

StudySmart+ Overseas Student Insurance

You are insured under this policy in relation to an *insured journey* subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, and provided we have fully received the premium of this policy prior to the departure date of your *insured journey*.

What to do when you need help

- In a medical emergency or other referral services, call our 24-hour Zurich Emergency Assistance hotline in *Hong Kong* via +852 2886 3977 and quote your name and the policy number printed on the *schedule*. An experienced assistance coordinator will help you on your query.
- 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.

To make a claim, please go to the last page of this policy for the claims procedures and documents required for submission of claims.

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:

Accident/Accidental

a sudden and unforeseen event that happens unexpectedly and causes *injury* to you during an *insured journey*.

China

the territorial limit of the People's Republic of China, but excluding *Hong Kong* and *Macau*.

Chinese Medicine Practitioner

a *Chinese Medicine Practitioner* other than you or an *immediate family member* or *domestic partner*, who is registered under the Chinese Medicine Ordinance in the Laws of *Hong Kong*.

Compulsory Quarantine

you are being *confined* in an isolated ward of a *hospital* or kept in an isolated site appointed by the government for at least one full day and continuously stays in there until discharged from the quarantine.

Confined/Confinement

you are registered as an in-patient in a *hospital* for a medical treatment for an injury or illness upon the recommendation of a *medical practitioner* and continuously stays in the *hospital* prior to your discharge from the *hospital*. *Hospital* confinement will be evidenced by a daily room and board charge by the *hospital*.

Domestic Partner

An adult aged 18 or above who have chosen to live with you in an intimate and committed relationship, and has resided with you for at least three years, intends to do so indefinitely and is able to provide such proof of residence. Domestic partner does not include roommates or any *immediate family member*.

Effective Date

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 *insured journey*, 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 *public common carrier* for the confirmation of payment of *travel ticket* or tour, whichever is the later.

Follow-Up

the medical treatments directly caused by *injury* or *illness* for which you have received treatment during the *insured journey*.

Hong Kong

the Hong Kong Special Administrative Region of the People's Republic of China.

Hospital

an establishment which meets all the following requirements:

- holds a licence as a hospital (if licensing is required in the state or governmental jurisdiction); and
- operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and
- provides 24-hour a day nursing service by registered or graduated nurses; and
- has a staff of one or more licensed *medical practitioner* available at all times; and
- provides organized facilities for diagnosis and major surgical facilities; and
- is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.

Illness

sickness or disease you contracted and commenced during the *insured journey* and which results in a loss covered by this policy.

Immediate Family Member

your spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.

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.

Injury

bodily injury sustained in an *accident* directly and independently of all other causes.

Insured Journey

when applying to a Short-term Study Plan, it means the period of travel commencing from the time when you depart from an immigration counter in the territory of *Hong Kong*, until the time when you (i) return to *Hong Kong* on the date specified in the *schedule* or (ii) arrives at any immigration counter in the territory of *Hong Kong* in order to re-enter *Hong Kong*, whichever is the earlier. However, any period of insurance in single trip travel plan should not exceed six months.

when applying to Full-year study Plan, it means each period of travel commencing from the time when you depart from an immigration counter in the territory of *Hong Kong*, until the time when you arrive at any immigration counter in the territory of *Hong Kong* in order to re-enter *Hong Kong*. All insured journey(s) must fall within the *period of insurance* as stated in the *schedule*.

For Section 3, each *insured journey* shall commence and cease as follows:

- the period of travel commences when you are travelling directly from your place of residence in *Hong Kong* to an immigration counter in the territory of *Hong Kong* for the purpose of conducting immigration clearance procedures within three hours before the scheduled departure time of the *public common carrier* in which you have arranged to travel for the purpose of commencing the insured journey; and
- when you are travelling directly from an immigration counter in the territory of *Hong Kong* to your residence within three hours after the actual arrival time of the *public common carrier* in which you have arranged to travel for returning to *Hong Kong* from the insured journey.

Insured Person, You, Your or Yourself

the person named in the *schedule* or subsequently endorsed hereon as insured person in this policy.

Itinerary

the detailed plan for a journey issued and confirmed by *public common carrier*, travel agency, tour operator or cruise company, together with the official receipt or confirmation, prior to the departure date of the *insured journey*.

Lap-top Computer

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.

Loss of Hearing

the *permanent* and irrecoverable loss of hearing which the loss of hearing level is up to 80 dB HL or above.

Loss of Sight

the entire and permanent irrecoverable loss of sight.

Loss of Speech

the disability in articulating any three of the four 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.

Loss of Use

permanent total functional disablement or complete and *permanent* physical separation at the limb or organ.

Maximum Benefits

the benefit amount of each of the benefits covered under this policy as stated in the *table of benefits*.

Medically Necessary Expenses

expenses incurred from the first day of sustaining an *injury* or *illness* during the *insured journey* which are paid by *you* to a *medical practitioner*, physiotherapist, nurse, *hospital* and/or ambulance service for medical, surgical, X-ray, *hospital* 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 *medical practitioner* in order for expenses to be reimbursed under this policy. In the event *you* become 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.

Medical Practitioner

a person other than *you* or *immediate family member* or *domestic partner*, qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.

Overseas

the destination(s) stated in the *itinerary* of the *insured journey*, except Hong Kong.

Pandemic

- any situation where 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.

Period of Insurance

the period of time as stated in the *schedule* during which this policy is effective and we have accepted *your* premium.

Permanent

lasting not less than 12 consecutive months from the date of an *accident* and at the expiry of that period being beyond hope of improvement.

Physiotherapy Expenses

the assessment and treatment service charge by a registered physiotherapist other than *you* or *immediate family members* or *domestic partner*, who is duly registered and legally authorized in the geographical area of his/her practice to render such medical services.

Policyholder

the person shown in the schedule as policyholder who is the applicant of this policy.

Policy Effective Date

the effective date of the policy as stated in the *schedule*, or the renewal date as stated in the latest renewal notice, whichever is the later, provided the premium has been paid.

Pre-existing Condition

You, *immediate family member*, *domestic partner* or *travel companion* received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a *medical practitioner* before the *effective date*.

Public Common Carrier

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, cruise ship 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.

Relevant Documents

documents include *schedule*, enrollment form, *table of benefits*, declaration, optional benefits, endorsements, attachments and amendments (regardless verbally or in written or digital format).

Schedule

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* and results in *you* being certified by that *medical practitioner* as being unfit to travel (or continue) with *your* original scheduled journey and having to be *confined* in a *hospital*. Serious physical injury or serious illness shall also include such injury or illness due to which *you* are 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)* or *domestic partner*, it shall mean injury or illness for which the *immediate family member* or *domestic partner* 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 the discontinuation or cancellation of *your* original scheduled journey.

Specialist

A medical practitioner other than *you*, *immediate family members* or *domestic partner*, who is duly registered and legally authorized to provide specialist care in accordance with the equivalent specialty 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 with the type of plan *you* have selected.

Terrorism

an act of terrorism refers to any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), carry out any act, preparation or threat of action which is intended 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 for political, religious, ideological, or similar purposes. An act of terrorism must be confirmed and announced to the public by the relevant government. However, 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, or any act with the use of nuclear engineering shall be excluded from this definition.

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 *injury* and commencing within 12 consecutive months from the date of an *accident* *you* are totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which *you* are reasonably qualified by reason of *your* education, training or experience, or if *you* have no business or occupation, total disablement means *your* inability to perform any activities which would normally be carried out in *your* daily life.

Travel Ticket

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

War

A contest by force between two or more nations, carried on for any purpose; or an armed conflict of sovereign powers, in either case whether such contest or armed conflict is 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 respective sovereigns of such nations.

We, Us or Our

Zurich Insurance Company Ltd

PART 2 – BENEFITS

Plans and sections contained hereunder are subject to the type of plan *you* selected and stated in the *schedule*.

Table of Benefits

		Maximum benefits per insured person per insured journey (HKD)	Maximum benefits per insured person per policy year for Full Year Study Plan (HKD)	
Section	Coverage	Short-term Study Plan	Basic Plan	Advanced Plan
1.	Medical Cover			
(a)	Medical expenses Including sub-limit of:	1,000,000	Not applicable	1,500,000
	– Outpatient visits in <i>overseas</i>	500 per visit per day (Maximum 15 visits)	Not applicable	500 per visit per day (Maximum 25 visits)
	– <i>Specialist or physiotherapy expenses</i> in <i>overseas</i>	1,500 per visit per day (Maximum 5 visits)	Not applicable	1,500 per visit per day (Maximum 10 visits)
	– Inpatient medical treatment of psychiatric disorders in <i>overseas</i>	15,000	Not applicable	15,000
	– <i>Overseas</i> travelling expenses for seeking medical treatment	1,000	Not applicable	1,000
	– <i>Follow-up</i> medical expenses in 3 months after return to <i>Hong Kong</i> , including:	250,000	Not applicable	375,000
	• <i>Chinese medicine practitioner</i> , Chinese medicine bone-setting, acupuncture and chiropractic treatments	3,000 (200 per visit per day)	Not applicable	3,000 (200 per visit per day)
	– Inpatient medical treatment in <i>Hong Kong</i> during temporary home visit within 3 months	Not applicable	Not applicable	100,000 (50,000 per <i>confinement</i>)
(b)	Trauma counselling benefit	15,000 (1,500 per visit per day)	Not applicable	15,000 (1,500 per visit per day)
2.	Zurich Emergency Assistance			
(a)	Deposit guarantee for <i>hospital</i> admission		39,000	
(b)	Emergency medical evacuation		Actual cost	
(c)	Repatriation of mortal remains		Actual cost	
(d)	Travelling and accommodation expenses		1 economy class one-way <i>travel ticket</i> and hotel accommodation expenses up to 7,800 (1,950 per day)	
(e)	24-hour telephone hotline and referral services		Included	
3.	Accident Cover			
(a)	Personal accident			
	i. <i>Accident</i> while participating school activities	1,200,000	600,000	1,200,000
	ii. <i>Traffic accident</i>	1,200,000	600,000	1,200,000
	iii. Being a victim of a violent criminal act	1,200,000	600,000	1,200,000
	iv. <i>Other accident</i>	1,000,000	500,000	1,000,000
(b)	Burns cover	200,000	100,000	200,000
4.	Compassionate Death Cash and Visit			
(a)	Compassionate death cash		10,000	
(b)	Compassionate visit		2 economy class round-trip <i>travel ticket</i> and hotel accommodation expenses up to 50,000	
5.	Personal Property Cover			
(a)	Personal belongings and household contents Including sub-limit 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
	– Per item, pair, set or collection in storage facility	Not covered	Not applicable	2,000
(b)	Loss of travel document and/or <i>travel ticket</i>	10,000	5,000	10,000
6.	Liability Cover			
(a)	Personal liability	2,000,000	1,000,000	2,000,000
(b)	Rental vehicle excess	5,000	5,000	5,000
7.	Delay Cover			
(a)	Travel delay			
	i. Travel delay allowance (HKD 300 for each and every full 6 hours' delay)	1,000	1,000	1,500
	ii. Hotel cost due to travel delay (for delay over 6 hours)	1,000	1,000	2,000
	iii. Re-routing cost due to travel delay	5,000	5,000	10,000
(b)	Baggage delay allowance (for delay over 6 hours)	500	Not applicable	500
8.	Study Trip Cancellation and Interruption Cover			
(a)	Cancellation of trip	20,000	20,000	40,000
(b)	Interruption of trip	10,000	10,000	20,000
(c)	Loss of tuition fee due to study interruption	50,000	50,000	100,000
9.	Zurich Care Protection			
(a)	Parent annual leave compensation (HKD 500 per day per each parent)	Not applicable	2,500	5,000
(b)	Missed school cover (HKD 500 per day)	Not applicable	5,000	10,000
(c)	Education fund	Not applicable	100,000	200,000
(d)	<i>Overseas</i> hotel cost	Not applicable	2,500	5,000
(e)	Graduation incentive	Not applicable	1,000	2,000
10.	MediExpress China Medical Card Service	Not applicable	Not applicable	Included

Section 1 – Medical Cover

(a) Medical expenses

If you suffer from *injury* or *illness* during the *insured journey*, we will reimburse the following *medically necessary expenses* actually incurred by you, subject to the sublimit stated in the *table of benefits*.

