

# Overseas Education Protection

## 海外教育保障計劃

CHUBB®



當您為子女安排海外升學的同時，一份週全的保障計劃是不可或缺的。

「海外教育保障計劃」不僅為傷病及意外提供經濟保障，還保障財物損失、個人法律責任以及其他突如其來的損失。

### 保障特色

- 提供 24-小時全球緊急支援服務
- 醫療保障額為港幣 1,200,000 元，保障包括入院及門診費用
- 醫療保障包括回港後 3 個月內之覆診費用
- 保障包括留學期間之所有旅程
- 保障所有消閒活動運動，包括滑雪、水肺潛水、激流、跳傘及各項水上活動等
- 各項保障均不設自負金額
- 特設「創傷輔導」保障



## 保障表

保障範圍		每保單年度 最高賠償額 (港幣)
A.	醫療費用	1,200,000
B.	Chubb Assistance - 24-小時環球支援服務： (1) 緊急支援服務熱線 (2) 緊急醫療運送及送返 (3) 遺體運返	1,200,000
C.	近親探望	50,000
D.	學業中斷	80,000
E.	意外死亡及永久傷殘	500,000
F.	教育基金	300,000
G.	個人財物 (a) 每件/套/對物件的最高限額 (b) 手提電腦	10,000 2,000 8,000
H.	證件遺失	5,000
I.	個人責任	1,200,000
J.	現金遺失	2,000
K.	旅程延誤 (每 8 小時港幣 500)	1,500
L.	行李延誤 (8 小時後)	1,000
M.	創傷輔導 (每次最高為港幣 1,500)	15,000
N.	綁架保障 (每天港幣 500)	15,000

## 保費表

就讀地區	年費 (港幣)
美國/加拿大	5,300
其他	4,200

\*總保費(已包括徵費)

所有顯示的保費均包含保費徵費。收取的相關徵款將根據擬定安排匯款予保險業監管局。詳情請參考  
[www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。



## 保障



### A. 醫療費用

賠償受保學生於海外留學期間因疾病或意外而引致之門診、住院及手術費用。包括每保單年度最多 25 次門診治療。

延伸覆診醫療費用 賠償受保學生回港後連續 3 個月內之覆診費用，每保單年度最高可獲港幣 100,000 元賠償。

### B. Chubb Assistance - 24 小時環球支援服務

- 緊急醫療運送  
如受保學生因嚴重意外或疾病，並在醫生的建議下，而須運送至其他地方接受治療，本公司可安排有關運送及負責有關費用。
- 遺體運返 如受保學生不幸身故，本公司可安排運返其遺體回港及負責有關費用。
- Chubb Assistance - 24 小時電話熱線及轉介服務  
保人可享由「Chubb Assistance」提供之電話諮詢服務，例如：
  - 翻譯轉介服務
  - 醫療諮詢服務
  - 入院按金保證服務
  - 遺失行李及旅遊證件支援服務

#### C. 近親探望

如受保學生因嚴重意外或疾病引致連續住院 5 日或以上，而需 1 名成年直系親屬前往照顧，本公司將賠償(i)一張來回經濟客位機票以及(ii)最多連續 5 日酒店住宿費用。

#### D. 學業中斷

賠償受保學生於海外留學期間因嚴重意外或疾病引致 (i)住院、(ii)30 天以上短暫傷殘及(iii)繼續在醫生監督下接受治療，而必須中斷學業，引致被沒收或重讀之學費。

#### E. 意外死亡及永久傷殘 保障受保學生於海外留學期間因意外而引致身故或永久傷殘。

#### F. 教育基金

若指定受保父母或監護人因意外死亡或永久傷殘，將支付教育基金以資助受保學生繼續其學業。

#### G. 個人財物

賠償受保學生於海外留學期間，就讀之海外學院的城市除外，其個人物品之意外遺失或損毀。惟不包括金錢、軟件、手提電話及配件、交通工具及損失時受保學生並未佩戴或攜帶之珠寶。

