

9/F., Wing On House, 71 Des Voeux Road Central, Hong Kong.

Customer Service Hotline: 3187 5100 Fax: 3906 9919

GOSTUDY STUDENT INSURANCE POLICY

Whereas the Policyholder by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to BANK OF CHINA GROUP INSURANCE COMPANY LIMITED (*hereinafter called "the Company"*) for the insurance hereinafter contained and has paid the premium as consideration for such insurance.

Now this Policy witnesses that subject to the terms, exclusions, conditions, limit of liability contained herein, affixed hereto or endorsed herein (all of which are deemed to be incorporated herein and collectively referred to as the Terms of this Policy), the Company agrees to indemnify the Insured Person in respect of any or all the contingencies hereinafter mentioned happening during the Period of Insurance and for each Study Trip (except as otherwise specified under this Policy).

Provided always that the due observance and fulfillment by the Policyholder or Insured Person or anyone acting on his behalf insofar as they relate to anything to be done or complied with by the Policyholder or Insured Person of all the conditions contained or incorporated herein shall be a condition precedent to any liability on the part of the Company under this Policy.

For the purpose of this Policy and where the context permits, words importing the singular number only also include the plural and vice versa and save for the word Policyholder, words importing the masculine gender only also include the feminine and vice versa.

PART I – GENERAL DEFINITIONS

Any of the following words and expressions to which a specific meaning has been attached in the Policy, the **Schedule**/endorsement and any memoranda shall bear such specific meanings wherever it may appear.

- 1. Act of Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of 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, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

- 2. Adult** means a person **Aged** 18 or above.
- 3. Age or Aged** means the age last birthday of the **Insured Person** on the commencement date of the **Period of Insurance** and if the same shall be less than 1, **Age or Aged** means the attained age of the **Insured Person** on the commencement date of the **Period of Insurance**.
- 4. Bodily Injury** means injury caused solely and directly by accidental, external, violent and visible means and which are independently of any other cause and not by **Sickness**, disease or gradual physical or mental disorder.
- 5. Chinese Medicine Practitioner** means a registered Chinese medicine practitioner under the Chinese Medicine Ordinance Practitioner (Cap.549, Laws of **Hong Kong**) but excluding a Chinese medicine practitioner who is the **Insured Person**, the Spouse or relative of the **Insured Person**.
- 6. Country/Region of Study** means the country or region (exclude **Hong Kong**) where the **Education Institution** located is listed on the **Schedule**.

- 7. Country of Residence** means the country in which the **Insured Person** has his/her permanent **Home** and shown on the **Insured Person's** passport.
- 8. Dangerous Activities** means bungee jump, hang-gliding, parachuting, rafting, speed-boating, jet-skiing, canoeing, mountaineering (reasonable requiring the use of ropes or guides), rock-climbing, underwater activities requiring the use of artificial breathing apparatus, and any other similar hazardous activities.
- 9. Education Institution** means an accredited educational institution located outside **Hong Kong** in which the **Insured Person** is registered as a full-time international student.
- 10. Hong Kong** means the Hong Kong Special Administrative Region.
- 11. Home** means the school dormitory or lodgings where the **Insured Person** resides in the **Country/Region of Study** during the **Period of Insurance**.
- 12. Home Content** means all the **Insured Person's** furniture, household goods, musical instruments, and Personal Effects, excluding **Money** and **Valuables**.
- 13. Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, and meeting all of the following requirements in that it:
(1) operates primarily for the reception and

- medical care and Treatment of sick, ailing or injured persons on an In-patient basis;
- (2) admits In-patient only under the supervision of a physician or physicians one of whom is available for consultation at all times;
 - (3) maintains organized facilities for medical diagnosis and Treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by or available to the establishment;
 - (4) provides full-time nursing service by and under the supervision of a staff of nurses;
 - (5) maintains a legally licensed Physician in residence;

“Hospital” shall not include the following:

- (1) a mental institution; an institution confined primarily to the Treatment of psychiatric disease including sub-normality; the psychiatric department of a **Hospital**;
- (2) a place for the aged; a rest **Home**; a place for drug addicts or alcoholics;
- (3) 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**.

14. Family Member

Insured Person’s spouse, parent, parent-in-law, grandparent, siblings, child(ren) or legal guardian.

15. Incidental Trip

means the trip taken by the **Insured Person**:
 (1) outside **Hong Kong** for leisure purpose less

than 21 days.

(2) for internship arranged by the **Education Institution**, or clerical or administrative part-time job in the city where the **Education Institution** is located.

- 16. Infectious Disease** means any kind of infectious disease for which a pandemic alert is issued by the World Health Organisation.
- 17. Insured Person** means the person named as Student in the **Schedule**.
- 18. Limit of Indemnity Table** means the maximum limits of the covered benefit items that the Company is liable to pay under this Policy.
- 19. Loss of One Eye** means the complete and irrecoverable and irremediable loss of the sight of an eye.
- 20. Loss of Hearing** means permanent irrecoverable **Loss of Hearing** rendering the **Insured Person** absolutely deaf in both ears irremediable by surgical or other means of treatment.
- 21. Loss of One Limb** means loss by physical severance or total and permanent loss of use of a hand at or above the wrist or of a foot at or above the ankle.
- 22. Loss of Speech** means total and permanent irrecoverable **Loss of Speech** irremediable by surgical or other means of treatment.
- 23. Major Burns** means the “Third Degree Burns” that has caused full thickness skin destruction and the total body surface area burnt at least by 10%.

24. Medical Practitioner means any person legally authorized and licensed as **Medical Practitioner** with jurisdiction in the geographical area of his practice to render medical or surgical service, but excluding a **Medical Practitioner** who is the **Policyholder** or **Adult Insured Person**, or the Spouse or relative of the **Adult Insured Person**.

25. Medical Treatment Expenses means the actual expenses paid by the **Insured Person** to a **Medical Practitioner** or **Hospital** for medical, surgical or nursing treatment including the costs of medical supplies, ambulance hire or professional Home-nursing fees, but excluding the cost of dental care and treatment unless such treatment is for emergency and necessitated by accidental injuries to sound natural teeth.

26. Money means cash, currency notes, bank notes, banker's drafts, securities, cheques, bonds, negotiable instruments, current postage stamps, travelers cheques, postal or other **Money** orders, travel tickets, gift tokens, coupons luncheon voucher or plastic **Money** (including credit cards, Octopus cards and other prepaid electronic tickets etc.)

27. Outbound Travel Alert means the alert issued by the Government of **Hong Kong** under the **Outbound Travel Alert** (OTA) System. Definition of the "**Outbound Travel Alert**" may be changed by the Company from time to time based on changes to the OTA System communicated by the Government of **Hong Kong**.

- 28. Period of Insurance** means the period when the **Insured Person** commence the Journey until the time of completion of the Journey as stated in the **Schedule**.
- 29. Permanent Total Disablement** means absolute continuous disablement from engaging in or giving alteration to any gainful occupation or carrying out normal duties in daily life for twelve (12) calendar months and at the end of that time being beyond hope of improvement.
- 30. Personal Computers** means desktop, notebook computer, laptop or tablet.
- 31. Personal Effects** means clothing and articles of personal use that are specifically designed to be either worn or carried, Personal Computers and sports equipments, excluding **Money** and **Valuables**.
- 32. Policyholder** means an individual or business entity who owns this Policy and named as **Policyholder** in the **Schedule** of this Policy.
- 33. Pre-existing Condition** means injury, **Sickness**, disease or medical condition which existed before the **Period of Insurance** in respect of an **Insured Person** and which presented signs or symptoms of which the **Insured Person** was aware or should have reasonably been aware.

