

# Studysure Protection Plan 海外留學保障計劃

Policy Wording  
保單條款

CHUBB®

Chubb  
Travel  
Insurance

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24-Hour Emergency Assistance Hotline  
24 小時緊急支援熱線  
**(852) 3723 3030**

**CHUBB®** Claim submission 提交索償申請  
Chubb Claim Centre 安達索償中心



[www.chubbclaims.com.hk](http://www.chubbclaims.com.hk)

In consideration of the payment of premium to Us and subject to the terms and conditions of **This Policy**, **We** agree to provide cover in the manner and to the extent set out in **This Policy**.

**Please Read This Policy.**

**If This Policy contains incorrect information, please return it to Us immediately for correction.**

## Part I – Schedule of Benefits

Benefits			Sum Insured per policy year (HKD)	
			Essential Plan	Supreme Plan
<b>A.</b>	<b>Medical Expenses</b>			
(a)	Medical Expenses	Sum Insured	Not Applicable	<b>1,000,000</b>
	(i)Maximum number of visits for outpatient		Not Applicable	25 visits
(b)	Follow up Medical Treatment Extension	Sum Insured	Not Applicable	100,000
<b>B.</b>	<b>Chubb Assistance – 24-Hour Worldwide Assistance Services</b>			
(a)	Chubb Assistance – Emergency Hotline Assistance Service		Applicable	Applicable
(b)	Emergency Medical Evacuation & Repatriation		Unlimited	Unlimited
(c)	Return of Mortal Remains		Unlimited	Unlimited
<b>C.</b>	<b>Compassionate Visit</b>	Sum Insured	<b>50,000</b>	<b>50,000</b>
<b>D.</b>	<b>Study Interruption</b>	Sum Insured	<b>80,000</b>	<b>80,000</b>
<b>E.</b>	<b>Personal Accident</b>			
(a)	Accidental Death and Permanent Disability	Sum Insured	<b>500,000</b>	<b>500,000</b>
(b)	Accident whilst travelling on a Public Conveyance	Sum Insured	<b>1,000,000</b>	<b>1,000,000</b>
(c)	Accident whilst staying in a premises of an Overseas Studying Institution	Sum Insured	<b>1,000,000</b>	<b>1,000,000</b>
<b>F.</b>	<b>Education Fund</b>	Sum Insured	<b>300,000</b>	<b>300,000</b>
<b>G.</b>	<b>Personal Property</b>	Sum Insured	<b>10,000</b>	<b>10,000</b>
(a)	Maximum amount for each item/set /pair	Sum Insured	2,000	2,000
(b)	Maximum amount for laptop	Sum Insured	8,000	8,000
<b>H.</b>	<b>Loss of Travel Document</b>	Sum Insured	<b>5,000</b>	<b>5,000</b>
<b>I.</b>	<b>Personal Liability</b>	Sum Insured	<b>1,200,000</b>	<b>1,200,000</b>
<b>J.</b>	<b>Loss of Cash</b>	Sum Insured	<b>2,000</b>	<b>2,000</b>
<b>K.</b>	<b>Travel Delay</b>	Sum Insured	<b>6,000</b>	<b>6,000</b>
(a)	Maximum amount per trip	Sum Insured	1,500	1,500
(a)(i)	Cash Benefit for each period of delay	Each 8 hour period of delay	500	500
<b>L.</b>	<b>Baggage Delay (after 8 hours)</b>	Sum Insured	<b>4,000</b>	<b>4,000</b>
(a)	Maximum amount per trip	Sum Insured	1,000	1,000
<b>M.</b>	<b>Trauma Counselling Benefit</b>	Sum Insured	<b>15,000</b>	<b>15,000</b>
(a)	Maximum amount per day	Sum Insured	1,500	1,500
<b>N.</b>	<b>Temporary Accommodation Benefit</b>	Sum Insured	<b>10,000</b>	<b>10,000</b>
(a)	Maximum amount per day	Sum Insured	500	500

## Part II – Definition of Words

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The following defined terms shall have the meaning set out as follows in **This Policy**:

1. **A Second Degree Burn** means **Bodily Injury** sustained as a result of burn and diagnosed by a **Physician** in which both the epidermis and the underlying dermis are damaged.
2. **A Third Degree Burn** means **Bodily Injury** sustained as a result of burn and diagnosed by a **Physician** in which the skin has been damaged or destroyed to its full depth and there is damage to the tissue beneath.
3. **Accident** or **Accidental** means a sudden, unforeseen and unexpected event happening by chance.
4. **Authorized Assistance Service Provider** or **Chubb Assistance** means the independent service provider appointed by **Us** to provide overseas assistance services to **Insured Student**.
5. **Biological Agent** means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxin(s) which cause illness and/or death in humans, animals or plants).
6. **Bodily Injury** means any physical injury caused solely and independently by an **Accident**.
7. **Cash** means coins, bank notes or travellers cheques excluding digital currency belonging to an **Insured Student** taken by an **Insured Student** on the **Study Trip**.
8. **Chemical Agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
9. **Commencement Date** means the date **We** agree to provide insurance under **This Policy** and which is shown on the **Policy Schedule**.
10. **Confinement** or **Confined** means a continuous period of necessary confinement in a **Hospital** as a **Resident In-patient** for which the **Hospital** makes a charge for room and board.
11. **Daily Business** means eating, dressing, bathing, using the lavatory and moving in/out of a bed in all cases without assistance.
12. **Hazardous Occupation** means the job title or nature is aircrew, fisherman, armed occupation (including temporarily armed occupation), jockey, fire fighter, mining worker (including but not limited to coal, zinc, diamond and gold), atomic/nuclear energy related risk, quarrying worker, race track worker, butcher/slaughterer with usage of heavy machine, railway installation and maintenance worker, chemical product manufacturing worker, scaffolder, construction worker, ship crew (except those working at pier only), container terminal crane operator, steeplejack, petroleum and coal products (refining gas, asphalt and lubricating oils), steel manufacturing worker, oil and gas rig worker, professional diver, gondola worker, dock worker, stunt person, explosives (use and manufacturing), aerial photography and excavation (including drilling).
13. **Hijack** or **Hijacking** means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance and its crew, in which the **Insured Student** is travelling.
14. **Hong Kong** means the Hong Kong Special Administrative Region of the People's Republic of China.
15. **Hospital** means a legally constituted establishment operated and licensed pursuant to the laws of the country in which it is located and which meets all of the following requirements:
  - (a) Operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on a **Resident In-patient** basis; and
  - (b) Admits a **Resident In-patient** only under the supervision of one or more **Physicians**, at least one of whom is available for consultation at all times; and
  - (c) Maintains organised facilities for medical diagnosis and treatment of **Resident In-patients** and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and
  - (d) Provides full-time nursing service by and under the supervision of a qualified nurse; and
  - (e) Has an on-duty staff of at least one **Physician** and one qualified nurse at all times; and

(f) “**Hospital**” shall not include the following:

- a mental institution, an institution operating primarily for the treatment of psychiatric or psychological disease including sub-normality or the psychiatric department of a hospital;
- a place for the aged, a rest home or a place for drug addicts or alcoholics;
- a health hydro or nature cure clinic, a nursing or convalescent home, a special unit of a hospital used primarily as a place for drug addicts or alcoholics or as a nursing, convalescent, rehabilitation, extended-care facility or rest home.

16. **Immediate Family Member** means **Insured Student**’s spouse, parents, parents-in-law, grandparents, children, siblings, or legal guardians.
17. **Infectious or Contagious Disease** means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
18. **Insured Parent/Guardian** means a person named as **Insured Parent/Guardian** in the **Policy Schedule**.
19. **Insured Person** means **Insured Student** and/or **Insured Parent/Guardian**.
20. **Insured Student** means a person named as **Insured Student** in the **Policy Schedule**.
21. **Landslide** means the downward falling or sliding of a mass of soil, detritus or rock on or from a steep slope.
22. **Loss of Hearing** means total and irrecoverable loss of complete hearing in an ear in that the ear is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Student**’s life.
23. **Loss of Limb** means total and irrecoverable loss of use or loss by physical separation at or above the wrist or ankle joint of a limb. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Student**’s life.
24. **Loss of Sight** means total and irrecoverable loss of complete sight of an eye in that the eye is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Student**’s life.
25. **Loss of Speech** means total and irrecoverable loss of speech beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Student**’s life.
26. **Medical Expenses** means all **Usual, Reasonable and Customary Medical Expenses** necessarily incurred by an **Insured Student** as a result of **Bodily Injury** sustained or **Sickness** contracted, for **Confinement** or outpatient treatment, surgical, medical, or other diagnostic or remedial treatment given or prescribed by a **Physician**, including employment of a nurse, x-ray examination or the use of an ambulance as the result of an emergency.
27. **Natural Catastrophe** means a **Landslide**, earthquake, volcanic eruption, tsunami, typhoon or hurricane that occurs in the scheduled destination.
28. **Nuclear, Chemical and Biological Terrorism** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous **Chemical Agent** and/or **Biological Agent** during the **Study Trip** by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or put the public, or any section of the public in fear.
29. **Overseas Studying Institution** means an accredited educational institution located outside **Hong Kong** in which an **Insured Student** is registered as a student and which was stated in the **Policy Schedule**.

30. **Period of Insurance** means the period stated in the **Policy Schedule**.
31. **Permanent** means a state lasting twelve (12) consecutive months from the date of **Accident** and at the expiry of that period being beyond hope of improvement.
32. **Permanent Total Disability** means an **Insured Person** being prevented from engaging in any occupation or employment for compensation or profit for which that **Insured Person** is reasonably qualified by education, training or experience, or if an **Insured Person** has no business or occupation, from performing any **Daily Business** which would normally be carried out by the **Insured Person** in his/her daily life and such disability has continued for twelve (12) consecutive months and which a **Physician** certifies to be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
33. **Personal Property** means personal belongings of an **Insured Student** or for which he/she is responsible which are taken by him/her on the **Study Trip** or acquired by him/her during the **Study Trip**.
34. **Physician** means a person other than an **Insured Person** or an **Immediate Family Member** who is a qualified medical practitioner licensed by the competent medical authorities of the jurisdiction in which treatment is provided and who, in providing treatment, practices within the scope of his or her licensing and training.
35. **Policy Schedule** means the schedule which **We** send to the **Policyholder/Insured Student** at the time of policy issuance, as may be amended or replaced by **Us** from time to time, which sets out the level of benefits available to the **Insured Student** under **This Policy**.
36. **Policyholder** means an applicant of **This Policy** named as **Policyholder** in the **Policy Schedule**.
37. **Pre-existing Medical Condition** means **Bodily Injury** sustained or **Sickness** suffered by an **Insured Person** for which he/she has been diagnosed or exhibits symptoms or in relation to which an **Insured Person** should reasonably have received medical treatment, consultation, prescribed drugs or advice from a **Physician** prior to the effective date of **This Policy**.
38. **Public Conveyance** means any mechanically propelled carrier operated by a company or an individual licensed to carry passengers for hire.
39. **Renewal Date** means the date exactly twelve (12) calendar months after the **Commencement Date** and the same date in each consecutive year thereafter.
40. **Resident In-patient(s)** means an **Insured Student** whose **Confinement** as a resident bed patient is necessary for the medical care, diagnosis and treatment of a **Bodily Injury** or **Sickness** and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.
41. **Residence Overseas** means the school dormitory or lodgings where the **Insured Student** resides in the **Studying Country** outside **Hong Kong** and any garage or outbuildings used for domestic purposes only and forming part of the aforementioned school, dormitory or lodgings.
42. **Riot** means the act of a group of people that disturb the public peace (whether in connection with a **Strike** or lock-out or not ) and the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.
43. **Schedule of Benefits** means the schedule of benefits in Part I of **This Policy**.
44. **Serious Bodily Injury or Serious Sickness** means **Bodily Injury** or **Sickness** which causes an **Insured Student** total disablement which prevents him/her from performing any three (3) functions of **Daily Business** and has lasted or is likely to last for at least fourteen (14) consecutive days provided it is certified by a **Physician**.
45. **Sickness** means illness or disease which is the direct and independent cause of loss for which claim is made, and which requires the attendance of a **Physician**, and **Physician's** certificate with diagnosis can be provided.

46. **Strike** means the willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.
47. **Study Trip** means a journey undertaken by an **Insured Student** outside **Hong Kong** for the purpose of furthering his/her study at an **Overseas Studying Institution** and which shall be deemed to commence: (i) at the time the **Insured Student** leaves his/her place of residence in **Hong Kong** to go directly to the departure point; or (ii) three (3) hours before the scheduled departure time of the carrier in which the **Insured Student** has arranged to travel, whichever is the later; and shall be deemed to cease: (i) at the time the **Insured Student** returns to his/her place of residence in **Hong Kong**; or (ii) three (3) hours after the scheduled arrival time of the carrier in which the **Insured Student** travels; or (iii) the date on which **This Policy** is terminated, whichever is the earliest. Any leisure trip taken by an **Insured Student** during such **Study Trip** shall also be covered.
48. **Studying Country** means a country where the **Overseas Studying Institution** is located and which is stated in the **Policy Schedule**.
49. **Sum Insured** means, in relation to each benefit available to an **Insured Student** under **This Policy**, the maximum amount listed in the **Schedule of Benefits, Policy Schedule** or any endorsement(s) corresponding to that benefit.
50. **This Policy** means this policy, application, **Policy Schedule**, attachment(s) and any endorsement(s) to the same that may have been made from time to time.
51. **Tuition** means a sum charged for instruction at the **Overseas Studying Institution** for required courses (including any applicable laboratory fee and any cost for the use of facilities for attending said courses, but excluding any cost of textbooks, room and board).
52. **Usual, Reasonable and Customary Medical Expenses** means charges for treatment, supplies or medical services medically necessary to treat an **Insured Student's** condition and which do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the charges are incurred. Charges that would not have been made if no insurance existed are excluded from this definition.
53. **We/Us/Our** means Chubb Insurance Hong Kong Limited.

## Part III – Description of Coverage

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### Coverage A - Medical Expenses

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#### (a) Medical Expenses

If during the **Period of Insurance**, an **Insured Student** sustains **Bodily Injury** or suffers from **Sickness** in the course of a **Study Trip** which directly causes or results in the necessity for medical treatment and as a result of which **Medical Expenses** are incurred, **We** will pay for the **Medical Expenses** actually incurred subject to a maximum **Sum Insured** for Medical Expenses per policy year stated in Coverage A(a) of the **Schedule of Benefits** with a maximum number of outpatient visits stated in Coverage A(a)(i) of the **Schedule of Benefits**.

