

GoStudy Student Insurance

Bank of China Group Insurance Company Limited ("BOCG Insurance") is delighted to present the "GoStudy Student Insurance" ("the Plan") to you. Provides you or your children with comprehensive coverage while studying anywhere in the world or in Hong Kong, letting you to enjoy the opportunity to broaden your horizons and achieve your dreams.

Comprehensive Protection Bon Voyage!

Journey with Peace of mind

- Medical expenses cover up to HK\$1,500,000 (only applicable to "Premier Plan" and "Study in Hong Kong Plan"¹, and per period of insurance basis), "Premier Plan" even includes outpatient and prescribed drugs expenses up to HK\$10,000.
- Personal accident cover up to HK\$1,200,000 (per period of insurance basis), with kidnapping cover
- Incidental hospital or infectious disease quarantine cash allowance (only applicable to "Premier Plan")
- Personal liability cover up to HK\$ 1,000,000 (per period of insurance basis)
- Cover up to HK\$10,000 for loss of or damage to home contents caused by fire, flooding² or burglary at home in the country/region of study (only applicable to "Basic Plan" and "Premier Plan")
- Protect against accidental loss of or damage to personal effects sustained in the country/region of study during study trip, up to HK\$10,000
- Provide allowance of temporary accommodation if your home in the country/region of study becomes uninhabitable due to fire, flooding² or destruction from other natural disasters
- 24-hour Emergency Assistance Service and Benefits³
- Emergency Medical Evacuation (Actual expenses)
- Covers trip outside the country/region of study and Hong Kong for leisure purpose less than 21 days (only applicable to "Basic Plan" and "Premier Plan"), and internship arranged by the educational institution, or clerical or administrative part-time job in the city where the educational institution is located

Learning without Limits

- Education fund - covers the unpaid tuition fee in the event of accidental death or permanent total disablement of a parent or legal guardian
- Provides School Closure Allowance, Study Interruption, and Postponing/Cancellation of Study Trip (only applicable to "Basic Plan" and "Premier Plan") benefits

Product features:

- Suitable for those aged 12 to 40 who study outside Hong Kong or come to Hong Kong for further studies
- Choose a plan level suitable for you based on your destination of study:

Destination of Study	Available Plan Level	Plan Duration
Outside Hong Kong	"Basic Plan" / "Premier Plan"	6 Months / 1 Year
Hong Kong	"Study in Hong Kong Plan"	1 Year

- No excess applied

Free Value-added Service (Applicable to "Study in Hong Kong Plan" only)

- Get a free wellness pass membership* with the Study in Hong Kong Plan, you can enjoy special discounts on designated network outpatient services in Hong Kong. By logging into the "Personal Center - My Policy" page on BOCG Insurance's official website, you can access the designated online platform to search the network clinic list.

*The wellness pass membership is a free value-added service and do not form part of the "Study in Hong Kong Plan". The membership is provided by a service provider appointed by BOCG Insurance and is solely intended to offer discounts on designated outpatient services to its members, without any insurance coverage. All outpatient expenses incurred shall be borne by the customer. The service provider and the relevant medical service network are independent of BOCG Insurance. The list of network clinics is subject to change from time to time. BOCG Insurance reserves the right to add, modify or remove this service or any service providers without prior notice. For the terms and conditions of the membership program, please visit the designated service platform (<https://bocgi-wellness-pass.mediconcen.com/>).