- The reasonable *medically necessary expenses* during the *insured journey*.
- The travelling expenses to and from an *overseas hospital* for seeking medical treatment.
- Follow-up* medical expenses incurred within three months upon your return to *Hong Kong* from the *insured journey*, including expenses paid to *Chinese medicine practitioner* or chiropractor for Chinese medicine or chiropractic treatment, or expenses paid for bone-setting or acupuncture treatment.
- If you have contracted an *infectious disease* during the *insured journey* and corresponding diagnosis is made within 10 days after your return to *Hong Kong*, such medical expenses are considered as *follow-up for illness* and is subject to the same condition as stated in (iii) above.
- If you are *confined* in a *hospital* due to illness or injury occurring during your temporary home visit in *Hong Kong* within three months after your return to *Hong Kong*.

In no event shall the total amount payable under 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*, you are 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 months after you return to *Hong Kong*. The trauma counselling must be recommended by a *medical practitioner* in writing subject to our prior written consent. The maximum amount payable under this benefit shall not exceed the *maximum benefits* as stated in the *table of benefits*.

Conditions and Exclusions applicable to Section 1 - Medical Cover

- The policy does not cover for the following medical expenses arising from whatsoever cause:
 - Non-essential medical treatment
 - Cosmetic surgery
 - Special or private nursing costs
 - Refractive errors of eyes or hearing-aids
 - Procurement or use of appliances or equipment and relating prescription costs
 - Additional cost of single or private room or semi-private room accommodation at a *hospital*
 - non-medical personal services
- The policy shall provide cover for the following medical expense only if it is necessitated by an *accident* and recommended in writing by a *medical practitioner*:
 - Emergency dental treatment and procedure to sound and natural teeth; or
 - Special braces
- The policy does not cover for *confinement* or *compulsory quarantine* for the purpose of rest and/or convalescence.

Section 2 – Zurich Emergency Assistance

Zurich Emergency Assistance will arrange for the following benefits in the event that you suffered from *injury* or *illness* during the *insured journey* and pay for any costs and expenses arising thereof. All services are subject to the sole decision of Zurich Emergency Assistance on the basis of medical necessity, and must be approved in advance and in writing or arranged by Zurich Emergency Assistance.

(a) Deposit guarantee for hospital admission

Upon your admission to an *overseas hospital*, Zurich Emergency Assistance provides guarantee for admission deposit up to a limit of HKD 39,000. Such deposit shall be fully refunded to us and is borne solely by you unless otherwise covered under Section 1(a) - Medical Expenses of this 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 you.

(c) Repatriation of mortal remains

The reasonable and unavoidable expenses for transporting your mortal remains from the place of death back to *Hong Kong*, or the cost of local burial at the place of death.

(d) Travelling and accommodation expenses

Zurich Emergency Assistance shall pay the *travel ticket* and hotel accommodation expenses necessarily and unavoidably incurred by you in connection with any incident requiring emergency medical evacuation (pursuant to Section 2(b) above) to resume the course of your *insured journey* or to return to *Hong Kong* up to the *maximum benefits* as stated in the *table of benefits*.

(e) 24-hour telephone hotline and referral services

You can call the Zurich Emergency Assistance hotline for pre-trip information; or embassy, medical service provider, lawyer or interpreter referral; or get advice on what to do if you lost your passport or luggage.

ZURICH EMERGENCY ASSISTANCE is rendered by a service provider nominated by us.

Conditions and Exclusions applicable to Section 2 – Zurich Emergency Assistance

- No service will be provided if you are in a *war zone* or in areas with unstable political conditions.
- If you are in primitive areas where Zurich Emergency Assistance cannot be contacted in advance, and delay of emergency medical evacuation might reasonably be expected to result in loss of your life, Zurich Emergency Assistance shall cover for the reasonable medical evacuation cost incurred and arranged by yourself.

Section 3 – Accident Cover

(a) Personal accident

In the event of an *accident* described under (i), (ii), (iii) or (iv) below which causes *injury* to you during the *insured journey*, and such *injury* alone solely results in any one of the Events listed in the Compensation Table hereunder within 12 consecutive months after the date of the *accident*, we will pay compensation in accordance with the percentage stated in the Compensation Table, up to the *maximum benefits* as stated in the *table of benefits*.

i. Accident while participating in school activities

You suffer from *injury* resulting from *accident* while participating in school activities organized by the school/institution that you are attending.

ii. Traffic accident

You have a traffic *accident* while you:

- are riding solely as a passenger (not as operator, pilot, or crew member) in or on, boarding or alighting from any *public common carrier*; or
- are a licensed driver and driving a private vehicle or motorcycle, or riding on a bicycle; or
- are being an innocent victim of traffic *accident*.

iii. Being a victim of a violent criminal act

You are a victim of a violent criminal act that is committed by a person other than your *immediate family member* or relatives. Violent criminal act means a violent, physical, and illegal act, including murder, sexual assault, violent robbery, kidnapping, or *terrorism*.

iv. Other accidents

You suffer from *injury* resulting from *accident* other than the *accident* referred in Section 3(a)(i), (ii) or (iii) above.

Compensation table		
Event		Percentage of maximum benefits
1.	Accidental 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 (b) one ear	75% 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 (b) left hand	70% 50%
14.	Loss of or the permanent total loss of use of four fingers of (a) right hand (b) left hand	40% 30%
15.	Loss of or the permanent total loss of use of one thumb (a) Both right joints	30% 15%

	(b) One right joint (c) Both left joints (d) One left joint	20% 10%
16.	Loss of or the <i>permanent total loss of use</i> of fingers (a) Three right joints (b) Two right joints (c) One right joint (d) Three left joints (e) Two left joints (f) One left joint	10% 7.5% 5% 7.5% 5% 2%
17.	Loss of or the <i>permanent total loss of use</i> of toes (a) All toes – one foot (b) Great toe – both joints (c) Great toe – one joint	15% 5% 3%
18.	<i>Fractured leg or patella with established non-union</i>	10%
19.	Shortening of leg by at least five cm	7.5%
20.	<i>Permanent disability</i> not otherwise provided for under Events 10 to 19 inclusive, such percentage of sum insured as we shall in <i>our</i> absolute discretion determine and being in <i>our</i> opinion not inconsistent with the compensation provided under Events 10 to 19 inclusive.	

(b) Burns accident

In the event that you suffer from *third degree burns* resulting solely from 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 damage to any one of the following specified surface area within 12 consecutive months after the date of the *accident*.

Third degree burns table		
Damage as a percentage of total surface area		Percentage of maximum benefits
1.	Equal to or greater than: i. 8% damage of total head surface area; OR ii. 20% damage of total body surface area (excluding head)	100%
2.	Equal to: i. 2% but less than 8% damage of total head surface area; OR ii. 10% but less than 20% damage of total body surface area (excluding head)	50%

Maximum liability for personal accident

If you are insured under multiple insurance policies which include accidental death and permanent disablement covers as defined in each of these policies and are issued by us and/or our related companies in Hong Kong, our maximum liability to you under all accidental death and permanent disablement covers shall not exceed HKD 10,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.

Conditions and Exclusions applicable to Section 3 – Accident Cover

- If more than one of the Events/burns damages occur as a result of the same *accident*, only the Event / burns damage with the highest compensation will be payable under Section 3(a) and 3(b) respectively.
- No payment shall be made in respect of any disablement or burns damage existed prior to an *injury* covered under this policy.

Section 4 – Compassionate Death Cash and Visit

(a) Compassionate death cash

If you die (naturally or due to accident) during the *insured journey*, we will pay the Compassionate Death Cash as stated in the *table of benefits* to your estate.

(b) Compassionate visit

If you died during the *insured journey* or suffered from *serious physical injury or serious illness* and being confined in an *overseas hospital*, we will pay for the *travel ticket* and the hotel accommodation expenses necessarily and unavoidably incurred by two *immediate family member* or *domestic partner* to travel to your location, subject to *maximum benefits* as stated in the *table of benefits*. This benefit cannot be claimed for more than once for any one *insured journey*.

Section 5 – Personal Property Cover

(a) Personal belongings and household contents

We will pay you up to the *maximum benefits* and subject to the sub-limits as stated in the *table of benefits*, for the accidental loss of or damage to the personal belongings which are normally worn or carried by and owned by you.

For any loss of personal belongings left in an unattended vehicle, such property must be locked inside the trunk or at the storage area behind the back seat of the locked vehicle.

We will also pay for the household contents that are owned by you and is lost or damaged within your *overseas residence* due to fire, flood or earthquake, subject to the sub-limits as stated in the *table of benefits*.

This section shall also cover for the loss of or damage to the household contents and personal belongings that are stored temporarily in a storage facility in *overseas* during your visit to Hong Kong, subject to the sub-limits as stated in the *table of benefits*.

We may make payment or, at our option, reinstate or repair the personal belongings 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.

In no event shall the total amount payable under Section 5(a) exceed 100% of the *maximum benefits* as stated in the *table of benefits*.

(b) Loss of Travel Document and/or Travel Ticket

We will pay the replacement cost for the accidental loss of the Hong Kong Identity Card, credit cards, driving license, *travel ticket* or travel document belonging to you which are lost during the *insured journey*, up to the *maximum benefits* stated in the *table of benefits*.

Conditions and Exclusions applicable to Section 5 – Personal Property Cover

- This policy does not cover for the following classes of property:
 - business merchandise or sample
 - brittle or fragile items
 - bicycles
 - contact lenses, dentures and all relating appliances and accessories
 - mobile phone with telecommunications function and all relating accessories
 - items that are mailed or shipped separately
 - any kinds of money such as bank notes, coins or cheques
 - plastic money (including the credit value in credit card, stored value in Octopus card)
 - foodstuffs/medicine/tobacco
 - antiques
 - coupons
 - gold, platinum, diamond, jade or pearl
- You must report the loss to the local police within 24 hours upon discovery of the loss. If the loss of or damage to the property is in the custody of a hotel or *public common carrier*, you must report such loss or damage to the hotel or *public common carrier* immediately. All claims for Personal Property must be supported by a written report from the local police or the relevant organization. Otherwise, the loss or damage will not be covered under this policy.
- You must provide an official receipt issued by the storage facility company with information on the storage items and dates of the storage period. The policy does not cover for any storage in a personal property of an individual person.
- You must take all reasonable efforts to safeguard your property. The policy does not cover for any property that is left unattended in public place; or any unexplained loss or mysterious disappearance; or loss due to fraud or deception.
- The policy does not cover for loss of travel document/ticket which is not necessary for the *insured journey*, nor any fine or penalties due to non-replacement or late replacement of the lost documents/tickets.
- When we pay a claim for damaged luggage or personal belongings, at our option, we do one of the following:
 - For partial functional damage of luggage or suitcases such as broken wheels or handle or zipper, we will pay you an allowance of HKD 300 for such damage.
 - If you can submit a repair quote or repair invoice to us for the repairment of your damaged luggage or suitcases or personal belongings. We will pay you the cost for the repairment, up to the per item sublimit stated in the *table of benefits*.
 - If the luggage or suitcases or personal belongings is totally damaged and unrepairable, we will consider the item is lost and pay you the replacement cost for the item, less a

deduction for wear and tear and depreciation as shown in the Depreciation Table below.