#### (b) Follow Up Medical Treatment Extension

If an **Insured Student** incurs **Medical Expenses** outside **Hong Kong** on the **Study Trip** during the **Period of Insurance** arising from **Bodily Injury** or **Sickness** and, after returning to **Hong Kong**, that **Insured Student** still requires treatment in **Hong Kong** for the same **Bodily Injury** or **Sickness** as given or prescribed by a **Physician**, **We** will continue to reimburse the **Insured Student** for those follow up **Medical Expenses** incurred in **Hong Kong**, up to ninety (90) days after the **Insured Student's** return to **Hong Kong**, or until the respective **Sum Insured** per policy year stated in Coverage A(b) of the **Schedule of Benefits** has been exhausted, whichever comes first.

### Special Conditions to Coverage A:

1. The **Authorized Assistance Service Provider** must be notified promptly if the **Insured Student** is admitted or anticipates admission to **Hospital** as a **Resident Inpatient** on the **Study Trip** outside **Hong Kong**. Failure to give the notice required by this condition precedent will result in **Us** having no liability under **This Policy** for those **Medical Expenses**.

### Exclusions to Coverage A:

This Coverage A does not cover:

1. Any expenses included or contemplated in the cost of the **Study Trip** at the time it was paid for.
2. Any expenses incurred during the **Study Trip** after an **Insured Student** has been advised by a **Physician** prior to the departure of the **Study Trip** that he or she is unfit to travel.
3. Any expenses incurred under Coverage A after twelve (12) months from the date the first expenses were incurred.
4. Health check-ups or any investigation(s) not directly related to admission diagnosis, **Bodily Injury** or **Sickness** or any treatment or investigation which is not medically necessary.
5. The cost of crutches, walking frames, orthopaedic braces and supports, cervical collars, wheelchairs, prostheses, contact lenses, spectacles, hearing aids, dentures and other medical equipment or optical treatment.

### Coverage B - Chubb Assistance – 24- Hour Worldwide Assistance Services

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#### (a) Chubb Assistance - Emergency Hotline Assistance Service

The services are provided by way of referral and arrangement only and all expenses incurred are to be borne by the **Insured Student**. If the **Insured Student** or his/her representatives has any queries on this referral services, please call **Chubb Assistance** on (852) 3723 3030. The person making the call will be required to identify the **Insured Student's** name and policy number.

Travel assistance includes:

- Inoculation and visa requirement information
- Embassy referral
- Interpreter referral
- Loss of luggage assistance
- Loss of travel document assistance

Medical assistance includes:

- Telephone medical advice
- Medical service provider referral
- Monitoring of medical conditions when hospitalized
- Arrangement of appointments with doctors
- Arrangement of Hospital admission

#### (b) Emergency Medical Evacuation and Repatriation

If during the **Period of Insurance**, an **Insured Student** sustains **Serious Bodily Injury** or suffers from **Serious Sickness** and requires emergency medical evacuation and/or repatriation services in the course of a **Study Trip**, **We** will pay the actual cost of transportation less any monies refundable from the original return airfare, medical services and medical supplies directly to **Authorized Assistance**



**Service Provider.** The transfer of the **Insured Student**, means and final destination of evacuation will be decided by **Authorized Assistance Service Provider** and will be based entirely upon medical necessity.

**(c) Repatriation of Mortal Remains**

Upon the death of an **Insured Student** as a direct and unavoidable result of **Serious Bodily Injury** sustained or **Serious Sickness** suffered in the course of a **Study Trip** during the **Period of Insurance**, **We** will pay the actual cost for transporting the **Insured Student's** mortal remains from the place of death to **Hong Kong**, or the cost of local burial at the place of death as approved by **Authorized Assistance Service Provider**.

**Special Conditions to Coverage B:**

1. Services under Coverage B are provided by the **Authorized Assistance Service Provider**. **We** or the **Authorized Assistance Service Provider** must be promptly notified of the occurrence of any event which may give rise to a potential claim under Coverage B (a) to (c) – Chubb Assistance – 24 -Hour Worldwide Assistance Services. Failure to give the notice required by this condition precedent could result in **Us** having no liability under this Coverage B of the policy.
2. The arrangements for, means and final destination of emergency medical evacuation and/or repatriation will be decided by the **Authorized Assistance Service Provider** and will be based entirely upon medical necessity.
3. Upon payment being made under this Coverage B, **We** shall be entitled to any monies refundable from an original return travel ticket.

**Exclusions to Coverage B:**

This Coverage B does not cover:

1. Expenses included or contemplated in the cost of the **Study Trip** at the time it was paid for.
2. Expenses incurred during the **Study Trip** after an **Insured Student** has been advised by a **Physician** prior to the departure of the **Study Trip** that he or she is unfit to travel.
3. Expenses incurred for services provided by another party for which the **Insured Student** is not liable to pay.
4. Expenses for a service not approved and arranged by an **Authorized Assistance Service Provider**.
5. Treatment performed or ordered by a person who is not a **Physician**.
6. Expenses incurred in relation to treatment that can be reasonably delayed until the **Insured Student** returns to **Hong Kong**.

**Coverage C - Compassionate Visit**

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If during the **Period of Insurance**, an **Insured Student** sustains **Serious Bodily Injury** or suffers from **Serious Sickness** in the course of a **Study Trip** and is **Confined** in a **Hospital** as a **Resident In-patient** for over five (5) consecutive days, **We** will pay for one adult **Immediate Family Member**: (i) the cost of one (1) economy class round trip ticket for one (1) person to visit the **Insured Student**; and (ii) the cost of one (1) ordinary room accommodation in any reasonable hotel outside **Hong Kong** for a maximum period of five (5) consecutive nights, but not the cost of drinks, meals, and other room services. **We** will pay the cost of such compassionate visit subject to a maximum **Sum Insured** for Compassionate Visit per policy year stated in Coverage C of the **Schedule of Benefits**.

## Coverage D – Study Interruption

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If during the **Period of Insurance**, an **Insured Student** is unable to continue his/her education because of suffering from **Serious Bodily Injury or Serious Sickness** in the course of a **Study Trip** which results in:

- (i) **Hospital Confinement**; and
- (ii) temporary disability for more than thirty (30) days; and
- (iii) continuous medical treatment and supervision from a **Physician**,

**We** will pay up to a maximum **Sum Insured** for Study Interruption per policy year stated in Coverage D of the **Schedule of Benefits** either for: (i) re-attending **Tuition** if he/she is required to pay in order to re-attend his/her missing courses after his/her recovery; or (ii) the portion of forfeited **Tuition** of this interrupted semester provided a **Physician's** certification of his/her **Permanent** disability and incapacity to continue the **Study Trip** following such **Serious Bodily Injury or Serious Sickness** is submitted.

### **Exclusions to Coverage D:**

This Coverage D does not cover:

1. Any **Tuition** refundable or recoverable from any other source.

## Coverage E – Personal Accident

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### **(a) Accidental Death and Permanent Disability**

If during the **Period of Insurance**, an **Insured Student** sustains **Bodily Injury** other than as set out at Coverage E(b) and E(c) as below in the course of a **Study Trip** which directly causes or results in his/her death or disability within twelve (12) consecutive months from the date of **Accident**, **We** will pay the percentage stated for that type of loss in the Loss Table of this Coverage E of the **Sum Insured** for Accidental Death and Permanent Disability stated in Coverage E(a) of the **Schedule of Benefits**.

### **(b) Accident whilst travelling on a Public Conveyance**

If during the **Period of Insurance**, an **Insured Student** sustains **Bodily Injury** in the course of a **Study Trip** which directly causes or results in his/her death or disability within twelve (12) consecutive months from the date of **Accident**, while the **Insured Student** is travelling as a fare-paying passenger on board a **Public Conveyance**, **We** will pay the percentage stated for that type of loss in the Loss Table of this Coverage E of the **Sum Insured** for Accident whilst travelling on a Public Conveyance stated in Coverage E(b) of the **Schedule of Benefits**.

### **(c) Accident whilst staying in a premises of an Overseas Studying Institution**

If during the **Period of Insurance**, an **Insured Student** sustains **Bodily Injury** in the course of a **Study Trip** which directly causes or results in his/her death or disability within twelve (12) consecutive months from the date of **Accident**, while the **Insured Student** is staying in a premises of an **Overseas Studying Institution**, **We** will pay the percentage stated for that type of loss in the Loss Table of this Coverage E of the **Sum Insured** for Accident whilst staying in a premises of an Overseas Studying Institution stated in Coverage E(c) of the **Schedule of Benefits**.

## Loss Table of Coverage E:

Type of Loss	Percentage of the Sum Insured
1. <b>Accidental</b> death	100%
2. <b>Permanent Total Disability</b>	100%
3. <b>Permanent</b> Loss or Incurable Paralysis of All Limbs	100%
4. <b>Permanent</b> Total <b>Loss of Sight</b> in both eyes	100%
5. <b>Permanent</b> Total <b>Loss of Sight</b> in one eye	100%
6. Loss of or the <b>Permanent</b> Total Loss of two Limbs	100%
7. Loss of or the <b>Permanent</b> Total Loss of one Limb	100%
8. <b>Permanent</b> and Total <b>Loss of Speech</b> and Hearing	100%
9. <b>Permanent</b> and Total <b>Loss of Hearing</b> in both ears	75%
10. <b>Permanent</b> and Total <b>Loss of Hearing</b> in one ear	15%
11. <b>Permanent</b> and Total <b>Loss of Speech</b>	50%
12. A <b>Second Degree Burn</b> / A <b>Third Degree Burn</b>	
On 50% or more of body surface	14%
On 30% or more of body surface	7%
On 20% or more of body surface	6%
On 10% or more of body surface	3%
On 5% or more of body surface	2%

## Special Conditions to Coverage E:

- Permanent** and total loss of organ(s) includes **Permanent** and total loss of the use of such organ(s).
- Where an **Insured Student** suffers more than one type of losses as listed in the Loss Table of Coverage E as a direct result of the same **Accident**, **Our** liability under this Coverage E shall be limited to one payment for the type of loss which attracts the largest percentage stated in the Loss Table in this Coverage E.
- Exposure: If the **Insured Student** is exposed to the natural elements as a result of an **Accident** and within twelve (12) months of the **Accident** the **Insured Student** suffers any one type of loss listed in the Loss Table in this Coverage E as a direct result of that exposure, the **Insured Student** will be deemed for the purpose of **This Policy** to have suffered a **Bodily Injury** on the date of the **Accident**.
- Disappearance: Where an **Insured Student's** body is not found within one (1) year of the date of the disappearance, sinking or wrecking of the means of transport being used by the **Insured Student** on the date of the disappearance, sinking or wrecking:
  - It will be presumed that the **Insured Student** suffered **Accidental** death resulting from **Bodily Injury** at the time of such disappearance, sinking or wrecking; and
  - Subject to receiving an undertaking, signed by the legal representatives of the **Insured Student's** estate, that if the presumption of **Accidental** death resulting from **Bodily Injury** is subsequently found to be wrong, any amount paid by **Us** under this Coverage E will be immediately refunded to **Us**.
- Once the **Sum Insured** for this Coverage E (a), E(b) or E (c) has been exhausted by a payment or payments **We** make under this Coverage E, **This Policy** shall immediately cease to be in force. If the aggregate amount paid under this coverage in respect of an **Insured Student** is less than one hundred percent (100%) of the **Sum Insured** for this Coverage E, the **Sum Insured** for this Coverage E shall be reduced to the balance that remains unpaid.
- Where the use or enjoyment of an **Insured Student's** limb or organ was partially impaired before an **Accident** occurred, reduced amount will be payable under the relevant category listed in category 2 to 11 in the Loss Table of this Coverage E. **We** may, in its sole discretion and after considering a medical assessment by **Our** appointed medical adviser of the extent to which any **Bodily Injury** was, in the medical adviser's opinion, caused solely and independently by that **Accident**, pay such percentage of the relevant **Sum Insured** as it considers reasonable. No payment shall be made for a limb or organ which was totally unusable before an **Accident** occurred.

### Exclusions to Coverage E:

This Coverage E does not cover:

1. **Sickness**, disease, or bacterial infection.

### Coverage F – Education Fund

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If during the **Period of Insurance**, an **Insured Parent/Guardian** sustains **Bodily Injury** which directly causes or results in his/her **Accidental** death or **Permanent Total Disability** within twelve (12) consecutive months from the date of **Accident**, **We** will pay the Education Fund benefit up to the maximum **Sum Insured** stated in Coverage F of the **Schedule of Benefits** to the **Insured Student** as a subsidy for the continuation of his/her education.

### Special Conditions to Coverage F:

1. This coverage F shall immediately be terminated following the payment of this benefit.

### Exclusions to Coverage F:

This Coverage F does not cover:

1. **Sickness**, disease, or bacterial infection.

### Coverage G – Personal Property

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If during the **Period of Insurance**, an **Insured Student** sustains loss of or damage to his/her **Personal Property** in the course of a **Study Trip**, **We** will pay (at **Our** option) to reinstate, repair or replace the lost or damaged **Personal Property** up to a maximum **Sum Insured** for **Personal Property** per policy year stated in Coverage G of the **Schedule of Benefits**.

### Special Conditions to this Coverage G:

1. The local Police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any **Personal Property** lost, stolen or damaged by the wilful or malicious act of a third party and which may give rise to a claim under this Coverage G. The written Police report of such notification must also be provided to **Us**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **Us** having no liability under this Coverage G.
2. If loss, theft or damage occurs in transit, **Public Conveyance** carrier must be promptly notified of the loss, theft or damage within twenty-four (24) hours of the discovery of the loss, theft or damage. The written report by the **Public Conveyance** carrier of such notification must also be provided to **Us**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **Us** having no liability under this Coverage G.
3. The payment **We** will make under this Coverage G will be the reinstatement, repair or replacement cost of the lost or damaged **Personal Property** after a reduction has been made for physical deterioration, depreciation, wear and tear and/or obsolescence.
4. Where any item of lost, stolen or damaged **Personal Property** forms part of a pair or set, **Our** maximum liability for that item and that pair or set will be restricted to the amount stated in Coverage G (a) of the **Schedule of Benefits**.
5. For **Accidental** loss of a laptop computer (including all and any accessories), the maximum **Sum Insured** for laptop computer per policy year stated in Coverage G(b) of the **Schedule of Benefits**.
6. An **Insured Student** must take every possible step to safeguard his/her accompanied baggage or **Personal Property**, and not leave them unattended.
7. Upon any payment being made under this Coverage G, **We** shall be entitled to take and retain the benefit and value of any recovered or damaged **Personal Property** to deal with salvage at **Our** absolute discretion.

