



# 學優遊

## 海外留學保障計劃

## 全天候為海外留學生提供支援

無論是留學或遊學，能夠增廣見聞、擴闊視野，並有助學業更上一層樓。

大新保險「學優遊」海外留學保障計劃，提供全面的保障及支援，讓您或您的子女可以盡情投入，體驗海外的學習生活。

### 貼心保障

- 全年計劃為海外留學生提供全年無間斷的保障
- **「中斷學業」保障** – 因受保原因被迫中斷而損失之學費及住宿費用，可獲保障
- **「教育基金」保障** – 父母或監護人因受保事故而未能繼續供給學費，受保人可獲保障
- 特設**簽證失敗**及**海外居所保障**
- 延伸保障至課餘之休閒旅遊
- **高達150萬的醫療費用保障額**
- **增設綁架／恐怖分子挾持保障**
- **24小時全球緊急支援服務**，其中的**「緊急醫療運送」**保障額更不設上限
- 保障因黑色外遊警示及其他受保原因而導致**取消學業**而不能退回的旅遊費用的損失



## 保障範圍一覽表

保障	最高賠償額* (港幣)
	全年計劃
<b>(1) 個人意外保障</b>	<b>1,500,000</b>
個人意外保障	1,000,000
額外個人意外保障	500,000
三級程度燒傷保障	250,000
<b>(2) 醫療費用保障</b>	<b>1,500,000</b>
住院 / 隔離現金津貼	5,000
• 海外住院現金	5,000
• 回港後住院現金	5,000
- 每天限額	500 / 天
回港覆診費用	450,000
• 因身體損傷覆診	300,000
• 因疾病覆診	150,000
• 中醫師治療	2,000
- 中醫師治療每天限額	200 / 天
醫療用品	20,000
創傷治療	20,000
- 每天限額	1,000 / 天
<b>(3) 身故恩恤金</b>	<b>20,000</b>
<b>(4) 全球緊急支援服務</b>	
住院保證金	40,000
緊急醫療運送	實際費用
遺體運返	實際費用
近親探望	50,000
外住宿費用	30,000
其他旅遊諮詢服務	適用
<b>(5) 個人財物保障</b>	<b>20,000</b>
其他物品 (件 / 對 / 套) (手提電腦 / 相機除外)	3,000
手提電腦	7,500
相機	7,500
遺失個人金錢	3,000
遺失旅遊證件或交通票據	20,000
- 每天住宿費用限額	2,000 / 天

\*以每位受保人計算



保障	最高賠償額* (港幣)
	全年計劃
<b>(6) 行李延誤保障</b>	<b>1,000</b>
<b>(7) 行程延誤保障</b>	<b>15,000</b>
行程延誤現金津貼	3,000
- 首5小時延誤	300
- 其後每10小時延誤	600
額外交通費	10,000
額外住宿費用	2,000
<b>(8) 取消學業</b>	<b>50,000</b>
• 學費	30,000
• 交通費	10,000
• 住宿費用	10,000
<b>(9) 中斷學業</b>	<b>100,000</b>
• 學費	80,000
• 額外交通費	10,000
• 額外住宿費用	10,000
<b>(10) 教育基金</b>	<b>250,000</b>
<b>(11) 個人責任保障</b>	<b>2,000,000</b>
<b>(12) 海外居所保障</b>	<b>10,000</b>
- 每天限額	500 / 天
<b>(13) 綁架 / 恐怖分子挾持</b>	<b>100,000</b>
死亡恩恤金	50,000
身體檢查費用	20,000
近親探望	50,000
- 每人每天限額	1,200 / 天
<b>(14) 簽證失敗</b>	<b>30,000</b>
交通費損失	15,000
住宿費用損失	15,000

\*以每位受保人計算

## 重要事項

	全年計劃
每保單之受保學習旅程次數	不限次數
每次旅程最長保障期	全年 (於學習旅程中到香港以外的休閒旅程為90天)
年齡限制	10 – 55歲
	未滿18歲人士須由家長 / 合法監護人 / 法人機構作投保人
投保人	須年滿18歲，並持有香港身份證之人士
出發地	香港
旅遊目的	學習及旅遊
最高賠償限額	每節最高賠償額不得超過保單訂明之金額