If the damage to the personal property is in the custody of a hotel or *public common carrier*, you must report such damage to the hotel or *public common carrier* immediately. All claims for damage to personal property must be supported by a written report from the relevant organization. Otherwise, the loss will not be covered under this policy.

7. Depreciation Table

Settlement of *your* claim for personal belongings is based on the value of an item at the time of loss. We will reduce the value of the item has lost over time, and wear and tear. The table below shows how we apply depreciation to items.

You must send us the original receipt with purchase date and price for the item. We will not pay for the claim if you cannot provide any proof on the purchase date and price of the item.

Item age	Depreciation deduction on the original item value
New to 24 months	15%
25 months to 48 months	35%
49 months to 60 months	45%
61 months or above	70%

Section 6 – Liability Cover

(a) Personal Liability

We will indemnify you for the compensation and/or legal expenses you legally liable to pay for an *accident* occurring during the *insured journey* which causes death or *injury* to a third party, or accidental damage to property of a third party, up to the *maximum benefits* stated in the *table of benefits*. However, you 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.

(b) Rental Vehicle Excess

If you rent a vehicle to drive while travelling in cities other than the city where you are studying during the *insured journey*, and the vehicle is stolen or damaged and the motor vehicle insurance for the rental vehicle includes an excess of the rental vehicle (or deductible or similar condition), we will reimburse you for the rental vehicle excess or non-operation cost (NOC) up to the *maximum benefits* stated in the *table of benefits* for the liable loss or damage of the rental vehicle which you are legally liable to pay. This benefit cannot be claimed for more than once for any one *insured journey*.

Conditions and Exclusions applicable to Section 6 – Liability Cover

- The policy does not cover for any personal liability arising directly or indirectly:
 - from any business, profession, trade or contracts;
 - due to your family members, relative, employer or employee;
 - from any act of *terrorism*;
 - from your ownership or possession, use or control of any properties or animals; or
 - from damage to property owned by you or held in your trust or custody.
- You must hold a valid driving license to the country which you will be driving, and you must comply with all the terms in the rental vehicle agreement and in the motor vehicle insurance.

Section 7 – Delay Cover

(a) Travel delay

If the *public common carrier* in which you have arranged to travel is delayed for at least six hours from the scheduled departure or arrival time due to one of the following events, we will pay the following benefits.

- strike or other industrial action
- terrorist
- adverse weather conditions
- riot or civil commotion
- airport closure
- mechanical and/or electrical breakdown of the *public common carrier*
- hijack
- natural disaster

Calculation on delay hours:

You can only claim for either departure or arrival delay. Regardless of the time spent on transit (in the event you have consecutive connecting flights), the period of delay will be calculated from the original scheduled departure time / arrival time to your scheduled travel destination specified on your ticket schedule, until the actual departure time/arrival time to your scheduled travel destination (i) of the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*.

i. Travel delay allowance

HKD 300 for each and every full six hours of delay up to the *maximum benefits* as stated in the *table of benefits*.

ii. 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*.

iii. Re-routing cost due to travel delay

The additional costs incurred for the purchase of the one-way economy class *travel ticket* to travel to the planned destination as specified in your 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 *insured journey*.

(b) Baggage delay Allowance

If your checked-in baggage is being delayed for over six hours after your actual arrival at the overseas travel destination, regardless of the number of checked-in baggage, we will pay a lump sum allowance as stated in the *table of benefit* to you, and subject to the same delayed checked-in baggage can only be claimed once by one *insured person* in any one *insured journey*.

Conditions and Exclusions applicable to Section 7 – Delay Cover

- Baggage Delay Allowance is only applicable to the baggage which is checked-in on the same *public common carrier* with you.
- The policy does not cover for any loss due to your late arrival at the airport or port. It also does not cover for delay due to air traffic control by local government, error or overbooking, operational reason, bankruptcy or liquidation of the *public common carrier* or any service provider forming part of the *insured journey*.
- All delay claims must be supported by written document from the *public common carrier* on the number of hours of the delay, the reason for such delay and/or the identified checked-in baggage label, and any other proof as we may reasonably require.
- You should always take the first available alternate transportation provided by the *public common carrier* if such arrangement is within a reasonable time.
- If you decided to arrange for another transportation to reach your scheduled travel destination by yourself, you can only claim either Section 7(a)(i) - Travel Delay Allowance or Section 7(a)(iii) – Re-routing Cost due to Travel Delay.
- The policy does not cover any loss or 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 (applicable to Section 7(a)(ii) – Hotel Cost due to Travel Delay and 7(a)(iii) - Re-routing Cost due to Travel Delay only).

Section 8 – Study Trip Cancellation and Interruption Cover

(a) Cancellation of trip

If you have to cancel or postpone the *insured journey* due to the following events:

- you, immediate family member or domestic partner's death, serious physical injury or serious illness within 90 days before the departure date of the scheduled *insured journey*;
- you are required for witness summons, jury service or compulsory quarantine within 90 days before the departure date of the scheduled *insured journey*;
- unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the scheduled travel destination in overseas arising within one week before the departure date of the scheduled *insured journey*; or
- your principal home in *Hong Kong* being seriously damaged due to fire, flood or burglary within one week before the departure date of the scheduled *insured journey* which requires your presence in *Hong Kong* on the departure date of the scheduled *insured journey* for the purpose of police investigation.

We will reimburse the prepaid and unused expenses for the scheduled *insured journey* which are not recoverable from any other sources, up to the *maximum benefits* stated in the *table of benefits*.

(b) Interruption of trip

- If after the *insured journey* has begun, you must abandon the *insured journey* and return to *Hong Kong* due to one of following events:
 - you, immediate family member or domestic partner's death, serious physical injury or serious illness;
 - unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the scheduled travel destination in overseas which prevents you from continuing the *insured journey*

journey.

OR

- ii. You must rearrange the *insured journey* due to the following events at the study destination or scheduled travel destination:
- terrorism
 - riot or civil commotion
 - infectious disease
 - strike or other industrial action
 - adverse weather conditions
 - natural disaster
 - strike or other industrial action of the employees on the *public common carrier* in which you have arranged to travel

We will reimburse either:

- the prepaid and unused expenses in *overseas* due to the journey interruption which is not recoverable from any other sources; or
- the additional *travel ticket* cost and/or accommodation expenses reasonably and necessarily incurred for you to return to *Hong Kong* or travel to your other scheduled travel destination in *overseas*.

This benefit cannot be claimed for more than once for any one *insured journey*.

(c) Loss of Tuition Fee due to Study Interruption

If after the *insured journey* has begun, you suffer from *injury* or *illness* and at the recommendation of your attending *medical practitioner*, you must:

- abandon the study course and return to *Hong Kong* prematurely; or
- cease the study course immediately for medical treatment and recovery at the place where you study which last over 30 consecutive days.

We will reimburse the forfeited tuition fees that you have paid, and which is not recoverable from any other sources.

Calculation on forfeited tuition fee is in proportion for the period starting at the date the study course is ceased to the last date of the study course which you have paid and shown on the official receipt issued by your attending education institution.

Conditions and Exclusions applicable to Section 8 - Study Trip Cancellation and Interruption Cover

- The policy does not cover for any loss due to your late arrival at the airport or port; or cancellation/interruption of trip due to your own personal or financial reason. It also does not cover for any cancellation or interruption of trip due to air traffic control by local government, error, overbook, over-sale, operational reason, bankruptcy or liquidation of the *public common carrier* or any service provider forming part of the *insured journey*.
- You should always take the first available alternate transportation provided by the *public common carrier* if such arrangement is within a reasonable time.
- Your name must be shown on the respective ticket or receipt for claims under this section. If not, you are liable to provide the supporting documents which are required by and acceptable to us as proof of claims. We will not pay for expense that is not settled by an official currency by any government.
- You must provide a written report from your attending *medical practitioner* with details of the cause and your medical condition and reason of the recommendation, as well as written acknowledgement from your attending education institution on the discontinuation of study (applicable to Section 8(c) Loss of Tuition Fee due to Study Interruption only).
- If you have not purchased a return ticket before departure of the *insured journey*, we will not cover any costs incurred or pay for any *travel ticket* whilst returning you to *Hong Kong*.

Section 9 – Zurich Care Protection

(a) Parent annual leave compensation

If you are *confined* in an *overseas hospital* due to *injury* or *illness* for over three consecutive days, and your parent(s) need to take annual leave from work to travel and take care you, to the study destination and to be with you, we will pay the Parent Annual Leave Compensation, up to the *maximum benefits* stated in the *table of benefits*.

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

(b) Missed school cover

If you suffer from *injury* or *illness* during the *insured journey* and need to be *confined* in *hospital* or home leave as recommended by the *medical practitioner*, and you are not able to attend school as scheduled, we will pay the Missed School Cover, up to the *maximum benefits* stated in the *table of benefits*.

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*.

You must provide a written certificate from your attending *medical practitioner* with details of the cause and your medical condition and reason of the recommendation.

If more than one *hospital confinement* or home leave has arisen for the same *insured journey*, the maximum amount payable under this benefit shall not exceed the *maximum benefits* specified in the *table of benefits*.

(c) Education fund

If your parent(s) has an *accident* during the policy year, and results in *accidental death* or *permanent total disablement* within 12 consecutive months after the date of the *accident*, we will pay the Education Fund benefit to you, up to the *maximum benefits* as stated in the *table of benefits*.

(d) Overseas hotel cost

If your residence in *overseas* during the *insured journey* is seriously damaged due to natural disaster, fire or flood, we will pay the additional and reasonable accommodation expenses incurred outside *Hong Kong*, up to the *maximum benefits* as stated in the *table of benefits*.

(e) Graduation incentive

If you successfully completed the study course and graduate from an *overseas* education institution, we will pay a graduation incentive stated in the *table of benefits*, subject to the following conditions:

- The study course completion date is within the *period of insurance*; and
- You are continuously insured under this policy for three consecutive full years.

Each Graduation Incentive shall only be payable once in every three consecutive full years, and each Graduation Incentive payment is subject to the conditions stated above.

Section 10 – MediExpress China Medical Card Service
(Applicable to insured person aged 18 years or above)

If you suffer from *injury* or *illness* during the *insured journey* in *China* and requires hospitalization, upon admission to an “*appointed hospital*”, Zurich Emergency Assistance will arrange and provide Deposit Guarantee for Hospital Admission incurred within the “*appointed hospital*”. This service is subject to the sole decision of Zurich Emergency Assistance

Conditions and Exclusions applicable to Section 10 – MediExpress China Medical Card Service

- “*Appointed hospital*” means any *hospital* listed in the MediExpress China Medical Card Appointed List provided by us.
- The MediExpress China Medical Card “*Appointed Hospital*” List is subject to change without prior notice.

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.

ZURICH EMERGENCY ASSISTANCE is rendered by a service provider nominated by us.

PART 3 – GENERAL CONDITIONS AND EXCLUSIONS APPLICABLE TO THE POLICY

1. Known events and conditions

The policy does not cover for any circumstance which is existing or announced before the *effective date*; or any *pre-existing condition*.

2. Purpose of the insured journey

You must be fit to travel at the time when you are applying this policy, otherwise we shall have the right to repudiate any liability under this policy. No coverage of the policy shall be provided and no benefits shall be paid if the purpose of the *insured journey* is to obtain medical treatment, or if the *insured journey* was undertaken while you were unfit to travel, or you are traveling against the advice of a *medical practitioner*.