### Exclusions to Coverage G:

This Coverage G does not cover:

1. Any unexplained loss, theft or damage.
2. Loss, theft or damage arising from an **Insured Student's** negligence including, but not limited to, leaving **Personal Property** unattended.
3. Loss of, or damage to, any **Personal Property** which was left unattended in a vehicle (except locked in the truck) or **Public Conveyance** or in other public places.
4. Loss of, or damage to, any **Personal Property** caused by moth, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention by customs or any other authority.
5. Loss of, or damage to, hired or leased equipment.
6. Any cosmetic damage or scratching to any **Insured Student's** suitcase which does not affect its functionality.
7. Loss of, or damage to, any **Personal Property** forwarded in advance of a **Study Trip** or separately mailed or shipped in a **Public Conveyance** other than a **Public Conveyance** carrying the **Insured Student** at the same time.
8. Jewellery (including but not limited to, for example crystals, earrings, necklaces, rings or brooches etc.) that is not being worn or carried by the **Insured Student** at the time of loss or damage, any form of money, any kind of document, any kind of food or beverage, antiques, contracts, bonds, securities, animals, software, or means of transport or their accessories (including but not limited to, for example cars, motorcycles, bicycles, boats, motors, scooters, etc).
9. No coverage shall be provided within **Hong Kong** territory.
10. Breakage or damage of fragile article.
11. Any amount / loss which is payable to, refundable to, or recoverable by, an **Insured Student** from any other source of indemnity, reimbursement or compensation.
12. Any loss of or damage to any **Personal Property** incurred within the city of the **Overseas Studying Institution**, unless the loss or damage occurs in transit when the **Insured Student** is on the way back to the **Overseas Studying Institution** from another city or country provided a report from the **Public Conveyance** carrier is obtained within twenty-four (24) hours of the occurrence.

### Coverage H – Loss of Travel Document

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If during the **Period of Insurance**, an **Insured Student** loses his/her passport, identity card or visa arising out of robbery, theft or burglary in the course of a **Study Trip**, **We** shall reimburse the replacement fees subject to a maximum **Sum Insured** for Loss of Travel Document per policy year stated in Coverage H of the **Schedule of Benefits**.

### Special Conditions to Coverage H:

1. The local Police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any loss which may give rise to a claim under this Coverage H. The written Police report of such notification must also be provided to **Us**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **Us** having no liability under this Coverage H.

### Exclusions to Coverage H:

This Coverage H does not cover:

1. Loss arising from an **Insured Student's** negligence including, but not limited to, leaving travel documents necessary for immigration clearance unattended.
2. Any unexplained loss.
3. Any loss to travel documents which was left unattended in a vehicle (except locked in the trunk) or **Public Conveyance** or in other public places.
4. Any loss of travel tickets.

## Coverage I - Personal Liability

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We will pay any amount which the **Insured Student** is legally liable to pay as compensation for an **Accident** occurring in the course of a **Study Trip** during the **Period of Insurance** which causes **Bodily Injury** to any other person or destruction of property of others. **Our** liability shall be limited to a maximum **Sum Insured** for Personal Liability per policy year stated in Coverage I of the **Schedule of Benefits**.

### Exclusions to this Coverage I:

This Coverage I does not cover compensation:

1. Arising from **Bodily Injury** to any person who is a relative of the **Insured Student**, or damage to property which belongs to the **Insured Student** or a relative of the **Insured Student**, or which is in the **Insured Student's** custody or control.
2. By way of damages for breach of any liability assumed under a contract.
3. For liability arising from the ownership, possession, lease or rental of any vehicles, aircraft, firearms or animals.
4. For liability arising from the undertaking of any trade or profession.
5. For any claim of whatever nature directly or indirectly caused by (a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

## Coverage J – Loss of Cash

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If during the **Period of Insurance** an **Insured Student** sustains loss of his/her **Cash** in the course of a **Study Trip**, We will indemnify the **Insured Student** for such loss subject to a maximum **Sum Insured** for Loss of Cash per policy year stated in Coverage J of the **Schedule of Benefits**.

### Special Conditions to Coverage J:

1. An **Insured Student** shall take all reasonable and necessary precautions for the safety of his/her **Cash**.
2. The local Police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any event which may give rise to a claim under this Coverage J. The written Police report of such notification must also be provided to **Us**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **Us** having no liability under this Coverage J.

### Exclusions to Coverage J:

This Coverage J does not cover:

1. Loss arising from an **Insured Student's** negligence including, but not limited to, leaving **Cash** unattended.
2. Any unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency or shortages due to errors or omissions during money exchange transactions.
3. Any loss of **Cash** which was left unattended in a vehicle (except locked in the trunk) or **Public Conveyance** or in other public places.
4. Loss arising from the use or misuse of any form of plastic money including, but not limited to, the credit value held on any card, electronic purse or equivalent store of credit.
5. Any amount / loss which is payable to, refundable to, or recoverable by, an **Insured Student** from any other source of indemnity, reimbursement or compensation.

## Coverage K – Travel Delay

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In the event any airline or **Public Conveyance** in which the **Insured Student** has arranged to travel is delayed for at least eight (8) hours from the time specified in the itinerary due to industrial action by the employees of the **Public Conveyance** carrier, adverse weather, **Natural Catastrophe, Strike**, mechanical fault of the **Public Conveyance** or **Hijacking**. We will pay the **Insured Student** for a cash benefit subject to a maximum **Sum Insured** for Travel Delay per policy year stated in Coverage K of the **Schedule of Benefits**.

### (a) Cash Benefit

We will pay a cash benefit calculated at the following rates:

The amount stated in Coverage K(a)(i) of the **Schedule of Benefits** for each and every full eight (8) consecutive hours period of delay thereafter, up to the maximum amount stated in Coverage K(a) of the **Schedule of Benefits**.

### Special Conditions to Coverage K:

1. An **Insured Student** must take reasonable steps to mitigate delay. Failure to take reasonable steps to mitigate any delay as required by this condition precedent will result in **Us** having no liability under this Coverage K.
2. Any claim under this Coverage K must be accompanied by written confirmation from the carrier associated with the delay stating the scheduled and actual local departure time at the stated departure point and/or the scheduled and actual local arrival time at the stated destination and the reason for the delay in departing the departure point and/or reaching that destination. Failure to provide the written confirmation required by this condition precedent will result in **Us** having no liability under this Coverage K.

### Exclusions to Coverage K:

This Coverage K does not cover:

1. Loss arising from an event or occurrence announced at the time of booking the **Study Trip**, which might reasonably have been anticipated, at that time, would be likely to result in the **Study Trip** being delayed.

## Coverage L – Baggage Delay

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If during the **Period of Insurance, Personal Property** has been delayed on delivery or temporarily mislaid by the **Public Conveyance** carrier for more than eight (8) consecutive hours from the actual arrival time of the **Insured Student** in the course of a **Study Trip**, We shall indemnify the **Insured Student** for any reasonable expenses incurred by the **Insured Student** in purchasing essential replacement clothing and toiletries subject to a maximum **Sum Insured** for Baggage Delay per policy year stated in Coverage L of the **Schedule of Benefits**.

### Special Conditions to Coverage L:

1. The delay must be certified by an official Baggage Irregularity Report from the **Public Conveyance** carrier.
2. Original receipt(s) must be produced by the **Insured Student** showing details of the expenditures when a claim arises.

### Exclusions to Coverage L:

This Coverage L does not cover the cost of purchasing essential toiletries and clothing:

1. For which an **Insured Student** has received or is due compensation from the **Public Conveyance** carrier or operator responsible for the delay, misdirection or temporary misplacement of the baggage.

2. Any expenses incurred in **Hong Kong** when an **Insured Student** is on his/her way back to **Hong Kong**.
3. Where the delay, misdirection or temporary misplacement of the baggage is unexplained or is due to confiscation or detention by customs or any other authority.
4. Any expenses incurred in the country of the **Overseas Studying Institution** when an **Insured Student** is on his/her way back to the **Overseas Studying Institution**.
5. For baggage forwarded in advance of a **Study Trip** or separately mailed or shipped in a **Public Conveyance** other than a **Public Conveyance** carrying the **Insured Student** at the same time.

#### Coverage M - Trauma Counselling Benefit

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If during the **Period of Insurance**, an **Insured Student** is the victim of a traumatic event in the course of a **Study Trip** such as, but not limited to, rape, armed hold up, assault, natural disaster or acts of terrorism and sustains **Bodily Injury** due to that traumatic event, upon the production of the **Physician's** advice on the need of trauma counselling service as a result of such **Bodily Injury**, **We** will reimburse the **Insured Student** for reasonable and necessary expenses for trauma counselling incurred within ninety (90) days from the occurrence of the traumatic event, subject to a maximum **Sum Insured** for Trauma Counseling Benefit per policy year stated in Coverage M of the **Schedule of Benefits**.

#### Special Conditions to Coverage M:

1. The maximum daily amount incurred for trauma counseling benefit shall be the amount stated in Coverage M(a) of the **Schedule of Benefits**.

#### Coverage N – Temporary Accommodation Benefit

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If during the **Period of Insurance**, an **Insured Student's Residence Overseas** is damaged and rendered uninhabitable as a result of fire, flood and **Natural Catastrophe** during the **Study Trip**, **We** will indemnify the **Insured Student** for the cost of temporary accommodation and the reasonable additional expenses necessarily incurred by the **Insured Student** at a hotel, lodging house or boarding house subject to a maximum **Sum Insured** for the cost of Temporary Accommodation Benefit per policy year stated in Coverage N of the **Schedule of Benefits**.

#### Special Conditions to Coverage N:

1. The maximum amount per day incurred for Temporary Accommodation Benefit shall be the amount stated in Coverage N(a) of the **Schedule of Benefits**.

### Part IV – General Exclusions

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General Exclusions Applicable To All Coverages:

**We** do not cover loss, consequential loss or liability arising from:

1. Any **Pre-existing Medical Condition**, congenital or heredity condition.
2. Suicide, attempted suicide or intentional self-infliction of **Bodily Injury**.
3. Any condition resulting from pregnancy, abortion, childbirth, miscarriage, infertility and other complications arising therefrom, cosmetic surgery or venereal disease.
4. Dental care (unless resulting from **Accidental Bodily Injury** to teeth which were sound and natural before the **Accident**).
5. Mental or nervous disorders, insanity, psychiatric condition or any behavioral disorder.
6. War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, rebellion, insurrection, coup, hostilities (whether war is declared or not).
7. Direct participation in a **Strike / Riot /** civil commotion / acts of terrorism or from an **Insured Person** performing duties as a member of armed forces, or armed service or disciplined forces (which shall



include but not be limited to policemen, customs officers, firemen, immigration officers / inspectors and correctional service officers / inspectors etc.), or as a volunteer and engaged in war or crime suppression.

8. Participation in:
  - (a) Any extreme sports and sporting activities that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to cliff jumping, horse jumping, stunt riding, big wave surfing and canoeing down rapids; unless such sports or sporting activities are usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator, providing that an **Insured Person** is acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.
  - (b) Any professional competitions or sports in which an **Insured Person** receives remuneration, sponsorship or any forms of financial rewards, any stunt activity, off-piste skiing,
  - (c) Racing, other than on foot but this does not include long-distance running more than ten (10) kilometres, biathlons and triathlons,
  - (d) Private white water rafting grade 4 and above,
  - (e) Any kind of climbing, mountaineering or trekking ordinarily necessitating the use of specialised equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment,
  - (f) Scuba diving unless an **Insured Person** holds a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. The maximum depth that this policy covers is as specified under the **Insured Person's** PADI certification (or similar recognised qualification). However, in any situation, it should not be deeper than thirty (30) meters and he/she must not be diving alone.
9. Prohibition or regulation by any government, or detention or destruction by customs or any other authority.
10. An unlawful, wilful, malicious or reckless act or omission of an **Insured Person**.
11. The actions of an **Insured Person** while under the influence of alcohol or drugs to the extent of legal impairment.
12. Riding in any aircraft other than as a passenger in an aircraft.
13. An **Insured Person's** actions in the course of committing a felony or while under arrest by authorities because of commission of a felony.
14. Any dishonest or criminal activity.
15. An **Insured Person's** failure to mitigate the loss or the claim under **This Policy**.
16. Any incidents/circumstances which are existing or announced or publicly known on or before at the time of booking the **Study Trip**.
17. AIDS or AIDS Related Complex, any **Accidental Bodily Injury** or **Sickness** commencing at the time of or subsequent to a zero-positive test for HIV or related disease, or any other sexually transmitted diseases.
18. Engaging in:
  - (a) Any form of manual work by the **Insured Student**, unless he/she is participating in a placement or work programme assigned and arranged by the **Overseas Studying Institution**, or
  - (b) Performing the duty of or being employed under a **Hazardous Occupation** by the **Insured Person** regardless of whether the **Hazardous Occupation** is assigned or arranged by the **Overseas Studying Institution** or not.
19. Consequential loss of any kind.
20. Health check-ups or any investigation(s) not directly related to admission, diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary.
21. Any payment under **This Policy** with respect to the cost of prosthesis, hearing aids, dentures and other medical equipment or optical treatment unless approved by **Us**.
22. The purpose of the **Study Trip** is to obtain medical care.
23. Any losses or expenses with respects to Cuba.
24. **Nuclear, Chemical and Biological Terrorism.**

25. Any losses or expenses resulting from an **Infectious or Contagious Disease**, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a Physician before the date of any such declaration(s). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
26. Any **Study Trip** outside the **Period of Insurance**.

## Part V – General Conditions

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1. **Hijack Extension:** If during a **Study Trip** an **Insured Student** is a victim of a **Hijack**, the coverage provided by **This Policy** shall continue until such time as the **Insured Student** has returned to **Hong Kong** subject to a maximum period of twelve (12) consecutive months from the date of the **Hijack**.
2. **Age Limit:** Coverage is available to **Insured Student** from ten (10) to thirty (30) years of age; **Insured Parent/Guardian** under seventy-five (75) years of age.
3. **Entire Contract:** **This Policy**, together with its endorsement(s), attachment(s) (if any), **Policy Schedule, Schedule of Benefits**, any application form completed by an **Insured Person**, together with any document(s) attached to that application form or referred to in it, constitute the entire contract of insurance. **This Policy** shall not be modified except by written amendment signed by an authorized representative of **Us**.
4. **Sum Insured under each Coverage:** Once the **Sum Insured** available to an **Insured Student** under any Coverage of **This Policy** has been exhausted, that **Sum Insured** will not be reinstated and **We** will have no further liability under that Coverage to that **Insured Student**.
5. **Sum Insured paid out:** Each and every benefit paid under **This Policy** will erode the relevant **Sum Insured** available to an **Insured Student**, leaving only the balance of the relevant **Sum Insured** available to pay any remaining benefit claims which may be presented to **Us** by that **Insured Student**. **Our** total liability under each Coverage of **This Policy** for each **Insured Student** involved in an **Accident** shall not exceed the relevant **Sum Insured**.
6. **Duplicate Coverage:** Each **Insured Student** agrees that, if he/she is covered under more than one Studysure Protection Plan Policy or other travel insurance issued by **Us**:
  - (a) **We** will consider the **Insured Student** to be insured under the policy which provides the highest amount of benefit; or
  - (b) **We** will consider the **Insured Student** to be insured under the policy which was issued first if the benefit amount is the same.
 In any case, **We** will refund the premium paid, without interest, to the **Insured Student** for the policy that does not provide cover.
7. **Notice and Sufficiency of Claim:** Written notice of claim must be given to **Us** as soon as is reasonably possible and in any event within thirty (30) days from the first day of the insured event giving rise to the claim under **This Policy**. Notice given by or on behalf of the **Insured Person** or claimant to **Us** with information sufficient to identify the **Insured Person** shall be deemed valid notice to **Us**. **We**, upon receiving a notice of claim, will provide to an **Insured Person** such forms as it usually provides for filing proof of claim. The **Insured Person** or claimant shall, at his/her own expense, provide to **Us** such certificates, information and evidence to **Us** as it may from time to time require in connection with any claim under **This Policy** and in the form prescribed. Proof of all claims must be submitted to **Us** within one hundred and eighty (180) days from the first day of the insured event giving rise to a claim.
8. **Claims Investigation:** In the event of a claim, **We** may make any investigation it deems necessary and the **Policyholder/Insured Person** shall co-operate fully with such investigation. Failure by the **Policyholder/Insured Person** to co-operate with **Our** investigation may result in denial of the claim
9. **Examination of Books and Records:** **We** may examine the **Policyholder/Insured Person's** books and records relating to **This Policy** at any time during the **Period of Insurance** and up to three (3) years after the expiration of **This Policy** or until final adjustment and settlement of all claims under **This Policy**.
10. **Compliance with Policy Provisions:** Failure by the **Policyholder/Insured Person** to comply with any of the provisions contained in **This Policy** shall invalidate all claims hereunder.