## 主要不承保事項

- 任何投保前已存在的症狀、先天及遺傳性狀況
- 有違醫生勸喻及以治療為目的之行程
- 手提電話及任何擁有對話功能之類似儀器、食物及飲品、動物、隱形眼鏡及假牙等
- 未能於事發後24小時內向有關機構（如當地警署、公共交通工具機構、酒店等）報告任何有關財物或金錢損失，並未能獲得由該有關機構發出的書面證明
- 未經公共交通工具機構、旅行社或有關機構書面證實的行程延誤、縮短或取消
- 未能提供公共交通工具機構書面證實的行李延誤及有關購買個人衣物及日常必需品的收據
- 未能提供合資格醫生發出的書面醫療報告證明受保人的身體損傷或患病，以及相關的費用收據
- 可從公共交通機構、酒店、旅行社或其他途徑獲得補償的任何損失
- 攀石 / 爬山之高度超過5,000米，或水肺潛水之深度超過30米
- 在正常情況下，任何受保人在學習中應繳付的費用
- 戰爭、內戰及輻射
- 懷孕、分娩、自殺、自殘、酗酒及濫用藥物
- 由於HIV（人類免疫力缺乏症病毒）或愛滋病與HIV有關的任何疾病引致的任何損傷、病患、死亡、損失或其他責任
- 任何於生效日、申請保單當日、預訂學習旅程當日、支付學費或住宿費用當日，或開始學習旅程當日以前已存在或公布會引致學習旅程延誤、取消或中斷的任何情況

全年計劃	
類別	保費（港幣）
全球	5,500
全球 – 非美加區域	4,125

註：所有在2018年元旦起，由大新保險(1976)有限公司(「大新保險」)發出及生效之新造保單、續保保單或批單的保單持有人，均須於支付保費時繳交保險業監管局保費徵費或／及其他徵費。以上保費不包括保險業監管局保費徵費或／及其他徵費。

## 注意事項

- 以上資料只供參考，並不構成保險合約的一部分。有關「學優遊」海外留學保障計劃（「學優遊」）的條款細則及不承保事項，將詳列於保單之內。
- 大新保險為「學優遊」之承保人，全面負責一切保障及賠償事宜，並保留對「學優遊」的最終批核權。

## 聯絡我們 立即投保

### 大新保險有限公司

客戶服務熱線 2808 5000  
星期一至五上午9時至下午5時45分  
(公眾假期除外)  
傳真 2598 8008  
郵寄 香港北角英皇道510號港運大廈27樓2703室  
電郵 dsi@dahsing.com

### 大新銀行有限公司

客戶服務熱線 2828 8000

大新保險有限公司（「大新保險」）為大新金融集團有限公司之全資附屬機構，由1976年起已為客戶及商業夥伴提供一般保險方案。大新保險獲香港保險業監管局授權經營，提供多元化保險產品及方案。

大新銀行有限公司（「大新銀行」）是大新保險之授權持牌保險代理機構及為大新保險分銷保險產品。「『學優遊』海外留學保障計劃」是大新保險而非大新銀行的產品，對於大新銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義請參看金融糾紛調解計劃的金融糾紛調解的中心《職權範圍》），大新銀行須與客戶進行金融糾紛調解計劃程序。

本文提及的服務 / 產品並不是以歐盟的人士為目標。



## 「學優遊」海外留學保障計劃

### 保障概覽

#### 第(1)節：個人意外保障

保障受保人於學習旅程中因意外事故引致死亡或永久傷殘，其中更包括：

#### 額外個人意外保障

為在以下事故中不幸身故或永久傷殘的受保人提供額外保障

- 在學習旅程期間僅以付費乘客身份乘搭、登上或離開公共交通工具；或
- 在學習旅程期間遇劫或被企圖行劫，成為無辜受害者。

#### 嚴重燒傷保障

為受保人於學習旅程中因意外而蒙受三級程度燒傷提供保障。

#### 第(2)節：醫療費用保障

保障受保人於學習旅程中，身處香港以外地區因身體損傷或疾病而引起的所需醫療開支，更包括：

#### 住院 / 隔離現金津貼

受保人可獲賠償每天現金津貼，若

- 受保人在學習旅程期間，於海外因身體損傷或疾病住院；及 / 或
- 因確診感染傳染病被強制隔離；或
- 回港後仍需就同一身體損傷或病症繼續住院。

#### 回港覆診費用

保障受保人回港後三個月內因以上身體損傷或疾病需要在香港繼續接受醫生延續的治療而引致必要的醫療費用，包括跌打、針灸、中醫治療或脊椎治療。

#### 醫療用品

如受保人於學習旅程中受傷或患病，並經醫生證明必需使用醫療器材以改善受保人之症狀，有關醫療器材包括輪椅、義肢、眼鏡、拐杖、助行架、頸托、矯形保護墊 / 護托及助聽器的費用，可獲實報實銷的保障。