#### H. 證件遺失

賠償受保學生於海外留學期間，其護照、身份證及簽證因盜竊、搶劫或爆竊而引致之補領費用。

#### I. 個人責任

如受保學生於海外留學期間導致他人受傷或財物損失而須負上法律責任，但不包括任何因擁有、

管有、租賃或租用任何運輸工具、飛機、火器或動物所產生之責任，安達保險將代表受保學生支付該賠償。

#### J. 現金遺失

賠償受保學生於海外留學期間現金之損失。

#### K. 旅程延誤

如受保學生所乘搭之公共交通工具因其員工之工業行動或罷工、惡劣天氣、公共交通工具機件故障而延誤。每滿 8 小時，可獲港幣 500 元。

#### L. 行李延誤

賠償受保學生之個人物品於海外留學期間因公共交通工具運送而延誤或誤送滿 8 小時，而需購買梳洗及衣物之合理費用。

#### M. 創傷輔導

如受保學生於海外留學期間為創傷事件中之目擊者或/及遭受傷害，將賠償受保學生的創傷輔導費用，每次診症最高為港幣 1,500 元。

#### N. 綁架保障

如受保學生於海外留學期間遭受綁架，每 24 小時可獲港幣 500 元賠償，最高 30 日。

#### 一般不保事項



1. 任何投保前已存在之疾病，先天性或遺傳病症、自殺或自傷身體導致的身體損傷、懷孕、分娩、流產、整容手術引起的任何情況、牙齒護理(因意外導致除外)、精神或神經失常，愛滋病及其有關的綜合症。
2. 戰爭、內戰、叛亂、革命。
3. 受保人參與任何軍事之任務。
4. 受保人參與任何專業性質之運動，而可透過從事該運動賺取收入或報酬及任何競賽(徒步或登山的競賽除外)，由海外教育學院安排除外。
5. 以乘客以外身份乘搭任何飛機。
6. 任何政府禁令或海關扣押。
7. 受保人的非法、故意或惡意行為有關的損害。
8. 因服用酒精或藥物而引致之損害。
9. 健康檢查或任何並非與診斷、受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。
10. 受保人任職或參與危險工作包括但不限於空中服務員、漁民、持械工作(包括臨時持械工作)、騎師、消防員、鐵路維修員、建築工人、貨櫃場起重機操作員等。
11. 為接受治療而進行的留學。
12. 任何與古巴有關之損失或費用。

## 索償手續

安達保險設立了一個簡易自助的索償中心\*。請透過安達索償中心

([www.chubbclaims.com.hk](http://www.chubbclaims.com.hk)) 來提交您的索償。您亦可簡快地掃描以下的 QR 碼以便在您的智能電話或平板電腦上登入安達索償中心。另外，您可將已填妥的索償申請表，連同證明文件提交予安達。如有任何疑問請致電 3191 6611。



\*只支援英文輸入。

## 重要事項

- 年齡限年齡限制：受保學生年齡須為 10 至 30 歲；受保父母/監護人年齡最高為 75 歲。
- 重複保障：如受保學生於安達保險香港有限公司擁有多於一份海外教育保障計劃，安達保險香港有限公司只會為一份保障計劃作出賠償。
- 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：適用於海外留學期間。
- 如受保學生更改留學國家，必須盡快通知安達保險香港有限公司。
- 本小冊子僅供參考之用，有關保障詳情，請參閱保險單條文及條款，如有任何爭議，一概以英文為準。



**When preparing an overseas study life for your children, a comprehensive protection plan is also an essential.**

“Overseas Education Protection” not only helps to provide financial protection against ill-health and accident, but also against damage to property, personal liability and other unexpected losses.