11. **Physical Examinations and Autopsy:** **We**, at **Our** expense, have the right to have the **Insured Person** examined as often as reasonably necessary while a claim is pending. It may also have an autopsy carried out unless prohibited by law.
12. **Other Insurance (Applicable to Coverage A to D, G to J, L to N):** If a loss covered by **This Policy** is also covered under any other valid insurance (and regardless of whether that other insurance is stated to be primary, contributory, excess, contingent or otherwise), or is compensated by other party, **This Policy** will be subject to all of its terms and conditions, only cover that loss to the extent that the loss exceeds any amount recovered under the other insurance or other party. In any circumstances, the **Insured Person** should discover and reveal to **Us** any compensation which is /will be recoverable from any other source.
13. **Legal Action:** No legal action shall be brought to recover on **This Policy** unless mediation has failed, and no such action shall be brought against **Us** after eighteen (18) months from the time of **Our** claim decision. If the **Insured Person** fails to meet the time limit, then such claim against **Us** is deemed to be withdrawn or treated as abandoned and the **Insured Person** is barred from pursuing the same claim against **Us**.
14. **Rights of Recovery:** In the event that authorisation of payment and/or payment is made by **Us** or on its behalf by its authorized representatives, including the **Authorized Assistance Service Provider**, **We** reserve the right to recover against the **Policyholder/Insured Person** the full sum which has been paid, or for which **We** are liable, to the **Hospital** to which the **Insured Student** has been admitted, less **Our** liability under the terms of **This Policy**.
15. **Subrogation:** **We** are entitled to subrogate the **Policyholder/Insured Person's** right of recovery / indemnity against any third party and have the right to proceed at **Our** own expense in the name of **Policyholder/Insured Person** against third parties who may be responsible for an event giving rise to a claim under **This Policy**. The **Policyholder/Insured Person** shall co-operate and endeavour to secure such rights and shall not take any action to prejudice such rights.
16. **Assignment:** No assignment of interest under **This Policy** shall be binding upon **Us**.
17. **To Whom Indemnities Payable:** Any death payment will be paid to the legal representatives of the **Insured Person's** estate. Any payment under Coverage B – Chubb Assistance – 24 Hour Worldwide Assistance Services will be paid to the **Authorized Assistance Service Provider** or another provider of services rendered to the **Insured Person**. All other benefits will be paid to the **Insured Person**.
18. **Currency:** The **Sum Insured**, benefits and limit of liability stated in the **Schedule of Benefits** and **This Policy** are expressed in **Hong Kong** dollars. Notwithstanding losses and /or benefits will be adjusted and paid in **Hong Kong** dollars, **We** retains a sole discretion in exercising an option to pay in the currency of the local country. When currency conversion is necessary when applying terms and conditions of the policy, the rates of exchange to be adopted shall be those prevailing at the date of loss as per the exchange rate at the median level quoted on [www.oanda.com](http://www.oanda.com).
19. **Geographical Limit and Operative Time:** (i) Coverage F: Cover shall apply 24 hours a day anywhere in the world; (ii) Other coverages: Cover shall apply twenty-four (24) hours a day anywhere in the world during the course of a **Study Trip**.
20. **Change of Overseas Studying Institution:** It is a condition of **This Policy** that any change of **Overseas Studying Institution** shall be reported to **Us** as soon as possible.
21. **Disclaimer:** Coverage B – Chubb Assistance – 24-Hour Worldwide Assistance Services arranged by the **Authorized Assistance Service Provider** who is solely responsible for these services. The **Authorized Assistance Service Provider** is not a subsidiary or an affiliate of Chubb Insurance Hong Kong Limited and Chubb Insurance Hong Kong Limited will not be liable for any loss or damage caused by or relating to this service or any act or omission of the **Authorized Assistance Service Provider**.
22. **Premium:** **We** have no liability under **This Policy** until the premium is paid.
23. **Mediation:** Any dispute or difference arising out of, or in connection with, **This Policy** must first be referred to mediation at the **Hong Kong** Mediation Centre (HKMC) and in accordance with the HKMC Mediation Rules in effect at the time of the mediation. The **Insured Person's** genuine attempt in resolving the dispute via mediation is a condition precedent to the **Insured Person** pursuing the claim. If the **Insured Person** does not bring the dispute to mediation within six (6) months from the time of **Our** claim decision, then such claim against **Us** is deemed to be withdrawn or treated as abandoned and the **Insured Person** is barred from pursuing the same claim against **Us**.
24. **Fraud or Mis-statement:** Any false statement made by a **Policyholder / Insured Person** or concerning any claim shall result in **Us** having the right to void **This Policy** or repudiate liability under **This Policy**.

25. **Law & Jurisdiction:** **This Policy** is governed by the laws of **Hong Kong** and all legal actions concerning **This Policy** must be brought at the courts of **Hong Kong**.
26. **Clerical Error:** Clerical errors by **Us** shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.
27. **Expiry of This Policy:** **This Policy** expires at the end of the **Period of Insurance**.
28. **Breach of Conditions:** If the **Insured Person** is in breach of any of the conditions or provisions of **This Policy** (including a claims condition), **We** may decline to pay a claim, to the extent permitted by law.
29. **Sanctions Exclusions:** This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit **Us** from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.
- Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and **Hong Kong** sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.
30. **Third Party Rights:** Any person or entity who is not a party to **This Policy** shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of **Hong Kong**) to enforce any terms of **This Policy**.
31. **Renewal of This Policy:** If the **Policyholder** continues to pay the premium, then, unless **We** give the **Policyholder** thirty (30) days' written notice before the **Renewal Date** that **We** will not be renewing or will be amending the coverage, a policy with the same terms and conditions shall automatically come into existence for one (1) year from the **Renewal Date**.
- Interpretation of This Policy:** Please note that the English version of **This Policy** is the official version. **This Policy** has been provided to you in both English and Chinese languages for ease of reference only. The English version of **This Policy** will prevail if any dispute arises regarding the interpretation of any part of **This Policy**.

## Part VI – Cancellation of This Policy

When the Policyholder can cancel:

The **Policyholder** can cancel **This Policy** at any time by providing prior written notice delivered or mailed to **Us**, provided no claim has arisen during the current **Period of Insurance**. In the event of such cancellation, **We** shall be entitled to retain the customary short period rate for the time **This Policy** has been in force up to the cancellation date, computed in accordance with the applicable percentage indicated below:

### Short Period Rate Table:

Period of Insurance In force	Premium to be charged	
Not more than 2 months	40%	of annual premium
Not more than 3 months	50%	
Not more than 4 months	60%	
Not more than 5 months	70%	
Not more than 6 months	75%	
Not more than 12 months	100%	

Cancellation will not affect valid claims already notified to **Us** in accordance with General Condition 7 of **This Policy**.

## When We Can Cancel:

In addition to any other legal rights **We** may have under **This Policy** or otherwise, **We** may cancel **This Policy** by giving the **Policyholder** reasonable prior written notice if any **Insured Person** or the **Policyholder** or the **Policyholder's** legal representatives:

1. breach the duty of utmost good faith;
2. make a misrepresentation to **Us** before or at the time **This Policy** was entered into;
3. breach a provision of **This Policy**;
4. make a fraudulent claim under any policy of insurance;
5. engage in any act or omission which under **This Policy** the **Policyholder** is required to notify **Us**, but the **Policyholder** fails to notify **Us**; or
6. engage in any such act or omission which under the terms of **This Policy** authorises **Us** to refuse to pay a claim either in whole or in part.

**We** will give the **Policyholder** reasonable prior notice in writing to the **Policyholder's** address on file. If **We** cancels **This Policy**, **We** will refund promptly the unearned portion of any premium actually paid by the **Policyholder** on a pro-rata basis. Such cancellation shall be without prejudice to any claim originating prior thereto.

## Automatic Cancellation:

**This Policy** is cancelled automatically and without any written notice from **Us** if the **Policyholder** does not pay the premium due to **Us** within thirty-one (31) days of when it is due. The cancellation shall take effect from the date the premium became due.

The coverage available to any **Insured Student** named in the **Policy Schedule** will cancel automatically when that person:

1. is unable to meet the definition of **Insured Student** as defined in the policy wording; this will be confirmed in writing. Any unused premium paid will be refunded; or
2. receives 100% of benefit under Coverage E - Personal Accident which is claimable under **This Policy**; or
3. dies.

**This Policy** will cancel automatically when the **Policyholder**:

1. is unable to meet the definition of **Policyholder** as defined in the policy wording; this will be confirmed in writing. Any unused premium paid will be refunded; or
2. dies; or
3. liquidates/bankrupts.

## Part VII – How To Make A Claim



The Claimant should submit a claim within thirty (30) days of the event taking place to **Chubb Claim Centre** ([www.chubbclaims.com.hk](http://www.chubbclaims.com.hk)). You can simply scan the below QR code to access the Chubb Claim Centre on your smartphone or tablet.

Alternatively, you can complete a claim form and submit together with the travel documents and the following documents as appropriate to Chubb Insurance Hong Kong Limited within thirty (30) days of the event taking place. Please call 3191 6668 for further assistance.

### Personal Accident Cover

- Medical report or certificate issued by a **Physician** certifying the degree or severity of disability;
- Police report, where relevant.

### Accidental Death

- Death certificate;
- Coroner's report;
- Police report, where relevant;
- In the event of a disappearance, presumption of death as proclaimed by court.

### Medical Expenses / Trauma Counselling / Study Interruption / Education Fund

- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Physician**;
- Original medical receipt with itemised list;
- Original bill/receipt issued by hotel/airline/**Public Conveyance** carrier, where relevant

#### **Personal Property/Loss of Cash/Loss of Travel Documents**

- Original receipts, including date of purchase, price, model and type of items lost or damaged;
- Photos of the damaged items showing the extent of the damage;
- Copy of notification to airline/**Public Conveyance** carrier and their official acknowledgement in writing when loss or damage has occurred in transit;
- Police report (which must be made within 24 hours of the occurrence);
- Copy of notification to the issuing authority in respect of loss of travellers cheques (which must be made within 24 hours of the occurrence).

#### **Travel Delay/Baggage Delay**

- Official documentation from the airline/**Public Conveyance** carrier including victim's name, date, time, duration and reason for delay;
- Original bill/receipt issued by hotel/airline/**Public Conveyance** carrier;
- Original bill/receipt of essential toiletries and clothing;

#### **Personal Liability**

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

#### **Temporary Accommodation**

- Original receipt issued by hotel, lodging house or boarding house;
- Photos of the damaged Residence Overseas.

**These are some of the required documents for claims. We reserve the right to request the Insured Person to provide any other information or documents which are not specified above, if necessary.**

## **Part VIII – Dispute Resolution**

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If you are not happy with the way in which **This Policy** was sold to you or any other aspect of **This Policy**, please contact:

The Customer Service Manager  
Chubb Insurance Hong Kong Limited

39/F, One Taikoo Place  
979 King's Road  
Quarry Bay, Hong Kong  
O +852 3191 6222  
F +852 2519 3233  
E [cs.hk@chubb.com](mailto:cs.hk@chubb.com)

**We** have developed an internal procedure for dispute resolution in accordance with “The Code of Conduct for Insurers”. If at any time you have an unresolved complaint about the products or services, You can use **Our** internal dispute resolution process. Your query or complaint will then be reviewed and **We** will respond within fifteen (15) working days. If you are unhappy with the outcome of **Our** internal review of your complaint, you may take your complaint, at no cost to you, to the Insurance Complaints Bureau for assistance. Contact details are given below:

Insurance Complaints Bureau  
29<sup>th</sup> Floor, Sunshine Plaza,  
353 Lockhart Road, Wanchai, Hong Kong  
F +852 2520 1967

## Part IX – Personal Information Collection Statement

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Chubb Insurance Hong Kong Limited (“**We/Us/Our**”) want to ensure any customer (“**You/Your**”) who provides personal identifiable information (“**Personal Data**”) to **Us** are confident that **Your Personal Data** is treated with the appropriate degree of confidentiality and security.

This Personal Information Collection Statement sets out the types of **Personal Data We** may collect, the purposes for collecting **Personal Data**, how and when **We** may use and disclose the **Personal Data**, and how **You** may access and correct **Your Personal Data**.

The types of **Personal Data We** collect from **You** depends on **Your** relationship with **Us**. The **Personal Data** may include but not limited to **Your** name, date of birth, identification document number, contact details (e.g. phone number, address, email address), financial information and account details, medical information, claims history, photographs and location information. Sometimes **You** may provide **Personal Data** about another person to **Us**, in doing so **You** confirm **You** have obtained that person’s consent and have the authority to provide such **Personal Data** for use and transfer by **Us**.

### (a) Purposes of Collection of Personal Data

**We** will collect and use **Your Personal Data** for the purposes of creating, distributing and providing competitive insurance products and services, including **Our** processing of **Your** applications for insurance products, administering and managing **Your** and **Our** rights and obligations in relation to such insurance cover. **We** also collect **Personal Data** to identify products and services for **You**, to conduct research, surveys and analytics, and to market **Our** products and services. **We** may require **You** to provide certain **Personal Data** on mandatory basis for enabling **Us** to provide **You** with **Our** products and/or services.

### (b) Direct Marketing

Only with **Your** consent, **We** may use **Your** name, phone number, address, email address to contact **You** on marketing **Our** insurance products and services via mail, email, phone or messaging. **You** may notify **Us** to cease direct marketing by writing to **Our** Data Privacy Officer at the address stated below.