- 34. Public Conveyance** means any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers, and any regularly scheduled airport limousine operating on fixed routes and **Schedules**.
- 35. Schedule** means the **Schedule** attached to and forms part of this Policy.
- 36. Serious Bodily Injury or Serious Sickness** means injury or **Sickness** which requires treatment by a physician and certified by that physician as being dangerous to life.
- 37. Sickness** means unforeseen illness or disease commencing or contracted by the **Insured Person** during the **Period of Insurance** which is the direct and independent cause of loss for which the claim is made and which requires the attendance of a **Medical Practitioner**.
- 38. Study Trip** means the journey taken by the **Insured Person** to and from the **Country/Region of Study** outside **Hong Kong** for the purpose of studying abroad at the **Education Institution**, which shall begin from the **Insured Person** leaves his/her place of residence In **Hong Kong** on or after the commencement date of the **Period of Insurance** specified in the Policy

Schedule and ends (a) on the last day of the **Period of Insurance** specified in the Policy **Schedule** or (b) the journey ceases at the time the **Insured Person** returns to his/her place of residence in **Hong Kong** permanently, whichever is earlier and covers all **Incidental Trip** during the aforesaid period.

39. Tuition Fees

means the costs or fees charged for instruction or teaching at the Educational Institution (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).

40. Valuables

Means jewellery, gold, gold ware, silver, silverware, antiques, precious metals/stones, furs, pictures or other works of art, binoculars, telescopes, curios, stamps or coins forming part of a collection.

41. Winter Sports

means skiing, snowboarding, snowmobiling, tobogganing, sledding and ice skating, ice hockey and other non-professional sports requiring snow or ice for play.

PART II –BENEFITS

BASIC BENEFITS (Sections 1 – 15)

Section 1 Medical and Relevant Expenses (applicable to “Premier Plan” only)

In the event that the Insured Person suffers a Bodily Injury or Sickness during the Study Trip, the Company shall pay the amount of medical and relevant expenses up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy in respect of:

- 1.1 Hospitalization, surgery and doctor's fees,
- 1.2 Out-patient fees and prescribed medication cost.
- 1.3 The necessary Medical Treatment Expenses (including the cost of a private ambulance, professional Home-nursing fees, Chinese Medicine Practitioner and bone-setting fees) reasonably incurred by the Insured Person in Hong Kong within three (3) months after the Insured Person's return to Hong Kong. Such expenses should be resulted from an accident or Sickness occurred outside Hong Kong during the Study Trip.
- 1.4 In the event that the Insured Person is diagnosed as suffering

from a post-traumatic stress disorder by a Medical Practitioner as a direct result of his being a victim of serious Bodily Injury, armed robbery, fire, explosion, natural disasters, hi-jack or Act of Terrorism occurred during the Study Trip and requires counselling service from a registered psychiatrist or registered clinical psychologist, the Company shall pay the reasonable and necessary medical expenses incurred

(1) during the Study Trip; and/or

(2) for such counselling service in Hong Kong within 90 days of the Insured Person's return to Hong Kong upon the completion of the Study Trip.

1.5 Incidental Hospital and Infectious Disease Quarantine Cash Allowance: Subject to a maximum benefit as stipulated in the Limit of Indemnity Table, the Company shall pay a cash allowance for

(1) each complete day (a continuous period of 24 hours) which the Insured Person is confined to Hospital as an in-patient during the Study Trip due to Bodily Injury or Sickness;

(2) each complete day (a continuous period of 24 hours) of Compulsory Quarantine imposed on the Insured Person during

the Study Trip or within 14 days of his return to Hong Kong for reason of being suspected or confirmed to have infected with Infectious Disease. Provided that the Insured Person must submit documentary proof for suspected to have Infectious Disease and having the Compulsory Quarantine by order of the government authority.

In no event shall the total amount payable under item 1.1 to 1.5 exceed 100% of the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Exclusions for Section 1

The Company shall not be liable for:

1. treatment or aid obtained in Hong Kong except as specifically covered in items 1.3 and 1.4 under this Section;
2. surgery or medical treatment which in the opinion of the Medical Practitioner treating the Insured Person can be reasonably delayed until the Insured Person returns to Hong Kong;
3. cost of single or private room accommodation at a Hospital, clinic or nursing Home, except in the opinion of the Medical Practitioner, it is deemed necessary for the Insured Person for such

accommodation;

4. dental care or treatment, except as necessitated by Bodily Injuries to sound natural teeth occurring during the Study Trip;
5. claims not supported by official receipts, medical certificates and diagnosis reports, showing the nature of the Bodily Injury or Sickness, issued by the attending registered Medical Practitioner;
6. cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions thereof except necessitated by Bodily Injury occurring during the insured Journey;
7. any treatment relating to Pre-existing Condition.
8. any medical expenses incurred 12 months after the date on which the Injury or Sickness is sustained or contracted
9. for any dwelling quarantine and the confinement or quarantine period is less than a continuous period of 24 hours.
10. Outbreak of Infectious Disease in the planned destination on or before the date of departure of the Insured Person.

Section 2 – Personal Accident

2.1 In the event of Bodily Injury sustained by an Insured Person during the Study Trip which results in death or disablement, the Company shall pay benefits in accordance with the followings:

<u>Benefits</u>	<u>Percentage of the maximum benefit payable under the Schedule/Certificate</u>
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Major Burns	100%
4. Loss of both Eyes or Limbs or; Loss of One Eye and One Limb	100%
5. Loss of One Eye or One Limb	50%
6. Permanent total Loss of Speech or Hearing	50%

2.2 Kidnapping Cover

During the Period of Insurance, if the Insured Person died in a kidnapping incident occurred in the Country/Region of Study during the Study Trip, the company shall pay such cash relief according to the maximum benefit payable under this Section as stated in the Limit of Indemnity Table of this policy.

Provisions for Section 2

1. No benefits will be payable unless any one of the above items occurs within twelve (12) months from the date of **Bodily Injury**;
2. The amount payable under **Major Burns** is calculated in accordance with the percentage of total body surface area burnt;
3. In no event shall the total amount payable under item 2.1 to 2.2

exceed 100% of the maximum benefits payable under this Section as stated in the **Limit of Indemnity Table** of this Policy.

Section 3 – 24-Hour Emergency Assistance Services and Benefits

Hotline : (852) 2861 9235

If the Insured Person shall suffer Serious Bodily Injury or Serious Sickness or is in need of medical, legal administrative emergency assistance outside his Country of Residence while arising out of and in the course of the Study Trip, provided that such trip is not undertaken.

- against the advice of the Medical Practitioner and/or
- for the purpose of obtaining or seeking any medical or surgical treatment aboard.

the following emergency assistance services and benefits are available directly from the Emergency Assistance Service upon specific verbal notification by the Insured Person or his personal representative to any of the specified 24-hour Alarm Center, provided that the Insured Person shall not be entitled to the reimbursement of any such expenses incurred or paid directly by him.

3.1 Medical Attention, Telephone Medical Advice, Evaluation and Referral Appointment

When medical advice is needed, the Insured Person may call the

Emergency Assistance Service's Alarm Center for medical advice and evaluation from the attending physician. However, it shall be stressed that telephone conversation cannot establish a diagnosis and shall be considered as an advice only. If medically necessary, the Insured Person shall be referred to another physician or to a medical specialist for personal assessment and the Emergency Assistance Service will assist the Insured Person in making the medical appointment. All physician's fees and related charges shall be borne entirely and directly by the Insured Person without any reimbursement from the Emergency Assistance Service.

3.2 Medical Evacuation

Should the Insured Person suffer from Bodily Injury or Sickness outside his Country of Residence such that Emergency Assistance Service's medical team and the attending physician recommends Hospitalization in another medical facility where the Insured Person can be suitably treated Emergency Assistance Service will arrange and pay for:

- (1) the transfer of the Insured Person into one of the nearest Hospital and,
- (2) if necessary, on medical grounds to transfer the Insured Person

with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) to a Hospital more appropriately equipped for the particular Bodily Injury or Sickness.

The medical team and attending physician will determine the necessary arrangements according to the circumstances.

