情況下，「本公司」不會就「損傷」前曾受損之部位作出賠償。

第三節的額外保障

- 1. 於本節中，「本公司」提供額外保障予「受保人」於以下時間蒙受的任何「損傷」：
  - (i) 「受保人」於安排乘坐的「公共交通工具」預定離港時間前三小時內，直接從「香港」住所或慣常工作地點為出境「香港」而啟程到香港入境事務處櫃檯以開始「受保人」的「受保旅程」；及
  - (ii) 「受保人」在結束「受保旅程」時，於安排乘坐的「公共交通工具」實際抵港時間後三小時內，直接從香港入境事務處櫃檯進入「香港」境內返回「受保人」的「香港」住所或慣常工作地點。
- 2. 失蹤條款  
倘若「受保人」乘搭之飛機、陸上或海上之「公共交通工具」發生「意外」，並導致失蹤、墮毀或沉沒，而「受保人」之遺體於該次「意外」事件發生後一年內，仍無法尋回；「本公司」將視「受保人」在本保單承保的「意外」事故中死亡而作出賠償。



**個人「意外」之最高賠償責任**

如任何個別受保人士同時受保於多張由「本公司」及/或其有關公司所簽發之保單或保險證書而每張均包括其個別定義之意外死亡及永久傷殘保障，該名受保人士於所有有關之保單或保險證書的意外死亡及永久傷殘保障合共總賠償額不可超過5,000,000港元，而每份保單或保險證書的賠償將根據總賠償額按比例分配。

**個人「意外」之特別條款**

「受保人」只可就同一宗「意外」索償第三節(a)、第三節(b) 或第三節(c)其中一項保障。

**第三節的不承保事項**

本節並不承保一切由病毒及/或疾病引致的「損傷」。

**第四節 – 身故恩恤金及緊急啟程**

**(a) 身故恩恤金**

如「受保人」在「受保旅程」中死亡(「意外」死亡或自然死亡)，「本公司」將根據「保障表」所列支付一筆身故恩恤金予其遺產承辦人。

**(b) 緊急啟程**

如「受保人」死亡、或蒙受「嚴重損傷」或患上「嚴重疾病」，「本公司」亦會根據「保障表」所列之「最高賠償額」為上限，支付兩張來回經濟客位「旅行票」以及合理及必需的酒店住宿費用予兩名「直系親屬」前往「受保人」身故、蒙受「嚴重損傷」或患上「嚴重疾病」當地。  
在任何情況下，第四節(b) – 緊急啟程的合共總賠償額不可超過「保障表」所列之「最高賠償額」上限。

**第五節 – 個人行李保障 (只適用於短期課程計劃及全年留學計劃 – 專上計劃)**

如「受保人」穿戴或攜帶及屬於「受保人」的個人財物，包括行李，於「受保旅程」中意外遺失或損毀，「本公司」將根據以下個別限額上限，但以不超過「保障表」所列的「最高賠償額」作出賠償。而任何存放在無人看管的汽車內之個人財物，則必需存放在上鎖的汽車行李箱內，「本公司」有權根據有關財物之損耗及折舊程度賠償其重估價值或維修該物品。若修理費用超越損毀物品之價值時，「本公司」於處理該賠償申請時會視該物品已遺失。

個人行李保障的個別限額如下：

1. 每位「受保人」的每件、每對、每套或每組物品的最高賠償限額為3,000港元。
2. 每位「受保人」的「手提電腦」最高賠償限額為5,000港元。
3. 每位「受保人」的所有攝錄及/或攝影器材，及其輔助配件及有關物品的最高賠償總額將不超過3,000港元。

在任何情況下，第五節- 個人行李保障的合共總賠償額不可超過「保障表」所列之「最高賠償額」之100%上限。

**第五節的不承保事項**

本節並不承保：

1. 以下之物品：商業貨品或樣本、食品或飲料及/或藥物、煙草、隱形眼鏡、假牙及/或其配備、動物、汽車(包括配件)、電單車、單車、船、發動機、或任何交通工具、家用傢具、古董、任何以黃金、白金、鑽石、翡翠或珍珠做成或配有以上物料的手飾或配件、金錢(包括支票、旅行支票等)、電子貨幣(包括信用卡或八達通的信用額等)、票券或證券、債券、流通票據、票或文件；
2. 任何手提電話(包括電子手帳電話、智能電話或任何擁有對話功能之類似儀器及其他配件)；
3. 「手提電腦」因軟件或病毒問題故障或操作不善(包括但不限於下載軟件)；
4. 任何在發現遺失後24小時內未向當地警方或公共機構報告及未能提供有關報告的任何損失；
5. 任何由於磨損、逐漸退化、蟲蛀、侵蝕、腐蝕、腐爛、發霉、真菌、空氣狀況、光線作用、或在加熱、弄乾、清潔、染色、更換或維修過程中、刮損、凹痕、故障、使用不當、手工或設計欠佳、使用有問題物料、造成或引致的損失或損毀；
6. 任何直接或間接因暴動、反叛、革命、內戰、篡權、或「恐怖活動」或因政府意圖阻礙、對抗或防禦此等動亂所引起的損失；由於海關條例而遭破壞或檢疫，政府充公之違禁品或非法攜帶或交易的物品；
7. 與「受保人」不同「公共交通工具」寄運之物品，或因獨立郵寄或付運紀念品與物件所引致的損失；
8. 已獲第三者或機構提供維修服務，使操作回復正常的物品，而「受保人」並不需要支付任何額外費用；
9. 任何在公眾場所因無人看管下而遺失的物品；任何神秘失蹤而導致之損失；
10. 在沒上鎖的車輛內或無人在車內看管的車輛內引致遺失的物品，除非該物品被存放在已上鎖的行李箱中；
11. 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失；
12. 任何易碎或易破物品的損毀，如玻璃或水晶；
13. 任何在酒店或「公共交通工具」機構保管下的財物損失或損毀，除非發現損失後三天內以書面通知該酒店或「公共交通工具」機構，如該機構為航空公司，亦需獲得由該航空公司發出之財物紊亂報告；
14. 任何基於同一原因於本保單第二部分第九節- 行李延誤津貼同時提出的索償；或
15. 任何遺失或損毀之物品已受其他保險承保，或已獲「公共交通工具」機構或酒店賠償的損失。