### (c) Transfer of Personal Data

All **Personal Data We** collect will be kept confidential and will not be disclosed nor transferred to any other parties without **Your** prior consent, but subject to any applicable law, **Your Personal Data** may be disclosed or transferred to the following parties (whether within or outside Hong Kong Special Administrative Region):

- (i) third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **Our** relevant staff, contractors, agents, service providers and others such as data analysts, professional advisers, loss adjudicators and claims investigators, doctors and medical service providers, expert consultants, emergency assistance providers, credit reference bureaus, government agencies, reinsurers and reinsurance brokers;
- (ii) **Our** parent and affiliated companies;
- (iii) the relevant insurance intermediary; and
- (iv) others for the purposes of public safety and law enforcement.

### (d) Access and correction of Personal Data

**You** may access and correct **Your Personal Data** held by **Us** and **We** will do so unless there is any legal reason why **We** may refuse to do so. Please email **Our** Data Privacy Officer at [Privacy.HK@chubb.com](mailto:Privacy.HK@chubb.com) or mail to **Us** at 39/F, One Taikoo Place, 979 King’s Road, Quarry Bay, Hong Kong.

If **We** levy any charges for providing information on your request, such charges will not be excessive. **We** will not charge **You** for updating **Your Personal Data**.

根據向我們所支付保費，並按照本保單所載的條文和條款，我們同意按照本保單所載的方式及範圍提供保障。

請詳閱本保單。

如本保單所載資料有任何不正確之處，請立即將本保單交回本公司以作修正。

## 第一部分 — 保障計劃

保障			每個保單年度的保額（港幣）	
			基本計劃	尊貴計劃
<b>A.</b>	<b>醫療費用</b>			
(a)	醫療費用	保額	不適用	<b>1,000,000</b>
	(i) 最高門診次數		不適用	25 次
(b)	延伸覆診醫療費用	保額	不適用	100,000
<b>B.</b>	<b>Chubb Assistance – 24-小時環球支援服務</b>			
(a)	Chubb Assistance – 緊急熱線支援服務		適用	適用
(b)	緊急醫療運送及運返		不設上限	不設上限
(c)	遺體運返		不設上限	不設上限
<b>C.</b>	<b>近親探望</b>	保額	<b>50,000</b>	<b>50,000</b>
<b>D.</b>	<b>學業中斷</b>	保額	<b>80,000</b>	<b>80,000</b>
<b>E.</b>	<b>個人意外</b>			
(a)	意外死亡及永久傷殘	保額	<b>500,000</b>	<b>500,000</b>
(b)	乘搭公共交通工具時發生的意外	保額	<b>1,000,000</b>	<b>1,000,000</b>
(c)	在海外教育學院內發生的意外	保額	<b>1,000,000</b>	<b>1,000,000</b>
<b>F.</b>	<b>教育基金</b>	保額	<b>300,000</b>	<b>300,000</b>
<b>G.</b>	<b>個人財物</b>	保額	<b>10,000</b>	<b>10,000</b>
(a)	每件 / 套 / 對之最高限額	保額	2,000	2,000
(b)	手提電腦最高限額	保額	8,000	8,000
<b>H.</b>	<b>遺失旅遊證件</b>	保額	<b>5,000</b>	<b>5,000</b>
<b>I.</b>	<b>個人責任</b>	保額	<b>1,200,000</b>	<b>1,200,000</b>
<b>J.</b>	<b>現金遺失</b>	保額	<b>2,000</b>	<b>2,000</b>
<b>K.</b>	<b>旅程延誤</b>	保額	<b>6,000</b>	<b>6,000</b>
(a)	每旅程最高限額	保額	1,500	1,500
(a)(i)	現金賠償，按每段延誤計算	每滿 8 小時延誤	500	500
<b>L.</b>	<b>行李延誤 (滿 8 小時)</b>	保額	<b>4,000</b>	<b>4,000</b>
(a)	每旅程最高限額	保額	1,000	1,000
<b>M.</b>	<b>創傷輔導保障</b>	保額	<b>15,000</b>	<b>15,000</b>
(a)	每日最高限額	保額	1,500	1,500
<b>N.</b>	<b>臨時住宿保障</b>	保額	<b>10,000</b>	<b>10,000</b>
(a)	每日最高限額	保額	500	500



## 第二部分 — 詞彙釋義

在本保單中，下列詞彙應具有下列涵義：

1. **二級燒傷**指因燒傷導致的身體損傷及經醫生診斷為表皮及相連真皮均受損的情況。
2. **三級燒傷**指因燒傷導致的身體損傷及經醫生診斷為皮膚已完全受損或破壞且傷及皮下組織的情況。
3. **意外或意外的**指偶然發生的突發、不可預見及意料之外的事件。
4. **授權支援服務供應商**或 **Chubb Assistance** 指我們所指定向**受保學生**提供海外支援服務的獨立服務供應商。
5. **生化媒體**指任何致病性(製成疾病)生物及/或生物學上產生毒素(包括基因上進化生物及化學上合成毒素)，並會導致人類、動物或植物疾病及/或死亡。
6. **身體損傷**指於純粹及完全由**意外**造成的身體損傷。
7. **現金**指屬於**受保學生**並由**受保學生**於**留學**攜帶的硬幣及銀行紙幣或旅遊支票，並不包括電子貨幣。
8. **化學媒體**指任何化合物，會於適當時散播，人類、動物、植物或實物會失去能力、引致損害或有致命的影響。
9. **生效日**指我們同意提供本保單內保障的日期，該日期已列明於**承保表**內。
10. **住院**指須以**住院病人**形式持續入住**醫院**，且**醫院**亦收取病房及膳食費用。
11. **日常活動**指在無需幫助的情況下吃飯、穿衣、洗澡、如廁及上/下床。
12. **危險工作**指職位名稱或性質為空中服務員、漁民、持械工作(包括臨時持械工作)、騎師、消防員、採礦工人(包括但不限於煤炭、鋅、鑽石和金)、與原子/核能相關的風險、採石工人、賽馬場工人、使用重型機械的屠宰員/屠宰者、鐵路安裝和維修人員、化工產品製造工人、腳手架工人、建築工人、船員(僅在碼頭工作的人員除外)、貨櫃場起重機操作員、高空作業人員、石油和煤炭產品(煉油氣、瀝青及潤滑油)、鋼鐵製造工人、石油和天然氣鑽機工人、專業潛水員、吊船工人、碼頭工人、特技演員、炸藥(使用和製造)、航空攝影和挖掘(包括鑽探)。
13. **騎劫**指非法劫持或非法扣押**受保學生**所乘坐的航班或交通工具及其機組人員。
14. **香港**指中華人民共和國香港特別行政區。
15. **醫院**指照其國家法律營運的合法機構，並符合以下所有要求：
  - (a) 營運的主要目的是以**住院病人**形式接待患病、抱恙或受傷人士，並為其提供醫療護理及療程；及
  - (b) 在一名或多名駐診**醫生**的監督下接納以**住院病人**形式入院，而其中一位**醫生**必須隨時當值診症；及
  - (c) 維持妥善設施為**住院病人**提供醫學診斷及治療，並於機構內或由機構管制之地方內提供進行大型外科手術之設備(如適用)；及
  - (d) 設有由合資格護士人員提供及督導之全職護理服務；及
  - (e) 任何時候均有最少一名合法執業的駐院**醫生**及一名合資格的護士當值；及
  - (f) 「**醫院**」一詞之釋義不包括以下：
    - 精神病院，主要提供精神科或包括弱智等心理病治療之機構，或醫院之精神科病院；
    - 老人院、療養院、戒毒中心或戒酒中心；
    - 水療或自然療法診所、療養或復康中心，醫院內主要為吸毒者或酗酒者提供地方或作為護理、復康、康復治療、延續護理設施或療養院的特別單位。
16. **直系親屬**指**受保學生**的配偶、父母、配偶的父母、祖父母、子女、兄弟姐妹或合法監護人。
17. **傳染病或感染性傳染病**指能夠通過任何方式由一受感染人士、動物或物種傳染給另一人士、動物或物種的任何疾病。
18. **受保父母 / 監護人**指**承保表**內列作**受保父母 / 監護人**的人士。
19. **受保人**指**受保學生**及 / 或**受保父母 / 監護人**。
20. **受保學生**指**承保表**內列作**受保學生**的人士。
21. **山崩**指大片土壤、碎屑或岩石等從陡峭的斜坡滑動或下滑。

22. **喪失聽覺**指該耳永久及完全喪失聆聽能力，亦不會復原，任何外科手術或其他治療均告無效並導致**受保學生**完全失聰。此等傷殘須維持連續十二(12)個月，並須經**醫生**證實於**受保學生**的餘生屬於完全、持續及**永久**傷殘。
23. **喪失肢體**指手腕或腳踝以上完全及永久喪失其使用功能或永久與身體分離。此等傷殘須維持連續十二(12)個月，並須經**醫生**證實於**受保學生**的餘生屬於完全、持續及**永久**傷殘。
24. **喪失視力**指永久、完全及無法恢復視力，任何外科手術或其他治療均告無效。此等傷殘須維持連續十二(12)個月，並須經**醫生**證實於**受保學生**的餘生屬於完全、持續及**永久**傷殘。
25. **喪失說話能力**指永久及完全喪失說話能力，亦不會復原，任何外科手術或其他治療均告無效。此等傷殘須維持連續十二(12)個月，並須經**醫生**證實於**受保學生**的餘生屬於完全、持續及**永久**傷殘。
26. **醫療費用**指**受保學生**因**身體損傷**或身患疾病而入院或接受由**醫生**提供或囑咐的門診治療、手術、醫學或其他診斷或補救性治療（包括僱用護士、X光檢查或因急診使用救護車）所產生必要的所有**正常、合理及慣常**的醫療費用。
27. **自然災難**指在計劃的目的地發生的**山崩、地震、火山爆發、海嘯、颱風或颶風**。
28. **核子、化學、生化恐怖活動**指於**留學**時任何個人或一群人，獨自或以任何組織/機構或政府名義，或參與任何組織/機構或政府行動，使用任何核子武器、工具或發出、放出、散播、釋放或漏出任何固體、液體、**化學媒體**及/**或生化媒體**，以達到其政治、宗教或某一種思想主義/理念目的，包括意圖影響任何政府及/**或公眾**；或引起任何公眾恐慌。
29. **海外教育學院**指**受保學生**註冊成為學生且載列於**承保表**內的位於**香港**以外的獲認可教育機構。
30. **受保期間**指**承保表**所列的期間。
31. **永久**指意外發生之日起連續維持十二(12)個月，並在該期間完結時沒有改善的希望。
32. **永久完全傷殘**指**受保人**不能從事**受保人**經合理教育、培訓或經歷可以勝任的任何職業或工作以獲取報酬或利益，或若**受保人**並無任何業務或職業，**受保人**不能進行其於日常生活中通常進行的任何**日常活動**，且這種完全傷殘連續維持十二(12)個月，而**醫生**證明這種傷殘的狀態在**受保人**的餘生中屬完全、持續及**永久**。
33. **個人財物**指**受保學生**的個人物品或其**在留學**時攜帶或在**留學**期間獲取並由其負責的個人物品。
34. **醫生**指合資格執業的醫師，在提供治療予他人時，他/她已領有所處司法管轄區的主管醫療當局發出之合資格執業的醫師牌照並提供其牌照及接受培訓範圍內的醫療服務，惟有關人士不包括**受保人**或**直系家庭成員**。
35. **承保表**指我們在保單簽發時發送給**保單持有人**/**受保學生**的文件，我們可能會不時修訂或替換該文件，當中載列**本保單**下可為**受保學生**提供的賠償項目。
36. **保單持有人**指在**承保表**中被稱為**保單持有人的本保單**申請人。
37. **投保前已存在之疾病**指**受保人**之**身體損傷**或**患病**，而在**本保單**生效日期前其已獲確診或顯現症狀或**受保人**理應因此接受**醫生**提供的治療、診斷、處方藥物或意見。
38. **公共交通工具**指由持有可搭載乘客之執照的公司或個人運營的任何機動交通工具。
39. **續保日**指由生效日起計十二(12)個曆月後的該日及此後每年的同一日。
40. **住院病人**指因**身體損傷**或**患病**必須作為住院病人**住院**接受醫療、診斷及治療的**受保學生**（而非僅僅是任何形式的護理、療養、康復、休養或延展看護）。
41. **海外居所**指**受保學生**在**香港**以外的**留學**國家居住的學校宿舍或住所，以及謹作住處用途且屬於上述學校、宿舍或住所一部份的車庫或附屬建築物。
42. **暴動**指人群參與擾亂公共治安的行為（不論是否與**罷工**或**停工**有關），以及任何依法成立的政府機關為鎮壓或試圖鎮壓任何上述擾亂行為或將上述擾亂行為的影響降至最低而採取的行動。
43. **保障計劃**指**本保單**第一部分所載的保障計劃表。
44. **嚴重身體損傷**或**嚴重疾病**指導致**受保學生**完全殘疾而不能進行**日常活動**中任何三(3)項功能並經**醫生**證明該**身體損傷**或**患病**已持續或很可能持續至少連續十四(14)天。
45. **患病**指直接和獨立導致索償相關損失的生病或疾病，並且須得到**醫生**診治以及提供**醫生**診斷證明。

46. **罷工**指任何罷工工人或停工工人為推動罷工或為抵制停工而蓄意作出的行為；或任何合法組成之機構為阻止或試圖阻止上述行為或減輕任何上述行為之後果所採取的行動。
47. **留學**指**受保學生**為在**海外教育學院**深造而在**香港**以外展開的旅程，應於以下時間視為開始：**(i)受保學生**離開其**香港**住所直接前往出發地之時；或**(ii)受保學生**安排乘搭的交通工具計劃出發時間前的三（3）個小時（以較遲者為準），並應於以下時間視為結束：**(i)受保學生**回到其**香港**住所之時；或**(ii)受保學生**乘搭的交通工具計劃抵達時間後的三（3）個小時；或**(iii)本保單**終止之日期（以最早者為準）。**受保學生**在上述留學期間的任何休閒旅行會涵蓋在內。
48. **留學國家**指**海外教育學院**所在並於**承保表**上列示的國家。
49. **保額**指就**受保學生**根據**本保單**可享用的各項保障而言，在**保障計劃**、**承保表**或該保障的任何相應批註中所列的最高金額。
50. **本保單**指可能不時編製的**本保單**、申請書、**承保表**、附件及其任何批註。
51. **學費**指於**海外教育學院**就讀必要課程所收取的金額（包括任何適用的實驗室費用及參加上述課程所用設備的任何成本，但不包括課本、住宿及膳食的任何成本）。
52. **正常、合理及慣常的醫療費用**指在醫療方面用於治療**受保學生**的病症所需的治療、物品或醫療服務的費用，且該費用不高於產生有關費用地區的類似治療、物品或醫療服務費用的正常水平。此釋義並不包括假如並無保險則不會產生的費用。
53. **我們**指安達保險香港有限公司。