#### 創傷治療

如受保人於學習旅程中不幸受身體損傷及成為創傷事件的受害者，並被醫生診斷為罹患創傷後遺症，將獲保障於旅程中或回港後三個月內引致的有關輔導費用，可獲實報實銷的保障。

#### 第(3)節：身故恩恤金

如受保人於學習旅程中不幸身故，將發放恩恤金予其合法監護人或遺產管理人。

#### 第(4)節：全球緊急支援服務

##### 住院保證金

為受保人支付住院保證金。

##### 緊急醫療運送

如受保人於學習旅程中因身體損傷或患病，將安排運送受保人至就近可提供適切醫療服務的地方接受治療。

### 遺體運返

如受保人於學習旅程中因身體損傷或患病而不幸身故，將安排運送其遺體回港或賠償於身故地殮葬之費用。

### 近親探望

如受保人於學習旅程中因身體損傷或疾病令其不適宜繼續其學習旅程、或對其生命或健康構成危險而在香港以外地方住院連續三天以上，兩位指定人士前往探望之兩張來回經濟客位機票及合理住宿費用，可獲實報實銷的保障。

### 額外住宿費用

如受保人於學習旅程中因身體損傷或患病入院，於出院後基於醫療需要，並在醫生及本公司的同意下，須立即休養所產生的額外住宿費用，將受保障。

### 其他旅遊諮詢服務

受保人可享旅遊諮詢服務，包括但不限於：

- 法律轉介服務
- 翻譯服務安排
- 領事館的地址及電話查詢
- 遺失行李及旅遊證件的支援服務

### 第(5)節：個人財物保障

保障受保人因意外遺失或損毀隨身攜帶的行李及個人財物（包括手提電腦及相機），包括：

#### 特設手提電腦及相機保障

保額高達港幣7,500元。

#### 遺失個人金錢

保障受保人因被搶劫、偷竊或盜竊而損失的現金或旅遊支票。

#### 遺失旅遊證件或交通票據

保障受保人於學習旅程中因遺失旅遊證件或交通票據而引致須補領證件或票據的費用，以及受保人為繼續其學習旅程而衍生的額外合理住宿費用。

### 第(6)節：行李延誤保障

受保受保人在抵達學習旅程的目的地後，因寄艙行李延遲送達超過六小時以上，導致受保人必須購買必要的衣物和個人梳洗用品之實際費用。

### 第(7)節：行程延誤保障

如受保人選搭之公共交通工具因工業行動、暴動、騷亂、恐怖襲擊、劫機、惡劣天候、自然災害、公共交通工具機械故障、航空公司倒閉或機場關閉等不能預見的突發事件而延誤，可獲保障：

#### 行程延誤現金津貼

延誤的首五小時，可獲港幣300元現金津貼；其後延誤時間每滿10小時，則可獲發港幣600元。

#### 額外交通費用

如原定公共交通工具在受保人辦理登記手續後，延誤超過受保人行程表上原定的出發或到達時間連續6小時後

而被取消，引致受保人為抵達原定目的地而衍生之額外交通票據（只限經濟級別）的費用可獲保障。

### **額外住宿費用（只適用於休閒旅程）**

如原定公共交通工具因上述原因延誤超過連續六小時或以上，因而受保人於香港及海外院校所在地以外的地區所產生的額外住宿費用，可獲保障。

### **第（8）節：取消學業**

受保人因以下情況而取消學習旅程，導致已預支但未用的學費、交通票據及住宿等費用被沒收，有關損失將可獲保障：

- a) 受保人或受保人的直系親屬身故；或
- b) 受保人或受保人的直系親屬嚴重損傷或病況嚴重，並住院超過連續15天；或
- c) 海外院校的所在國家／地區發生不能預期的罷工、暴亂、騷亂、傳染病、恐怖襲擊、惡劣天氣或自然災害，以致受保人不能繼續其學習旅程；或
- d) 於計劃旅程的收據上預訂或付款日期後及出發日期一星期之內，香港特區政府對學習旅程的目的地發出及維持黑色外遊警示；或
- e) 受保人因被確診感染傳染病而被強制隔離。