**第六節 – 遺失旅遊證件及/或「旅行票」 (只適用於短期課程計劃及全年留學計劃 – 專上計劃)**

若「受保人」的香港身份證、信用卡、駕駛執照、「旅行票」或旅遊證件於「受保旅程」中意外遺失，「本公司」將支付其補領費用。  
在任何情況下，第六節-遺失旅遊證件及/或「旅行票」的合共總賠償額不可超過「保障表」所列之「最高賠償額」之100%上限。

**第六節的不承保事項**

本節並不承保：

1. 任何在發現遺失後24小時內未向當地警方報失及未能提供有關報告的任何損失；
2. 沒有需要於是次「受保旅程」使用之任何旅遊證件及/或簽證及/或「旅行票」的遺失；
3. 任何原因未明的遺失或神秘消失；
4. 因「受保人」未有或延誤補領證件而需繳納的任何罰款；或
5. 同時索償臨時或永久但屬同性質的旅遊證件之補領費用，此情況下，「受保人」只能選擇索償其中一款。

**第七節 – 個人責任**

如「受保人」在「受保旅程」中發生「意外」令第三者「意外」死亡或蒙受「損傷」或財物損失，以致必須承擔法律賠償責任及/或任何法律費用，「本公司」將作出賠償。「本公司」的賠償將以「保障表」所載之「最高賠償額」為上限。惟在未得到「本公司」書面同意前，「受保人」不可向他人承認責任、提出或允許付出任何賠償或有關承諾、或牽涉入任何訴訟中。

**第七節的不承保事項**

本節並不承保因下列原因直接或間接引起的責任：

1. 任何商業、專業或貿易活動；
2. 「受保人」任何故意、蓄意及不法行為或刑事行為；
3. 「受保人」對任何「直系親屬」或親屬或僱主或僱員的責任；
4. 合約責任；
5. 擁有、佔用、使用或控制任何車輛、飛機、船隻、土地、建築物、槍械或動物；
6. 「受保人」或「直系親屬」或親屬或僱主擁有、持控托管或保管的財物損毀；
7. 任何「恐怖活動」，不論損失是由同時或連接發生之其他原因或事故所引致；或
8. 因政府意圖抑制、防止、鎮壓、報復或回應任何「恐怖活動」所引起的損失。

**第八節 – 旅程延誤 (只適用於短期課程計劃及全年留學計劃 – 專上計劃)**

如「受保人」安排乘坐及列明於原定「行程表」上之「公共交通工具」因罷工或其他工業行動、騷亂、暴亂、被騎劫、「恐怖活動」、「惡劣天氣、天災」、「公共交通工具」的機械及/或電路故障、或機場關閉而延誤超過六小時，「本公司」會賠償以下保障予「受保人」：

**(a) 旅程延誤**

每滿六小時的延誤，「本公司」會賠償300港元，最高至「保障表」所列的「最高賠償額」為上限。  
延誤時間將以下列其中一項方式計算：

- 出發延誤是由列明於「受保人」原定「行程表」上之「公共交通工具」的開出時間，直至(i)該「公共交通工具」的實際開出時間或(ii)由該「公共交通工具」機構安排的首班取替交通工具的實際開出時間作出計算；或
  - 到達延誤是由列明於「受保人」原定「行程表」上之「公共交通工具」的到達時間，直至(i)該「公共交通工具」的實際到達時間或(ii)由該「公共交通工具」機構安排的首班取替交通工具的實際到達時間作出計算。
- 在同一班次的「公共交通工具」延誤下，「受保人」只可索償出發延誤或到達延誤其中一項。假如「受保人」有連續的接駁航班，不論轉機所需之時間，延誤均以「行程表」上列明和實際之出發或到達時間的差別作出計算，而延誤的主因必須為於第八節第一段之事故所導致。

**(b) 因旅程延誤引致之額外酒店費用**

「受保人」於「香港」境外所引致的額外及合理而且無法從其他途徑取回之額外住宿費用，惟以「保障表」所載之「最高賠償額」為上限。

**(c) 因旅程延誤引致之更改行程費用**

「受保人」因乘搭其他「公共交通工具」前往列明於原定「行程表」內目的地所需之「旅行票」費用(只限經濟客位)，惟以不超過「保障表」所載之「最高賠償額」為上限。本保障只可在同一「受保旅程」中索償一次。

**第八節的特別條款**

1. 「受保人」必須按照原定安排乘坐的「公共交通工具」辦理登機手續，及按「本公司」合理的要求於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。
2. 本節之旅程延誤保障只適用於計劃由「香港」出發或以「香港」作為其最終目的地的地之「公共交通工具」。

