

## **GoStudy Student Insurance**

1. Q: Who is eligible to apply "GoStudy Student Insurance"?

A: Anyone aged between 12 to 40 years old, who are going to study outside HKSAR. The insured student should register as a student of an accredited educational institution located outside HKSAR.
  
2. Q: Can I take out the Plan after departure?

A: No. You must take out the Plan in HKSAR. The effective date must be on or before the departure date of your study trip.
  
3. Q: If I study outside Hong Kong, can I take out "Universal Smart Travel Insurance Plan" instead of "GoStudy Student Insurance"?

A: No, the journey for the purpose of studying is not covered by the "Universal Smart Travel Insurance Plan. In addition, the maximum cover period of the Single Travel Plan is 180 days, and the maximum cover period of Annual Travel Plan is 90 days for each trip. The "GoStudy Student Insurance" provides a maximum of 365 days of period of insurance.
  
4. Q: What is the difference between "GoStudy Student Insurance" and an ordinary medical insurance plan or a personal accident insurance plan?

A: The "GoStudy Student Insurance" provides comprehensive medical and personal accident coverages, including a follow-up medical expenses within 3 months after returning to Hong Kong, emergency medical evacuation, and third-party liability protection. In addition, the Plan offers special covers such as education fund, study interruption, and travel delay. It provides a more comprehensive coverages than an ordinary medical insurance plan or a personal accident insurance plan.
  
5. Q: If I travel outside of the country/region of study during my school holiday, am I covered?

A: Yes, "GoStudy Student Insurance" does not only cover your study trip, it also covers the leisure trips which you take outside the country/region of study and Hong Kong during your school holidays.

6. Q: If I participate in an internship program while studying outside Hong Kong, am I covered?
- A: The "GoStudy Student Insurance" covers the internship arranged by your education institution, and any clerical or administrative part-time job in the city where your education institution is located.
7. Q: If I have applied for "Annual Cover", can I change to "Semi-annual Cover" at a later time?
- A: Yes, you can apply for change of plan duration to BOCG Insurance within 30 days before the policy expires. After approval by BOCG Insurance, the new plan duration and premiums will take effect on the first day of the latest policy year. However, after switching from "Annual Cover" to "Semi-annual Cover", the relevant policy will not be renewable after the end of the period of insurance.
8. Q: How can I make a claim?
- A: You should give a written notice to BOCG Insurance within 30 days of the occurrence of the claim event, and provide any relevant supporting documents as prescribed by BOCG Insurance from time to time.