### Benefit Highlights

- Provides 24-Hour Worldwide Emergency Assistance Service
- Up to HK\$1,200,000 Medical Expenses cover includes Hospital Confinement or outpatient treatment
- Medical Expenses extended to cover up to 3 months follow-up Medical Expense upon return to Hong Kong
- Cover for all leisure journeys during the Study Trip
- Leisure activities covered during the journey, including skiing, scuba diving, rafting, parachuting and all water sports
- Zero excess on all benefits
- Special “Trauma Counseling” cover

### Schedule of Benefit

Coverage		Sum Insured per policy year (HK\$)
A.	Medical Expenses	1,200,000
B.	Chubb Assistance – 24-Hour Worldwide Assistance Services (1) Emergency Hotline Assistance Service (2) Emergency Medical Evacuation & Repatriation (3) Repatriation of Mortal Remains	1,200,000
C.	Compassionate Visit	50,000
D.	Study Interruption	80,000
E.	Accidental Death and Permanent Disability	500,000
F.	Education Fund	300,000
G.	Personal Property (a) Maximum amount for each item/set/pair (b) Laptop	10,000 2,000 8,000
H.	Loss of Travel Document	5,000
I.	Personal Liability	1,200,000
J.	Loss of Cash	2,000
K.	Travel Delay (HK\$500 per 8 hours delay)	1,500
L.	Baggage Delay (after 8 hours)	1,000
M.	Trauma Counseling Benefit (maximum HK\$1,500 per visit)	15,000
N.	Kidnap Benefit (HK\$500 per day)	15,000

### Premium Table

Studying Location	Annual Premium (HK\$)
USA/Canada	5,300
Others	4,200

\* Total Premium (includes Levy)

All premium amounts displayed are inclusive of levy. The levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information, please visit [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).

## Coverage

### A. Medical Expenses

Reimburse the Medical Expenses for out-patient treatment, hospitalization and surgery of the Insured Student as a result of Bodily Injury or Sickness during the Study Trip. Includes a maximum of 25 outpatient visits per policy year.

### Follow Up Medical Treatment Extension

Reimburse the follow up medical expenses incurred within 3 consecutive months after the Insured Student's return to Hong Kong, up to maximum of HK\$100,000 per policy year.

### B. Chubb Assistance - 24-Hour Worldwide Assistance Services

#### • Emergency Medical Evacuation

In the event of Bodily Injury or Sickness of the Insured Student requiring medical evacuation to another location for appropriate medical treatment on the advice of a physician, cover for the evacuation arrangements and the related expenses.

- **Return of Mortal Remains**  
Upon the death of the Insured Student, cover for the arrangement of the return of the Insured Student's remains to Hong Kong including the related expenses.

- **Chubb Assistance - 24-Hour Telephone Hotline and Referral Services**

"Chubb Assistance" provides the telephone enquiry services as follows:

- Interpreter Referral Service
- Medical Advice Service
- Hospital Deposit Guarantee Service

- Loss of Luggage and Travel Documents Assistance

### C. Compassionate Visit

In the event the Insured Student is Confined in Hospital for over 5 consecutive days due to Serious Bodily Injury or Serious Sickness, Chubb will pay for one adult Immediate Family Member the cost of (i) one economy round trip ticket and (ii) hotel accommodation for a maximum period of 5 consecutive days to visit the Insured Student.

### D. Study Interruption

Reimburse the forfeited Tuition fees or Tuition fees for re-attending course in the event of Study Interruption due to the Serious Bodily Injury or Serious Sickness of the Insured Student in the course of a Study Trip resulting in (i) Hospital Confinement and (ii) temporary disability for more than 30 days and (iii) continuous medical treatment and supervision from a Physician.

### E. Accidental Death and Permanent Disability

Cover for death or disability of the Insured Student as a result of an Accident during the Study Trip.

### F. Education Fund

Subsidize the continuation of the Insured Student's study in the event of an Accidental death or Permanent Total Disability of the specified Insured Parent/Guardian.

### G. Personal Property

Pay for the loss of or damage to the Insured Student's Personal Property outside the city of Overseas Studying Institution and Hong Kong in the course of a Study Trip, excluding money, software, mobile phones and accessories, vehicles and jewellery that is not worn or carried by the

Insured Student at the time of loss.

### H. Loss of Travel Document

Reimburse the replacement fees of the Insured Student's passport, identity card or visa in the event of robbery, theft or burglary in the course of a Study Trip.

### I. Personal Liability

In the event that the Insured Student becomes legally liable to pay compensation for an accident in the course of a Study Trip which causes Bodily Injury to other person or destruction of the property of others, except any loss due to the ownership, possession, lease or rental of any vehicles, aircraft, firearm or animals, Chubb will pay that compensation on behalf of the Insured Student.