The policy is valid only for conventional study course without any manual work, unless *you* are participating in a placement or work programme assigned and coordinated by *your* school/institution. Participation in adventurous tourists activities are covered, provided that such activities are: (i) accessible to the general public without restriction, and (ii) under the guidance and supervision of qualified personnel or instructors of recognized local tour operator or activity provider, and (iii) authorized by the relevant local authority.

3. Excluded activities

The policy does not cover for whatsoever loss caused by the below activities, unless *we* agreed otherwise in writing and shown as covered in the *table of benefits* or endorsement attached to the policy.

- i. Any activity in the air, unless at the relevant time *you* are:
 - travelling as a fare paying passenger on a regularly scheduled flight or licensed chartered aircraft, or
 - participating in such activity where the manoeuvre 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;
- ii. riding or driving in any kind of motor racing; or sports competition; or engaging in a sport in a professional capacity; or any activities where *you* would or could earn income or remuneration from engaging in such activities.
- iii. trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
- iv. expeditions, treks, equipped mountaineering or similar journey; or activities involves a high level of expertise, or exceptional physical exertion, or exposure in extreme environment, or use of specialised gear or equipment;
- v. marathon or any tour with bicycle riding as the main transportation during the *insured journey*;
- vi. *your* participation in any illegal or unlawful act.

4. Excluded occupations

The policy shall not provide cover during the time when *you* are engaging in duty for the following occupations: being as a crew member or an operator of any air carrier; any kind of labour work; offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives or firearms; performing as an actor/actress/artist; site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or airforce service or operations or armed force services.

5. Conditions and maximum travel period in different travel plan

- i. All trips must depart from and return to *Hong Kong*.
- ii. For Short-term Study plan: no refund of premium is allowed once the policy has been issued and the *insured journey* shall not exceed six months.

6. Free insurance extension

If the *insured journey* cannot be completed within the period stated in the original *itinerary* due to any circumstances which are beyond *your* control which arise after the *insured journey* has begun, *we* will automatically extend the cover *period of insurance*, subject always to a maximum of 10 calendar days, without charge for such a period as is reasonably necessary for completion of the *insured journey*. No further extension to the *insured journey* shall be granted after this free insurance period.

7. Multiple travel policies

If *you* are insured under more than one travel insurance policy underwritten by *us* or *our* affiliated companies and claims for the same benefit, only the travel insurance policy with the greatest compensation for the same cover shall apply.

8. Other excluded events or conditions

- i. If *you* are holding the People's Republic of China passport and travels to/within *China*, unless *you* have an official document issued by an overseas Government (other than *China*) as proof that *you* are a legal resident of the respective country but travelling with a passport of the People's Republic of China.
- ii. Any loss in connection to: insanity, mental or nervous disorders (except covered under Section 1(a)); suicide or intentional self-inflicted injury; any condition under the influence of alcohol or drugs (other than those prescribed by a *medical practitioner*), alcoholism, drug addiction or abuse.
- iii. Any conditions or complications arising or resulting from: pregnancy, childbirth, venereal disease and HIV (Human Immunodeficiency Virus); or any loss in connection to congenital and hereditary condition.
- iv. Any loss directly or indirectly arising from any government's regulations, control or act.
- v. Any loss resulting directly or indirectly from *pandemic*, *war*, invasion, act of foreign enemy, hostilities (whether *war* is

declared or not), civil war, rebellion, insurrection, revolution, usurped power, military force or coup, or action taken by government authorities in hindering, combating or defending against such an occurrence (including *terrorism*), any kinds of nuclear engineering.

PART 4 – 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 this policy. No changes in this policy shall be valid unless approved by *our* authorized officer and evidenced by endorsement of amendment.

2. Age limit and eligibility

Unless *we* agree otherwise in writing, this insurance shall only apply to *insured person* who is aged between seven years and 70 years on the *policy effective date*.

The *policyholder* must be a *Hong Kong* citizen or resident in *Hong Kong* holding a valid *Hong Kong* identity card with a residential address and live in *Hong Kong* as a usual place of residence. The *insured person* must be registered as a full-time or part-time student (including placement and internship) during the *period of insurance*.

3. Notice of claims

Written notice of claim must be given to *us* by the *insured person* within 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*.

All certificates, information and evidences required by *us* shall be furnished at *your* or *your* personal representative's expenses and shall be in such form and of such nature as *we* may prescribe. If *you* do 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 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 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 *your* expense without any expense to *us*.

5. Claims admittance

In no case shall *we* be liable in respect of any claim after the expiry of 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. In the unfortunate event that the *insured person* has passed away, but there are insufficient evidence or documents for *us* to assess the claim, *we* have the right to have a postmortem examination where it is not forbidden by law. The examination is at *our* expenses and 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. For *insured person* aged 17 or below, payment of claims shall be made to his/her parents or the proposer of the policy. 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. In the event of *accidental* death, *we* will pay all the pending benefits to *your* estate. All indemnities provided in this policy will be paid immediately after the receipt of due proof upon *our* approval. All payment of claims in this policy shall be in *Hong Kong* dollars and are payable to *you* after the receipt of due proof upon *our* approval.

8. Liability claims

You must not admit, deny, or settle a claim without *our* consent.

9. Misrepresentation or non-disclosure

If *you* or anyone acting on behalf of *you* makes a statement in the enrollment 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*, *you* shall refund such benefit to *us* within seven working days from the date of *our* notice of demand.

10. Misstatement of age

If *your* age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that *your* 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 premium 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 *you* upon *your* 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 the ones being claimed under this policy, we will only be liable for *our* proportionate share which will be paid under this policy, except for the following sections:

- Section 3 – *Accident* cover
- Section 7(a)(i) – Travel delay allowance
- Section 7(b) – Baggage delay allowance
- Section 9(a) – Parent annual leave compensation
- Section 9(b) – Missed school cover

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 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 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 *your* name against third parties who may be responsible for an occurrence giving rise to a claim under this policy, and *you* 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 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 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 *you* do not commence arbitration in the aforesaid manner within 12 calendar months from the date of *our* disclaimer, *your* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under the policy.

17. Right of third parties

Other than the proposer or the *insured persons* 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 *insured person* shall, and shall procure all other *insured person* 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 the *insured person* to *us*, the *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.

21. Sanctions

Notwithstanding any other terms under this policy, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any *insured person* or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the *insured person* would violate any applicable trade or economic sanctions law or regulation. The above clause shall also apply for any trade or economic sanction law or regulation that the insurer deems applicable or if the *insured person* or other party receiving payment, service or benefit is a sanctioned person.

Additional General Provisions applicable to Full-year Plan only

22. 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 30 days' prior written notice to the *insured person*.

23. Grace period

We will allow the *insured person* 31 days grace period for the payment of each premium after the first premium. During grace period we will keep this policy in force. If after that time the premium remains unpaid, this policy will be deemed to have lapsed from the date when the unpaid premium was due.

24. 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.

25. Cancellation

- We have the right to cancel this policy or any section or part of it by giving 30 days' advance notice in writing by registered post to *your* 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*.

- *You* have the right to cancel this policy by giving 30 days' advance notice in writing to *us*. In such event, we will refund the premium actually paid by *you* covering the period after the date of termination of this policy based on the table below, provided that no claim has been made during the period starting from the policy effective date of each *period of insurance*, to the date on which the cancellation takes effect ("Policy Period"), the required premium covering the period

before the date of termination shall be calculated in accordance with the table below but in no event shall the required premium be less than *our* customary minimum premiums. If this policy is paid on a monthly basis, we have the right to charge the *insured person* the remaining balance of the annual premium for the current policy year in accordance with the charges indicated below.

In both cases above, if there is a claim or service used during the current policy period, there will be no refund of premium on the unexpired period and the *insured person* is liable to settle the annual premium of the policy year.

Covered period	Percentage of premium required by us
Two months (Our customary minimum premiums)	40%
Three months	50%
Four months	60%
Five months	70%
Six months	75%
Over six months	100%

Notwithstanding the above, *you* have the right to cancel this policy by giving notice in writing with signature and return the policy to *us* within 14 days from the delivery of this policy document *you* are not satisfied with this policy and have not made any claim during this *period of insurance*. We will refund the premium *you* have paid without interest.

26. Termination of policy

This policy shall automatically terminate on the earliest of:

- upon the occurrence of any compensation for which indemnity is payable for any one of the Events stated in the Compensation Table under Section 3(a) in the policy;
- the *insured person* is no longer eligible for the benefits under this policy in view of clause 2 – Age Limit of this Part;
- cover under this policy ceases pursuant to the clause 9 – Misrepresentation or Non-disclosure of this Part;
- you* fail to pay after expiry of the 31 days grace period in accordance with clause 23 – Grace Period of this Part; or
- you* or we cancel this policy by giving 30 days written advance notice pursuant to clause 25 – Cancellation of this Part; or
- on the policy anniversary date when we have cease offering or suspend this insurance product.

27. Renewal

The policy shall remain in force for a period of one year 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 30 days' written notice to *you*. 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 *you* before the renewal date of any *period of insurance*.

Extended cover on Outbound Travel Alert (“OTA”)

Notwithstanding point 8(v) under Part 3 of this policy, in the event that the Hong Kong Security Bureau has hoisted the Black OTA or Red OTA against the planned destination(s) of an *insured journey* after the *effective date*, *you* are entitled to the following benefits:

• Cancellation of trip

If *you* have to cancel the entire scheduled journey due to Black OTA or Red OTA is hoisted within one week before the commencement date of the scheduled journey, we will reimburse up to:

- For Black OTA – 100%
- For Red OTA – 50%

of the prepaid and unused expenses for the scheduled journey which are not recoverable from any other sources, or up to the *maximum benefits* stated in the *table of benefits* under Section 8(a) – Cancellation of Trip, whichever is lower.

• Interruption of trip

If the Black OTA or Red OTA is hoisted during the *insured journey* (provided that the Black OTA or Red OTA was not hoisted on the departure date) and *you* have to rearrange the *insured journey* or return to Hong Kong, we will reimburse up to:

- For Black OTA – 100%
- For Red OTA – 50%

of the loss of unused expenses for the *insured journey* which are not recoverable from any other sources or additional actual travel fare and accommodation expenses, or up to the *maximum benefits* stated in the table of benefits under Section 8(b) – Interruption of

Trip, whichever is lower.

• Allowance for Involuntary Journey Extension

If the circumstance(s) or incident(s) leading to the issuance of the Black OTA being hoisted during the *insured journey* (provided that the Black OTA was not hoisted on the departure date) resulting *your* stay at the overseas destination involuntarily while the Black OTA to be hoisted, we will pay a daily allowance of HKD 500 to *you*, up to a maximum of 10 calendar days.

Exclusion and conditions applicable to Extended Cover on OTA

- No cover shall be provided if the Red or Black OTA is hoisted or announced to the destination(s) listed in the *itinerary* before the *effective date*.
- Unless otherwise stated, terms and conditions and exclusions on this extended cover shall be the same as stated in the policy,

CLAIMS PROCEDURE

Through *our* “eClaim” online platform, *you* can submit a claim easily and conveniently.

Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened up to two working days comparing to submission by post/email.



Alternatively, *you* can submit the completed claim form with supporting documents by post/email.

- Email: claims@hk.zurich.com
 - Post: Zurich Insurance Company Ltd, Claims Department, 26/F, One Island East, 18 Westlands Road, Island East, Hong Kong
- Please note that if *you* need to make a claim, please report *your* claim to *us* within 30 days upon *your* loss.

For enquiries, please call our Claims Hotline at +852 2903 9388 or email to claims@hk.zurich.com.