### **第（9）節：中斷學業**

受保人因以下情況而必需中斷放棄學習旅程，提早返港，而已預支並不獲退回的未用學費、交通票據及住宿費用將可按比例獲得保障。受保人直接返港所須支付的額外交通票據費用和住宿費用，亦可獲得保障：

- a) 受保人或受保人的直系親屬身故；或
- b) 受保人或受保人的直系親屬患上嚴重損傷或病況嚴重，並已住院超過連續15天；或
- c) 海外院校的所在國家／地區發生不能預期的罷工、暴亂、騷亂、傳染病、恐怖襲擊、惡劣天氣或自然災害，以致受保人不能繼續其學習旅程；或
- d) 香港特區政府對受保人身處的海外院校的國家／地區發出黑色外遊警示。

### **第（10）節：教育基金**

當保單承保表中列明的受保人的父母／合法監護人（最多兩位）在受保人的學習旅程期間因意外事故導致身體損傷，並因此不幸身故或導致永久完全傷殘，受保人將獲發該保單年度餘下學期尚未繳付的學費津貼。

### **第（11）節：個人責任保障**

如受保人於學習旅程中因意外事故導致第三者死亡，損傷或財物損失，以致必須承擔法律賠償責任，在取得保險公司的書面同意後，受保人可獲相關法律成本和費用的保障。

### **第（12）節：海外居所保障**

如因自然災害、火災、水災、爆炸、颱風、暴亂、騷亂、強行進入的盜竊、恐怖襲擊或水電煤設施故障，導致受

保人的海外居所在學習旅程期間嚴重損失或損毀而不能居住繼續24小時以上，所引致的額外及合理的海外住宿費用，可獲保障。

### **第（13）節：綁架／恐怖分子挾持**

在學習旅程期間於海外院校所在的國家／地區被綁架或被恐怖分子挾持，可獲保障：

#### **死亡恩恤金**

如受保人直接因綁架而蒙受身體損傷，並不幸身故，將獲發放恩恤金。

#### **身體檢查費用**

如受保人在保單生效期內獲救，並在獲救後14天內到醫院進行身體檢查，有關的實際及合理開支將獲保障。

#### **近親探望**

保障兩名直系親屬前往受保人就讀的海外院校所在國家／地區的來回經濟客位機票及連續五天的酒店住宿費用。

### **第（14）節：簽證失敗**

如受保人直接因合法部門延遲簽發學生簽證，以致受保人未能如期展開學習旅程，將可獲保障。

#### **交通費損失**

保障已繳付、被沒收並且不能退回的交通票據費用。

#### **住宿費損失**

保障受保人在香港以外任何合理且不能退回的住宿費用。

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# Overseas StudySure

## Protection Plan

## Guard You Along Your Overseas Studies

Studying overseas broadens your or your children's horizon, enriching one's learning and life experiences.

Dah Sing Insurance Overseas StudySure Protection Plan provides comprehensive protection and support so that you or your children can fully engage and experience overseas study and life.

### Peace of Mind Protection

- Annual plan offers around the clock, year-round uninterrupted protection to students studying overseas
- **Study Interruption** covers your loss of tuition fee and accommodation expenses if you cannot continue your studies due to insured event
- **Education Fund** to subsidise the tuition fee of students if parents(s) or legal guardian(s) is/are unable to support due to insured event
- Tailored coverage on **Visa Failure** and **Overseas Residence Protection**
- Extended to cover your leisure trips during semester break
- **Medical Expense up to HK\$1.5M**
- **Kidnap/Terrorist Abduction covers**
- **24/7 Worldwide Emergency Assistance Services**, includes unlimited benefit amount for **Emergency Medical Evacuation**
- Covers irrecoverable travel expenses under **Cancellation of Study** due to the issuance of Black Outbound Travel Alert and other insured events