## 第三部分 — 保障項目

### 保障 A—醫療費用

#### (a) 醫療費用

若在**受保期間**，**受保學生**在**留學**過程中遭受**身體損傷**或**患病**，而直接招致或導致必要的治療，並因此產生**醫療費用**，我們將支付實際產生的**醫療費用**，惟金額上限為**保障計劃**保障 A(a)所列的每保單年度**醫療費用**最高保額及每保單年度最高門診次數上限為**保障計劃**保障 A(a)(i)所列。

#### (b) 延伸覆診醫療費用

若**受保學生**於**受保期間**在**留學**中因**身體損傷**或**患病**而在**香港**以外引致**醫療費用**，返回**香港**後，**受保學生**仍須就同一**身體損傷**或**患病**在**香港**求診，而**醫生**給予治療或處方藥物，則我們將繼續向**受保學生**補償上述在**香港**產生的覆診**醫療費用**，直至**受保學生**返回**香港**後九十(90)天或**保障計劃**第 A(b) 項所列每保單年度保額耗盡為止（以較早達到者為準）。

#### 保障 A 的特別條款：

1. 於**香港**以外**留學**中作為或預計作為**住院病人**，須立即通知**授權支援服務供應商**。如未能按照此項先決條款規定而發出通知，**我們**恕不承擔**本保單**項下有關**醫療費用**的任何責任。

#### 保障 A 的不受保事項：

本保障 A 並不保障：

1. 於支付**留學**費用當時已包括或預期的任何費用。
2. **受保學生**在**留學**出發前，經**醫生**診斷認為不適宜旅行後，他 / 她在**留學**內引致的任何費用。
3. 引致首次費用之日期起計十二(12)個月後根據保障 A 引致的任何費用。
4. 健康檢查或任何並非與診斷、**身體損傷**或**患病**直接有關的檢驗，或並非醫療上必需的任何治療或檢驗。
5. 拐杖、步行架、矯形/矯正器和矯形/矯正支撐架、頸托、輪椅、義肢、隱形眼鏡、眼鏡、助聽器、假牙及其他醫療設備或眼科治療的費用。

### (a) Chubb Assistance - 緊急熱線支援服務

下列服務僅以轉介及安排的方式提供，且所有費用須由**受保學生**或其代表支付。若對本轉介服務有任何查詢，可致電電話熱線(852) 3723 3030 向 **Chubb Assistance** 查詢。撥打電話的人士須提供**受保學生**的姓名及保單號碼以供識別。

旅行支援項目包括：

- 接種疫苗及提供有關簽證要求的資訊
- 大使館轉介
- 傳譯員轉介
- 遺失行李支援
- 遺失旅遊證件支援

醫療支援包括：

- 電話醫療意見
- 醫療服務提供商轉介
- 於住院期間監察治療情況
- 安排預約醫生
- 安排住院

### (b) 緊急醫療運送及運返

若於**受保期間**，**受保學生**在留學過程中遭受**嚴重身體損傷**或罹患**嚴重疾病**，需要緊急醫療運送及 / 或運返服務，我們將直接向**授權支援服務提供商**支付**受保學生**實際交通（扣除原返回機票的可退還款項）、醫療服務及醫療用品的費用**受保學生**的運送、運送的方式及最終目的地將由**授權支援服務供應商**決定，並將完全視乎醫療需要而定。

### (c) 遺體運返

若於**受保期間**，**受保學生**在留學過程中直接及不可避免遭受**嚴重身體損傷**或**嚴重疾病**而導致死亡，我們將支付把**受保學生**的遺體由死亡地點運返**香港**的實際費用，或經由**授權支援服務供應商**批准在死亡地點當地安葬的費用。

### 保障 B 的特別條款：

1. 本保障 B 的服務由**授權支援服務供應商**提供。假若發生根據保障 B(a) 到(c) — Chubb Assistance — 24 小時環球支援服務可能導致潛在索償的任何事件，須立即通知**我們**或**授權支援服務供應商**。如未能發出本先決條款規定的通知，**我們**恕不承擔於保單本保障 B 的任何責任。
2. 緊急醫療運送及 / 或運返的安排、方式及最終目的地將由**授權支援服務供應商**決定，並完全以醫療必要性決定。
3. **我們**根據本保障 B 支付款項後，**我們**有權收取來自原有回程飛機票的任何可退還款項。

### 保障 B 的不受保事項：

本保障 B 並不保障：

1. 於支付**留學**費用時已包括或預期的費用。

2. 受保學生在留學出發前，經醫生診斷認為不適宜旅行後，他 / 她在留學內引致的費用。
3. 由其他人士提供服務而產生的費用，該等費用受保學生並不應負責的。
4. 不是由授權支援服務供應商批准及安排的服務而產生的費用。
5. 非由醫生給予或處方的治療。
6. 可合理地延遲至受保學生返回香港後才接受治療而產生的費用。

#### 保障 C—近親探望

若於受保期間，受保學生在留學過程中遭受嚴重身體損傷或罹患嚴重疾病，並以住院病人的身份住院超過連續五（5）天，我們將支付一名成年直系親屬：(i) 一（1）張來回經濟客位車船飛機票的費用，以便探望受保學生；及 (ii) 最多連續五（5）天期間在任何香港以外合理酒店的一（1）間普通客房住宿費用，但不包括餐飲及其他客房服務的費用。我們將支付上述近親探望的費用，惟金額上限為保障計劃保障 C 所列的每保單年度近親探望最高保額。

#### 保障 D—學業中斷

若於受保期間，受保學生在留學過程中遭受嚴重身體損傷或嚴重疾病，導致下列情形而必須中斷學業：

- (i) 住院；及
- (ii) 三十（30）天以上短暫傷殘；及
- (iii) 繼續在醫生監督下接受治療，

我們將支付最高可達保障計劃保障 D 所列的每保單年度學業中斷最高保額：(i) 若受保學生於康復後重讀缺席的課程，所必需支付的重讀學費；或 (ii) 若在發生該嚴重身體損傷或嚴重疾病後，醫生提交證明表明受保學生永久傷殘及無法繼續留學，則該中斷學期學費被沒收的部分。

#### 保障 D 的不受保事項：

本保障 D 並不保障：

1. 可退還或可從任何其他來源收回的任何學費。

#### 保障 E—個人意外

##### (a) 意外死亡及永久傷殘

若於受保期間，受保學生在留學過程中遭受身體損傷，除以下規定保障 E(b) 及 E(c) 外，並直接導致或造成其死亡或自意外發生之日起連續十二（12）個月內傷殘，我們將按照本保障 E 損傷表上所列損失類別的百分比，支付保障計劃保障 E(a) 所列的意外死亡和永久傷殘保額。

##### (b) 乘搭公共交通工具時發生的意外

若於受保期間，受保學生在留學過程中以付費乘客身份乘搭公共交通工具旅行時遭受身體損傷，並直接導致或造成其死亡或自意外發生之日起連續十二（12）個月內傷殘，我們將按照本保障 E 損傷表上所列的損失類別的百分比，支付保障計劃保障 E(b) 所列的乘搭公共交通工具時發生的意外保額。

##### (c) 在海外教育學院內發生的意外

若於受保期間，受保學生在留學過程中在海外教育學院內遭受身體損傷，並直接導致或造成其死亡或自意外發生之日起連續十二（12）個月內傷殘，我們將按照本保障 E 損傷表上所列的損失類別的百分比，支付保障計劃保障 E(c) 所列的在海外教育學院內發生的意外保額。

#### 保障 E 損傷表：

損失類別	保額百分比
1. 意外死亡	100%
2. 永久完全傷殘	100%
3. 四肢永久喪失或癱瘓無法痊癒	100%

4. 雙眼永久完全喪失視力	100%
5. 一眼永久完全喪失視力	100%
6. 雙肢喪失或永久完全喪失	100%
7. 單肢喪失或永久完全喪失	100%
8. 永久及完全喪失語言能力及聽覺	100%
9. 雙耳永久及完全喪失聽覺	75%
10. 單耳永久及完全喪失聽覺	15%
11. 永久及完全喪失語言能力	50%
12. 二級燒傷 / 三級燒傷	
身體表面有 50%或以上面積被燒傷	14%
身體表面有 30%或以上面積被燒傷	7%
身體表面有 20%或以上面積被燒傷	6%
身體表面有 10%或以上面積被燒傷	3%
身體表面有 5%或以上面積被燒傷	2%

### 保障 E 的特別條款：

1. 永久及完全喪失器官包括永久及完全喪失該器官的活動能力。
2. 假若受保學生在同一次意外中直接遭遇超過一類保障 E 損傷表所列的損失，我們於本保障 E 的責任僅限於支付其中在本保障 E 的損傷表所列百分比為最高的一種損失。
3. 風險：假若受保學生因意外而暴露於自然環境，並且直接導致受保學生於意外發生後連續十二(12)個月內遭受在本保障 E 的損傷表所列的任何一種損失類別，受保學生則將由意外當日被視為遭遇身體損傷。
4. 失蹤：假若受保學生的遺體於受保學生所使用的交通工具失蹤、沉沒或毀壞當日起計一(1)年內未能尋回：
  - (a) 則假設受保學生已於上述失蹤、沉沒或毀壞時因身體損傷而導致意外死亡；及
  - (b) 在收到由已故受保學生遺產法定代表簽署的承諾書，承諾假若因身體損傷而導致意外死亡的假設其後被證實有誤，則即時退還我們根據本保障 E 所支付的任何款項。
5. 一旦我們根據本保障 E 就保障 E(a)、E(b)或 E(c)賠付的保額一經耗盡，本保單應立即失效。若根據本項保障就受保學生支付的總金額低於本保障 E 的保額的百分之一百（100%），本保障 E 的保額應減少至其餘未賠付之餘額。
6. 假若受保學生的肢體或器官於意外發生前在運用上或感覺上已部分受損，則應根據本保障 E 損傷表類別第 2 至第 11 項所列示的相關類別支付已減少的金額。我們可按其酌情決定及經考慮由我們委任的醫療顧問所作的醫療評估後，按醫療顧問的意見認為純粹及單獨由該意外導致的任何身體損傷程度，支付其認為合理的相關保額百分比。我們不會就意外發生前完全不能運用的肢體或器官支付費用。

### 保障 E 的不受保事項：

本保障 E 並不保障：

1. 患病、疾病或細菌感染。

### 保障 F—教育基金

若於受保期間，受保父母 / 監護人因身體損傷並於意外發生之日後連續十二（12）個月內直接引致意外死亡或永久完全傷殘，我們將向受保學生支付教育基金賠償作為其繼續接受教育的補助，惟金額上限為保障計劃保障 F 所列的教育基金最高保額。

### 保障 F 的特別條款：

1. 在賠付上述賠償後，保障 F 將立即終止。

### 保障 F 的不受保事項：

本保障 F 並不保障：

1. 患病、疾病或細菌感染。

## 保障 G—個人財物

若於**受保期間**，**受保學生**在**留學**過程中其**個人財物**遭受損失或損毀，**我們**將為（由**我們**選擇）恢復、修復或替換已損失或損毀的**個人財物**作出賠付，惟金額上限為**保障計劃**保障 G 所列的每保單年度**個人財物**最高保額。

### 保障 G 的特別條款：

1. 假若發生任何**個人財物**遺失、被盜或因第三方的蓄意或惡意行為而損毀的情況而導致本保障 G 的索償的事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員，並須於索償時向**我們**提交該損失的書面警方報告。如未能發出此項先決條款規定的通知或提供所需的報告，**我們**恕不承擔本保障 G 的任何責任。
2. 假若遺失、盜竊或損毀在運送時發生，須於發現遺失或損毀起計二十四(24)小時內，立即將有關遺失、盜竊或損毀通知**公共交通工具**的承運人，並須於索償時向**我們**提交由**公共交通工具**的承運人對於該損失發出的書面證明。如未能發出此項先決條款規定的通知或提供所需的報告，**我們**恕不承擔於本保障 G 的任何責任。
3. **我們**根據保障 G 為恢復、修復或替換已損失或損毀的**個人財物**的費用作出的賠付將扣除物理性損耗、折舊、磨損及 / 或報廢。
4. 假若任何一件遺失、被盜或損毀的**個人財物**為一對或一套物品的一部分，**我們**對該件及該對或該套物品的最大責任，將以**保障計劃**第 G(a)項所列金額為限。
5. 對於手提電腦的**意外**損失（包括全部及任何配件），最高可獲**保障計劃**保障 G(b) 所載列的每保單年度對於手提電腦最高保額。
6. **受保學生**必須採取一切可行的措施保護其隨身攜帶的行李或**個人財物**，不能讓其處於無人看管的狀態。
7. 於根據本保障 G 支付任何款項後，**我們**有權獲得及保留任何尋回或損毀的**個人財物**的利益及價值，並按**我們**的絕對酌情權處理剩餘價值。

### 保障 G 的不受保事項：

本保障 G 並不保障：

1. 任何不明的損失、被盜或損毀。
2. 因**受保學生**疏忽所致的遺失、被盜或損毀，當中包括但不限於將**個人財物**置於無人看管的狀態。
3. **個人財物**因被置於汽車（鎖於車尾箱除外）或**公共交通工具**內或其他公共地方且無人看管而導致任何遺失或損毀。
4. 任何**個人財物**因蟲蛀、蟲蝕、磨損、空氣或氣候狀況、逐漸損耗、機件或電力故障、任何清潔、修復、修理、改動的程序、海關或任何其他機關的充公或扣押而導致的遺失或損毀。
5. 任何租借或租賃設備。
6. 任何**受保學生**的行李箱刮花或外觀損壞而並不影響其正常操作。
7. 任何在**留學**前託運或以**公共交通工具**（同時運載**受保人**的**公共交通工具**除外）單獨郵寄或運送的**個人財物**的遺失或損毀。
8. 於遺失或損毀時**受保學生**並未佩戴或攜帶的珠寶（包括但不只限於例如水晶、耳飾、項鍊、戒指或領針等）、任何種類的金錢、任何種類的文件、任何種類的食物或飲料、古董、合約、債券、證券、動物、軟件或運輸工具或其配件(包括但不只限於例如汽車、電單車、單車、船、電動車、滑步車等)。
9. 保障範圍不包括香港境內。
10. 易碎品之破損或毀壞。
11. **受保學生**可從任何其他來源獲得彌償或賠償退款或收回款項。
12. 任何發生於**海外教育學院**所在城市內的**個人財物**損失或損毀，但**受保學生**從其他城市或國家返回**海外教育學院**途中發生的損失或損毀且在事情發生後二十四（24）小時內取得**公共交通工具**承運人的報告者除外。

