

## "GoStudy Student Insurance"

| <b>Insured Items and Coverage</b>  | <b>Maximum Benefits Payable<sup>4</sup><br/>(HK\$)</b> |                           |
|--|--|---------------------------|
|  | <b>Basic Plan</b>                                      | <b>Premier Plan</b>       |
| <p><b>1. Medical and Relevant Expenses</b><br/>The medical expenses incurred by the accidental bodily injuries or sickness during the study trip.</p>  | N/A  | 1,500,000                 |
| <p>1.1 Hospitalization, surgery and doctor's fees</p>  |  | 1,500,000                 |
| <p>1.2 Out-patient fees and Prescribed drugs<br/>(Maximum benefit payable per visit)</p>   |  | 10,000<br>(500/day/visit) |
| <p>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)</p> |  | 60,000                    |

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| <p>1.4 Trauma Counselling Protection: reasonable 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>  |  | <p>15,000<br/>(1,000/day/visit)</p> <p>7,500 (500/day)</p> |
| <p><b>2. Personal Accident</b></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<br/>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>           |

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| <p><b>3. 24-hour Emergency Assistance Service<sup>3</sup></b></p> <p>3.1 Medical attention, telephone medical advice, evaluation and Referral appointment</p> <p>3.2 Medical evacuation</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: right;">✓</p> <p style="text-align: center;">Actual Expenses<br/>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: right;">✓</p> |       |
| <p><b>4. Delayed Baggage<sup>5</sup></b></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>   | 1,500   | 2,000 |
| <p><b>5. Travel Delay</b></p> <p>In the event of departure of</p>   |   |       |

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| <p>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 issued</p> <p>5.1 cash allowance of HK\$300 for the delay of each and every period of 6 consecutive hours; or</p> <p>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.</p> | <p>1,200<br/>(300 for each 6 hours)</p> <p>3,000</p> | <p>1,800<br/>(300 for each 6 hours)</p> <p>5,000</p> |
| <p><b>6. Rental Vehicle Excess</b></p>  | <p>2,500</p>   | <p>4,000</p>   |
| <p><b>7. Education Fund<sup>6</sup></b></p> <p>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</p>  | <p>150,000</p>                                       | <p>200,000</p>                                       |

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| resulting in his/her accidental death or permanent disablement   |         |         |
| <b>8. Study Interruption</b>   | 120,000 | 150,000 |
| Reimburses the irrecoverable tuition fees and additional travel expenses reasonably incurred for returning to Hong Kong (on single trip economy fare basis), if the 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. |         |         |
| <b>9. Postponing/Cancellation of Study Trip</b><br>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 :<br>9.1 death, serious bodily injury or sickness of the insured person or an family member                                  | 20,000  | 40,000  |

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| <p>9.2 compliance with a witness summons, jury service, put in compulsory quarantine of the insured person</p> <p>9.3 fire or flood<sup>2</sup> 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, 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><b>10. Parent's Annual Leave Allowance<sup>7</sup></b></p> <p>In the event that the insured person confined in hospital for more than of five (5)</p>  | <p>1,500</p> <p>(300/day)</p> | <p>2,500</p> <p>(500/day)</p> |

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| 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. |                |                |
| <b>11. Loss of Home Contents<sup>5</sup></b><br>Loss of and damage to the home contents contained at Home at the country/region of study due to fire, flood <sup>2</sup> or burglary.                                       | 6,000          | 10,000         |
| 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 |
| <b>12. Travel Document</b><br>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)    |
|---|----------------|----------------|
| <p><b>13. Temporary Accommodation</b></p> <p>The insured person's home is damaged and rendered uninhabitable for more than 24 hours due to the fire, rain, flood<sup>2</sup>, and destruction of other natural disasters (e.g. tsunami or earthquake) during the study trip</p>   | 5,000          | 10,000         |
|   | (500/day)      | (500/day)      |
| <p><b>14. Personal Effects<sup>5</sup></b></p> <p>Accidental loss of or damage to baggage and personal belongings during the study trip</p> <p>14.1 sports equipments</p> <p>14.2 personal computer or tablet</p> <p>14.3 other personal belongings</p> <p><b>Extension Benefit</b></p> <p>14.4 loss of mobile phone due to theft or robbery.</p> | 6,000          | 10,000         |
|   | 2,000/item/set | 3,000/item/set |
|   | 3,000          | 5,000          |
|   | 1,000/item/set | 1,500/item/set |
|   | 1,000          | 1,500          |
| <p><b>15. Personal Liability</b></p> <p>Indemnify the insured person for the legal liability to the third party due to the negligence of the insured person.</p>  | 500,000        | 1,000,000      |



|                      |         |           |
|----------------------|---------|-----------|
| 15.1 bodily injury   | 500,000 | 1,000,000 |
| 15.2 property damage | 100,000 | 200,000   |

Notes:

2. No cover for flood that is not caused by weather-related natural disasters.
3. 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.
4. Payable on a “per Period of Insurance basis”.
5. The Insured Person is not entitled to claim under Section 4, Section 11 and Section 14 for the loss of or damage to the same item
6. This benefit is payable only if the insured person is under the age of 25 and unmarried.
7. 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.

The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)