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 version, the provisions contained in the English version shall prevail.

「智學保+」海外留學保險

當「我們」於「你」的「受保旅程」出發前已收訖本保單的保費，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，承保「你」及「你」的「受保旅程」。

如「你」需要協助

- 關於緊急醫療援助或其他轉介服務，可致電「香港」蘇黎世24小時緊急支援熱線：+852 2886 3977，並提供「你」的姓名及載於「附表」上的保單號碼。「我們」的資深援助主任會幫忙及處理「你」的查詢及提供協助。
- 如需聯絡客戶服務，請致電「我們」的查詢熱線：+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。
- 如需索償，請參閱本保單最後一頁關於索償程序及所需文件。

第一部份 – 詞彙的定義

本保險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「你」蒙受「損傷」之突發事件。

「中國」

指中華人民共和國，但不包括「香港」及澳門。

「中醫」

指任何根據香港法例內的中醫藥條例合法註冊成為中醫的人士，但中醫不包括「你」、「直系親屬」或「同居伴侶」。

「強制隔離」

是指「你」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。「你」須出示「醫院」發出的每日病房及膳食費用單據，以作證明。

「同居伴侶」

一名年齡十八歲或以上、選擇以親密和忠誠的關係與「你」共同生活的未婚成年人，與「你」同居於一起最少三年或以上並以此為長遠目標，以及能提供相關住址證明。同居伴侶並不包括室友或任何「直系親屬」。

「生效日期」

於短期課程計劃中，是指本保險單的申請日期。

於全年留學計劃中，於每次「受保旅程」中，是指(i)「我們」接受本保險單的申請日期或(ii)由旅行社或「公共交通工具」機構發出確認有關旅程或團費或「旅行票」已繳付全費的收據，以較遲者為準。

「覆診」

直接因「你」在「受保旅程」中已接受治療的「損傷」或「疾病」所引致的治療。

「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)；
- 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；
- 駐有註冊護士或合格護士每天24小時提供看護服務；
- 一名或以上持牌「醫生」時刻駐院；
- 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」

「你」於「受保旅程」中感染或開始患上的疾病或病症，以致構成本保險單所承保的損失。

「直系親屬」

「你」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「你」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。

「損傷」

「你」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「你」離開香港入境事務處 / 櫃檯開始，直至「你」(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。所有短期課程必須在六個月之內。

於全年留學計劃中，是指於保單年度內，每次由「你」離開香港入境事務處 / 櫃檯開始，直至「你」返回「香港」境內抵達香港入境事務處 / 櫃檯或所有受保旅程必須在「附表」內註明之「保險期」之內。

於第三節中，受保旅程的開始及終止時間如下：

- 「你」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
- 「你」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「你」的「香港」住所。

「受保人」或「你」

名字列於「附表」中註明為本保單受保人之人士。

「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，並連同正式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，而喪失之聽力級別高達80分貝（dB HL）或以上。

「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」

「永久」完全喪失功能或手腕或足踝或其以上的肢體部份「永久」完全分離。

「最高賠償額」

列於本保單的「保障表」內每項受保障的賠償額。

「醫療必須費用」

是指「你」於「受保旅程」中由第一日遭遇「損傷」或感染「疾病」起計所須支付予「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，但不包括本保險單第二部份第二節(b)緊急醫療運送及第二節(c)遺體運返兩項保障所需的任何費用。本保險單僅負責賠償經由「醫生」所處方或治療的費用。如果「你」可從其他來源取回全部或部份費用，「我們」則根據保險單條款負責賠償剩餘的費用。

「醫生」

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。醫生並不包括「你」、「直系親屬」或「同居伴侶」。

「海外」

列明於「行程表」內的「受保旅程」目的地，但不包括「香港」。

「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布及記錄，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。

「保險期」

「附表」內所訂明之保險有效期，而「本公司」已接納「閣下」在「附表」內所訂明該保險期間之保費。

「永久」

「意外」事故發生之日起計，損害情況持續至少12個月，並於此段時間終結時沒有好轉之跡象。

「物理治療費用」

由物理治療師收取的評估及治療費用，而該物理治療師必須已獲准在其執業的地區合法提供有關治療服務的人士。物理治療師並不包括

「你」、「直系親屬」或「同居伴侶」。

「保單持有人」

於「附表」內註明為保單持有人受同時為本保單的申請人士。

「投保前已存在的傷疾」

指「你」、「直系親屬」或「同居伴侶」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。

「公共交通工具」

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、郵輪、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。

「有關文件」

包括「附表」、「保障表」、申請書、聲明、附加保障、批單、附件及修訂本（不論以口述或以書面或數碼形式）。

「附表」

隨附本保險單名為附表或“Schedule”並構成保單一部份之附表。

「嚴重損傷」或「嚴重疾病」

需經由「醫生」治療的損傷或疾病，並經「醫生」證實「你」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「你」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」或「同居伴侶」，是指「直系親屬」或「同居伴侶」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」。

「專科醫生」

已獲准在其執業的地區合法提供專科醫療服務的「醫生」。專科醫生並不包括「你」、「直系親屬」或「同居伴侶」。

「保障表」

隨附本保險單名為保障表或“Table of Benefits”並構成保單一部份之保障表，當中列明各保險計劃級別中不同保障的「最高賠償額」，包括「你」已選擇的計劃級別。

「恐怖活動」

任何個人或團體，不論獨自行動或代表任何組織或與任何組織有關連，為達到政治、宗教、信念或類似目的，作出任何意圖影響任何國家、政治部門，或由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇的行動。任何恐怖活動必須經有關政府確認及公開宣佈。惟本定義並不包括「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，或任何使用核子技術的行為。

「三級燒傷」

皮膚所有皮層及皮下組織被燒毀。

「完全傷殘」

「你」遭遇「意外」而蒙受「損傷」，並且於事發後連續12個月內完全不能從事任何根據「你」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「你」並無從事任何職業或工作，則指「你」喪失應付日常生活事務的能力。

「旅行票」

用以乘坐任何「公共交通工具」的旅行票。

「戰爭」

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

未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：(i)宣布終止和平關係；及(ii)陷入武裝敵對局面。

「我們」
蘇黎世保險有限公司。

第二部份 – 保障內容

以下各項保障的賠償將根據「附表」內列明「你」已選擇的計劃級別為準。

		每名「受保人」 每次「受保旅程」之 「最高賠償額」 (港元)	全年留學計劃 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	基本計劃	專上計劃
1.	醫療保障			
(a)	醫療費用 包括以下個別限額： – 門診治療 – 「專科醫生」治療或「物理治療費」 – 患上精神科「疾病」的住院醫療費用 – 往返「醫院」求診之交通費用 – 返回「香港」後3個月內之「覆診」費用 包括： • 「中醫」、跌打、針灸治療或脊椎治療 – 短暫返回「香港」期間的住院醫療費用（最長逗留期為3個月）	1,000,000 每日每次最高 500 (最多15次) 每日每次最高 1,500 (最多5次) 15,000 1,000 250,000 3,000 (每日每次200) 不適用	不適用 不適用 不適用 不適用 不適用 不適用 不適用	1,500,000 每日每次最高 500 (最多25次) 每日每次最高 1,500 (最多10次) 15,000 1,000 375,000 3,000 (每日每次200) 100,000 (每次「住院」 50,000) 15,000 (每日每次1,500)
(b)	創傷輔導服務保障	15,000 (每日每次1,500)	不適用	不適用
2.	蘇黎世緊急支援		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 (每日1,950港元) 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			
(e)	24小時電話熱線諮詢及轉介服務			
3.	「意外」保障			
(a)	個人「意外」 i. 參與學校活動時發生之「意外」 ii. 交通「意外」 iii. 暴力犯罪行為之受害者 iv. 其他「意外」	1,200,000 1,200,000 1,200,000 1,000,000	600,000 600,000 600,000 500,000	1,200,000 1,200,000 1,200,000 1,000,000
(b)	燒傷「意外」	200,000	100,000	200,000
4.	身故恩恤金及緊急啟程		10,000 2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.	個人財物保障			
(a)	個人物品及家居物品 包括以下個別限額： – 每件、每對、每套或每組物品 – 「手提電腦」 – 所有相機及數碼攝錄機及其有關配件及裝備 – 於儲存設施內的每件、每對、每套或每組物品	10,000 3,000 5,000 3,000 不受保障	不適用 不適用 不適用 不適用	10,000 3,000 5,000 3,000 2,000
(b)	遺失旅行證件及 / 或「旅行票」之補領費用	10,000	5,000	10,000
6.	責任保障			
(a)	個人責任	2,000,000	1,000,000	2,000,000
(b)	租車自負額	5,000	5,000	5,000
7.	延誤保障			
(a)	旅程延誤 i. 旅程延誤津貼（每滿6小時300港元） ii. 因旅程延誤引致之酒店費用（超過6小時） iii. 因旅程延誤引致之更改行程費用	1,000 1,000 5,000	1,000 1,000 5,000	1,500 2,000 10,000
(b)	行李延誤津貼（超過6小時）	500	不適用	500
8.	學習旅程取消及中斷			
(a)	取消旅程	20,000	20,000	40,000
(b)	旅程阻礙	10,000	10,000	20,000
(c)	學費損失	50,000	50,000	100,000
9.	蘇黎世關懷您保障			
(a)	父母休假津貼（每名父母每日500港元）	不適用	2,500	5,000
(b)	缺席學校保障（每日500港元）	不適用	5,000	10,000
(c)	教育基金	不適用	100,000	200,000
(d)	海外酒店費用保障	不適用	2,500	5,000
(e)	畢業獎金	不適用	1,000	2,000
10.	醫療快線中國醫療卡服務	不適用	不適用	包括

第一節 – 醫療保障

(a) 醫療費用

如「你」在「受保旅程」中蒙受「損傷」或感染「疾病」，「我們」會以實報實銷形式賠償以下之「醫療必須費用」給「你」，但以「保障表」所列的個別限額為上限。

- 於「受保旅程」中已支付的合理「醫療必須費用」。
- 往返「醫院」求診之交通費用。
- 「你」於「受保旅程」完結後返回「香港」三個月內的「覆診」費用，包括支付給「中醫」或脊醫的治療費用，或跌打或針灸治療費用。
- 「你」於「受保旅程」中已感染但於返回「香港」後十日內才確診的「傳染病」，有關之醫療費用是「疾病」之「覆診」費用的一部分，並根據以上第(iii)所述的條款賠償。
- 「你」於短暫返回「香港」三個月內，因疾病或意外而需要「住院」的「醫院」醫療費用。

在任何情況下，第一節(a) – 醫療費用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「你」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」，「我們」將支付「你」返回「香港」後六個月內之創傷輔導服務費用。有關之服務必須由「醫生」以書面證明「你」需要接受有關之治療及已獲「我們」事先以書面同意支付有關之費用。以「保障表」所載之「最高賠償額」為上限。

第一節 – 醫療保障的承保條款及不承保事項

- 本保單並不承保以下不論任何原因引致的醫療費用：
 - 非必要的醫療治療
 - 整容手術
 - 特別或私家看護的費用
 - 糾正眼球折射的誤差或配用助聽器
 - 採購或使用儀器或裝置或有關的費用
 - 「醫院」內獨立或私人房間或半私人房間的額外住宿
 - 非醫療用的個人服務
- 本保單保障以下因「意外」引致及附有由醫生簽發之書面建設為必須的醫療費用：
 - 原本健全及天然之牙齒必須接受緊急牙科治療；或
 - 採購或使用特別支架
- 本保單並不承保以下目的為休息及/或療養的「住院」或「強制隔離」