## 保障 H—遺失旅遊證件

若於**受保期間**，**受保學生**在**留學**過程中因搶劫、盜竊或爆竊而遺失其護照、身份證或簽證，**我們**將賠償補領費用，惟金額上限為**保障計劃**保障 H 所列的每保單年度遺失旅遊證件最高保額。

### 保障 H 的特別條款：

1. 假若發生任何可能導致本保障 H 的索償的事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員，並須於索償時向我們提交該損失的書面警方報告。如未能發出此項先決條款規定的通知或提供所需的報告，我們恕不承擔本保障 H 的任何責任。

#### 保障 H 的不受保事項：

本保障 H 並不保障：

1. 因受保學生疏忽所致的損失，當中包括但不限於將出入境檢查所需旅遊證件置於無人看管狀態。
2. 任何原因不明的損失。
3. 旅遊證件因被置於汽車（鎖於車尾箱除外）或公共交通工具內或其他公共地方且無人看管而導致的任何損失。
4. 任何車船飛機票的損失。

#### 保障 I—個人責任

我們將支付受保學生於受保期間內的留學過程中因發生意外導致任何其他人士身體損傷或他人的財物損毀而須承擔法律責任賠償付款的任何數額。我們的責任最高應為保障計劃保障 I 所列的每保單年度個人責任最高保額。

#### 保障 I 的不受保事項：

本保障 I 並不保障下列賠償：

1. 任何身份為受保學生親屬之人士的身體損傷，或歸屬受保學生或受保學生之親屬或由受保學生保管或控制的財物損毀。
2. 屬於違反根據合約須承擔的任何責任而造成的損害。
3. 因擁有、管有、租賃或租用任何運輸工具、飛機、火器或動物所產生的責任。
4. 因進行任何交易或從事職業所產生的責任。
5. 因(a)來自任何核子燃料或任何燃燒核子燃料而產生的任何核廢料的離子化輻射或輻射污染，或(b)任何因爆炸性核子裝配設施或該裝配設施的核子成分所產生的輻射、毒性、爆炸性或其他危險特性，而直接或間接導致的任何索償（不論任何性質）。

#### 保障 J—現金遺失

若於受保期間，受保學生在留學過程中遺失其現金，我們會向受保學生補償有關損失，惟金額上限為保障計劃保障 J 所列的每保單年度現金遺失最高保額。

#### 保障 J 的特別條款：

1. 受保學生應採取一切合理及必要的預防措施保障其現金的安全。
2. 假若發生任何可能導致本保障 J 的索償的事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員，並須於索償時向我們提交該損失的書面警方報告。如未能發出此項先決條款規定的通知或提供所需的報告，我們恕不承擔本保障 J 的任何責任。

#### 保障 J 的不受保事項：

本保障 J 並不保障：

1. 因受保學生疏忽所致的損失，當中包括但不限於將現金置於無人看管的狀態。
2. 任何原因不明的損失，或因海關或任何其他機關充公或扣押、貨幣貶值或因貨幣兌換交易期間的過失或疏忽而產生不足所致的損失。
3. 現金因被置於汽車（鎖於車尾箱除外）或公共交通工具內或其他公共地方且無人看管而導致的任何損失。



4. 因使用或不當使用任何形式的電子貨幣所致的損失，當中包括但不限於任何卡類、電子錢包或等同信貸儲值媒介中所持的信貸價值。
5. **受保學生**可從任何其他來源獲得彌償或賠償退款或收回款項。

#### 保障 K—旅程延誤

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倘若**受保學生**安排乘搭的任何航班或**公共交通工具**由於**公共交通工具**承運人員工組織的勞工行動、惡劣天氣、自然災難、罷工、**公共交通工具**的機械故障或遭到騎劫而較行程規定時間延誤至少八（8）個小時，我們將向**受保學生**支付現金賠償，惟金額上限為**保障計劃**保障 K 所列的每保單年度旅程延誤最高保額。

(a) **現金賠償：**

我們將按照以下方式計算現金賠償：

每連續八(8)個小時延誤，按照**保障計劃**保障 K(a)(i)項所列金額賠償，惟金額上限為**保障計劃**保障 K(a)所列之金額。

#### 保障 K 的特別條款：

1. **受保學生**須採取合理措施縮短任何延誤時間。如未能按照此項先決條款的規定採取合理措施縮短任何延誤時間，我們恕不承擔本保障 K 的任何責任。
2. 任何根據本保障 K 提出的索償，須附上來自與延誤相關的承運人的書面確認書，當中須列明計劃及實際離開所列出發地點的當地時間；及 / 或計劃及實際抵達所列目的地的當地時間；及離開該出發地點及 / 或抵達該目的地的延誤原因。如未能提供此項先決條款規定的書面確認書，我們恕不承擔本保障 K 的任何責任。

#### 保障 K 的不受保事項：

本保障 K 並不保障：

1. 因在預訂**留學**時已宣佈且於當時可合理地預計可能導致**留學**延誤的事件或情況所致的損失。

#### 保障 L—行李延誤

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若於**受保期間**的**留學**過程中，**公共交通工具**承運人導致**個人財物**的運送延誤或暫時錯運的時間較**受保學生**實際抵達時間超過連續八（8）個小時，我們將向**受保學生**賠償**受保學生**購買必要的替換衣物和盥洗用品所產生的任何合理費用，惟金額上限為**保障計劃**保障 L 所載列的每保單年度行李延誤最高保額。

#### 保障 L 的特別條款：

1. 該延誤必須由**公共交通工具**承運人提供的正式行李事故報告證明。
2. 在提出索償時，**受保學生**必須提供列示開支明細的正本收據。

#### 保障 L 的不受保事項：

本保障 L 並不保障因下列原因購買必需盥洗用品及衣物的費用：

1. 若**受保學生**已收取或準備收取須對行李的延誤、誤送或暫時丟失負責的**公共交通工具**承運人或營運商所作出賠償。
2. **受保學生**返回香港途中在香港發生的任何開支。
3. 行李的延誤、誤送或暫時丟失屬於原因不明或因海關或任何其他機關充公或扣押而導致。
4. **受保學生**返回海外教育學院時於海外教育學院所在國家發生的任何開支。
5. 於有關**留學**前託運或單獨郵寄或以**公共交通工具**（同時運載**受保學生**的**公共交通工具**除外）運送的行李。

#### 保障 M—創傷輔導保障

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若於**受保期間**，**受保學生**在留學期間遇上造成精神創傷的事情，包括但不限於強姦、持械搶劫、襲擊、自然災害或恐怖活動，為上述造成精神創傷事件的受害者並因而蒙受**身體損傷**，按**醫生**意見就該**身體損傷**而接受創傷輔導服務，我們將向**受保學生**補償，在發生造成精神創傷的事情後九十(90)天內引起的合理及必要的創傷輔導費用，惟金額上限為**保障計劃**保障 M 所列的每保單年度創傷輔導保障最高保額。

#### 保障 M 的特別條款：

1. 創傷輔導保障的每日最高保障應為**保障計劃**保障 M(a)項所列金額。

#### 保障 N—臨時住宿保障

若於**受保期間**，**受保學生**在留學期間其**海外居所**因火災、水災、**自然災難**等原因而受損及無法居住，我們將賠償**受保學生**暫住酒店、公寓或宿舍的臨時住宿費用及必要的合理額外費用，惟金額上限為**保障計劃**保障 N 所列的每保單年度臨時住宿保障最高保額。

#### 保障 N 的特別條款：

1. 臨時住宿保障的每日最高保障應為**保障計劃**保障 N(a)項所列金額。

## 第四部分 — 一般不受保事項

適用於所有章節的一般不受保事項：

我們並不保障因下列各項所致的損失、後繼損失或責任：

1. 任何**投保前已存在之疾病**、先天性或遺傳疾病。
2. 自殺、企圖自殺或故意引致自身的**身體損傷**。
3. 懷孕、終止妊娠、分娩、流產、不孕及由此引起的綜合症、整容手術或性病引起的任何情況。
4. 牙醫護理（**意外前**為天然及健全的牙齒但因**意外身體損傷**所引致除外）。
5. 精神或神經失常、精神錯亂、精神病或任何行為障礙。
6. 戰爭（無論是否宣戰）、侵略、外敵行動、內戰、革命、叛亂、暴動、政變、敵對行動（不論宣戰與否）。
7. 直接參與**罷工/暴亂/內亂/恐怖活動**，或因**受保人**履行身為軍隊、武裝部隊或紀律部隊（包括但不限於警員、海關職員、消防員、入境處職員 / 督察及懲教處職員 / 督察等）成員或身為戰爭或滅罪行動志願者的職責。
8. 參與：
  - (a) 任何極限的運動或體育活動，其性質存有高度的危險性（即涉及高水平專門技術、超乎正常的體力運用、使用專門工具或特技等），包括但不只限於跳懸崖、障礙馬術、特技表演、巨浪衝浪及獨木舟激流。除非該項活動是由當地合資格的旅遊活動經營者主辦，而且該項活動是開放給一般大眾及遊客參與，而對參與者並無特殊限制的旅遊活動（除身高或一般健康狀況警告外）。在參與活動時，**受保人**必須跟從按照合資格的導師及 / 或旅遊經營商的指導員之指導和監督。
  - (b) **受保人**可透過從事該運動而取得報酬、贊助或任何形式的財政報酬之職業體育比賽或運動、任何特技活動、偏離滑雪道之越野滑雪活動。
  - (c) 速度競賽（除徒步的競賽外，但不包括超過十公里的跑步、冬季兩項競賽及三項全能運動）。
  - (d) 第四(4)級程度或以上之激流漂筏。
  - (e) 任何一般需利用專用裝備的攀石、攀山或跋涉活動，裝備包括但不限於冰爪、十字鎬、錨、螺、登山扣和導繩或頂繩錨固設備等工具。
  - (f) 潛水活動，除非**受保人**持潛水教練專業協會(PADI)證書（或同類認可的資格）、或在合資格的導師指導下陪同之下進行潛水。深度限制不能超過**受保人**的潛水教練專業協會(PADI)證書（或同類認可的資格）所註明的深度，惟在任何情況下都不得超過三十(30)米深及不得單獨進行潛水。
9. 任何政府的禁令或規例，或海關或任何其他機關扣押或破壞。
10. **受保人**的非法、蓄意或惡意行為或魯莽行為或疏忽。
11. **受保人**因服用超越法定水平之酒精或藥物引起的有關損失。
12. 非以乘客身分乘搭任何飛機。

13. 受保人干犯重罪或因干犯重罪而被政府機關逮捕期間的行為。
14. 任何不誠實或犯罪活動。
15. 受保人未有減輕損失或本保單之索償。
16. 已於留學安排前已存在、已宣佈或公眾所知的任何事件/情況。
17. 愛滋病或愛滋病相關綜合症、任何於人體免疫缺乏病毒(HIV)或相關疾病的陽性測試當時或其後開始的任何意外身體損傷或患病、或任何其他經性接觸傳染之疾病。
18. 參與：
  - (a) 受保學生進行任何形式的體力勞動，除非他/她正在參加由海外教育學院分配和安排的實習或工作計劃，或
  - (b) 受保人履行危險工作的職責或受僱從事危險工作，不論該危險工作是否由海外教育學院分配或安排。
19. 任何形式的間接損失。
20. 健康檢查或任何並非與入院、診斷、患病或受傷直接有關的檢驗，或並非醫療上必需的任何治療或檢驗。
21. 本保單項下義肢、助聽器、假牙和其他醫療設備或光學治療費用的任何付款，但獲得我們批准者除外。
22. 為接受治療而進行的留學。
23. 任何與古巴有關之損失或費用。
24. 核子、化學及生化恐怖活動。
25. 任何由「世界衛生組織」宣佈為「國際關注公共事件」(PHEIC)的傳染病或接觸性傳染病，而引致的損失或費用。此不受保事項適用於相關宣佈發出後才提出的索償，惟在該宣布發出前已提供醫生相關診斷的索償申請不在此限。此不受保事項持續生效至「世界衛生組織」取消或收回相關「國際關注公共事件」(PHEIC)。
26. 任何在受保期間以外之留學。

## 第五部分 — 一般條款

1. **騎劫延期：**若於留學期間，受保學生成為騎劫的受害者，則本保單所提供的保障應持續至受保學生返回香港為止，最長期限為自騎劫發生之日起連續十二（12）個月。
2. **年齡限制：**保障適用於年齡介乎十（10）至三十（30）歲的受保學生；年齡在七十五（75）歲以下的受保父母 / 監護人。
3. **完整合約：**本保單連同所有批註、其他附件（如有）、承保表、保障計劃、經受保人填妥的任何申請表格，連同該申請表格所附帶或提及的任何文件，構成完整的保險合約。除經我們授權代表簽署的書面修訂外，本保單不得修改。
4. **每一保障的保額：**受保學生根據本保單任何保障可獲賠償的保額一經耗盡，保額將不會重置，且我們毋須根據該保障對該受保學生承擔任何進一步責任。
5. **保額支付：**根據本保單支付的各項保障將會減少受保學生可獲賠償的相關保額，而相關保額只有剩下的結餘可用於支付該受保學生可能會向我們提出的任何餘下保障索償。我們根據本保單所有章節對涉及意外的每名受保學生的總責任，將不超逾相關保額。
6. **重複保障：**每一受保學生同意，若他/她同時受保多於一份由我們簽發的「海外留學保障計劃」保單或其他由我們簽發的旅遊保險：
  - (a) 受保學生將會被視作只受保於該份提供最高保障金額的保單；或
  - (b) 如每份保單提供的保障相同時，則會以我們首次簽發的保單以提供保障。
 在任何情況下，如有任何重覆投購的保單，我們將會在不付利息下全數退回已繳交的保費給受保學生。
7. **索償通知和充分程度：**必須在合理可行的情況下盡快向我們發出書面索償通知，無論如何應在本保單項下索償相關的受保事件發生首日起三十（30）天內。受保人或索償人向我們發出通知，隨附的資料足以用於識別受保人，則應視為對我們的有效通知。我們收到索償通知書後，將向受保人提供提交索償證據的一般表格。受保人或索償人應自費以我們規定的形式向我們提供我們可能不時要求的與本保單項下任何索償有關的證明、資料和證據。必須在索償相關的受保事件發生首日起一百八十（180）天內向我們提交所有索償的證明。
8. **索償調查：**於出現索償申請時，我們可能作出其視為必要的任何調查，保單持有人 / 受保人應全面配合該調查。保單持有人 / 受保人未能配合我們的調查，可能導致索償遭拒。
9. **檢查賬簿及記錄：**我們可能於受保期間內任何時間及直至本保單屆滿後三（3）年，或直至根據本保單提出的所有索償獲得最終調整及解決前，將會檢查於本保單有關的保單持有人 / 受保人賬冊及記錄。