## Benefit Table

Coverage	Maximum Benefits* (HK\$)
	Annual Plan
<b>(1) Personal Accident Cover</b>	<b>1,500,000</b>
Personal Accident Cover	1,000,000
Extra Personal Accident Cover	500,000
3rd Degree Burn Cover	250,000
<b>(2) Medical Expenses Cover</b>	<b>1,500,000</b>
Hospitalisation/Quarantine Cash Benefit	5,000
• Hospitalisation in Overseas	5,000
• Hospitalisation in Hong Kong	5,000
- Daily Limit	500/day
Follow-up Medical Treatment in Hong Kong	450,000
• Due to Bodily injury	300,000
• Due to Sickness	150,000
• Chinese Medicine Practitioner	2,000
- Daily Limit for Chinese Medicine Practitioner	200/day
Medical Equipment	20,000
Trauma Counselling	20,000
- Daily Limit	1,000/day
<b>(3) Compassionate Death Cash Benefit</b>	<b>20,000</b>
<b>(4) Worldwide Emergency Assistance Services</b>	
Hospital Admission Guarantee	40,000
Emergency Medical Evacuation	Actual Cost
Repatriation of Mortal Remains	Actual Cost
Compassionate Visit	50,000
Accommodation for Convalescence	30,000
Travel Information Service	Covered
<b>(5) Personal Belongings Cover</b>	<b>20,000</b>
Sub-limit per item/set/pair (except Lap-top Computer/Camera)	3,000
Lap-top Computer	7,500
Camera	7,500
Loss of Personal Money	3,000
Loss of Travel Document or Transport Ticket	20,000
- Accommodation Daily Limit	2,000/day

\*Per Insured Person



Coverage	Maximum Benefits* (HK\$)
	Annual Plan
<b>(6) Baggage Delay Cover</b>	<b>1,000</b>
<b>(7) Travel Delay Cover</b>	<b>15,000</b>
Travel Delay Cash Benefit	3,000
- First 5 hours of delay	300
- Each subsequent 10 hours of delay	600
Additional Transportation Fee	10,000
Additional Accommodation Fee	2,000
<b>(8) Cancellation of Study</b>	<b>50,000</b>
• Tuition Fee	30,000
• Transportation Fee	10,000
• Accommodation Fee	10,000
<b>(9) Study Interruption</b>	<b>100,000</b>
• Tuition Fee	80,000
• Additional Transportation	10,000
• Additional Accommodation	10,000
<b>(10) Education Fund</b>	<b>250,000</b>
<b>(11) Personal Liability Cover</b>	<b>2,000,000</b>
<b>(12) Overseas Residence Protection</b>	<b>10,000</b>
- Daily Limit	500/day
<b>(13) Kidnap/Terrorist Abduction</b>	<b>100,000</b>
Compassionate Death Cash Benefit	50,000
Body Check	20,000
Compassionate Visit	50,000
- Daily Limit Per Person	1,200/day
<b>(14) Visa Failure Cover</b>	<b>30,000</b>
Loss of Transportation Cost	15,000
Loss of Accommodation Fee	15,000

\*Per Insured Person

## Important Note

	Annual Plan
Number of Insured Trip Per Policy	Unlimited
Max. Duration of Each Insured Trip	Full year (90 days for leisure trip during the Study Journey)
Age Limit	10 – 55 years old
	Those aged below 18 and travelling alone must be enrolled by their parent/guardian/legal entity.
Proposer	HKID Card holder who aged 18 or above
Place of Trip Commencement	Hong Kong
Purpose of Trip	Study and leisure only
Maximum Benefit Limits	Shall not exceed the maximum benefit of each section stated in the policy

## Major Exclusions

- Any pre-existing medical condition or congenital condition or hereditary condition before the insurance application.
- Any travel against the advice of qualified medical practitioner or for the purpose of obtaining medical treatment.
- Mobile phone and any device with telephoning function foodstuffs, animals, contact lens and dentures etc.
- Loss of cash or personal belongings, which is not reported to the relevant parties (e.g. local police, public common carrier, hotel etc.) within 24 hours and failure to obtain a written report from them.
- Any claim for delay, curtailment or cancellation of the Study Journey which is not verified in writing by the public common carrier, travel agent or the relevant party.
- Failure to obtain a written report from public common carrier confirming baggage delay and the relevant receipt of personal clothing and other necessities purchase.
- Failure to obtain a written report from qualified Medical Practitioner confirming the bodily injury or sickness suffered by the insured person and the relevant receipt.
- Any loss that can be compensated from public common carrier, hotel, travel agent, or any other sources.
- Rock climbing or mountaineering at altitude greater than 5,000m or scuba diving to a depth greater than 30m.
- Any payment the Insured Person would normally have made during the Insured Person's travel or study, if nothing had gone wrong.
- War, civil war and radiation.
- Pregnancy, childbirth, suicide, intentional self-injury or the use of alcohol or drugs.
- Any Injury, sickness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus).
- Any circumstances leading to the relevant delay, cancellation or interruption of the Study Journey which is existing or announced before the Effective Date, the Policy application date, the date of booking of the Study Journey, the date of the payment of Tuition Fee or Accommodation expenses or the date the Insured Person commences the Study Journey