第二節 – 蘇黎世緊急支援

如「你」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。

所有服務必須由蘇黎世緊急支援根據醫療需要作出最終決定，及預先得到蘇黎世緊急支援以書面同意。

(a) 入院保證金

蘇黎世緊急支援將為「你」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一節(a) – 醫療費用承保之項目，則金額需退還給「我們」並一律由「你」自付。

(b) 緊急醫療運送

支付「你」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費用。

(c) 遺體運返

將「你」的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，又或於身故當地殮葬的費用。

(d) 交通及住宿費用

如「你」因必要及無可避免的事件而須使用緊急醫療運送（如第二節(b)所述）至其他地點後，需恢復「你」的「受保旅程」返回「香港」，蘇黎世緊急支援將支付一張單程經濟客位「旅行票」及因此而引致的酒店住宿費用，以「保障表」所載之「最高賠償額」為上限。

(e) 24小時電話熱線諮詢及轉介服務

「你」可致電蘇黎世緊急支援24小時電話熱線，查詢啟程前的資訊；或領事館、醫療服務、律師或傳譯服務轉介；或因遺失護照或行李而需要援助。

蘇黎世緊急支援服務由「我們」所委任的服務機構提供。

第二節 – 蘇黎世緊急支援的承保條款及不承保事項

- 如「你」身處的地點有爆發「戰爭」的危險或政治危機，本節恕未提供任何服務。
- 如「你」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服務，鑒於任何延誤可能危害「你」的性命或構成嚴重影響，蘇黎世緊急支援服務會支付由「你」自行安排的合理的醫療運送費用。

第三節 – 「意外」保障

(a) 個人「意外」

如「你」因遭遇以下(i)、(ii)、(iii)或(iv)列明之「意外」事故而蒙受「損傷」，而該「損傷」於「意外」發生後連續十二個月內直接引致以下賠償表內任何一項保障項目，「我們」將根據賠償表所載該項目的百分比作出賠償，最高至「保障表」所載之「最高賠償額」為上限。

- 參與學校活動時發生之「意外」
「你」於參與由就讀學校 / 機構舉辦之學校活動時發生「意外」並蒙受「損傷」。
- 交通「意外」
當「你」在以下的情況發生交通「意外」：
 - 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
 - 持有有效的駕駛執照於駕駛私家車或電單車時，或踏單車時；或
 - 是交通「意外」的無辜受害者。
- 暴力犯罪行為之受害者
「你」是暴力犯罪行為的受害者，而施暴並非「你」的「直系親屬」或親屬。
暴力犯罪行為是指使用暴力、人身暴力及非法的行為，包括謀殺、性侵犯、暴力搶劫、綁架或「恐怖活動」。
- 其他「意外」
「你」在「受保旅程」中因「意外」而蒙受「損傷」，但並非因以上第三節(a)(i)、(ii)或(iii)所述的「意外」導致之「損傷」。

賠償表		
保障項目		「最高賠償額」百分比
1.	「意外」死亡	100%
2.	「永久」「完全傷殘」	100%
3.	四肢「永久」癱瘓及無法痊癒	100%
4.	雙眼「永久」完全「失明」	100%
5.	單眼「永久」完全「失明」	100%
6.	喪失任何雙肢（「失肢」）或任何雙肢「永久」完全「殘廢」	100%

7.	喪失任何單肢（「失肢」） 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」精神失常	100%
10.	「永久」完全「失聰」 (a)雙耳 (b)單耳	75% 15%
11.	完全「喪失說話能力」	50%
12.	單眼「永久」完全喪失眼角 膜	50%
13.	喪失四指及姆指或任何四指 及姆指「永久」完全「殘 廢」 (a)右手 (b)左手	70% 50%
14.	喪失任何四指或任何四指 「永久」完全「殘廢」 (a)右手 (b)左手	40% 30%
15.	喪失姆指或姆指「永久」完 全「殘廢」 (a)右雙指骨 (b)右單指骨 (c)左雙指骨 (d)左單指骨	30% 15% 20% 10%
16.	喪失手指或任何手指「永 久」完全「殘廢」 (a)右三指骨 (b)右雙指骨 (c)右單指骨 (d)左三指骨 (e)左雙指骨 (f)左單指骨	10% 7.5% 5% 7.5% 5% 2%
17.	喪失任何腳趾或任何腳趾 「永久」完全「殘廢」 (a)所有腳趾——一隻腳計算 (b)腳姆趾——雙趾骨 (c)腳姆趾——單趾骨	15% 5% 3%
18.	「折斷腿部或膝蓋而無法聯 合」	10%
19.	腿部截短最少五厘米	7.5%
20.	倘「永久」傷殘狀況並未包括於上述保障項目10至19 內，「本公司」有絕對決定權及在其而言符合上述保障 項目10至19之賠償之情況下，釐定應予賠償之百分比。	

(a) 燒傷「意外」

如「你」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個月內直接導致以下「三級燒傷」賠償表內其中一項燒傷部位，「我們」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。

「三級燒傷」賠償表		
燒傷部位佔表面總面積的百分比		「最高賠償額」百分比
1.	表面總面積等同或大於 (i) 頭部表面總面積達8%；或 (ii) 身體表面總面積達20%（不包括頭部）	100%
2.	表面總面積等同： (i) 頭部表面總面積達2%但少於8%；或 (ii) 身體表面總面積達10%但少於20%（不包括頭部）	50%

個人「意外」之最高賠償責任

如「你」同時受保於多張由「我們」及／或與「我們」在「香港」的有關公司所簽發之保單而每張均包括其個別定義之意外死亡及永久傷殘保障，「你」於所有有關之保單的意外死亡及永久傷殘保障合共總賠償額不可超過10,000,000港元，而每份保單的賠償將根據總賠償額按比例分配。

第三節 – 「意外」保障的承保條款及不承保事項

- 假如在同一「意外」事件中遭受多於一項保障項目／燒傷部位，只有最高賠償額的一項保障項目／燒傷部位可個別根據第三節(a)及(b)所列獲得賠償。
- 於保單所承保之「損傷」前已存在之殘缺或燒傷，不會獲得任何賠償。

第四節 – 身故恩恤金及緊急啟程

(a) 身故恩恤金

如「你」在「受保旅程」中身故（「意外」死亡或自然死亡），「我們」會按「保障表」所列支付一筆身故恩恤金予「你」的遺產承辦人。

(b) 緊急啟程

如「你」在「受保旅程」中身故、遭遇「嚴重損傷」或患上「嚴重疾病」，「我們」將支付一張來回經濟客位「旅行票」予兩名「直系親屬」及／或「同居伴侶」前往該地，及其必要及無可避免地於當地引起的酒店住宿費用，以「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。

第五節 – 個人財物保障

(a) 個人物品及家居物品

如「你」一般會穿戴或攜帶屬於「你」的個人財物意外遺失或損毀，「我們」將根據「保障表」所列個別物品的限額上限至「最高賠償額」作出賠償。

任何存放在無人看管的汽車內之個人財物，必須存放在上鎖的汽車行李箱內，或後座背的儲物位置。

如屬於「你」的家居物品因「你」於「海外」的居所遭受火災、水浸或地震而意外遺失或損毀，「我們」亦將根據「保障表」所列個別物品的限額作出賠償。

本節亦會保障「你」於短暫返回「香港」期間暫存於儲存設施內的個人物品及家居物品，以「保障表」所列個別物品的限額為上限。

「我們」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，「我們」於處理該賠償申請時會視該物品已遺失。

在任何情況下，第五節(a)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) 遺失旅行證件及／或「旅行票」之補領費用

若「你」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，「我們」將支付其補領費用，以

「保障表」所載之「最高賠償額」為上限。

第五節 – 個人財物保障的承保條款及不承保事項

1. 本保單並不保障以下類別之物品：

- 商業貨品或樣本
- 脆弱或易碎物品
- 單車
- 隱形眼鏡、假牙及所有其有關配備
- 任何擁有對話功能之手提電話裝置及其有關配件
- 獨立郵寄或付運的物品
- 任何類型之金錢包括鈔票、貨幣或支票
- 電子貨幣（包括信用卡的信用額或八達通的儲值額等）
- 食品或飲料 / 藥物 / 煙草
- 古董
- 票券或證券
- 黃金、白金、鑽石、翡翠或珍珠

2. 「你」必須在發現遺失後24小時內向當地警方報告。如財物是於酒店或「公共交通工具」機構的保管下損失或損毀，「你」必須立即通知該酒店或「公共交通工具」機構。所有個人財物的索償必須提供由當地警方或有關機構所發出的書面報告，否則，有關的損失或損毀會不獲賠償。

3. 「你」必須提交由儲存設施公司發出的正式收據，列明儲存物品內容及儲存期。本保單並不保障任何儲存於屬於個人的私人物業內的物品。

4. 「你」須採取所有合理行動保障「你」的個人財物。本保單不會保障任何在公眾場所因無人看管下而遺失的物品；或任何原因未明的遺失或神秘失蹤；或任何因欺詐或行騙引致的損失。

5. 本保單不會保障與是次「受保旅程」無關之旅遊證件 / 旅行票；或因未有或延誤補領證件而需繳納的任何罰款。

6. 行李箱或個人物品損毀

當「我們」賠償行李箱或個人物品的損毀時，「我們」可選擇以下其中一項賠償方案：

- 如行李箱或手提箱只是部份功能損毀，例如車輪、拉鍊或把手損壞，「我們」會賠償300港元的現金津貼。
- 如「你」能提交損毀的行李箱或手提箱或「你」的個人物品的維修報價單或維修收據給「我們」，「我們」會賠償有關的維修費用，以「保障表」所列個別限額為上限。
- 如行李箱或手提箱或個人物品完全損毀及無法維修，「我們」會視該物品已遺失，並根據下列的折舊率計算表，扣除該物品的折舊率後賠償其重置費用。

如財物是於酒店或「公共交通工具」機構的保管下損毀，「你」必須立即通知該酒店或「公共交通工具」機構。所有個人財物的索償必須提供由有關機構所發出的書面報告，否則，有關的損毀會不獲賠償。

7. 折舊率計算表

個人物品的賠償金額是以該物品於遺失時的價值賠償，「我們」會扣減該物品隨時間及磨損所流失的價值，以下計算表列出「我們」怎樣使用折舊率。

「你」必須提交原本的收據給「我們」，上面列出物品的購買日期及價值，如「你」不能提供任何關於購買日期及價值的證明，「我們」不會作出賠償。

物品年齡	於物品原本價值上扣除的折舊率
全新至24個月	15%
25個月至 48個月	35%
49個月至 60個月	45%
61個月或以上	70%

第六節 – 責任保障

(a) 個人責任

如「你」在「受保旅程」中發生「意外」令第三者死亡或蒙受「損傷」，或意外損毀第三者之財物，以致必須承擔法律賠償責任及/或任何法律費用，「我們」將以「保障表」所載之「最高賠償額」為上限作出賠償。但在未得到「我國」書面同意前，「你」不可向他人提出或承諾任何賠償，或承認責任，或牽涉入任何訴訟中。

(b) 租車自負額保障

如「你」在「受保旅程」中租用的出租車輛到「你」學校所在的城市以外的地點旅遊，而出租車輛被偷竊或遭到損毀，如有關出租車輛安排的汽車保險條款內包括自負額（及或扣減及或類似條款），「我們」將以「保障表」所載之「最高賠償額」為上限，賠償「你」責任上因該車輛被偷竊或損毀而支付的自負額賠償或營業損失賠償（NOC）。本保障在每一「受保旅程」中只可賠償一次。