**第八節的不承保事項**

本節並不承保：

1. 於「生效日期」前已發生或已宣佈會引致「受保旅程」延誤的情況；
2. 因「受保人」遲到機場或碼頭所引起的任何損失(即在最後登記時間結束後才到達，惟因「公共交通工具」機構員工罷工導致遲到除外)；
3. 任何未經航空公司、旅行社或其他有關機構證實的更改或取消「行程表」的損失；
4. 任何因由當地政府或有關機構的航空管制而引致的損失，或任何因政府法例及規條限制引致的損失；或
5. 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由旅行社、旅遊承辦商或「行程表」內提供服務的機構/人士承諾賠償或退款(第八節(a) - 旅程延誤除外)。

**第九節 – 行李延誤津貼 (只適用於短期課程計劃及全年留學計劃 – 專上計劃)**

如「受保人」已登記寄艙的行李於「受保人」抵達海外目的地後超過六小時仍未送抵，不論已登記寄艙的行李數目多寡，「本公司」將按「保障表」所載，向「受保人」發放一筆行李延誤津貼。不論該行李是否由多於一名「受保人」共同使用，每件被延誤的相同寄艙行李只可由一名「受保人」索償一次。

**第九節的特別條款**

1. 於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。
2. 本節只適用於計劃由「香港」出發或以「香港」作為其最終目的地的地之「公共交通工具」。

**第九節的不承保事項**

本節並不承保：

1. 任何並非與「受保人」所乘坐的「公共交通工具」同時寄運之行李，或因獨立郵寄或付運紀念品與物件所引致的損失；
2. 直接或間接因暴動、反叛、革命、內戰、篡權、「恐怖活動」或因政府意圖阻礙、反抗或防禦此等動亂所引起的損失；基於海關條例或檢疫而遭扣留或破壞；政府或有關公共機構充公之違禁品或非法攜帶或交易的物品；或
3. 任何基於同一原因於第五節- 個人行李保障同時提出的索償。

**第十節 – 取消學習**

如「受保人」因以下事故必須要取消或推遲「受保旅程」：

- (i) 「受保人」或「直系親屬」於「受保旅程」出發前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
  - (ii) 「受保人」於「受保旅程」出發前90日內被傳召作證人、履行陪審員責任或需按規定接受隔離檢疫；
  - (iii) 「受保旅程」出發前一星期內，預定前往之目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災；或
  - (iv) 「受保人」在「香港」的「主要居所」於「受保旅程」出發前一星期內因火災、水浸或盜竊而嚴重損毀，而「受保人」需於出發當日留於該處協助警方調查；
- 「本公司」會賠償「受保人」未有使用及無法從其他途徑追討但已依法支付或預付的旅行及/或住宿費用，或因更改「旅行票」出發日期引致之手續費，惟以「保障表」所載之「最高賠償額」為限。

**第十一節 – 學業中斷**

如「受保人」於「受保旅程」啟程後因以下事故而必需放棄「受保旅程」及於「附表」內列明的保險期完結前返回「香港」：

- (i) 「受保人」或「直系親屬」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；或
  - (ii) 預定的行程目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災，以致「受保人」未能繼續其「受保旅程」；
- 「本公司」將賠償「受保人」未有使用及無法從其他途徑追討已支付及須依法支付的旅遊費用及/或學費。
- 於全年留學計劃中，如「受保人」因蒙受「嚴重損傷」或患上「嚴重疾病」而需要遵照「醫生」之要求沒有返回香港及留在海外接受治療，並因此需要放棄、終止、延誤或以任何形式中斷其學業，「本公司」將賠償「受保人」未有使用及無法從其他途徑追討已支付及須依法支付的學費。

- 「受保人」只可索償因放棄「受保旅程」被沒收之費用，或因學業中斷或縮短而額外衍生的費用其中一項，有關第十一節之學費賠償將根據以下情況計算：
  - 於短期課程計劃中，根據「受保旅程」中斷之日數，按「附表」內列明保障期之總日數按比例計算；或
  - 於全年留學計劃中，根據學業中斷之日數，按「受保人」已支付及須依法支付學費的學習總日數按比例計算；
- 在任何情況下，第十一節 – 學業中斷的合共總賠償額不可超過「保障表」所列之「最高賠償額」上限。

**第十節及第十一節的不承保事項**

此兩節並不承保：

1. 於「生效日期」前已發生或已宣佈會引致「受保旅程」取消或中斷的任何情況；
2. 「受保旅程」之目的為接受醫療治療或違反「醫生」之勸告進行「受保旅程」；
3. 於「生效日期」前已發生或已得知任何身體醫療狀況或情況；
4. 任何因政府法例及規條限制，或因當地政府或有關機構的航空管制而引致的損失；因旅行社、旅遊承辦商、「公共交通工具」及/或於「行程表」內提供服務的機構/人士破產、清盤、錯誤、疏忽或不負責任的行為；
5. 「受保人」已知必須取消或縮短行程但未有即時通知旅行社、旅遊承辦商、「公共交通工具」及/或「行程表」內提供服務的機構/人士；

- 任何未經航空公司、旅行社或其他有關機構證實的取消或縮短行程的損失；
- 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由「公共交通工具」、旅行社、旅遊承辦商或任何其他交通及/或住宿服務機構/人士承諾賠償或退款；
- 未能提供「醫生」之醫療報告；
- 一切由另一方提供並須由「受保人」支付的服務費用及/或已包括於「受保旅程」中的費用；
- 「受保人」拒絕依循「醫生」之建議返回「香港」接受治療、或在身體狀況許可下，拒絕繼續其「受保旅程」(只適用於第十一節-學業中斷)；或
- 基於同一原因於第八節-旅程延誤同時提出的索償(只適用於第十一節-學業中斷)。