To complete the Medical Evacuation, the Emergency Assistance Service will in accordance to the condition arrange for the following:

- (1) ambulance to transfer the Insured Person to the airport of departure
- (2) emigration/immigration and customs clearances at the airport of departure/destination
- (3) intensive care equipment
- (4) qualified medical escort (e.g. Anesthesiologist, Cardiologist, GP, Nurse) to stabilize the Insured Person and monitor his condition during the transport
- (5) ambulance on the tarmac to meet the Insured Person and the medical escort at the airport of arrival
- (6) immediate consultation by appropriate specialist upon arrival

(7) reservation of bed in Hospital

(8) constant monitoring of the medical condition of the Insured Person during his Hospitalization by the Emergency Assistance Service's doctor

(9) liaison with the Family of the Insured Person and updating of the evolution of the treatment.

3.3 Repatriation of Mortal Remains/Ashes

Upon the death of an Insured Person, the Emergency Assistance Service will make all the necessary arrangements (including any steps or arrangements necessary to meet local formalities) and will pay up to the maximum benefits payable under this item as specified in the Limit of Indemnity Table for

- (1) the repatriation of the Insured Person's body or ashes to the Insured Person's Country of Residence or Hong Kong, or
- (2) at the request of the Insured Person's heirs or representative, the local burial of the Insured Person, provided that the Emergency Assistance Service's financial responsibility for such local burial shall be limited to the equivalent of the cost of repatriation of the Insured Person's body or ashes to the Insured Person's Country of Residence or Hong Kong. In any

event cost of coffin is not covered.

3.4 Compassionate Visit

In the event of the Insured Person suffering from Serious Bodily Injury or Serious Sickness resulting in Hospital confinement outside his Country of Residence for more than ten (10) consecutive days, the Emergency Assistance Service will arrange and pay for the cost of a return scheduled airline (on economy fare basis) for a relative or designated person of the Insured Person to travel from the Insured Person's Country of Residence to the Insured Person's bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,200 per day for a maximum period of five (5) consecutive days, but excluding the cost of drinks, meals and other room services.

3.5 Deposit Guaranteeing of Hospital Admission

In case of Hospital admission duly approved by both the attending physician and the Emergency Assistance Service's Alarm Center doctor and the Insured Person is without means of payment of the required Hospital admission deposit, the Emergency Assistance Service will on behalf of the Company guarantee or provide such payment up to HK\$50,000 and subject to the condition, covers and

limits of Part II Section 3 – Medical and Relevant Expenses.

3.6 Unexpected Return to the Country of Residence

In the event of the death of the Insured Person's immediate relative (shall mean parents, Spouse, Child or siblings) in his Country of Residence while the Insured Person is travelling overseas (excluding the case of immigration) necessitating an unexpected return to his Country of Residence, the Emergency Assistance Service will arrange and pay for the cost of a scheduled return airline ticket (on economy class basis) for the return of the Insured Person.

3.7 Legal Assistance

Worldwide referral of lawyers and solicitors firms at the Insured Person's request.

3.8 Exclusions

The Company shall not be liable for:

- (1) Costs which would have been payable by the Insured Person if the event giving rise to the intervention of Emergency Assistance Service had not occurred.
- (2) Cases of minor Sickness or Bodily Injury with the opinion of the Emergency Assistance Service's doctor can be adequately

treated locally and which do not prevent the Insured Person from continuing their travels or work, the Emergency Assistance Service will not provide any service to the Insured Person.

- (3) No expenses incurred will be borne by the Emergency Assistance Service if the Insured Person in the opinion of the Emergency Assistance Service's doctor is physically able to return to his Country of Residence or Hong Kong sitting as a normal passenger and without medical escort, unless deemed necessary by the Emergency Assistance Service's doctor.

Section 4 - Delayed Baggage

In the event that the Insured Person's checked-in baggage is delayed for at least six (6) hours after the Insured Person's arrival at the scheduled destination outside Hong Kong due to misdirection by the Public Conveyance provider during the Study Trip, the Company shall reimburse the Insured Person for the actual costs of emergency for purchasing essential replacement clothing and toiletries up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Exclusions for Section 4

The Company shall not be liable for:

1. any purchase for which the Insured Person fails to submit receipts for the purchase of essential items, clothing or requisites;
2. claims not supported by written confirmation from the Public Conveyance provider on the number of hours and the reason of such delay;
3. any incident incurred in Hong Kong.

Section 5 - Travel Delay

In the event of departure of the Public Conveyance in which the Insured Person had arranged to travel during the Study Trip, is delayed for at least six (6) hours from the departure time specified in the Insured Person's original itinerary due to the strike, hi-jack, adverse weather conditions, natural disasters, Act of Terrorism, closure of airport, mechanical breakdown, structural defect of that Public Conveyance or "Black Alert" is issued according to the Outbound Travel Alert (OTA) System for the Country of planned destination where the Insured Person is visiting (notwithstanding General Exclusions 1(2)(a)) during the Period of Insurance (the "Covered Delay"), the Company shall pay up to the maximum benefits payable

under this Section as stated in the Limit of Indemnity Table of this Policy for each Insured Person on either one of the following item:

- 5.1 cash benefit for each full 6 hours delay as a direct result of a Covered Delay; or
- 5.2 additional travel costs including alternative public transportation costs and accommodation expenses necessarily and reasonably incurred outside Hong Kong and the Country/Region of Study as a direct result of a Covered Delay by at least 6 consecutive hours.

If the Insured Person has consecutive connected flights, each period of delayed hours cannot be accumulated and the proximate cause of the delay must be due to the above-mentioned reasons.

Exclusions for Section 5

The Company shall not be liable for:

1. disinclination to travel due to personal decision or financial circumstances of any Insured Person;
2. failure of the Insured Person to check in with the Public Conveyance (or their handling agents) according to the itinerary supplied to him;
3. the cause or condition leading to or resulting in the delay exists or is known to exist prior to the date of application for this insurance or

the date of booking the scheduled journey ;

4. late arrival of the Insured Person at the airport, port or station after check-in or booking-in (except for the late arrival due to causes as stated under Section 5 "Travel Delay");
5. claims not supported by report or certificate from the Public Conveyance provider describing the nature and the number of hours of delay.

Section 6 - Rental Vehicle Excess

In the event that the Insured Person rent or hire a private car outside Hong Kong from a licensed car rental company in which the Insured Person is legally liable to a motor insurance excess or deductible for the loss of or damage to the rented car imposed under the motor insurance policy as attached to the rental agreement involved, the Company shall pay such excess or deductible up to the maximum benefit payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Exclusions for Section 6

The Company shall not be liable for:

1. motorcycle and cycle;
2. any loss if the Insured Person do not comply with all requirements of the rental agreement;
3. any loss if the Insured Person is not the named driver on the rental agreement;
4. any loss if the loss of or damage to the motor vehicle is the direct result of the Insured Person's act which against any of the traffic regulations in the local area;
5. any loss if there is no motor insurance attached to the rental agreement or the Insured Person elects not to be covered under the motor insurance;
6. the Insured Person is not duly licensed to drive the motor vehicle at the time of the accident or is taking part in or practicing for speed or time trials of any kind.

Section 7 - Education Fund

In the event of the death or Permanent Total Disablement of the Insured Person's parent(s) or legal guardian within 12 months from the date of accident during the Period of Insurance, the Company shall pay the Insured Person for any unpaid Tuition Fees for the remaining

period of the current academic year during the Period of Insurance only, subject to Maximum Benefits stated in the Limit of Indemnity Table of this Policy.

Provisions for Section 7

Providing that the Insured Person is

- (1) below twenty-five (25) years old and unmarried; and
- (2) a full-time student at the Education Institution outside Hong Kong.

A claim must be accompanied by an invoice of Tuition Fees which is issued to the Insured Person by the Education Institution outside Hong Kong.

Exclusions for Section 7

The Company shall not be liable for:

1. any loss caused by an injury which is a consequence of any kind of disease or Sickness;
2. any overdue fees;
3. any loss that occurs if the Insured Person decides to change his or her course of study during the Period of Insurance.
4. suicide, attempted suicide or intentional self-inflicted bodily injuries

of the Insured Person's parent(s) or legal guardian.