第六節 – 責任保障的承保條款及不承保事項

1. 本保單並不保障直接或間接因以下事故引致的個人責任：

- 任何商業、專業或貿易活動或合約責任；
- 「你」對任何「直系親屬」或親屬或僱主或僱員的責任；
- 任何「恐怖活動」；
- 在「你」擁有、佔用、使用或控制下的任何物品或動物；
- 受到「你」擁有、托管或保管的財物損毀。

2. 「你」必須擁有在「你」駕駛出租車輛當地的合法駕駛證件，以及必須遵從有關之租車條款及車輛保險條款。

第七節 – 延誤保障

(a) 旅程延誤

如「你」安排乘坐之「公共交通工具」因以下事故而延誤超過6小時，「我們」會根據「保障表」所列及以「最高賠償額」為上限，賠償下列保障給「你」。

- 罷工或其他工業行動
- 騷亂或暴亂
- 劫機
- 「恐怖活動」
- 機場關閉
- 天災
- 惡劣天氣
- 「公共交通工具」的機械及 / 或電路故障

旅程延誤時間的計算方法

「你」只可索償出發延誤或到達延誤其中一項。如「你」安排了相繼連接之航班到達「你」的原定旅遊目的地，則不計轉機所花的時間，延誤時間的計算都是由列明於原定「公共交通工具」時間表的開出/到達原定旅遊目的地的時間，直至(i)原定「公共交通工具」，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/到達原定旅遊目的地的時間作出計算。

i. 旅程延誤津貼

每滿六小時以上的延誤賠償300港元，以「保障表」所載之「最高賠償額」為上限。

ii. 因旅程延誤引致之酒店費用

因延誤引致的額外及合理的「海外」住宿費用，以「保障表」所載之「最高賠償額」為上限。

iii. 因旅程延誤引致之更改行程費用

「你」因延誤而改為乘搭其他「公共交通工具」前往列明於原定「行程表」內目的地所需之額外「旅行票」費用（只限經濟客位），以「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。

(b) 行李延誤津貼

如「你」已登記寄艙的行李於「你」實際抵達「海外」目的地後超過六小時，該行李仍未送抵，不論已登記寄艙的行李數目多寡，「我們」將按「保障表」所載，向「你」發放一筆行李延誤津貼，

但每件被延誤的相同寄艙行李只可由一名「受保人」索償一次。

第七節 – 延誤津貼的承保條款及不承保事項

- 行李延誤津貼只適用於與「你」所乘坐的「公共交通工具」一同寄運的行李。
- 本保單並不保障因「你」遲到機場或碼頭所引起的任何損失。亦不保障由當地政府或有關機構的航空管制而引致的延誤，因「公共交通工具」或任何於「受保旅程」中提供服務的機構/人士的錯誤、過量預訂、營運原因、破產、清盤所引致的延誤。
- 所有延誤索償必須提供由「公共交通工具」機構發出的書面文件，列明其延誤時間及原因及/或附上有關之寄運行李標籤，或其他「我們」合理地要求提供作為證明的文件。
- 如由「公共交通工具」機構安排的首班取替交通工具的出發時間在合理時間內，「你」必須乘坐該取替交通工具。
- 如「你」決定自行安排其他交通工具到達「你」的原定旅遊目的地，「你」只可索償第七節(a)(i) – 旅程延誤津貼或第七節(a)(iii) – 旅程阻礙其中一項保障。
- 本保單並不保障任何已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（只適用於第七節(a)(ii) – 因旅程延誤引致之酒店費用及第七節(a)(iii) – 因旅程延誤引致之更改行程費用）。

第八節 – 留學旅程取消及中斷保障

(a) 取消旅程

如「你」因以下事故必須要取消或推遲「受保旅程」：

- 「你」、「直系親屬」或「同居伴侶」於原定旅程出發前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- 「你」於原定旅程出發前90日內被傳召作證人、履行陪審員責任或需按規定接受「強制隔離」；
- 於原定旅程出發前一星期內，預定前往之「海外」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」；或
- 「你」在「香港」的主要居所於原定旅程出發前一星期內因火災、水浸或盜竊而嚴重損毀，而「你」需於出發當日留於「香港」協助警方調查；

「我們」會根據「保障表」列明的「最高賠償額」為上限，賠償「你」未有使用及無法從其他途徑追討但已支付與該原定「受保旅程」有關的旅遊費用。

(b) 旅程阻礙

- 如「你」於「受保旅程」啟程後因以下事故而必須放棄行程返回「香港」：
 - 「你」、「直系親屬」或「同居伴侶」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
 - 預定前往之「海外」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「你」未能繼續「受保旅程」。

或

- 「你」因以下事故而需更改「受保旅程」：原定旅程內其中一個旅遊目的地或學習的當地發生：
 - 「恐怖活動」 騷亂或暴亂 「傳染病」
 - 罷工或其他工業行動 惡劣天氣 天災
 - 「你」安排乘坐之「公共交通工具」的員工罷工或其他工業行動「我們」會賠償以下其中一項：
 - 因旅程受阻而餘下原定旅程中未有使用及無法從其他途徑追討但已支付的「海外」旅遊費用；或
 - 「你」因旅程受阻而返回「香港」，或到達下一個原定旅

程之「海外」目的地所需額外支付的合理及必須的交通及/或住宿費用。

本保障只可在同一「受保旅程」中索償一次。

(c) 學費損失

於「受保旅程」啟程後，「你」蒙受「損傷」或感染「疾病」，而「你」的主診「醫生」建議「你」必須：

- 放棄學習課程返回「香港」；或
 - 立即終止學習課程並接受治療及需要休養超過連續30日。
- 「我們」將賠償「你」未有使用及無法從其他途徑追討但已支付的學費。

學費損失的計算方法將以日數按比例計算，根據「你」就讀的學府所簽發的收據上列明已收取的學費及課程日期，由「你」終止學習課程當日起計到課程完結日，因「你」未能上學而損失的學費。

第八節 – 旅程阻礙保障的承保條款及不承保事項

- 本保單並不保障因「你」遲到機場或碼頭所引起的任何損失；或因個人或經濟原因而引致的取消旅程/旅程阻礙。亦不保障由當地政府或有關機構的航空管制而引致的取消旅程/旅程阻礙，或因「公共交通工具」或任何於「受保旅程」中提供服務的機構/人士的錯誤、過量預訂、營運原因、破產、清盤所引致的取消旅程/旅程阻礙。
- 如由「公共交通工具」機構安排的首班取替交通工具的出發時間在合理時間內，「你」必須乘坐該取替交通工具。
- 「你」的名字必須列明於有關需要索償的票據或收據上，否則，「你」有責任提交「我們」要求及可接受之文件以作索償證明。本保單並不會賠償不是以任何政府的正式貨幣支付的費用。
- 「你」必須提供由「你」的主診「醫生」簽發的書面報告，列明「你」的醫療狀況及原因，及有關建議的理由，並需提交「你」就讀的學府就你終止課程的確認文件（只適用於第八節(c) – 學費損失）。
- 「你」在「受保旅程」出發前並沒有購買回程機票，「我們」不會賠償本節中「你」需要返回香港的任何費用或「交通票」。

第九節 – 蘇黎世關懷您保障

(a) 父母休假津貼

如「你」因蒙受「損傷」或感染「疾病」而需於「海外」「醫院」「住院」連續三天或以上，而「你」的父母需向其僱主申請年假以便到「你」學習的當地照顧「你」，「我們」將支付「你」的父母休假津貼，以「保障表」所載之「最高賠償額」為上限。

本節並不承保於「意外」發生時，「你」父或母的職業為家庭主婦、已退休、無業、自僱或仍未獲合約受僱的人士。

(b) 缺席學校保障

如「你」因蒙受「損傷」或感染「疾病」，經「醫生」建議需於「醫院」「住院」或於家中休息，「你」因此而不能按照原定日期返回學校上課，「我們」將支付缺席學校保障，以「保障表」所載之「最高賠償額」為上限。

「你」必須先獲「我們」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。

「你」亦必須提供由「醫生」發出之病假證明書。

如在「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可超過「保障表」所規定之「最高賠償額」。

(c) 教育基金

如「你」的父母在保單年度內因遭遇意外，並於「意外」發生當日起計連續12個月導致內身故或「完全傷殘」，「我們」將支付教育基金保障以資助「你」繼續「你」的學業，以「保障表」所列的「最高賠償額」為上限。

(d) 「海外」酒店費用

如「你」的「海外」住所因遭受天災、火災或水浸引致嚴重損毀，「我們」將支付「你」在「海外」引致的額外及合理的酒店住宿費用，以「保障表」所載之「最高賠償額」為上限。

(e) 畢業獎金

如「你」從「海外」教育學府完成學習課程並畢業，我們會按「保障表」所載支付畢業獎金，但必須符合以下條件：

- 「你」完成課程的日期是在「保險期」之內；及
- 「你」在完成課程前連續三年全年受保於本保單。

如「你」接連地續保本保單並於整個受保期間畢業多過一次，則每滿三年方可獲得一次畢業獎金，而每次畢業獎金必須符合上述條件。

第十節 – 醫療快線中國醫療卡服務（只適用於18歲或以上之「受保人」）

如「你」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，蘇黎世緊急支援將為「你」安排及提供入住「指定醫院」的住院保證金。此服務由蘇黎世緊急支援出最終決定。

第十節 – 醫療快線中國醫療卡服務的承保條款及不承保事項

1. “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」。
2. 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。

入住“指定醫院”手續

- 於辦工時間內，可到“指定醫院”住院病人登記處辦理。
- 於非辦工時間，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於有關“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 – 保單的承保條款及不承保事項

1. 已知事項及狀況

本保單不會保障於「生效日期」前已發生或已宣佈會發生的任何情況；或任何「投保前已存在的傷疾」。

2. 「受保旅程」的目的

於申請本保單時，「你」的身體健康狀況必須適合旅遊；否則「我們」有權拒絕履行「我們」於本保單下的任何責任。任何「受保旅程」目的為以接受醫療或手術治療，或「你」的身體健康狀況不適合旅遊，或有違「醫生」之勸喻出外旅遊，均不會獲得保單內任何保障或賠償。

本保險只適用於常規及並不涉及任何體力勞動的學習課程，但參與「你」就讀的學校/機構指派或安排的實習計劃除外。

一般遊客會參與的歷奇活動亦可受保，但該活動必須為：(i)沒有限制公眾使用，及(ii)由當地認可之旅遊承辦商或活動團體監管及由其指派的合格人員或教練帶領進行，及(iii)得到當地有關政府授權。

3. 不受保活動

除非已列明於隨保單附帶的「保障表」或批單內為受保活動，否則本保單決不承保因以下活動所引致的任何損失：

- i. 任何空中活動，除非當時「你」：
 - 是以付費乘客身份在持牌航空公司飛機或包機上，或
 - 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。
- ii. 以乘客或司機身份參與任何形式的賽車，或體育比賽，或參加職業體育活動，或「你」參與可以賺取收入或報酬的活動；

- iii. 在海拔5,000米以上進行高山遠足，或在40米水深以下潛水；
- iv. 探險、跋涉、附有裝備之登山運動或類似旅程；需要高度專業技術、或使用極度體力、或於極端環境下進行、或需使用特別器材或工具的活動；
- v. 馬拉松或任何以腳踏單車為主要交通工具的「受保旅程」；
- vi. 「你」的任何違法或非法行為。

4. 不承保職業

本保單並不承保以下職業於工作期間引致的損失：出任為任何空中乘載工具的機務人員或操作員從事、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、處理爆炸品或機械、以演員/歌星/藝人表現、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。