## 第十二節 – 父母休假期津貼

如「受保人」因遭遇「嚴重損傷」或患上「嚴重疾病」而需於「香港」境外之「醫院」「住院」連續三天或以上，而其父母需向其僱主申請年假以便到當地照顧「受保人」，則「本公司」將支付「受保人」的父母每日250港元之休假津貼以作補償，惟以「保障表」所載之「最高賠償額」為上限。惟「受保人」該次之「住院」必須先獲「本公司」同意賠償因同一「意外」引致本保單第二部分第四節(b)-緊急啟程費用，方可獲此休假津貼。

### 第十二節的不承保事項

本節並不承保於「意外」發生時，申請索償的「受保人」之父或母為家庭主婦、已退休、無業、自僱或仍未獲合約受僱的人士。

## 第十三節 – 缺席學校保障

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」，而經「醫生」囑咐於「醫院」「住院」或於家中休息，「受保人」因此而不能按照原定日期返回學校上課，「本公司」將支付「受保人」每日500港元作為現金津貼，最長十日(適用於短期課程計劃及全年留學計劃-基本計劃)/最長20日(適用於全年留學計劃-專上計劃)。

「受保人」必須先獲「本公司」同意賠償因同一「損傷」或「疾病」引致本保單第一節承保的醫療費用，方可獲此缺席學校保障。

如於「受保旅程」中引致多於一次之「醫院」「住院」或於家中休息，本保障之合共總賠償額不會超過「保障表」所規定之「最高賠償額」。

### 第十三節的不承保事項

本節並不承保「受保人」未能提供「醫生」發出之病假證明書。

## 第十四節 – 教育基金 (只適用於全年留學計劃)

如「受保人」之父母在保單年度內因「意外」而蒙受「損傷」，而該「損傷」於「意外」發生當日起計連續12個月內導致「受保人」之父死亡或「永久」完全傷殘，「本公司」將支付教育基金保障以資助「受保人」繼續其學業，最高至「保障表」所列的「最高賠償額」為上限。

### 第十四節的不承保事項

本節並不承保一切由病毒及/或「疾病」引致的「損傷」。

## 第十五節 – 海外酒店費用保障

如「受保人」之海外住所因天災、火災或水浸引致嚴重損毀，本公司將支付在香港境外引致額外及合理的酒店住宿費用，每日最高500港元，最高至「保障表」所列的「最高賠償額」為上限。

## 第十六節 – 醫療快線中國醫療卡服務 (只適用於全年留學計劃 – 專上計劃)

如「受保人」在「受保旅程」期間於「中國」蒙受「損傷」或感染「疾病」而需入住「醫院」，於入住「指定醫院」時，「本公司」會根據列於「保障表」第一節(a)-醫療費用所載之「最高賠償額」為上限，保證「受保人」於入住該「指定醫院」期間的醫療費用。

### 第十六節的特別詞彙

「指定醫院」是指列明於由「本公司」所提供之醫療快線中國醫療卡指定醫院名單內之任何「醫院」。

### 第十六節的特別條款

- 「受保人」保證如有任何並不需由本保單支付的醫療費用，又或有關之醫療費用已超過本保單第二部份之第一節(a)所列之「最高賠償額」，會於收到「本公司」發出的通知書後14日內償還有關費用。如「受保人」並未於上述限期內償還有關費用，「本公司」有權暫停所有第十六節之保障，直至「受保人」向「本公司」償還有關費用。於保障被暫停期間或當本保單被取消，「受保人」需退還其醫療快線中國醫療卡予「本公司」及仍需對有關醫療費用欠款負責。
- 如「受保人」遺失其醫療快線中國醫療卡，應立即通知「本公司」及繳付100港元予「本公司」作為補償費用。
- 「受保人」於入住「指定醫院」治療時，需提供相關證明文件作身份認證，包括但不限於回鄉證、「香港」身份證或護照，「本公司」才會提供本節之保證金。
- 此節只適用於17歲以上之「受保人」。
- 醫療快線中國醫療卡「指定醫院」名單或會有所更改而不需事先通知。如「受保人」需要入住該名單上的任何「醫院」，請致電蘇黎世緊急支援熱線：+852 2886 3977，查詢有關最近的「醫院」的轉介服務。

### 入住「指定醫院」手續

- 於辦公時間內，可到「指定醫院」住院病人登記處辦理。
- 於非辦公時間，可到「指定醫院」住院病人登記處或急症處辦理。
- 於辦理入院手續時需有關「指定醫院」之病人登記處或急症處出示醫療快線中國醫療卡及有關身份證明文件，包括但不限於回鄉證、「香港」身份證或護照。
- 如於辦理入院手續時有任何問題，請致電蘇黎世緊急支援熱線：+852 2886 3977。