Annual Plan	
Type	Premium (HK\$)
Worldwide	5,500
Worldwide excluding USA & Canada	4,125

Note: With effective from 1 January 2018, all policyholders of new policies, renewal policies or endorsement issued by Dah Sing Insurance Company (1976) Limited must pay the Insurance Authority Premium levy and/or other Levy(ies) along with their premium payment. The Insurance Authority Premium levy and/or other Levy(ies) is/are not included in the above premium.

## Remarks

1. This is only a summary and does not constitute any part of the contract. For full terms, conditions and exclusions of Overseas StudySure Protection Plan("Overseas StudySure"), please refer to the Policy document.
2. Overseas StudySure is underwritten by Dah Sing Insurance who is solely responsible for all coverage and compensation, and reserves the right of final approval.

## Contact Us for Enrolment Now!



### Dah Sing Insurance Company Limited

Customer Service Hotline	2808 5000
	Monday – Friday 9:00 am –5:45 pm (Except Public Holidays)
Fax	2598 8008
Mail	2703, 27/F, Island Place Tower, 510 King’s Road, North Point, Hong Kong
E-mail	dsi@dahsing.com

### Dah Sing Bank Limited Customer Service Hotline 2828 8000

Dah Sing Insurance Company Limited ("Dah Sing Insurance"), a wholly owned subsidiary of Dah Sing Financial Holdings Ltd, has been providing general insurance solutions to our bank customers and business partners in Hong Kong since 1976.

Dah Sing Insurance is authorised and regulated by the Insurance Authority of the Hong Kong Special Administrative Region, providing a wide range of general insurance products: Dah Sing Bank, Limited ("Dah Sing Bank") is the authorized licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. Overseas StudySure Protection Plan is a product of Dah Sing Insurance but not Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

The service(s) / product(s) mentioned herein is/are not targeted at customers in the EU.



## Overseas StudySure Protection Plan

### Summary of Coverage

#### SECTION (1): PERSONAL ACCIDENT COVER

Cover the Insured Person suffers from death or permanent disablement resulting from an accident during the Study Journey, including:

##### Extra Personal Accident Cover

Extra cover for Insured Person who suffers from death or permanent disability as result of the below scenarios during the Study Journey

- whilst the Insured Person is riding, getting on or getting off solely as a fare-paying passenger on a public common carrier; or
- being an innocent victim in a robbery or attempted robbery.

##### Severe Burns Cover

- Cover the Insured Persons sustains third-degree burns during the study journey as result of an accident.

#### SECTION (2): MEDICAL EXPENSES COVER

Reimburse the necessary medical expenses incurred during the Study Journey outside Hong Kong arising from bodily injury or sickness, including:

##### Hospitalization/Quarantine Cash Benefit

- The insured person is entitled to pay a daily cash allowance if
- the insured is confined in a hospital; and/or
  - compulsory quarantine due to confirmed contraction of the infectious disease; or
  - If, upon the completion of hospital confinement outside Hong Kong that Insured Person requires further confinement after the Insured Person's return to Hong Kong.

##### Follow-up Medical Treatment in Hong Kong

Reimburse the necessary medical expenses charged by a Medical Practitioner in Hong Kong for the continuation of medical treatment sought by the Insured Person for the above Bodily Injury or Sickness within three months after the Insured Person's return to Hong Kong from the Study Journey; including treatment by Chinese bonesetter, acupuncturist, Chinese medicine practitioner or chiropractic treatment.

##### Medical Equipment

Reimburse the cost of medical equipment which is certified by a medical practitioner as being medically necessary to improve an Insured Person's condition resulting from bodily injury or sickness sustained during the Study Journey, including wheelchairs, prosthetics, spectacles, crutches, walking frames, orthopedic braces and supports, cervical collars and hearing aid.

