



Studysure Protection Plan

The Studysure Protection Plan is underwritten by Chubb Insurance Hong Kong Limited.

Plan Coverage

Comprehensive coverage that gives you peace of mind when you study abroad:

- Up to HKD1,000,000 Medical Expenses coverage (applicable to Supreme Plan only)
- Follow-up Medical Expenses coverage of up to HKD100,000 (applicable to Supreme Plan only)
- Study Interruption coverage of up to HKD80,000
- Personal Accident coverage of up to HKD1,000,000
- Education Fund coverage of up to HKD300,000
- Protection against loss, theft or damage to Personal Property during the Journey, including mobile phone
- Cover various amateur sporting and travel activities, such as hot-air ballooning, helicopter flights, skiing, snowboarding, riding snowmobiles or jet skis, banana boat trips, kayaking, water skiing, parasailing, snorkelling or scuba diving, etc.

Benefit Items and Coverage		Maximum Sum Insured per Policy Year (HKD)	
		Essential Plan	Supreme Plan
Medical Expenses	<p>This insurance covers the Medical Expenses arising from Bodily Injury or Sickness during the Study Trip:</p> <ul style="list-style-type: none"> Extended coverage for Follow-up Medical Expenses of up to 90 days after returning to Hong Kong, for treatment on the same Bodily Injury or Sickness incurred during the Study Trip, with a maximum sum insured of up to HKD100,000; 	Not Applicable	1,000,000
Compassionate Visit	Covers the cost of transportation and accommodation for Compassionate Visit, in the event the Insured Student suffers from Serious Bodily Injury or Serious Sickness during the Study Trip, and is Confined in a Hospital as a Resident In-patient for over five (5) consecutive days.	50,000	50,000
Study Interruption	<p>Covers Tuition in the event the Insured Student suffers from Serious Bodily Injury or Serious Sickness during the Study Trip, which results in:</p> <ul style="list-style-type: none"> (i) Hospital Confinement; and (ii) Temporary disability for more than 30 days; and (iii) Continuous medical treatment and supervision from a Physician. 	80,000	80,000
Personal Accident	<p>Covers accidental death, loss of limb(s), eyesight, hearing, speech or Permanent Total Disability.</p> <ul style="list-style-type: none"> Extended coverage for: <ul style="list-style-type: none"> (i) Accident whilst travelling on a Public Conveyance (ii) Accident whilst staying in a premises of an Overseas Studying Institution 	1,000,000	1,000,000
Education Fund	Benefit as a subsidy for the continuation of Insured Student's education, in the event the 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.	300,000	300,000

Personal Property	<ul style="list-style-type: none"> Covers up to HKD2,000 per item and maximum sum insured of HKD10,000 for the Personal Property lost, stolen or damaged by the wilful act of a third party during the Study Trip; Covers baggage, laptop, mobile phone, etc. <p>(Losses must be reported to the police within 24 hours upon occurrence of the loss and written report is required. For losses occurring in transit, the Public Conveyance carrier must be notified and written report is required)</p>	10,000	10,000
Loss of Travel Document	<p>Covers up to HKD5,000 on the replacement cost of travel documents.</p> <p>(Must be reported to police within 24 hours upon occurrence of the loss and written report is required)</p>	5,000	5,000
Personal Liability	<p>Covers the compensation payable by the Insured Student for which he/she is legally liable to pay in the event of Accident causing Bodily Injury or property damage to a third party during a Study Trip.</p>	1,200,000	1,200,000
Loss of Cash	<p>Covers loss of coins, banknotes or traveller's cheques (excluding digital currency) up to HKD2,000.</p> <p>(Must be reported to police within 24 hours upon occurrence of the loss and written report is required)</p>	2,000	2,000
Travel Delay	<p>Cash Benefit of HKD500 for every 8 hours of travel delay, with maximum benefit of up to HKD1,500 per trip.</p>	6,000 (Max. 1,500 per trip)	6,000 (Max. 1,500 per trip)
Baggage Delay	<p>Covers up to HKD1,000 per trip for the cost of purchasing essential toiletries and clothing when checked-in baggage is delayed, misdirected or temporarily misplaced by a Public Conveyance for more than 8 consecutive hours from the time of arrival during a Study Trip.</p> <p>(Requires written confirmation from the carrier associated with the delay, misdirection or temporary misplacement)</p>	4,000 (Max. 1,000 per trip)	4,000 (Max. 1,000 per trip)

Trauma Counselling Benefit	Expenses of up to HKD15,000 for trauma counselling from within 90 days of the traumatic event occurrence, when the Insured Student is the victim and sustains Bodily Injury due to that traumatic event.	15,000	15,000
Temporary Accommodation Benefit	Covers the cost of temporary accommodation, in the event the Insured Student's Residence Overseas is damaged and rendered uninhabitable as a result of fire, flood and Natural Catastrophe during the Study Trip.	10,000	10,000
Chubb Assistance – 24-Hour Worldwide Assistance Services	<ul style="list-style-type: none"> Covers the actual cost and provides arrangement of Emergency Medical Evacuation and/or Repatriation services to Hong Kong or another location decided by Authorised Assistance Service Provider and will be based entirely upon medical necessity. Covers the actual cost for transporting the Insured Student's mortal remains back to Hong Kong in the event of death due to Serious Bodily Injury or Serious Sickness Chubb Assistance – 24-Hour Telephone Hotline for the referral and arrangement of interpreter, telephone medical advice, loss of luggage and travel document assistance, etc. (all expenses incurred are to be borne by the Insured Student or his/her representatives) 	Applicable	Applicable

Note:

- For Studysure Protection Plan, the Insured Student must be aged between 10 and 30 years old, while Insured Parent/Guardian must be under 75 years old (at the policy Commencement Date or Renewal Date).
- The Studysure Protection Plan is only available for ordinary residents of Hong Kong.

The above is intended as a general summary only.

Please refer to the Policy Wording for exact Terms, Conditions and Exclusions.

Plan Premium

The premiums shown are inclusive of 25% premium discount and levy.

Region	Essential Plan (HKD)#	Supreme Plan (HKD)
Worldwide^ (excluding US & Canada)	3,600 2,700	5,070 3,803
Worldwide^ (including US & Canada)	5,200 3,900	7,340 5,505

^Excluding Cuba

Note:

- Due to rounding differences, the premium amount(s) shown above may differ slightly from the actual premium payable by less than HKD 1.00.
- Under Cap.41 Insurance Ordinance, the Insurance Authority has started to collect levy on insurance premiums from policyholders through insurance companies from 1 January 2018. For more details, please refer to: <http://www.ia.org.hk/en/levy>.

General Exclusions

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-dreistance 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.

**The above is intended as a general summary only.
Please refer to the Policy Wording for exact terms, conditions and exclusions.**

Important Notes

- i. The above general insurance plan ("this Plan") is underwritten by Chubb Insurance Hong Kong Limited ("Chubb") which is authorised and regulated in Hong Kong SAR by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank Limited ("Hang Seng Bank") is registered as an insurance agency by the Insurance Authority (License No.: FA3168) and authorised by Chubb for distribution of this Plan. This Plan is a product of Chubb and not Hang Seng Bank. Upon application to this Plan, insurance premium will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.
- ii. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer.
- iii. Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference only.