## 第三部份 – 不承保事項

本保單將不會承保直接或間接由下列項目所引致的損失或責任：

- 任何「投保前已存在的傷疾」、先天及遺傳性疾病；
- 「受保人」任何違法或非法行為或「受保人」直接參與罷工、騷亂、暴亂或「恐怖活動」；海關或其他機關充公、扣留、銷毀的財物；
- 「受保人」並未採取所有合理行動保障個人物品/金錢，或盡量避免蒙受「損傷」以減低對本保單提出索償機會；
- 以乘客或司機身份參與任何形式的賽車，又或參加職業體育活動或「受保人」可能或以賺取收入或報酬的體育活動；
- 自殺或蓄意自我傷害；
- 神經錯亂、心智或精神不正常、受到酒精或藥物影響(除非由「醫生」處方)、酗酒、濫用藥物或其他溶劑；
- 任何因妊娠、分娩或流產引致的狀況、墮胎，以及產前、產後護理及其他有關併發症、性病；
- 「受保人」以病人身份在「醫院」「住院」期間離院返家；
- 出任為任何空中乘載工具的機務人員或操作員；
- 「受保人」進行或涉及任何空中活動，除非當時「受保人」(i)是以付費乘客身份在持牌航空公司飛機或包機上，或(ii)所參與之活動是由另一位已持牌帶領有關活動的人士負責操縱或航行而提供活動的舉辦者亦已獲當地有關當局授權；
- 從事任何體力勞動性工作、從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、演員、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作，除非「受保人」參與其就讀之學校/機構指派或協調之實習計劃；
- 由於HIV(人類免疫缺陷病毒)及/或愛滋病與HIV有關的任何疾病及/或不論如何引起或不論如何定名的有關疾病，其任何突變體衍化物或變種造成的任何「損傷」、「疾病」、死亡、損失、費用或其他責任；
- 「戰爭」、侵略、外敵行動、敵對局面(不論曾正式宣戰與否)、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件；
- 在海拔5,000米以上進行高山遠足，或在40米水深以下潛水；
- 「受保人」旅遊目的為醫藥治療，或「受保人」在身體不適合旅遊的情況下旅遊；或「受保人」違反「醫生」勸喻出外旅遊；

- 已從其他方面獲得的賠償，惟本保單第二部分第三節-個人「意外」、第四節(a)-身故恩恤金、第八節(a)-旅程延誤、第九節-行李延誤津貼、第十二節-父母休假期津貼及第十三節-缺席學校保障除外；
- 任何持有中華人民共和國護照及前往或於「中國」旅遊之「受保人」，但若該「受保人」同時擁有由其他海外國家政府(「中國」除外)所簽發的法定文件證明為該地合法居民，則本項不適用；或
- 本保單將不會承保直接或間接由下列原因造成的任何費用、間接損失、法律責任或任何損失或損毀：
  - 任何核子燃料、核子燃燒後所產生的核子廢料所產生的電離子輻射或放射性污染；
  - 任何核能裝置或元件所產生的放射性、有毒、爆炸性或其他危險物質。

## 第四部份 – 一般條款

- 本保單生效時「受保人」的身體健康狀況必須適合旅遊；否則「本公司」有權拒付本保單的賠償款項。
- 所有「受保旅程」均需由「香港」啟程。
- 除非另有訂明，本保單一經簽發，恕不追還任何保費。
- (只適用於短期課程計劃)本保單一旦到期，不能續保。
- (只適用於短期課程計劃)最長「受保旅程」期限不得超過6個月。
- 如「受保人」因「受保旅程」開始後發生不能控制的事故而未能於原列於由旅行社或「公共交通工具」機構發出的「行程表」內之日期完成其「受保旅程」，「本公司」將延長「受保旅程」至「受保人」能合理及必需地完成其「受保旅程」，並不額外就此收費，惟最長以延長十日為上限。
- 本保險不適用於「受保人」進行探險、跋涉、附有裝備之登山運動或類似旅程。
- 若同一「受保人」受保於多於一份由「本公司」或「本公司」之同系公司承保的「自願性旅遊保險保單」及於同一事故索償相同之保障：
  - 除第一節(a)-醫療費用保障及第三節-個人「意外」保障外，賠償均以有關相同保障中最高保障額的一份保單為準。
  - 於第一節(a)-醫療費用保障中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過1,500,000港元，或以最高保障額的一份保單為限，以較高者為準。
  - 於第三節-個人「意外」保障中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過1,500,000港元，或以最高保障額的一份保單為限，以較高者為準。
  - 於第一節(a)-醫療費用中的「覆診」費用內包括之中醫跌打、針灸或脊椎治療費用中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過3,000港元。

## 第五部份 – 基本條款

### 1. 整體協議

本保單包括所有「有關文件」，乃立約各方之間的整體協議。任何代理或其他人士均無權更改或豁免本保單的任何條款。本保單如有任何修改，必須獲得「本公司」有關的負責人批准並簽發批單作實，方始生效。

### 2. 年齡限制

除「本公司」另予書面同意外，「受保人」在「保單生效日」的年齡必須為7歲至50歲。

### 3. 索償通知

如要申請索償，「受保人」必須於引致損失的事件發生後30日內以書面通知「本公司」。倘因「意外」死亡之索償，「受保人」之法定代表必須立即通知「本公司」，「本公司」所需之任何證明書、資料及證據，須依據「本公司」所定之形式及性質提交，而所需費用概由「受保人」或「受保人」之個人代表負責。如或「受保人」不遵守本條款，「本公司」將全權酌情決定不會支付本保單的任何保障。

### 4. 損失證明

所有損失證明文件需於「本公司」收到賠償申報表後30日內呈交給「本公司」。倘有合理的理由不能於限期內將有關證明文件送交「本公司」，但已盡可能於限期後立即送出，且從需要該有關證明文件起計不超過180日之限，則不會被視為放棄申請賠償的權利。「本公司」所需之證書、資料及證據，須依據「本公司」所定之形式及性質提交，所有費用需由索償者負責，「本公司」概不會負責任何費用。

### 5. 索償時限

除索償已被「本公司」接納或為有待進行之未審結訴訟或仲裁外，於任何情況下，「本公司」概不會就「受保人」引致損失的事件發生後滿12個月方提出之有關索償支付賠償。

### 6. 身體檢查

如「受保人」蒙受非致命「損傷」，「本公司」有權按需要要求由「本公司」指定的醫療機構為「受保人」進行身體檢查。如「受保人」身故，「本公司」有權自費進行驗屍。「本公司」擁有該等調查結果之所有權。