A. For studying outside Hong Kong⁴

Insured Items and Coverage	Maximum Benefits Payable ⁵ (HK\$)	
	Basic Plan	Premier Plan
A.1 Medical and Relevant Expenses The medical expenses incurred as a result of accidental bodily injuries or sickness sustained during the study trip.	N/A	1,500,000
A.1.1 Hospitalization, surgery and doctor's fees		1,500,000
A.1.2 Out-patient fees and Prescribed drugs (Maximum benefit payable per visit)		10,000 (500/day/visit)
A.1.3 Follow-up medical treatment expenses incurred in Hong Kong within 3 months after the insured person's return to Hong Kong. (including Chinese medicine treatments and bonesetting expenses, maximum benefit payable is HK\$200 per day and up to a total of HK\$3,000)		60,000
A.1.4 Trauma Counselling Protection: reasonable medical expenses for 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.		15,000 (1,000/day/visit)
A.1.5 Incidental hospital or infectious disease quarantine cash allowance		7,500 (500/day)
A.2 Personal Accident A.2.1 In the event of the death, permanent disablement or major burns 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.	600,000 600,000	1,200,000 1,200,000
A.2.2 Kidnapping Cover Death of the insured person as a result of being kidnapped during the study trip	300,000	600,000
A.3 24-hour Emergency Assistance Service³ A3.1 Medical attention, telephone medical advice, evaluation and Referral appointment A3.2 Medical evacuation A3.3 Repatriation after treatment A3.4 Repatriation of mortal remains/Ashes A3.5 Compassionate visit A3.6 Deposit guaranteeing of hospital admission A3.7 Unexpected return to the Country of Residence A3.8 Legal assistance	✓ Actual Expenses Actual Expenses Actual Expenses A return scheduled airline ticket and 5 days hotel accommodation (1,200 per day) 50,000 Actual Expenses ✓	
A.4 Delayed Baggage⁶ 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	1,500	2,000

destination outside Hong Kong due to misdirection in delivery.		
A.5 Travel Delay In the event that the departure of the public conveyance is delayed due to adverse weather conditions, natural disasters, strike, act of terrorism, closure of airport, hi-jack or mechanical breakdown or structural defect of that public conveyance, or issuance of Black Outbound Travel Alert on the planned destination, either one of the following benefits is payable to the insured person: A.5.1 cash allowance of HK\$300 for each and every period of 6 consecutive hours of delay; or A.5.2 reasonable, inevitable and additional public conveyance expenses, and expenses for accommodation outside Hong Kong and the country/region of study, due to a delay of at least 6 consecutive hours.	1,200 (300 for each 6 hours) 3,000	1,800 (300 for each 6 hours) 5,000
A.6 Rental Vehicle Excess	2,500	4,000
A.7 Education Fund⁷ 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 accidental death or permanent disablement	150,000	200,000
A.8 Study Interruption Reimburses the irrecoverable tuition fees and additional public conveyance expenses (on one-way economy fare basis) reasonably incurred for returning to Hong Kong, if the insured person is prevented from continuing with his/her studies due to hospital confinement for more than 30 days caused by serious bodily injury or serious sickness, or death of an immediate family member.	120,000	150,000
A.9 School Closure Allowance A daily cash allowance will be payable in the event of the sudden and unexpected closure of the educational institution for more than 3 consecutive days due to natural disaster, or compulsory closure by local police or government authority, and such educational institution is physically closed without any of format of education available for the insured person.	5,000 (500/day)	5,000 (500/day)
A.10 Postponing/Cancellation of Study Trip Postponing/cancellation of the study trip before beginning of the study trip, the insured person will be reimbursed the irrecoverable pre-paid travel ticket, accommodation or tuition fees due to : <ul style="list-style-type: none"> - death, serious bodily injury or sickness of the insured person or an immediate family member - compliance with a witness summons, jury service, or compulsory quarantine of the insured person - serious damage to the insured person's principal home in Hong Kong due to fire or flood² within 7 days before the departure date - unexpected outbreak of strike, adverse weather 	20,000	40,000