Section 8 – Study Interruption

In the event that the Insured Person is prevented from the continuation of his/her studies for the remaining part of a school term during the Study Trip due to:

1. hospital confinement for more than consecutive thirty (30) days as a direct result of a Serious Bodily Injury or Serious Sickness of the Insured Person; or
2. death of an Family Member of the Insured Person.

The Company shall reimburse the Insured Person for the irrecoverable Tuition Fees that have been paid to Education Institution and the additional travel expenses reasonably incurred by the Insured Person to return to Hong Kong by a Public Conveyance(on single trip economy fare basis), up to the maximum benefit payable under this Section stated in the Limit of Indemnity Table of this Policy,

Provisions for Section 8

In respect of the Tuition Fees payable under this benefit, it will be calculated in the proportion of the number of days of the relevant

interruption to the total numbers of days of study for which the Insured Person has paid or is still liable to pay the Tuition Fees notwithstanding the interruption.

Exclusions for Section 8

The Company shall not be liable for::

1. the Tuition Fees can be recovered from any other source;
2. the Tuition Fees paid by any party other than the Insured Person or Family Member;
3. failure to obtain a written medical report from the Medical Practitioner;
4. any loss arising out of any Act of Terrorism;
5. suicide, attempted suicide or intentional self-inflicted bodily injuries of the Insured Person's Family Member.
6. the Insured Person is rejected to grant an entry visa or entry by the Country/Region of Study;
7. the Insured Person is put in compulsory quarantine or has infected with Infectious Diseases which need to be put in quarantine or monitoring by the local government.

Section 9 – Postponing/Cancellation of Study Trip

In the event that the Insured Person has to unavoidably postpone or

cancel the Study Trip before the commencement of the Study Trip as a result of the following events:

- 9.1 death, Serious Bodily Injury or Serious Sickness occurring to the Insured Person or Family Member before the commencement date of the Study Trip;
- 9.2 compliance with a witness summons, jury service or put in Compulsory Quarantine of the Insured Person before the commencement date of the Study Trip;
- 9.3 serious damage to the Insured Person's principal home in Hong Kong due to fire or flood within 7 days before the commencement date of the Study Trip;
- 9.4 unexpected outbreak of strike, adverse weather conditions, natural disasters, Act of Terrorism, Infectious Disease or "Black Alert" is issued by Hong Kong government according to the Outbound Travel Alert (OTA) System for the Country/Region of Study within 7 days before the commencement date of the Study Trip.
- 9.5 the Insured Person is rejected to grant an entry visa or entry by the Country/Region of Study due to outbreak of Infectious Disease.

The Company shall reimburse the Insured Person for irrecoverable deposits or any part of advance payment made for any travel ticket, accommodation and pre-paid Tuition Fees up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Provisions for Section 9

The benefit payable under this Section is subject to the following conditions:

1. the Insured Person shall provide and surrender the original unused travel tickets to the Company;
2. with respect to any event stated in item 9.1, 9.2 and 9.5 of this Section, the benefit will only be payable if it happens after 24 hours from the successful enrolment;
3. entry restrictions must be issued by the local government of the Country/Region of Study;
4. once a claim is made under this section, no other benefits shall be payable and all coverage under this Policy shall cease.

Exclusions for Section 9

The Company shall not be liable for:

1. disinclination to travel due to personal decision or financial circumstances of any Insured Person;
2. loss that is covered by any other existing insurance scheme, government programme or loss which will be paid or refunded by a hotel, public common carrier, travel agent or any other provider of travel and/or accommodation;
3. failure to obtain a written medical report from the Medical Practitioner;
4. failure of the Insured Person to get a student visa or admission is rejected by the Education Institute;
5. suicide, attempted suicide or intentional self-inflicted bodily injuries of the Insured Person or Family Member.
6. the cause or condition leading to or resulting in the postponing/cancellation of Study Trip exists or is known to exist before commencement of the Study Trip or the date of application for this Policy or the date of enrollment of the Study Trip.

Section 10 – Parent’s Annual Leave Allowance

In the event that the Insured Person confined in Hospital for more than five consecutive days because of suffering Serious Bodily Injury or Serious Illness during the Study Trip, the Insured Person’s parent(s) or legal guardian must make an emergency trip to the local area accompanying and caring for the Insured Person. A cash allowance will be provided by the Company to the Insured Person’s parent(s) or legal guardian up to the maximum benefit payable under this Section stated in the Limit of Indemnity Table of this Policy.

Provisions for Section 10

Any claim must be accompanied by a proof of travel ticket and/or accommodation at outside Hong Kong, and a report or evidence issued by the Insured Person’s parent(s) or legal guardian’s employer confirming the annual leave arrangement.

Exclusions for Section 10

The Company shall not be liable for:

1. the Insured Person’s parent(s) or legal guardian who is either a housewife, self-employed, retired, unemployed or not under a

contract of employment at the time when the incident occurs

2. failure to obtain a written medical report from the Medical Practitioner;
3. general check-up, sanatorium care, or inpatient examination and treatment which is not medically necessary.

Section 11 - Loss of Home Contents

In the event that the Insured Person suffers loss of or damage to the Home Contents contained at Home as a direct result of fire, flood, or burglary accompanied by forcible and violent entry to or exit from the Home whilst it is unoccupied during the Period of Insurance, the Company shall indemnify the Insured Person for the cost of replacement or repair of such Home Contents up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Exclusions for Section 11

The Company shall not be liable for:

1. any part of the structure of the buildings;
2. motor vehicles, watercraft, aircraft and mechanically or electrically

- propelled vehicles, cycles, drones, unmanned aerial vehicle or their spare parts and accessories;
3. plant, trees, landscaping, livestock, living creatures or the like;
 4. electrical bulbs and/or valves;
 5. foodstuff, stamps, contact or corneal lenses or damage to brittle or fragile items;
 6. the loss of any Valuables;
 7. loss of Money, deeds, other instruments of payment or documents of any kind, passports, visas, air tickets, transportation and accommodation or any other travel vouchers or coupons;
 8. business goods or samples, data recorded on tapes, cards, discs or otherwise;
 9. any loss and damage caused by malicious damage;
 10. loss or damage to any pager, personal digital assistant(PAD), computer software or accessories;
 11. loss due to errors, omissions, exchanges or depreciation in value;
 12. properties in the open generally including aerial fitting, verandas, balconies, patios, terraces, forecourts or similar outdoor installation;
 13. loss due to use of any key or duplicate thereof irrespective whether the key belongs to the Insured Person or not;

14. loss caused or facilitated by the reckless or willful act of the Insured Person;
15. loss or damage not reported to the local police within 24 hours of discovery.
16. flood that is not caused by weather-related natural disasters.
17. any loss that has already claimed in the section 14.
18. Home Contents when the Home are left unoccupied for a period of more than sixty (60) consecutive days without written consent from the Company

Section 12 –Travel Document

The Company shall pay this benefit for loss of the Insured Person's passport, entry visa, Hong Kong Identity Card or the like, driving license or other travel documents as a direct result of theft, robbery or accident during the Study Trip outside Hong Kong. The Company shall reimburse the Insured Person up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy for:

- 12.1 the replacement cost of travel document and/or travel pass charged by the issuing body during the Study Trip; and/or

12.2 additional transportation (on economy class only) and accommodation expenses reasonably and necessarily incurred to obtain lost travel documents outside Hong Kong.

Exclusions for Section 12

The Company shall not be liable for:

1. any loss which the Insured Person fails to report to the local police within 24 hours or as soon as practicable upon discovery of such loss;
2. any loss contributed to by the Insured Person leaving the travel document or travel pass unsupervised in a public place or Public Conveyance;
3. any student ID card or membership card or such travel document is not necessary for completing the Study Trip;
4. any loss of the travel documents arising from the confiscation by a government authority, customs official or police;
5. any unexplained loss or mysterious disappearance;

Section 13 – Temporary Accommodation

In the event that the Insured Person's Home is damaged and rendered

uninhabitable for more than 24 hours continuously due to the fire, flood, and destruction of other natural disasters (such as tsunami or earthquake) during the Study Trip, the Company shall provide an allowance of temporary accommodation up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Section 14 - Personal Effects

The Company will pay the Insured Person against the accidental loss of or damage to baggage and personal belongings (including clothing and Personal Effects, worn or carried by the person, trunks, suitcases and the like receptacles) owned by the Insured Person, occurring outside Hong Kong during the Study Trip, up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy.