### 7. 支付索償

「本公司」將按照「受保人」各自之權利及權益向彼等支付賠償(第二節(b)及第二節(c)除外)。第二節(b)-緊急醫療運送及第二節(c)-遺體運返之保障則直接付予服務提供者。本保單之所有索償將以港元支付及將在所有「本公司」承認之必須證明後支付予「受保人」。如「受保人」「意外」死亡，「本公司」會將所有尚未支付之賠償額支付予「受保人」之遺產承繼人。當「本公司」收妥所需的證明文件並批核後，將根據本保單立即作出合理賠償。

### 8. 責任索償

「受保人」未經「本公司」同意，不可承認、否認或解決任何索償。

### 9. 虛報或漏報資料

若「受保人」或任何代表「受保人」之人士在投保表格及聲明或就任何索償知情地作出任何虛假陳述，或未如實地申報任何「投保前已存在的傷疾」或未能遵行最高誠信，「本公司」概不就任何索償履行賠償責任，本保單規定之所有保障亦即時停止生效。「本公司」亦不會就已付保費作出任何退款。如「本公司」已支付本保單之任何保障，「受保人」必須於收到「本公司」發出之還款通知書後七日內退還有關之保障賠償予「本公司」。

### 10. 年齡錯誤陳述

如「受保人」年齡被錯誤陳述，「本公司」會按正確年齡應付之保費而退回或收取保費的差額。倘「受保人」投保時的正確年齡未符合本保單的要求或已超出限制，「本公司」只會退回保單之保費而不負責任何承保責任，「本公司」亦有權完全取消此保單。

### 11. 蘇黎世緊急支援

受委任提供服務之蘇黎世緊急支援機構乃是一間獨立服務供應商，在「受保人」要求下為「受保人」提供服務。「本公司」或「本公司」的附屬機構、代理或旗下的員工不會就蘇黎世緊急支援的有關服務供應商、該機構之員工、代理或代表的任何行為、違責、疏忽錯誤或遺漏負責。

### 12. 其他保險

如「受保人」於索償時同時受保於其他保險公司保單內的相同保障，「本公司」只會按比例作出賠償(惟本保單第二部分第三節-個人「意外」、第四節(a)-身故恩恤金、第八節(a)-旅程延誤、第九節-行李延誤津貼、第十二節-父母休假期津貼及第十三節-缺席學校保障除外)。



13. 筆誤

「本公司」的筆誤不會令生效之保單因而失效，或令失效之保單因而生效。

14. 法律訴訟

當索償證明文件依據本保單規定送交「本公司」後，60日內不得向本保單進行法律訴訟以索賠償。此外，「受保人」亦不得在「本公司」要求其提供索償證明的指定限期屆滿一年後提出訴訟。

15. 代位權

「本公司」有權自費以「受保人」名義對任何有可能導致本保單索償的承保事件的第三者進行追討，「受保人」需同意執行並允許「本公司」因執行任何權利及補救，或從他人獲取援助或賠償的目的下所作出的合理要求的行為或事情。

16. 替代性爭議解決方案

如有任何關乎本保單出現的爭議，爭議各方可根據「香港」司法機構為民事調解所訂立及爭議當時所適用之有關實務指示，真誠進行調解。如爭議各方未能於90日內透過調解解決爭議，爭議各方均應將有關爭議提交予香港國際仲裁中心，按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》仲裁解決。本仲裁條款適用的法律為「香港」法律，而仲裁地應為「香港」。仲裁員人數為一名，而仲裁程序應以英語進行。

現明文述明，在爭議各方根據本保單行使任何法律權利前，必須先取得仲裁決定。不論任何類型爭議解決方案的任何狀況或結果，如「本公司」通知否認或否決「受保人」追索本保單之任何責任，而「受保人」並未能於「本公司」所發出之通知12個月內按以上規定展開仲裁，「受保人」之賠償申請即被視作已被撤回或放棄，並且不能根據本保單再次進行追討。

17. 第三者權益

除保單持有人或「受保人」或本保單以明示方式指明以外，任何人士如非本保單之一方並沒有權利執行或享有本保單條款的保障。任何有關合約第三者權益之法例將不適用於本保單。不論本保單任何條款所列，任何保單變更(包括任何解除責任或責任妥協)或終止均不須第三者同意。

18. 遵從基本條款

如「受保人」違反本保單任何條款，所有就本保單提出的索償均告無效。

19. 個人資料收集目的

「本公司」將根據「本公司」不時通知「受保人」的私隱政策使用所有已收集及持有的個人資料，「受保人」亦可透過此網址查閱有關私隱政策：<https://www.zurich.com.hk/zh-hk/services/privacy>。

保單持有人及/或「受保人」會，及會促使保單內其他「受保人」，授權「本公司」根據「本公司」於不時適用之私隱政策所詳列的強制性用途，使用及轉發（至「香港」境內或境外)包括屬敏感性如「香港」法例第486章《個人資料(私隱)條例》中所定義之個人資料。

如「受保人」向「本公司」提供任何第三者資料，「受保人」必須保證於提供此等個人資料予「本公司」前已獲得有關資料當事人之正式同意，使「本公司」可以評估、處理、簽發及執行管理本保單，包括但並不限於進行任何對有關資料當事人進行審慎調查、合規及製裁查核。