##### Trauma Counselling

If the Insured Person unfortunately suffers from bodily injury and becomes a victim of a traumatic event during the Study Journey, and is diagnosed by a Medical practitioner as suffering from post-traumatic stress order, he/she will be reimbursed for related counseling expenses incurred during the trip or within three months after returning to Hong Kong.

#### SECTION (3): COMPASSIONATE DEATH CASH BENEFIT

Cash benefit will be paid to the Insured Person's legal guardian or estate administrator if the Insured Person dies unfortunately during the Study Journey.

#### SECTION (4): WORLDWIDE EMERGENCY ASSISTANCE SERVICES

##### Hospital Admission Guarantee

Pay the guarantee of hospital admission deposit for the Insured Person.

##### Emergency Medical Evacuation

Provide the medical evacuation arrangements to the nearest appropriate medical place for medical treatment, in the event of the death caused by bodily injury or sickness of the Insured Person during the Study Journey.

#### Repatriation of Mortal Remains

Provide the mortal remains repatriation to Hong Kong or the cost of local burial at the place of death, in the event of the death caused by bodily injury or sickness of the Insured Person during the Study Journey.

##### Compassionate Visit

In the event of bodily injury or sickness renders an Insured Person unfit for travel or continue with the Study Journey or is in danger to his/her life or health, during the Study Journey, the cost of two Round-trip economy-class flight tickets and reasonable Accommodation for two designated persons to visit the Insured Person will be covered.

##### Accommodation for Convalescence

Reimburse the additional Accommodation expenses necessarily and unavoidably incurred by the Insured Person, for the sole purpose of convalescence immediately following his/her discharge from the Hospital, and if deemed medically necessary by both attending Medical Practitioner and Dah Sing Insurance.

##### Other Travel Advisory Services

Provide the travel information service to Insured Person, including but not limited to:

- Legal Service Referral
- Arrangement of interpreter services
- Consulate and embassies' addresses and contact numbers
- Lost luggage retrieval and loss passport assistance

#### SECTION (5): PERSONAL BELONGINGS COVER

In the event of Accidental loss of or damage to the Insured Person's Personal Belongings (including Lap-top Computer and/or Camera) which are worn or carried, including:

##### Special cover for Lap-top, Computer and Camera

With up to the maximum benefit HK\$7,500.

##### Loss of Personal Money

Reimburse the loss of personal money or traveller's cheque due to robbery, burglary or theft.

##### Loss of Travel Document or Transport Ticket

Reimburse the replacement cost and additional Accommodation for the purpose of continuation of the Study Journey, in the event of loss of Travel Document or Transport Ticket during the Study Journey.

#### SECTION (6): BAGGAGE DELAY COVER

Pay the actual cost of emergency purchase of essential clothing or toiletries incurred by the Insured Person, in the event of the Insured Person's checked-in baggage being delayed by a public common carrier for over 6 hours after the Insured Person arrives at the planned study destination.

#### SECTION (7): TRAVEL DELAY COVER

In the event that the scheduled Public Common Carrier in which the Insured Person has arranged to travel is delayed as a result of unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, hijack, adverse weather conditions, natural disaster, mechanical or electrical breakdown of the Public Common Carrier, airline winding up or closure of airport, it covers:

##### Travel Delay Cash Benefit

Pay HK\$300 for first 5 consecutive hours of delay, then HK\$600 for each 10 consecutive hours of delay.

##### Additional Transportation Fee

In the event the scheduled Public Common Carrier in which the Insured Person has scheduled to travel is eventually cancelled as a consequence of the scheduled Public Common Carrier being delayed for at least 6 consecutive hours after the Insured Person's check in, pay for the additional costs of Transport Ticket (economy class only) incurred by the Insured Person to reach the planned destination as specified in his/her original itinerary by an alternative means of Public Common Carrier.

**Additional Accommodation Fee (Only applicable for leisure trip)**

In the event the scheduled Public Common Carrier being delayed for at least 6 consecutive hours due to the above reasons, pay the additional Accommodation expenses incurred outside Hong Kong and the location which the overseas educational institute locates.