Extension Benefit

The company shall compensate the Insured Person for the loss of the Insured Person's mobile phone as a direct result of theft or robbery.

The Company may make payment or at the option to reinstate or repair as the Company may elect, subject to due allowance for wear and tear and depreciation. In the event that the Insured Person purchases a comparable replacement for the damaged or lost article, the Company will pay the replacement cost providing the damaged or lost article is not more than two (2) years old at the date of loss. If the Insured Person cannot prove the age of the damaged or lost article or the article, the Company will deal with the claim on the basis of intrinsic value of the article, or the cost of repair, whichever is the lower. If any article is proven beyond economical repair, the Company will deal with the claim as if the article had been lost.

Exclusions for Section 14

The Company shall not be liable for:

1. motor vehicles, watercraft, aircraft and mechanically or electrically propelled vehicles, cycles, drones, unmanned aerial vehicle or their spare parts and accessories;
2. loss of any Valuables;
3. foodstuff, stamps, contact or corneal lenses or damage to brittle or fragile items;

4. loss of Money, deeds, other instruments of payment or documents of any kind, passports, visas, air tickets, transportation and accommodation or any other travel vouchers or coupons;
5. loss or damage to any pager, portable telecommunication equipment, personal digital assistant(PAD), computer software or accessories (except as specifically covered in Extension Benefit under this Section);
6. business goods or samples, data recorded on tapes, cards, discs or otherwise;
7. wear and tear, gradual deterioration, scratching, denting, mechanical or electrical breakdown or derangement;
8. loss or damage caused by delays, forfeiture or detention of customs or other officials;
9. loss or damage whilst in the custody of an airline or other carrier, unless such loss or damage is reported immediately on discovery and a “Property Irregularity Report” is obtained from an airline;
10. loss not reported to the police at the place of loss within 24 hours of discovery nor a report obtained;
11. any loss of property when it is left in public place, Public Conveyance or in unlocked vehicle which is left unattended;

12. any loss and damage caused by malicious damage;
13. any loss due to errors, omissions, exchanges or depreciation in value;
14. any unexplained loss or mysterious disappearance;
15. any loss caused by fraud or deception;
16. any loss or damage to the property not belonging to the Insured Person;
17. damage to sports equipment while in use.
18. any loss incurred in Hong Kong.
19. any loss that has already claimed in the section 11.

Section 15 - Personal Liability

The Company shall indemnify the Insured Person for legal liability to a third party up to the maximum benefits payable under this Section as stated in the Limit of Indemnity Table of this Policy arising during the Study Trip as a result of:

- 15.1 accidental Bodily Injury to a third party;
- 15.2 accidental loss of or damage to third party's property.

In addition, the Company shall indemnify the Insured Person for:

- (1) legal costs and expenses recoverable by any claimant from the

Insured Person; and

(2) the Insured Person's legal costs and expenses incurred with the prior written consent of the Company.

In any event the indemnity in this Section 15 shall not apply in respect of judgments that are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong.

Exclusions for Section 15

The Company shall not be liable for any claims arising directly or indirectly from, in respect of or due to:

1. employer's liability, contractual liability or liability to Family Member and relatives of the Insured Person;
2. property belonging to or held in trust or in the care, custody or control of the Insured Person;
3. any willful, malicious or unlawful act, or use of firearms;
4. pursuit of trade, business or profession;
5. ownership or occupation of land or buildings (other than occupation of any temporary residence),
6. ownership, possession or use of vehicles, aircraft or watercraft;

7. legal costs resulting from any criminal proceedings;
8. the influence of intoxicating liquor;
9. mountaineering, Winter Sports, ski racing in major events, ski-jumping, ice hockey, the use bobsleighs or skeletons, riding or driving in races or rallies; or
10. liability arising from domestic animals.
11. liability arising from any accidents occurred in Hong Kong.

PART III - GENERAL EXCLUSIONS

1. This Policy does not cover claims:

- (1) for any genetic disorder, congenital disease, Sickness infirmity physical defect or medical condition, which existed prior to the application for this insurance;
- (2) arising from anything that happened or was announced to happen before applying for this insurance or before the effective date of the policy;
- (3) directly or indirectly occasioned happening through or in consequence of :
 - (a) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution,

insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority or riot or civil commotion,

- (b) professional sports team;
- (c) accidents whilst engaged in racing (other than on foot), motor rallies or competitions;
- (d) suicide, willfully self-inflicted injury, mental or nervous disorder, the effect or influence (temporary or otherwise) of alcohol or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life);
- (e) nuclear fission, nuclear fusion or radioactive contamination, or
- (f) kidnap or ransom (except as otherwise specified under this Policy);
- (g) any Act of Terrorism (except Section 1 Medical and Relevant Expenses, Section 2 Personal Accident, Section 5

Travel Delay and Section 9 Postponing/Cancellation of Study Trip);

(h) air traffic control.

- (4) in respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance;
- (5) for incidents which may give rise to a claim not notified direct in writing to the Company within thirty (30) days after the expiry of the Study Trip;
- (6) if the Insured Persons are travelling contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment,
- (7) for venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex);
- (8) for pregnancy, dystocia, miscarriage or childbirth;
- (9) if the Insured Person is Aged over 41 during the Period of Insurance;
- (10) for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities,

(regardless of a formal declaration of war), civil war, rebellion, insurrection, Act of Terrorism (except as otherwise specified under this Policy), political coup, riot and civil commotion, administrative or political impediments or radioactivity or any other event of force majeure, which prevents the Emergency Assistance Service from providing such assistance service and benefits;

- (11) involving any dangerous assignments, projects or occupation of a manual nature(except for internship arranged by the Education Institution, and any clerical or administrative part-time job in the city where the Education Institution is located);
- (12) arising by engaging in Winter Sports (only applicable to the Insured Person at the time of Bodily Injury or Sickness is Aged under 18);
- (13) arising by engaging in Dangerous Activities (only applicable to the Insured Person at the time of Bodily Injury or Sickness is Aged under 18) ;
- (14) any aerial activities, unless (i) at the relevant time the Insured Person are travelling as a fare paying passenger on a

regularly scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the manoeuvre or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;

(15) kitesurfing or kite landboarding, surfing, wakeboarding, wake surfing, wind surfing, ski-jumping, hot air ballooning, mountaineering or trekking at an altitude greater than 5,000 meters above sea level or scuba diving to a depth greater than 40 meters below sea level;

(16) the Insured Person is not entitled to claim under both Section 4, Section 11 and Section 14 under PART II for the loss of or damage to the same item;

(17) does not cover loss or damage directly or indirectly caused by or contributed to by:

(1) seepage of water except damage caused by rain through openings made to the fabric of the Buildings by direct force of typhoon or windstorm;

(2) wear, tear, depreciation, denting, chipping or scratching;

(3) fungus, damp ,rust, rot, corrosion, the act of light or atmosphere, or gradual deterioration;

(4) chewing, scratching, tearing or fouling by domestic animals.

2. Terrorism

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss (except as otherwise specified under this Policy)

This insurance also excludes loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism (except as otherwise specified under this Policy).

If the Company alleges that by reason of this exclusion, any loss, damage, liability, cost or expense is not covered by this insurance

the burden of proving the contrary shall be upon the Policyholder. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

3. IT Clarification Clause

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

- (1) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software, which is the direct consequence of insured physical damage to the substance of property, shall be covered.