20. 管轄法律及司法裁判權

本保單受「香港」法律及條例管轄及按其詮釋。而受本保單中之替代性爭議解決方案條文所限下，爭議各方同意受「香港」法院的專有司法管轄權管轄。

只適用於全年留學計劃的額外基本條款

21. 保費

本保單為年度保單。本保單成效受制於「受保人」繳付同年度之全年所有保費。「本公司」保留權利，根據保單續保日適用的保費率以作更改或調整保費，「本公司」會於調整保費前30天內以書面通知「受保人」。

22. 寬限期

在首期保費後，「本公司」將於每次保費到期後給予「受保人」31日寬限期。在寬限期內，本保單仍維持生效，如於寬限期屆滿後尚未繳清保費，本保單將於欠繳保費之日期起被視為逾時失效。

23. 重訂保單

若「受保人」因欠繳保費而導致「本公司」宣佈保單逾時失效，惟事後「受保人」向「本公司」提交令「本公司」滿意之重訂申請書，並提供可保性證明，而且得到「本公司」批准，「本公司」可能允許「受保人」重訂保單。但於保單失效期間發生之索償則不會獲得任何保障。任何「投保前已存在之傷疾」將包括於復效日前已出現之傷疾。

24. 取消保單

24.1 「本公司」有權以30日書面通知「受保人」取消本保單或任何章節或部份，通知書將以掛號郵件形式寄至「受保人」最後登記地址。在任何情況下，「本公司」並無責任透露有關終止之原因。保障終止時，若有關取消保單生效日至該「保險期」最後一天的期間沒有任何索償，保費會按比例退還。在保障終止後，任何由「本公司」收取之有關保費將不對「本公司」構成任何責任，「本公司」亦會退還所收保費。

24.2 「受保人」有權以30日書面通知「本公司」取消本保單。於一年保障期之全年留學計劃中(由本保單之「保險生效日」起計一年)，保費將不獲退還。於兩年保障期之全年留學計劃中(由本保單之「保險生效日」起計兩年)，若「受保人」在本保單的第二年保障生效前30日有效地終止本保單，第二年的保費可獲退還。而第二年保費之退還將根據實際已支付的兩年計劃保費扣除第一年保費計算，而第一年之保費則以同一「保單生效日」之年計劃的保費計算。如「受保人」於第二年保障(本保單首個年度完結後立即生效)生效後取消本保單，保費將不獲退還。

儘管有上述規定，如本保單未符合「受保人」需要及在下述保險期內無索償紀錄，「受保人」有權在本保單文件交付「受保人」後14日內以「受保人」簽署之書面通知「本公司」取消保單並向「本公司」交還保單。「本公司」將會把「受保人」已付之保費無息全數退還。

蘇黎世保險有限公司 (於瑞士註冊成立之公司)

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在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。

25. 保障終止

本保單之保障將會在遇到下列較早發生之一項時自動終止：

- 25.1 「受保人」根據本部份第2項 - 年齡限制所述之情況，不再符合資格獲得本保單的保障；
- 25.2 根據本部份第9項 - 虛報或漏報資料所述之情況；
- 25.3 「受保人」未能根據本部份第 22 項 - 寬限期所述之情況，在31日寬限期內付款；或
- 25.4 任何一方根據本部份第 24項 - 取消保單所述之情況，以30日書面通知取消本保單。

26. 續訂保單

從「保單生效日」起計，本保單會為一年期保單維持最長一年或為兩年期保單維持最長兩年之生效期及由「本公司」酌情每年自動續保，惟「本公司」保留權利在每個保險期之續保時間前30日向「受保人」提供書面通知以更改條款，包括但不限於保費、保障、保障額或不承保事項。「本公司」沒有責任透露有關更改之原因。儘管如此，「受保人」可於本保單任何一個保險期之「保單生效日」前表示不接納更改，最後可以不實行續保。

賠償程序

步驟一：於可能導致索償的事件發生後30天內通知「本公司」。

步驟二：填寫賠償申報表及提交下列適當證明文件。

醫療費用

- 經「醫生」證明的診斷及治療，包括「受保人」的姓名、症狀、診治日期及收據
- 詳列各項費用之診所或「醫院」正本賬單

個人「意外」

- 「醫生」簽發的證明書，證明傷殘的嚴重程度
- 如適用者，提供警方報告

意外死亡/身故恤金

- 死亡證
- 法醫官報告
- (如屬失蹤) 因所乘搭的交通工具發生沉沒或撞毀，引致法院宣佈「受保人」假設死亡的證明或以致屍體失蹤一年的證明文件

行李保障、遺失旅遊證件及/或「旅行票」

- 收據，包括遺失或損壞物件之購買日期、價格、型號及類別
- 如行李在轉境時遺失，提交正式文件如航空公司的財物紊亂報告/「公共交通工具」機構的正式通知或確認書
- 警方報告 (必須於事發後24小時內發出)
- 致旅行社支票簽發機構之遺失通知書副本 (必須於事發後24小時內發出)

個人責任

- 事發或事件經過及聲明 (未經「本公司」書面同意，不得承認責任或作出解決或協議)
- 就事發或事件收到的所有有關文件 (包括任何法院傳票副本、所有法院文件、律師函件及其他法律往來文件)

旅程延誤

- 提交正式文件如航空公司的延誤報告/「公共交通工具」機構所發出的正式文件，包括日期、時間及延誤的時間、未使用原定「行程表」及票據、為抵達預先計劃目的地而更改行程的票據
- 如索償因旅程延誤引致之額外酒店費用需額外交：由酒店所發出住宿的實際費用的正本收據
- 如索償因旅程延誤引致之更改行程費用需額外交：由「公共交通工具」機構所發出購票的實際費用的正本收據