<p>conditions, natural disasters, act of terrorism, infectious disease, or issuance of Black Outbound Travel Alert on the country/region of study within 7 days before the departure date</p> <p>- 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>A.11 Parent's Annual Leave Allowance⁸</p> <p>In the event that the insured person is confined in hospital for more than 5 consecutive days due to serious injury or serious sickness during the study trip and the parent or legal guardian takes annual leave to pay compassionate visit to the insured person, an annual leave compensation cash allowance shall be provided.</p>	<p>1,500 (300/day)</p>	<p>2,500 (500/day)</p>
<p>A.12 Loss of Home Contents⁶</p> <p>Loss of or damage to the home contents contained at home in the country/region of study due to fire, flood² or burglary.</p> <p>- sports equipments and musical instruments</p> <p>- personal computers or tablet</p> <p>- mobile phone</p> <p>- other home content</p>	<p>6,000</p> <p>2,000/item/set</p> <p>3,000</p> <p>2,000</p> <p>1,000/item/set</p>	<p>10,000</p> <p>3,000/item/set</p> <p>5,000</p> <p>3,000</p> <p>1,500/item/set</p>
<p>A.13 Travel Document</p> <p>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 for:</p> <p>A.13.1 replacement cost of travel document</p> <p>A.13.2 accommodation and travel expenses (Maximum daily limit for accommodation expenses)</p>	<p>5,000</p> <p>2,000</p> <p>3,000 (500/day)</p>	<p>8,000</p> <p>3,000</p> <p>5,000 (1,000/day)</p>
<p>A.14 Temporary Accommodation</p> <p>Cash allowance will be payable in the event that the insured person's home in the country/region of study is damaged and rendered uninhabitable for more than 24 consecutive hours due to fire, flood², or destruction from other natural disasters (e.g. tsunami or earthquake) during the study trip</p>	<p>5,000 (500/day)</p>	<p>10,000 (500/day)</p>
<p>A.15 Personal Effects⁶</p> <p>Accidental loss of or damage to baggage and personal belongings during the study trip</p> <p>- sports equipments</p> <p>- personal computer or tablet</p> <p>- other personal belongings</p> <p>Extension Benefit</p> <p>- loss of mobile phone due to theft or robbery</p>	<p>6,000</p> <p>2,000/item/set</p> <p>3,000</p> <p>1,000/item/set</p> <p>1,000</p>	<p>10,000</p> <p>3,000/item/set</p> <p>5,000</p> <p>1,500/item/set</p> <p>1,500</p>
<p>A.16 Unauthorized Use of Credit Card</p> <p>Covers monetary loss arising from the unauthorized use of credit cards in the event of loss of a physical credit card by theft or robbery during the study trip.</p>	<p>2,000</p>	<p>3,000</p>

A.17 Personal Liability Indemnify the insured person for the legal liability to the third party due to the negligence of the insured person.	500,000	1,000,000
A.17.1 bodily injury	500,000	1,000,000
A.17.2 property damage	100,000	200,000

B. For studying in Hong Kong⁴

	Maximum Benefits Payable⁵ (HK\$)
Insured Items and Coverage	Study in Hong Kong Plan
B.1 Medical and Relevant Expenses The hospitalization, surgery and doctor's fees incurred during confinement in Hong Kong as a result of accidental bodily injuries or sickness sustained during the study trip.	300,000 (30,000/confinement)
B.2 Personal Accident	600,000
B.2.1 In the event of the death, permanent disablement or major burns 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.	600,000
B.2.2 Kidnapping Cover Death of the insured person as a result of being kidnapped in Hong Kong during the study trip	300,000
B.3 24-hour Emergency Assistance Service³	
B.3.1 Medical attention, telephone medical advice, evaluation and Referral appointment	✓
B.3.2 Medical evacuation	Actual Expenses
B.3.3 Repatriation after treatment	Actual Expenses
B.3.4 Repatriation of mortal remains/Ashes	Actual Expenses
B.3.5 Compassionate visit	A return scheduled airline ticket and 5 days hotel accommodation (1,200 per day)
B.3.6 Deposit guaranteeing of hospital admission	30,000
B.3.7 Unexpected return to the Country of Residence	Actual Expenses
B.3.8 Legal assistance	✓
B.4 Education Fund⁷ 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 accidental death or permanent disablement.	150,000
B.5 Study Interruption Reimburses the irrecoverable tuition fees and additional public conveyance expenses (on one-way economy fare basis) reasonably incurred by the Insured Person for returning to his place of residence, if he is prevented from continuing with his/her studies due to hospital confinement for more than 30 days caused by serious bodily injury or serious sickness, or death of an immediate family member.	120,000