(2) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

4. Sanctions Limitation and Exclusion Clause (LMA 3100)

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PART IV – ENDORSEMENT

AUTOMATIC EXTENSION FOR UNAVOIDABLE DELAY

The Policy cover provided will be automatically extended for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed during the Journey in the course of his scheduled

itinerary as stipulated prior to departure incapacitating him from returning to Hong Kong within the Period of Insurance due to an unexpected reason or condition, solely and independently of any other cause, entirely beyond the Insured Person's control. The extension will be terminated at the expiry of the maximum automatic extension period or on the date when such unavoidable cause of delay to the Insured Person ceases to exist, whichever is earlier.

PART V – TERMINATION OF INSURANCE

1. Termination by the Policyholder

The Policyholder can terminate this Policy or terminate coverage with respect to any Insured Person by giving thirty (30) days' notice in writing to the Company. Such termination shall become effective For payment made in each year on the date the notice is received by the Company, or the date specified in the notice, whichever is later.

- (1) Semi-annual cover : No premium will be refunded.
- (2) Annual cover : All premium paid will be subject to the following premium refund rules:

Premium Refund Rules

Provided no claim has arisen or paid under this Policy during the Period of Insurance for the Insured Person, the Policyholder shall

be entitled to the following refund of premium but in no event shall exceed 50% of the annual premium paid:

Period Covered (not exceeding)	Premium Refund
5 months	50%
6 months	40%
7 months	30%
8 months	20%
9 months	10%
Over 9 months	0%

2. Termination by the Company

- (1) The Company shall be entitled at any time to terminate this Policy, or subject this Policy to different terms, if the Policyholder or Insured Person has at any time failed to observe the Terms of this Policy or failed to act with utmost good faith.
- (2) The Company can terminate this Policy by giving thirty (30) days notice in writing to the Policyholder at his last known address. In the event of such termination, any premium paid beyond the date of termination will be refunded to the Policyholder of annual cover, on pro-rata basis in accordance with the table listed in PART V – 1.(2), provided that no claim has arisen by or paid to the Insured Person under this Policy

during the Period of Insurance.

(3) For Semi-annual cover, no premium will be refunded.

3. Automatic Termination

This Policy shall terminate forthwith upon the death of the Insured Person. Any Child shall cease to be an Insured Person forthwith upon his death.

4. Termination for non-payment of premium

In the event initial premium charged to the Policyholder is not paid, this Policy shall be deemed to have been void from the intended start day of insurance as specified in the Schedule. Provided one or more premiums charged to the Policyholder has been paid, non-payment of any subsequent premium shall terminate insurance under this Policy as of the expiry date of the Policy for which the premium has been paid.

PART VI – RENEWAL (applicable to “Annual Cover” only)

1. The Company shall give a notice to policyholder no less than thirty (30) days prior to the end of a Period of Insurance, subject to the Company desire to renew this Policy. This Policy will be renewed

only if the required premium and documents for renewal or renewal confirmation are received by the Company.

2. The Company reserves the right to cease offering this plan, revise the benefits, premiums and other terms and conditions of this Policy upon expiry date of the anniversary renewal.

3. Revision of Benefit Structure

The Company reserves the right to revise the benefit structure under this Policy. The Company shall give the Policyholder or Insured Person a written notice no less than thirty (30) days prior to the end of a Period of Insurance of such revision specifying the revised Schedule and the Limit of Indemnity Table, the new premium and its effective date. The revised Schedule and the Limit of Indemnity Table and new premium shall take effect on the date specified unless the Policyholder or Insured Person declines in writing in which case this Policy shall automatically terminate on the next premium due date following the date of such written notification. Following each revision, an endorsement shall be issued together with the revised Schedule and the Limit of Indemnity Table.

PART VII – CHANGE INSURED PLAN (applicable to “Annual Cover” only)

Thirty (30) days before the expiry date of each Period of Insurance, the Policyholder or Insured Person can give written notice to the Company for change of insured plan and plan duration. Subject to the approval by the Company, the new insured plan and premium will be effective only on the first day of the earliest coming renewal Period of Insurance. The policy cannot be renewed once changed from “Annual Cover” to “Semi-annual Cover”.

PART VIII – PREMIUM

1. This Policy shall become effective after the Policyholder has paid the premium.
2. Premium shall be paid in accordance with the amount stated in the Schedule, endorsement and any memoranda and shall be paid on the commencement date of this Policy and upon the Policy expiry date of each subsequent Period of Insurance.
3. The Company reserves the right to adjust premium, maximum benefits payable as stated in the Limit of Indemnity Table and/or Terms of “GoStudy Student Insurance” for all the Insured Plans in

this Policy. The rates or premiums and any rates of premium discounts or surcharges shall be prescribed from time to time by the Company.

PART IX – DUPLICATE APPLICATION

The Policyholder or an Insured Person shall not be insured for the same Study Trip under more than one policy issued by the Company.

In the event that the Policyholder or an Insured Person is covered under more than one Policy under the Company, the Company will consider that person to be insured under the policy that provides the greatest amount of benefit. Where the benefit under each such policy is identical, the Company will consider that person to be insured under the policy first issued. The Company will refund any duplicated insurance premium payment that may have been made by or on behalf of that person and the duplicated policy shall be void in respect of such particular Insured Person.

PART X - GENERAL CONDITIONS

1. Age Limit

Anyone between the ages of 12 and 40 is eligible for insurance. All benefits will be paid based on the age of the Insured Person at the time of the policy's term of coverage or on the commencement date

of the Period of Insurance, whichever is later.

2. Interpretation

This Policy and the Schedule/Limit of Indemnity Table, memoranda and endorsements hereto shall be read together and any word or expression to which a specific meaning has been attached in any part of the Policy, Schedule/Limit of Indemnity Table, memoranda or endorsements hereto shall bear such meaning wherever it may appear. Should there be any discrepancy between the Chinese and English versions, the English version shall prevail.

3. Reasonable Care

The Insured Person must exercise reasonable care to prevent accidents, injury, Sickness, loss or damage.

4. Fraud

If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made then this Policy shall be void and no claim shall be payable.

5. Claims Notification

(1) In no event should a claim be notified later than thirty (30) days after the expiry of the Journey.

(2) The Policyholder or Insured Person shall not be entitled to admit

liability on behalf of the Company or to give any representations or other undertakings binding upon them except with the Company's written consent.

- (3) If medical attention is received for Bodily Injury or Sickness, the Insured Person should pay and obtain an official receipt issued by a Medical Practitioner together with a Medical Certificate showing the nature of the injury or Sickness.
- (4) For any loss or damage to baggage etc. whilst in the custody of carriers (airline, bus company, etc), notification must be given immediately in writing to such carriers and a report should be obtained.
- (5) Any loss of Money or property must be reported to the police at the place of loss within 24 hours of discovery and a report must be obtained.
- (6) The Policyholder or Insured Person should render his full co-operation during the course of investigation or assessment of the claim. 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 the claim.

6. Payment of Claims

- (1) The Policyholder or the Insured Person may designate a beneficiary at the time of concluding this contract of insurance. In case of absence of such designation, the benefits shall be paid to the legal successors of the Insured Person. The beneficiary for disability or benefits provided, other than PART II Section 2 – Personal Accident, is the Policyholder or Insured Person himself and any designation shall not be accepted.
- (2) Upon the payment of a claim to the Policyholder or Insured Person under this Policy, any unpaid premium may be deducted from such claim payment.
- (3) Premium and benefits payable under this Policy shall be in the currency of Hong Kong and based on the exchange rate prevailing at the date of loss.
- (4) The receipt of the Policyholder or Insured Person or designated beneficiary or legal successors for any compensation payable under this Policy shall in all cases be full and effectual discharge of all liabilities of the Company.

7. Company's Right After Claim

The Company shall be entitled to conduct in the name and on behalf

of the Policyholder or Insured Person the defense or settlement of any legal action and take proceedings at its own expenses and for its own benefit but in the name of the Policyholder or Insured Person to recover compensation from any third party in respect of anything covered by this Policy. In the event of the death of the Insured Person, the Company shall have the right to have a post mortem at its own expenses.