10. **遵守保單條文：**保單持有人 / 受保人不遵守本保單所載的任何條文將使其項下的所有索償無效。
11. **體格檢查及屍體剖驗：**在索償處理期間，我們有權自費於合理必要的情況下要求受保人接受檢查。除非法律禁止，否則亦可能要求進行屍體剖驗。
12. **其他保險（適用於保障 A 至 D、G 至 J、L 至 N）：**倘若根據本保單受保的損失屬於任何其他有效保單的保障範圍（而不論該份其他保險是屬於主要、分擔、附加、待定或其他性質的保險），或由其他方賠償，本保單會根據本保單條文及條款，保障該份其他保險所支付的金額以外的實際損失金額，惟以有關損失金額為限。在任何情況下，受保人應查明並向我們披露任何可從任何其他來源收回的賠償。
13. **法律訴訟：**除非調解失敗，否則不得針對本保單提起任何法律訴訟，並且於我們作出理賠決定之日起十八(18)個月後不得對我們提出有關訴訟。若受保人超過上述時限，則將被視為撤回或放棄該索償，而受保人對我們就同樣索償的追討將不獲受理。
14. **追討權：**倘若我們或其授權代表（包括授權支援服務供應商）代保單持有人 / 受保人作出授權支付及 / 或支付，則我們保留權利向保單持有人 / 受保人追討已支付或我們須向接納保單持有人 / 受保人入住的醫院支付的全部金額，惟將扣除我們根據本保單條款責任須支付的金額。
15. **代位權：**我們有權代位保單持有人 / 受保人向任何第三方追償/賠償的權利，並有權以自費方式，以保單持有人/受保人的名義對導致根據本保單提出索償的事件可能負上責任的第三方提出訴訟。保單持有人/受保人應合作並努力確保此類權利，並不得採取任何損害此類權利的行動。
16. **轉讓：**本保單的任何權益轉讓對我們並無約束。
17. **彌償的支付對象：**任何身故賠償將支付予已故受保人的遺產法定代表。根據保障 B – Chubb Assistance – 24-小時環球支援服務應付的款項乃支付予授權支援服務供應商或向受保人提供服務的其他服務提供商。除上述規定外，所有其他保障款項乃支付予受保人。
18. **貨幣：**本保單所有列於保障計劃內的保額、保障及限額等均以港幣計算。儘管本保單之賠償及 / 或保障將調整至港幣計算及付款，我們亦可自行決定選擇以當地貨幣算付。當應用保單條款和條件時需要進行貨幣兌換時，相關之貨幣匯率則以發生受保事件當天列於網站 [www.oanda.com](http://www.oanda.com) 的匯率中位數換算。
19. **地域限制及有效時間：**(i) 保障 F：保障適用於 24 小時全球各地；(ii) 其他保障：保障適用於留學期間 24 小時全球各地。
20. **海外教育學院的變更：**本保單的條件規定，如海外教育學院有任何變更應盡快向我們報告。
21. **免責條款：**保障 B – Chubb Assistance – 24-小時環球支援服務由授權支援服務供應商安排及全面負責。授權支援服務供應商並非安達保險香港有限公司之聯營或附屬機構及安達保險香港有限公司概不負責有關或由授權支援服務供應商作出之任何行為或疏忽而引致之任何損失或損傷。
22. **保費：**除非保費已支付，我們對本保單並無任何責任。
23. **調解：**凡出現因本保單產生或與本保單有關的任何爭議或歧異，均須首先提交香港和解中心（HKMC），並按當時有效的香港和解中心的調解規則進行調解。受保人通過調解真誠地嘗試解決爭議是受保人追討索償的先決條件。倘若受保人未於我們作出理賠決定後六(6)個月內將爭議提交調解，則將被視為撤回或放棄該索償，而受保人對我們就同樣索償的追討將不獲受理。
24. **欺詐或錯誤陳述：**由保單持有人 / 受保人作出或有關任何索償的任何虛假陳述均會導致我們有權廢除本保單或拒絕履行本保單的責任。
25. **法律及司法管轄權：**本保單受香港法律管轄，所有與本保單有關之法律訴訟必須在香港法院提出。
26. **文書錯誤：**我們的文書錯誤不應令生效的保單因此失效，亦不應令失效的保單因此生效。
27. **本保單到期：**本保單於承保表所列之受保期間完結後終止。
28. **違反條文：**若受保人違反任何本保單的條文（包括理賠條件），我們可在法律容許下的範圍內，拒絕支付賠償。
29. **經貿制裁規定：**當經貿制裁規定或其他法規禁止我們提供保險（包括但不限於支付賠償金）時，本保險將不適用。保單中的所有其他條款及細則則維持不變。

安達保險香港有限公司是一間美國公司 - Chubb Limited 的子公司/分公司，Chubb Limited 是紐約證券交易所上市公司，因此除了歐盟、聯合國和香港的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家/地區例如古巴提供保障。
30. **第三者權利：**任何不是本保單某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本保單任何條款。
31. **續保本保單：**若保單持有人持續繳付保費，除非我們在續保日前三十(30)天以書面通知保單持有人其保單將不再受我們續保或我們須修訂保障，一(1)份具有相同條款及細則的保單將由續保日起自動生效一(1)年。
32. **本保單的詮釋：**本保單以英文版本為正式版本，本保單同時設有中英文版本，惟僅供閣下作參考而已。如對本保單內任何地方的詮釋而引起任何爭議，均以英文版本為準。

## 第六部分 — 取消本保單

保單持有人在何時可以取消保單：

保單持有人可於任何時間送達或郵寄書面通知予我們以取消本保單，惟在該段受保期間此保單必須沒有提出索償。如保單持有人欲取消保單，我們會以本保單的生效期直至取消日的時間，按下列適用的比率，計算我們在該段期間可收取的慣常的最低保費金額：

慣常最低保費表：

已生效之受保期間	應收保費	
不多於 2 個月	全年保費之	40%
不多於 3 個月		50%
不多於 4 個月		60%
不多於 5 個月		70%
不多於 6 個月		75%
不多於 12 個月		100%

如已根據本保單一般條款第 7 項規定在保單取消日期前已通知我們的有效索償將不會受到影響。

我們在何時可以取消閣下的保單：

除了在本保單內或在其他情況下給予我們應有的合法權利外，當出現以下情況時，我們會以書面通知保單持有人取消其保單，如任何受保人或保單持有人或保單持有人的法律代表：

1. 違反絕對誠信的責任；
2. 在達成本保單合約的事前或當時向我們作出失實聲明；
3. 違反本保單的條文；
4. 在任何保險保單內提出虛假的索償；
5. 在本保單內規定保單持有人必須通知我們而保單持有人卻沒有遵行的任何行為或疏忽；或
6. 作出任何行為或疏忽，令我們可根據本保單內規定拒絕支付全部或部份賠償。

我們會向保單持有人按我們檔案內的地址發出書面通知。

如我們取消本保單，則在減去保單持有人於仍受保障期間所需繳付的保費後，餘數會按比例退回。惟此終止不會對其他任何在終止前已提出的索償造成影響。

自動取消：

在保費到期的三十一(31)天內保單持有人不繳付保費，本保單將會被自動取消，而我們亦毋須發出任何書面通知，該取消保單將由停止繳付本保單的保費的當天生效。

承保表內任何列為受保學生的保障在以下情況下會被自動終止，當該受保學生：

1. 不再符合保單內文受保學生的釋義；此情況將獲發書面確認，任何沒提供保障的時段的保費將會退回；或
2. 收到可領取本保單內保障 E 一個人意外保障的百分之一百 (100%) 賠償；或
3. 身故。

本保單在以下情況下會被自動終止，當該保單持有人：

1. 不再符合保單內文保單持有人的釋義；此情況將獲發書面確認，任何沒提供保障的時段的保費將會退回；或
2. 身故；或
3. 清盤 / 破產。

## 第七部分 – 如何索償



索償人應於事發後三十(30)天內於安達索償中心([www.chubbclaims.com.hk](http://www.chubbclaims.com.hk))提交索償申請。您亦可透過智能電話或平板電腦掃描以下的 QR 碼登入安達索償中心。

再者，閣下可填妥索償申請表，連同旅遊證件及下列文件（視乎情況而定）於事發後三十(30)天內送交至安達保險香港有限公司。如需進一步協助，請致電 3191 6668。

### 個人意外保障

- 由醫生簽發的醫療報告或證明書，證明傷疾程度或嚴重狀況
- 警方報告（若相關）

### 意外死亡

- 死亡證
- 死因裁判官報告
- 警方報告（若相關）
- 如屬失蹤，由法院宣佈推定死亡

### 醫療費用 / 創傷輔導 / 學業中斷 / 教育基金

- 經醫生證明的診斷及治療，包括病人姓名及診斷日期
- 醫療賬單 / 收據正本並列明詳細項目
- 由酒店 / 航空公司 / 公共交通工具承運人簽發的收據正本（若相關）

### 個人財物 / 現金遺失 / 遺失旅遊證件

- 收據正本，包括遺失或損毀物件的購買日期、價格、型號及類別
- 展示損毀物件及其情況的相片
- 如在運送時遺失或損毀，向航空公司 / 公共交通工具承運人發出的遺失通知書副本及其正式確認書
- 警方報告（必須於事發後 24 小時內發出）
- 若屬遺失旅行支票，向簽發機構發出的遺失通知書副本（必須於事發後 24 小時內發出）

### 旅程延誤 / 行李延誤

- 航空公司 / 公共交通工具承運人所發出的正式文件，包括受害人姓名、日期、時間、延誤期間及延誤原因
- 酒店 / 航空公司 / 公共交通工具承運人所發出的正式賬單 / 收據
- 購買必需盥洗用品及衣物之賬單或收據正本

### 個人責任

- 意外或事件的性質及情況聲明（未經我們書面同意，不得承認責任或達成和解）
- 就意外或事件接收的所有有關文件（包括法院傳票副本、所有法院文件、律師函件及其他法律書信）

### 臨時住宿

- 由酒店、公寓或宿舍發出的收據正本
- 損毀海外居所的相片

上述文件為提出索償時需要提供的部份文件。我們保留權利，於有必要時，要求受保人提供上文並未註明的任何其他資料或文件。

## 第八部分 — 解決爭議

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如閣下對購買**本保單**的過程或對**本保單**的任何其他方面有不滿時，請聯絡：

客戶服務經理  
**安達保險香港有限公司**  
香港鰂魚涌英皇道 979 號太古坊一座 39 樓  
電話 +852 3191 6222  
傳真 +852 2519 3233  
電郵 [cs.hk@chubb.com](mailto:cs.hk@chubb.com)

我們已依據《承保商專業守則》建立了一套內部流程處理爭議。在任何時候，如閣下有一些關於**我們**產品或服務的投訴仍未獲解決，歡迎閣下使用**我們**的內部解決爭議程序。屆時閣下的查詢或投訴將會獲得調查，而**我們**亦會在十五 (15) 個工作天內回應。若閣下或**受保人**對**我們**最終的回應不滿意，可免費向保險投訴局尋求協助。聯絡資料如下：

### 保險投訴局

香港灣仔駱克道 353 號三湘大廈 29 樓  
傳真 +852 2520 1967

## 第九部分 — 個人資料收集聲明

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安達保險香港有限公司（「**我們**」）竭力確保客戶（「**閣下**」）向**我們**提供用以識別**閣下**的資料（「**個人資料**」）時，有信心**我們**於處理**閣下**的**個人資料**時會適度地保密及保障相關資料。

本個人資料收集聲明陳述**我們**所收集的**個人資料**類別、收集**個人資料**的目的、使用及披露**個人資料**的情況及場合，以及**閣下**查閱及更改**個人資料**的方法。

**我們**從**閣下**所收集的**個人資料**類別視乎**閣下**與**我們**的關係。**個人資料**可包括但不限於**閣下**的姓名、出生日期、身分證文件號碼、聯絡資訊（例如：電話號碼、地址、電郵地址）、財務資訊和帳戶詳細資訊、醫療記錄、保險索賠記錄、照片以及**閣下**的位置資料。當**閣下**向**我們**提供他人的**個人資料**時，**閣下**須確認已獲得該人的同意並有權提供該等**個人資料**予**我們**使用及作轉讓用途。

### (a) 收集個人資料的目的

**我們**收集及使用**閣下**個人資料的目的是為了訂立、分銷及提供具優勢的保險產品及服務，包括用作處理**閣下**購買保險產品的投保申請，執行和管理**閣下**及**我們**在該等保單保障下的權利及責任。**我們**亦會收集**個人資料**以辨識產品及服務予**閣下**，進行研究、調查及分析，及促銷**我們**的產品及服務。**我們**可要求**閣下**必須提供指定的**個人資料**，以讓**我們**能夠提供產品及/或服務。

### (b) 直接促銷

**我們**只會在得到**閣下**的同意下使用**閣下**的姓名、電話、地址及/或電郵地址，透過郵寄、電郵、電話或短訊方式聯絡**閣下**，以促銷**我們**的保險產品及服務。**閣下**可透過書面方式郵寄至以下地址聯絡**我們**的資料保護主任以終止直接促銷。

### (c) 個人資料的轉讓

**我們**會將所有收集到的**個人資料**予以保密，並不會在未取得**閣下**同意的情況下將**閣下**的**個人資料**披露或轉讓給第三者，但在任何適用的法例下，**閣下**的**個人資料**可能會披露或轉讓至以下各方（不論在香港特別行政區或海外）：

- (i) 協助**我們**達成以上第 a 及第 b 段所述目的之第三者。例如：與**我們**相關的員工、承辦商、代理、服務供應商及其他人士，如數據分析人員、專業顧問、損失評估人員及索償調查員、醫生及醫療服務提供者、專家顧問、緊急支援服務提供者、信貸局、政府機構、分保人及分保經紀；

- (ii) 我們的母公司及附屬聯營公司；
- (iii) 相關的保險中介人；及
- (iv) 維持公眾安全及法紀的相關人員。

**(d) 查閱及更改個人資料**

閣下可查閱及更正曾給予我們的個人資料。除非我們有適當的法律原因拒絕相關要求，否則我們會按閣下的要求辦理。請透過電郵([Privacy.HK@chubb.com](mailto:Privacy.HK@chubb.com))或郵寄方式(香港鰂魚涌英皇道 979 號太古坊一座 39 樓)聯絡我們的資料保護主任。如我們在辦理閣下要求時需徵收費用以提供資料，所收取的費用將會在合理的水平。我們不會因更新閣下的個人資料而向閣下收取費用。



## About Chubb in Hong Kong SAR

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Chubb is a world leader in insurance. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering market leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/hk](http://www.chubb.com/hk).

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## 關於安達香港

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安達為領先全球的保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過 90 年。安達香港的一般保險業務 (安達保險香港有限公司) 為大型及中小企業客戶、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質理賠服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽  
[www.chubb.com/hk](http://www.chubb.com/hk)。

## 聯絡我們

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