5. 各旅遊種類的保障期及條款

- i. 所有旅程均需由「香港」啟程及返回「香港」。
- ii. 短期課程計劃：保險單一經簽發，恕不退還任何保費，而「受保旅程」期限最長為六個月。

6. 免費延長保險期

如「受保旅程」開始後發生「你」不能控制的事故而未能於原列於「行程表」內之日期完成「受保旅程」，「我們」會延長保險的受保期至「你」能合理及必須地完成「你」的「受保旅程」，並不額外就此收費，最長以10日為上限。保單於免費延長保險期後不會再被延長。

7. 持有多份旅遊保險

如「你」為同一「受保旅程」購買多於一份由「我們」或「我們」之附屬公司承保的旅遊保險保單，及於同一事故索償相同之保障，「我們」會以有關相同保障中最高保障額的一份保單作出賠償。

8. 其他不保事項或條款

- i. 任何持有中華人民共和國護照及以此往返「中國」之「受保人」，除非「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。
- ii. 因神經錯亂、心智或精神不正常（受保於第一節(a)除外）、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（除非由合格「醫生」處方）、酗酒、濫用藥物或吸毒引致的損失。
- iii. 任何與懷孕、分娩、性病及HIV（人類免疫力缺乏症病毒）引致的狀況及有關之併發症；或與先天及遺傳性疾病有關。
- iv. 任何因政府法例、規條或限制引致的損失。
- v. 任何直接或間接因「大流行病」、「戰爭」、侵略、外敵行動、敵對局面（不論曾正式「戰爭」與否）、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件、或因政府意圖阻礙、反對或防禦此等動亂（包括「恐怖活動」）所引起的損失；任何類型之核子技術。

第四部份 – 基本條款

1. 整體協議

本保險單包括所有「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。本保險單如有任何修改，必須獲得「我們」有關的負責人批准並簽發批單作實，方始生效。

2. 年齡限制

除非有「我們」書面同意，否則「受保人」在「保單生效日」的年齡必須為七歲至70歲。

「保單持有人」必須為「香港」市民或居民及持有有效之香港身份證，且有「香港」的住宅地址。「受保人」在「保險期」必須註冊為全日制或兼讀學生（包括實習課程）。

3. 索償通知

如要申請索償，「你」必須於引致損失的事件發生後30日內以書面通知「我們」。倘因「意外」死亡之索償，「你」的合法代表必須立即通知「我們」。「我們」所需之任何證明書、資料及證據，須依據「我們」所定之形式及性質提交，而所需費用概由「你」或「你」的個人代表負責。如「你」不遵守本條款，「我們」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「我們」收到賠償申報表後30日內呈交給「我們」。倘有合理的緣由不能於此限期內將有關證明文件送交「我們」，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。「我們」所需之證書、資料及證據，須依據「我們」所定之形式及性質提交，所有費用需由索償者負責，「我們」概不會負責任何費用。

5. 索償時限

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

6. 身體檢查

如「你」蒙受非致命「損傷」，「我們」有權按需要要求由「我們」指定的醫療機構為「你」進行身體檢查。如「你」身故，「我們」有權自費進行驗屍。「我們」擁有該等調查結果之所有權。若「你」不幸去世，而「我們」並沒有足夠的證明或文件處理有關索償，「我們」有權在法律容許及充份的通知情況下要求進行驗屍。有關費用由「我們」負責，「我們」亦擁有該等調查結果之所有權。

7. 支付索償

「我們」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）。如「受保人」是17歲或以下，賠償會支付予其父母或保單投保人。

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收到所有「我們」承認之必須證明後支付予「受保人」。

如「你」「意外」死亡，「我們」會將所有尚未支付之賠償額支付予「你」的遺產承繼人。當「我們」收受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

「你」未經「我們」同意，不可承認、否認或解決任何索償。

9. 虛報或漏報資料

若「你」或任何代表「你」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「投保前已存在之傷疾」或未能遵行最高誠信，「我們」概不就任何索償進行理賠責任，本保單規定之所有保障亦即時停止生效。「我們」亦不會就已付保費作出任何退款。如「我們」已支付本任何保障賠償，「你」必須於收到「我們」發出之退款通知書後七日內退還有關之保障賠償予「我們」。

10. 年齡錯誤陳述

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

11. 蘇黎世緊急支援服務

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「你」要求下為「你」提供服務。「我們」、「我們的附屬機構、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「你」於索償時同時受保於其他保險公司保單或保險證書內的相同保障，「我們」只會負責按照本保單以比例作出賠償，但以下保障除外：

- 第三節 – 「意外」保障
- 第七節(a)(i) – 旅程延誤津貼
- 第七節(b) – 行李延誤津貼
- 第九節(a) – 父母休假期津貼
- 第九節(b) – 缺席學校保障
- 第九節(e) – 畢業獎金

13. 筆誤

「我們」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「我們」後，60日內不得向本保單進行法律訴訟以求賠償。此外，「你」亦不得在「我們」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

「我們」有權自費以「你」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，「你」需同意執行並允許「我們」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

如有任何關於本保單出現的爭議，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「我們」否認或否決「你」追索本保單之任何責任，而並未能於「我們」所發出之通知12個月內按以上規定展開仲裁，「你」的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. 第三者權利

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「你」違反本保險單任何條款，所有就本保險單提出的索償均告無效。

19. 個人資料收集目的

「我們」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，「你」亦可透過此網址查閱有關私隱政策：<https://www.zurich.com.hk/zh-hk/services/privacy>。

「受保人」會，及會促使保單內其他「受保人」，授權「我們」根據「我們」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「我們」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「我們」前已獲得有關資料當事人之正式

同意，使「我們」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」法院的專有司法裁判權。

21. 制裁

若本保單提供的保險、款項、服務、保障及／或「保單持有人」或「受保人」的任何業務或活動會違反任何適用的貿易或經濟制裁法律或監管要求，不論本保單任何其他條款所列，保險公司則不得被視為向任何「保單持有人」或「受保人」或其他一方提供任何保險或將向「保單持有人」或「受保人」或任何其他一方支付任何款項或提供任何服務或保障。以上條文亦適用於任何被保險公司視為適用的貿易或經濟制裁法律或監管要求，或若「保單持有人」或「受保人」或其他接受款項、服務或保障的一方是受制裁人士。

只適用於全年留學計劃的額外基本條款

22. 保費

本保單為年度保單。保單成效受制於「受保人」繳付同年度之全年所有保費。「我們」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，「我們」會於調整保費前30天內以書面通知「你」。

23. 寬限期

在首期保費後，「我們」將於每次保費到期後給予「你」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。

24. 重訂保單

若「你」因欠繳保費而導致「我們」宣佈保單逾時失效，但事後「你」向「我們」提交令「我們」滿意之重訂申請書，並提供可保性證明，而且得到「我們」批准，「我們」可能允許「你」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。

25. 取消保單

- 「我們」有權以30日書面通知「你」取消保單或任何章節或部份，通知書將以掛號郵件形式寄至「你」最後登記地址。在任何情況下，「我們」並無責任透露有關之終止原因。保障終止時，若在有關取消保單生效日至該段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「我們」收取之保費將不對「我們」構成任何責任，「我們」亦會退還應退之保費。

- 「你」可於30日前向「我們」提出書面通知以取消此保單，如在該段保險期至取消保單生效日（保障期）期間無索償紀錄，「你」已繳交之全年但未到期之保費將根據下列適用之比率計算扣減並退還，但在任何情況下不可低於「我們」慣常收取之最低保費。如保單以月繳方式繳付全年保費，「我們」亦有權按以下比率向「你」收取剩餘之全年保費。

於任何情況下，如該保單年度已獲得本保單賠償或接受服務，有關之保費將不獲退還及「你」必須繳交該保單全年之保費：

保障期	收費比率
兩個月（即慣常收取的最低保費）	40%
三個月	50%
四個月	60%
五個月	70%
六個月	75%
超過六個月	100%

儘管有上述規定，如本保單未符合「你」需要在該保險期內無索償紀錄，「你」有權在保單交付給「你」後14日內以「你」簽署之書面通知「我們」取消保單並向「我們」交還保單。「我們」將會把「你」已付之保費無息全數退還。

26. 保障終止

本保險單之保障將會在遇到下列較早發生的一項時自動終止：

- 當任何一項列於第三節(a)賠償表內的保障項目獲得賠償後；
- 「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；
- 根據本部份第9項 - 虛報或漏報資料所述之情況；
- 「你」未能根據本部份第23項 - 寬限期所述之情況，在31日寬限期內付款；或
- 任何一方根據本部份第25項 - 取消保單所述之情況，所以30日內書面通知取消本保單；或
- 於保單週年日當天「我們」已停止提供本保險產品。

27. 續訂保單

從「保單生效日」起計，本保單會維持最長一年生效期及由「我們」決定每年自動續保，但「我們」保留權利在每個保險期之續保時間前30日向「你」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。「我們」沒有責任透露有關更改之原因。儘管如此，「你」可於本保單任何一個保險期之保單週年日前表示不接納更改，最後可以不實行續保。

外遊警示伸延保障

如「香港」保安局於「受保人」於「生效日期」後向「受保旅程」之目的地發出黑色外遊警示或紅色外遊警示，儘管警示是因第三部份 – 第8點(v)所述之事故引致，「你」可獲以下保障的賠償：

取消旅程

如黑色外遊警示或紅色外遊警示是於「受保旅程」出發前一星期內發出，「我們」會賠償至：

- 黑色外遊警示 – 100%
- 紅色外遊警示 – 50%

的未有使用及無法從其他途徑追討但已支付與該原定旅程有關的旅遊費用，或至「保障表」內第八節(a) – 取消旅程所載之「最高賠償額」，以較低者為準。

旅程阻礙

如黑色外遊警示或紅色外遊警示是於「受保旅程」啟程後才發出（即出發當日並未有黑色外遊警示或紅色外遊警示）而「你」需更改或縮短旅程返回「香港」，「我們」會賠償至：

- 黑色外遊警示 – 100%
- 紅色外遊警示 – 50%

的未有使用及無法從其他途徑追討但已支付的旅遊費用或或額外實際支付的交通及「住宿」費用，或至「保障表」內第八節(b) – 旅程阻礙所載之「最高賠償額」，以較低者為準。

非自願性滯留津貼

如黑色外遊警示是於「受保旅程」啟程後才發出（即出發當日並未有黑色外遊警示）而發出該黑色外遊警示之事故或事件導致「你」未能於原定「行程表」的日期內完成「受保旅程」及於黑色外遊警示懸掛期間需要非自願性地滯留於該地，「我們」將支付每日500港元現金津貼予「你」，最長至十日。

外遊警示的承保條款及不承保事項

- 如「行程表」內的目的地於「生效日期」前已被發出或已宣布會發出紅色或黑色外遊警示，則不會獲得任何保障。
- 除非已特別註明，此伸延保障的其他條款及條件及不承保事項均與本所列保單相同。

賠償程序

透過我們的「e 索償」網上平台以方便快捷的方式申請索償，只需掃描二維碼瀏覽 <http://www.zurich.com.hk/eclaim> 遞交申請，相比以電郵或郵寄方法申請，可節省多達兩個工作天的處理時間。



你亦可以填妥索償申請表，連同有關證明文件電郵 / 郵寄至本公司賠償部。

- 電郵：claims@hk.zurich.com
- 地址：香港港島東華蘭路18號港島東中心26樓蘇黎世保險有限公司賠償部

請注意，如您需要就意外申請索償，請於事故發生後 30 日內遞交申請。

如有任何查詢，請致電我們的賠償熱線+852 2903 9388 或電郵至 claims@hk.zurich.com。

此保單分別有英文及中文版本，如中文與英文版本有異，均以英文為準。

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)
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