### J. Loss of Cash

Reimburse the loss of cash of the Insured Student in the course of a Study Trip.

### K. Travel Delay

If the airline or Public Conveyance in which the Insured Student is travelling is delayed due to industrial action by the employees of the Public Conveyance, bad weather, Strike or mechanical fault of the Public Conveyance, Chubb will pay HK\$500 for each full 8 hours period of delay, up to the maximum sum insured for Travel Delay.

### L. Baggage Delay

Cover for the reasonable expenses incurred in purchasing essential replacement clothing and toiletries if the Insured Student's Personal Property has been delayed on delivery or temporarily mislaid by the Public Conveyance carrier for more than 8 consecutive hours in the course of a Study Trip.

## M. Trauma Counseling Benefit

Reimburse the cost of trauma counseling if the Insured Student witnesses and/or is the victim of a traumatic event in the course of a Study Trip up to a maximum of HK\$1,500 per visit.

## N. Kidnap Benefit

Pay a daily benefit of HK\$500 for each completed 24-Hour period up to maximum of 30 days if the Insured Student is Kidnapped in the course of a Study Trip.

## General Exclusions

1. Any pre-existing medical condition, congenital or heredity condition, suicide, intentional self-inflicted, pregnancy, childbirth, miscarriage, cosmetic surgery, dental care (unless due to accidents), mental or nervous disorder, AIDS or AIDS related complex.
2. War, civil war, insurrection, revolution.
3. Performing duties as a member of armed forces or other law enforcing agencies by Insured Person.
4. Participation in any professional sports where the Insured Person could or would earn income or remuneration from engaging in it, any kind of racing (except on foot), mountaineer, except as arranged by the Overseas Studying Institution.
5. Riding in any aircraft except as a fare-paying passenger or engaging in labor work.
6. Prohibition or regulation by any government or customs detention.
7. Damages relating to unlawful, willful or malicious acts of an Insured Person.
8. Actions of the Insured Person while under the influence of alcohol or drugs to the extent of legal impairment.
9. 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.
10. The Insured Person is employed as or performs the duties of a Hazardous Occupation, including but not limited to aircrew, fisherman, armed occupation (including temporarily armed occupation), jockey, fire fighter, railway installation and maintenance worker, construction worker, container terminal crane operator, etc.
  11. The purpose of the Study Trip is to obtain medical care.
  12. Any loss or expenses with respect to Cuba.

## Claim Procedure

Chubb has developed an easy-to-use Chubb Claim Centre\* as a self-service claims platform. To make your claim, please access the 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 submit the claim form together with supporting documents to Chubb. Please call 3191 6611 for further assistance.



\* For English submission only.

## Important Notes

- Age Limit: Insured Student from age 10 to 30 years of age; Insured Parent / Guardian up to 75 years of age.
- Duplicate Coverage: If the Insured Student has more than one Overseas Education Protection Policy with Chubb Insurance Hong Kong Limited, Chubb Insurance Hong Kong Limited shall be liable to pay the benefit under one Policy only.
- 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 24 hours a day anywhere in the world during the course of a Study Trip.
- Any change of Studying Country shall be reported to Chubb Insurance Hong Kong Limited as soon as possible.
  - This brochure is for reference only. For coverage details, please refer to the terms and conditions of the Policy. In the event of any discrepancy between the English and the Chinese versions, the English version shall prevail.



## About Chubb in Hong Kong SAR

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Chubb is the world's largest publicly traded property and casualty insurer. 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).

## Contact Us

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Chubb Insurance Hong Kong Limited  
39/F, One Taikoo Place,  
979 King's Road Quarry Bay,  
Hong Kong.

CS Hotline +852 3191 6611  
F +852 2519 3233  
[www.chubb.com/hk](http://www.chubb.com/hk)

## 關於安達香港

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安達為全球最大的上市財產及責任保險公司，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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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

客戶服務熱線 +852 3191 6611  
傳真 +852 2519 3233  
[www.chubb.com/hk](http://www.chubb.com/hk)