8. Other Insurance Policy

If at the time of any happening giving rise to any loss, damage, expenses or liability for which indemnity is provided under this Policy (except PART II Section 2 – Personal Accident,) there shall be any other insurance against such loss, damage, expense or liability or any part thereof the Company shall not be liable for more than its ratable proportion thereof.

9. Interest: No benefit and expenses payable under this Policy shall carry interest.

10. Contracts (Rights of Third Parties) Ordinance

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.

11. Entire Contract and Changes

This Policy, including the Schedule, Limit of Indemnity Table, endorsements, any memoranda, appendix and amendments (if any), will constitute the entire contract between the parties. Any change in this Policy is not valid unless evidenced by the Company's endorsement or amendment. The Company reserves the right to underwrite, amend the terms and/or adjust the premium and maximum limit for coverage under this Policy.

12. Arbitration

All difference arising out of this Policy shall be determined by arbitration in accordance with the Arbitration Ordinance as amended from time to time. If the parties fail to agree upon the choice of the arbitrators, then the choice shall be referred to the Chairman of Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If the Company shall disclaim liability to the Policyholder, Insured Person or Family Member for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the

provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not hereafter be recoverable hereunder.

13. Prohibition on Trust or Assignment

This Policy is not assignable and the Policyholder or Insured Person warrants that this Policy is not subject to a trust and will not be made subject to a lien or charge and that this Policy will be kept in the Policyholder's or Insured Person's possession throughout the effective period of this Policy.

14. Proper Law and Jurisdiction

This Policy shall be subject to the jurisdiction of Hong Kong and shall in all respects be governed by and construed in accordance with the laws of Hong Kong and the Courts of Hong Kong shall have sole and exclusive jurisdiction in relation to any dispute, claim or legal proceedings arising from anything or matter in connection with this Policy.

15. Errors and Omissions

Clerical errors in keeping the records shall not invalidate coverage otherwise validly in force nor continue coverage otherwise validly terminated. If the Age or date of birth or other relevant facts relating

to an Insured Person shall be found to have been inadvertently misstated, and if such misstatement affects the scale of benefits or has anything to do with the coverage or any provisions or Terms under this Policy, the true Age and facts shall be used in determining whether benefits are secured under the Terms of this Policy, and if so, in what amount, and an adjustment of premium shall be made by the Company in its absolute discretion in the event it considers benefits are payable under this Policy .

16. Emergency Assistance Notification

(1) In a life threatening situation, the Insured Person or his representative should always try to arrange for emergency transfer to an Hospital near the place of occurrence through the most appropriate and immediate means and then call the Emergency Assistance Service's Alarm Center to provide the appropriate information as soon as possible.

(2) In the event of Bodily Injury or Sickness resulting in the Hospitalization of the Insured Person prior to notifying the Emergency Assistance Service, the Insured Person or his representative, where possible, shall contact the Emergency Assistance Service within three (3) days of the occurrence of

such emergency or any complication directly relating to such emergency. In the absence of such notice, the Emergency Assistance Service shall not be held liable under this Policy.

17. Repatriation Assistance

In the event of repatriation, in order to facilitate prompt response, the Insured Person or his representative shall provide:

- (1) The name, address and telephone number of the Hospital or other medical facility where the Insured Person has been taken, and,
- (2) The name, address and phone number of the attending physician and, if necessary the Insured Person's family doctor.

18. Emergency Assistance Service

- (1) The Emergency Assistance Service's medical team or other representatives shall have free access to the Insured Person in order to assess the Insured Person's condition. Without reasonable justification for denial of such an access, the Insured Person will not be eligible for further medical assistance.
- (2) On a case per case basis, the medical team will decide whether repatriation is appropriate and will choose the date and means of such repatriation.
- (3) In the event of repatriation of the Insured Person by the

Emergency Assistance Services, the Insured Person shall deliver the unused portion of his ticket, or the value thereof, to the Emergency Assistance Service to offset the cost of such repatriation.

(4)The Insured Person or any party will not be entitled to the reimbursement of any expenses without obtaining a prior approval from the Emergency Assistance Service.

(5)The Insured Person shall be obliged to use reasonable efforts to mitigate the effects of an emergency.

(6)The Insured Person shall cooperate with the Emergency Assistance Service to enable the Emergency Assistance Service to get all documents and receipts from the relevant sources and assisting the Emergency Assistance Service at his expenses in complying with necessary formalities.

(7)Any claim with respect to an assistance event or the right to any legal action or claim shall be forfeited unless such claim is filed within two (2) years of the occurrence of such event.

19. Change of Education Institution

Any change of Education Institution for the further studies of the Insured Person should be reported to the Company immediately and

such change shall be subject to the underwriting review and assessment of the Company.

20. Termination of Policy before Period of Insurance

In the event that the application of the Insured Person's student visa is rejected by the Country/Region of Study, no coverage will be provided by the Company under this Policy. In this case, the Policyholder may request the Company to terminate this Policy by (i) giving to the Company no less than 7 days' prior written notice before commencement of the Period of Insurance and (ii) submitting written proof of the visa application rejection issued by the relevant consulate. Upon satisfactory proof, the Policyholder is entitled to a refund of premium, subject to an administration fee of HK\$300.

Personal Information Collection Statement

The information you provide to Bank of China Group Insurance Company Limited ("the Company") is collected to enable the Company to carry on insurance business and may be used for the purpose of:

(1) processing and evaluating your insurance application and any future insurance application you may make;

- (2)administering your insurance policy and providing services in relation to your insurance policy;
- (3)analysis or investigating, processing and paying claims made under your insurance policy;
- (4)invoicing and collecting premiums and outstanding amounts from you;
- (5)any alterations, variations, cancellation or renewal of any insurance related product or service;
- (6)contacting you for any of the above purposes;
- (7)exercising any right of subrogation by the Company ;
- (8)other ancillary purposes which are directly related to the above purposes; and
- (9)complying with applicable laws, regulations or any industry codes or guidelines.

The Company may disclose your personal data for the above purposes to the following classes of transferees:

- (a) third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes

- (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- (b) in the event of a claim, loss adjudicators, claims investigators and medical advisors;
 - (c) in the event of default, debt collectors and recovery agents;
 - (d) insurance reference bureaus or credit reference bureaus;
 - (e) reinsurers and reinsurance brokers;
 - (f) your insurance broker (if you have one);
 - (g) the Company's legal and professional advisors;
 - (h) the Company's related companies (as that term is defined in the Companies Ordinance);
 - (i) any association, federation or similar organization of insurance companies ("Federation") and its members that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
 - (j) any member(s) of the "Federation" by the "Federation" for any of

the above or related purposes;

- (k) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes;
- (l) the Insurance Claims Complaints Bureau and similar industry bodies; and
- (m) government agencies and authorities as required or permitted by law.

The Company is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.

Moreover, the Company may also use and disclose your personal data otherwise with your consent.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by the Company. Requests for such access can be made to the Company's Legal and Compliance Department (Tel: 2867 0888 / Fax: 3906 9939).

Use of Personal Data in Direct Marketing

With your written consent given for direct marketing purpose (which includes an indication of no objection), the Company intends to use your data in direct marketing. The Company will only act in accordance with the rules about direct marketing contained in the Ordinance. Please note that:

- (1) your name, contact details, products and services portfolio information and demographic data held by the Company may be used by the Company in direct marketing from time to time;
- (2) the following classes of services, products and subjects may be marketed:
 - (i) financial, insurance and related services and products;
 - (ii) reward, loyalty or privileges programmes and related services and products;
 - (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (iv) donations and contributions for charitable and/or non-profit making purposes;

(3) the above services, products and subjects may be provided to or (in the case of donations and contributions) contributed to by the Company and/or:

- (i) the Company or BOC Hong Kong (Holdings) Limited or any of its subsidiaries;
- (ii) third party reward, loyalty, co-branding or privileges programme providers;
- (iii) co-branding partners of the Company and BOC Hong Kong (Holdings) Limited (the names of such co-branding partners can be found on the application form(s) for the relevant services and products, as the case may be); and
- (iv) charitable or non-profit making organisations;

(4) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph (1) above to all or any of the persons described in paragraph (3) above for use by them in marketing those services, products and subjects, and the Company requires your written consent (which includes an indication of no objection) for that purpose.