行李延誤津貼

- 提交正式文件如航空公司的財物紊亂報告/「公共交通工具」機構所發出的正式文件，包括日期、時間及延誤的時間

取消留學或學業中斷

- 經「醫生」證明的診斷及治療，包括「受保人」/「直系親屬」的姓名、症狀、診治日期及收據
- 證人/陪審員傳票或傳召出庭令或隔離檢疫之文件
- 「受保人」的「主要居所」損毀證明
- 提交「公共交通工具」機構所發出的正式文件證明其機械及/或電路故障，並包括日期及時間

父母休假津貼

- 「受保人」父母之僱主發出之正本休假證明

缺席學校保障

- 由「醫生」發出之正本病假證明書

教育基金

- 死亡證
- 由「受保人」就讀的學校發出之正式學費收據或發票

海外酒店費用保障

- 「受保人」的海外住所損毀證明
- 由酒店所發出住宿的實際費用的正本收據

如有需要，「本公司」將要求索償人提供額外之有關文件以供處理索償事宜用途。

求助須知

如「受保人」急需協助，可致電「香港」24小時蘇黎世緊急支援熱線：+852 2886 3977，說出「受保人」姓名及載於「附表」上的保單號碼。「本公司」的資深援助主任將處理「受保人」的查詢及提供協助。如需索償，請致電「本公司」賠償熱線：+852 2903 9388。聯絡客戶服務，請致電「本公司」查詢熱線：+852 2968 2288。辦公時間為星期一至星期五上午9時至下午5時30分。

此乃中文譯本，僅供參考之用。若與英文版本有異，概以英文版本為準。



# StudySmart Overseas Student Insurance Plan

## Endorsement to the Policy

It is hereby declared and agreed that the following amendments and extension are made in the Policy. Unless otherwise specified, terms used in this endorsement shall have the meanings assigned to such terms in the Policy.

### PART 1 - DEFINITIONS

**(1) The following definition is amended to read as follow:**

#### ***Infectious Disease***

a sudden and unexpected outbreak of disease through human-to-human transmission that spreads rapidly to many people within a local region (of which the *insured person* is scheduled to travel to) and leads to exceptional rise in the number of confirmed diagnosis in a country, and is publicly announced and documented by a recognized governmental health authority. This definition excludes any infectious disease escalated to *pandemic* as defined.

**(2) The following definitions are added:**

#### ***Coronavirus Disease 2019 ("COVID-19")***

an infectious disease caused by a newly discovered coronavirus.

A confirmed diagnosis of coronavirus disease 2019 (COVID-19) must be evidenced by a medical report issued by an official health authority or a health service provider authorized or recognized by an official health authority to conduct COVID-19 testing in the respective country.

#### ***Pandemic***

- any situation when a contagious disease is spreading to several countries globally and affects an exceptionally high proportion of the population in each of these countries, and is publicly announced and documented by a recognized governmental health authority; or
- a disease classified by the World Health Organization as pandemic.

### PART 3 - GENERAL EXCLUSIONS

**The following exclusion is added:**

19. Any loss resulting directly or indirectly from *pandemic* existing before the *insured person's* original scheduled departure date. This exclusion does not apply to losses resulting directly from *COVID-19* in:
- Section 1 - Medical Cover
  - Section 2 - Zurich Emergency Assistance
  - Section 10(i) and (ii) under Cancellation of Study
  - Section 11(i) under Study Interruption

**Other benefits, terms and conditions as stated in the Policy remain unchanged.**

There are two versions of this endorsement, one in English and one in Chinese. If there is any discrepancy between the English and the Chinese versions, the English version shall prevail.

# 「智學保」海外學習保險計劃

## 保單批單

於此聲明及同意，保單已作出以下修正及加入額外條款及保障。除非另有說明，本批單所使用的詞彙與保單所定義的詞彙具有相同含意。

### 第一部份 – 詞彙的定義

#### (1) 以下詞彙的定義修正如下：

##### 「傳染病」

指於某一個區域突然及不可預料地爆發經由人傳人感染的傳染病（而「受保人」是原定前往該區），並迅速及廣泛傳播多人，導致該國家的確診人數異常地上升，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄。此定義並不適用於任何擴散至本保單定義為「大流行病」的傳染病。

#### (2) 新增以下詞彙及其定義：

##### 「新型冠狀病毒」（「新冠病毒」）

是指一種新發現由冠狀病毒引致的傳染病。

確診新型冠狀病毒必須提交由有關國家政府授權的醫療機構，或所由政府授權的醫療機構認可進行新冠病毒測驗的醫療服務提供者所發出的醫療報告作為證明。

##### 「大流行病」

- 當一種具有傳播性的疾病於全球數個國家內盛行及在有關當地人口中廣泛傳播，引致此等國家的感染人口比例異常地高，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄，任何此情況均視為大流行病；或
- 被世界衛生組織宣佈為大流行病的疾病。

### 第三部份 – 一般不承保事項

#### 新增以下不承保事項：

19. 任何於「受保人」原定出發日期前已出現的「大流行病」而直接或間接所引起的損失。此不承保事項並不適用於以下直接因「新冠病毒」所引起的損失：
- 第一節 - 醫療保障
  - 第二節 - 蘇黎世緊急支援
  - 第十節 - 取消學習的(i)及(ii)
  - 第十一節 - 學業中斷的(i)

保單內的其他保障，條款及條件則維持不變。

本批單備有中文及英文版本。兩個版本如有任何歧義，概以英文版本為準。

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)  
25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）  
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在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。