**SECTION (8): CANCELLATION OF STUDY**

Reimburse the deposits or payment for the Insured Person's Tuition Fees, Transport Tickets and Accommodation expenses, which has been paid in advance and forfeited and upon cancellation of the Study Journey prior departure due to:

- a) Death of Insured Person or the Insured Person's Immediate Family Member; or
- b) Serious Injury or Serious Medical Condition of Insured Person or the Insured Person's Immediate Family Member who has been Confined at Hospital for more than 15 consecutive days; or
- c) Unexpected outbreak of strike, Riot, civil commotion, Terrorist Act, or natural disaster at the country/region of the Overseas Educational Institution which prevents the Insured Person from continuing the Study Journey;
- d) Issuance of the Black Outbound Travel Alert towards the planned destination of the Study Journey by the Hong Kong SAR Government, within 1 week before the commencement date of the Study Journey and after the booking or payment date stated on the receipt regarding the planned journey (for Annual Plan) and the Outbound Travel Alert is still in force; or
- e) Unexpected Compulsorily Quarantined of the Insured Person due to the confirmed contraction of Infectious Disease.

**SECTION (9): STUDY INTERRUPTION**

Pay for the reasonable additional travelling expense back to Hong Kong and reimburse the loss of irrecoverable and unused Tuition Fees, Transport Tickets and Accommodation expenses which have been paid in advance on pro-rate basis, in the event that the Insured Person has to abandon Study Journey and return to Hong Kong due to the occurrence of the followings:

- a) Death of the Insured Person or Insured Person's Immediate Family Member; or
- b) Serious Injury or Serious Medical Condition of the Insured Person or Insured Person's Immediate Family Member who has been Confined at Hospital for more than 15 consecutive days; or
- c) Unexpected outbreak of strike, Riot, civil commotion, Infectious Disease, Terrorist Act or natural disaster at the country/region of the Overseas Educational Institution which stops the Insured Person from continuing the Study Journey.
- d) issuance of the Black Outbound Travel Alert towards the country/region of the Insured Person's Overseas Educational Institution by the Hong Kong SAR Government.

**SECTION (10): EDUCATION FUND**

Pay the unpaid Tuition Fees for the academic semesters which commence in the same Policy year as a subsidy to the Insured Person for continuing his/her Study Journey, in the event that the Insured Person's parents/legal guardian(s) named in the Schedule (with a maximum of two), suffers from bodily injury resulting from an accident during the Insured Person's Study Journey, and provided that such injury results in accidental death or permanent total disablement.

**SECTION (11): PERSONAL LIABILITY COVER**

Indemnify the amount which the Insured Person becomes legally liable to pay as compensation for an Accident occurring during the Study Journey which causes death, Bodily Injury to a third party or damage to property of a third party after obtaining Dah Sing Insurance's prior written approval.

**SECTION (12): OVERSEAS RESIDENCE PROTECTION**

Pay for the additional and reasonable Accommodation expenses incurred outside Hong Kong, in the event that the Insured

Person's Overseas Residence suffers from serious loss of or damage due to natural disaster, fire, flood, explosion, typhoon, Riot, civil commotion, theft with forcible entry, Terrorist Act or utility breakdown and becomes uninhabitable for over 24 consecutive hours during the Study Journey.

**SECTION (13): KIDNAP/TERRORIST ABDUCTION**

In the event that the Insured Person was Kidnapped or abducted by the terrorist at the country/region of the Overseas Educational Institution during the Study Journey, it covers:

**Compassionate Death Cash Benefit**

The Insured Person died as a result of Bodily Injury that was inflicted directly from the incident.

**Body Check Expenses**

The Insured Person was rescued during the Period of Insurance, the cost of actual and reasonable body check expenses carried out at the Hospital within 14 days after the Insured Person has been rescued will be covered.

**Compassionate Visit**

Pay for the round trip economy class travel tickets and 5 consecutive nights of reasonable hotel Accommodation for 2 Immediate Family Members to travel to the country/region of the Overseas Educational Institution where the Insured Person was studying at the time of the incident.

**SECTION (14): VISA FAILURE**

In the event that the Study Journey cannot be commenced in accordance with the scheduled time which is a direct result and solely caused by the delay in providing the Student Visa by the authorised body, it covers:

**Loss of Transportation Fee**

Reimburse the paid, forfeited and irrecoverable cost of Transport Tickets.

**Loss of Accommodation Fee**

Reimburse any reasonable and irrecoverable Accommodation incurred outside Hong Kong.

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