If you do not wish the Company to use or provide to other persons your data for use in direct marketing as described above, you shall exercise your opt-out right by notifying the Legal and Compliance Department of the Company (Tel.:2867 0888, Fax no.:3906 9939).

LIMIT OF INDEMNITY TABLE

Insured Items and Coverage	Maximum Benefits Payable ³ (HK\$)	
	Basic Plan	Premier Plan
<p>1. Medical and Relevant Expenses</p> <p>The medical expenses incurred by the accidental bodily injuries or sickness during the study trip.</p>	N/A	1,500,000
1.1 Hospitalization, surgery and doctor's fees		1,500,000
1.2 Out-patient fees and Prescribed drugs (Maximum benefit payable per visit)		10,000 (500/day/visit)
1.3 Medical, hospital and treatment expenses incurred in Hong Kong within 3 months after the insured person's return to Hong Kong. (For Chinese herbalists and bonesetters treatment expenses, maximum benefit payable is HK\$200 per day and up to a total of HK\$3,000)		60,000
1.4 Trauma Counselling Protection: reasonable		15,000 (1,000/day/visit)

<p>medical expenses counselling services incurred if the insured person is diagnosed as suffering from post-traumatic stress disorder due to a serious accident during the study trip.</p> <p>1.5 Incidental hospital or infectious disease quarantine cash allowance</p>		7,500 (500/day)
<p>2. Personal Accident</p> <p>2.1 In the event of the death or permanent disablement of the insured person as a result of an accident, claim will be payable according to the “Table of Personal Accident Benefit” under the policy.</p> <p>2.2 Kidnapping Cover Accidental death of the insured person as a result of being kidnapped during the study trip</p>	<p>600,000</p> <p>600,000</p> <p>300,000</p>	<p>1,200,000</p> <p>1,200,000</p> <p>600,000</p>
<p>3. 24-hour Emergency Assistance Service²</p> <p>3.1 Medical attention, telephone medical advice, evaluation and Referral appointment</p> <p>3.2 Medical evacuation</p>		<p>✓</p> <p>Actual Expenses</p>

<p>3.3 Repatriation of mortal remains/Ashes</p> <p>3.4 Compassionate visit</p> <p>3.5 Deposit guaranteeing of hospital admission</p> <p>3.6 Unexpected return to the Country of Residence</p> <p>3.7 Legal assistance</p>	<p style="text-align: center;">Actual Expenses</p> <p style="text-align: center;">A return scheduled airline ticket and 5 days hotel accommodation (1,200 per day)</p> <p style="text-align: center;">50,000</p> <p style="text-align: center;">Actual Expenses</p> <p style="text-align: center;">✓</p>	
<p>4. Delayed Baggage⁴</p> <p>Emergency purchases of essential replacement clothing and toiletries due to baggage being delayed for at least 6 hours after the insured person's arrival at the scheduled destination outside Hong Kong due to misdirection in delivery.</p>	<p>1,500</p>	<p>2,000</p>
<p>5. Travel Delay</p> <p>In the event of departure of the public conveyance due to the strike, hi-jack, adverse weather conditions, natural disasters, act of terrorism, closure of airport, mechanical breakdown, structural defect of that public conveyance or Black Outbound Travel Alert is</p>		

issued		
5.1 cash allowance of HK\$300 for the delay of each and every period of 6 consecutive hours; or	1,200 (300 for each 6 hours)	1,800 (300 for each 6 hours)
5.2 reasonable and inevitable additional travel expenses and accommodation costs outside Hong Kong and the country/region of study due to delay of at least 6 consecutive hours.	3,000	5,000
6. Rental Vehicle Excess	2,500	4,000
7. Education Fund⁵ Cover any unpaid tuition fees for the remaining period of the current academic year during the period of insurance if the insured person's parent(s) or legal guardian sustains an injury resulting in his/her accidental death or permanent disablement	150,000	200,000
8. Study Interruption Reimburses the irrecoverable tuition fees and additional travel expenses reasonably incurred for returning to Hong Kong (on single trip economy fare basis), if the	120,000	150,000

<p>insured person is prevented from continuing with his/her studies due to hospital confinement for more than thirty (30) days caused by serious bodily injury or serious sickness, or death of an family member.</p>		
<p>9. Postponing/Cancellation of Study Trip</p> <p>Postponing/cancellation of the study trip before beginning of the study trip, the insured person will be reimbursed the irrecoverable travel ticket, accommodation or pre-paid tuition fees due to :</p> <p>9.1 death, serious bodily injury or sickness of the insured person or an family member</p> <p>9.2 compliance with a witness summons, jury service, put in compulsory quarantine of the insured person</p> <p>9.3 fire or flood² damage to the insured person's principal home in Hong Kong within seven (7) days before the departure date</p> <p>9.4 unexpected outbreak of strike,</p>	<p>20,000</p>	<p>40,000</p>

<p>adverse weather conditions, natural disasters, act of terrorism, infectious disease, issuance of Black Outbound Travel Alert for the country/region of study within 7 days before the departure date</p> <p>9.5 the insured person is refused to issue an entry visa or entry by the country/region of study due to outbreak of infectious disease.</p>		
<p>10. Parent’s Annual Leave Allowance⁶</p> <p>In the event that the insured person confined in hospital for more than of five (5) consecutive days due to serious injury or sickness during the study trip and the parent or legal guidance takes annual leave to visit to the insured person, an annual leave compensation cash allowance shall be provided.</p>	<p>1,500</p> <p>(300/day)</p>	<p>2,500</p> <p>(500/day)</p>
<p>11. Loss of Home Contents⁴</p> <p>Loss of and damage to the home contents contained at Home at the country/region of study due to fire,</p>	<p>6,000</p>	<p>10,000</p>

flood ² or burglary.		
11.1 sports equipments and musical instruments	2,000/item/set	3,000/item/set
11.2 personal computers or tablet	3,000	5,000
11.3 mobile phone	2,000	3,000
11.4 other home content	1,000/item/set	1,500/item/set
12. Travel Document In the event of loss of passport, identity card or other travel documents due to theft, robbery or accident, the insured person will be reimbursed:	5,000	8,000
12.1 replacement cost of travel document	2,000	3,000
12.2 accommodation& travel expenses	3,000	5,000
(Maximum daily limit for accommodation expenses)	(500/day)	(1,000/day)
13. Temporary Accommodation The insured person's home is damaged and rendered uninhabitable for more than 24 hours due to the fire, rain, flood ¹ , and destruction of other natural disasters (e.g. tsunami or earthquake) during the study trip	5,000 (500/day)	10,000 (500/day)
14. Personal Effects⁴	6,000	10,000

Accidental loss of or damage to baggage and personal belongings during the study trip		
14.1 sports equipments	2,000/item/set	3,000/item/set
14.2 personal computer or tablet	3,000	5,000
14.3 other personal belongings	1,000/item/set	1,500/item/set
Extension Benefit		
14.4 loss of mobile phone due to theft or robbery.	1,000	1,500
15. Personal Liability	500,000	1,000,000
Indemnify the insured person for the legal liability to the third party due to the negligence of the insured person.		
15.1 bodily injury	500,000	1,000,000
15.2 property damage	100,000	200,000

Notes:

1. No cover for flood that is not caused by weather-related natural disasters.
2. 24-hour Emergency Assistance Service is provided by a service provider designated by BOCG Insurance. For details of the arrangement and provision, please refer to policy provision SECTION 3 - 24-hour Emergency Assistance Service.
3. Payable on a “per Period of Insurance basis”.

4. The Insured Person is not entitled to claim under both Section 4, Section 11 and Section 14 under PART II for the loss of or damage to the same item.
5. This benefit is payable only if the insured person is under the age of 25 and unmarried.
6. The Insured Person's parent must be full-time employed and subject to the written proof of the annual leave of given from their employers.