B.6 School Closure Allowance A daily cash allowance will be payable in the event of the sudden and unexpected closure of the educational institution for more than 3 consecutive days due to natural disaster, or compulsory closure by Hong Kong police or government authority, and such educational institution is physically closed without any of format of education available for the insured person.	5,000 (500/day)
B.7 Travel Document Reimburse the replacement cost of travel document in the event of loss of passport, identity card or other travel documents due to theft, robbery or accident in Hong Kong during the study trip.	2,000
B.8 Temporary Accommodation Cash allowance will be payable in the event that the insured person's home in Hong Kong is damaged and rendered uninhabitable for more than 24 consecutive hours due to fire, flood ² , or destruction from other natural disasters (e.g. tsunami or earthquake) during the study trip	5,000 (500/day)
B.9 Personal Effects Accidental loss of or damage to baggage and personal belongings in Hong Kong during the study trip <ul style="list-style-type: none"> - sports equipments - personal computer or tablet - other personal belongings Extension Benefit <ul style="list-style-type: none"> - loss of mobile phone due to theft or robbery 	6,000 2,000/item/set 3,000 1,000/item/set 1,000
B.10 Unauthorized Use of Credit Card Covers monetary loss arising from the unauthorized use of credit cards in the event of loss of a physical credit card by theft or robbery in Hong Kong during the study trip.	2,000
B.11 Personal Liability Indemnify the insured person for the legal liability to the third party due to the negligence of the insured person during the study trip in Hong Kong. B.11.1 bodily injury B.11.2 property damage	500,000 500,000 100,000

Notes:

1. Study in Hong Kong Plan only covers medical expenses incurred during confinement.
2. Floods that are not caused by weather-related natural disasters are not covered.
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 A.3 and B.3 - 24-hour Emergency Assistance Service.
4. Territorial scope of cover for Basic Plan and Premier Plan: Worldwide (excluding Hong Kong); territorial scope of cover for Study in Hong Kong Plan: Hong Kong
5. Payable on a "per Period of Insurance basis".
6. The insured person is not entitled to claim under both Section A.4, Section A.12 and Section A.15 under PART II for the loss of or damage to the same item
7. This benefit is payable only if the insured person is under the age of 25 and unmarried.
8. A report or evidence confirming the annual leave arrangement issued by the employer must be provided for verification.

Important Notice

Limitation

1. Proposed Insured must be aged 18 or above.
2. Insured Person(s) must be aged between 12 and 40 years.
3. If Basic Plan or Premier Plan is selected, journey must be departed from Hong Kong, and the policy effective day must be before or on the date of departure.
4. If Study in Hong Kong Plan is selected, insurance application may be submitted either before the Insured Person arrives in Hong Kong (only applicable if the Policyholder is applying for their child in Hong Kong) or after their arrival, while only events that occur during the period of insurance when the Insured Person is in Hong Kong will be covered.

Notes for application

1. Individual application for insurance is required for persons aged 18 or above.
2. For any Insured Person below the age of 18, the Policyholder must be the parent or guardian.
3. If Basic Plan or Premier Plan is selected, the Insured Person must be a full-time international student at the accredited education institute in the country or place of study; if Study in Hong Kong Plan is selected, the Insured Person must be a full-time student at the accredited education institute in Hong Kong and a non-permanent resident of Hong Kong. If the Insured Person does not meet the above-mentioned eligibility criteria at time of the incident, no benefit will be payable under this Plan for that incident.
4. The Insured Person must notify BOCG Insurance within 7 days of any change in the country/region of study.
5. Premium and premium levy will not be refunded for the 6-month cover (6-month cover is not applicable to Study in Hong Kong Plan). If the policyholder terminates the 1-year cover, BOCG Insurance will collect at least 50% of the paid premium and premium levy. If any claim has arisen, all the paid premium and premium levy will not be refunded.
6. No renewal for the 6-month cover (6-month cover is not applicable to Study in Hong Kong Plan).
7. 1-year Cover is renewable upon the expiry of the Period of Insurance subject to underwriting approval. However, BOCG Insurance has the right to revise the benefit structure, premiums and terms and conditions under the policy, and to make changes to or re-underwrite the policy.

Major Exclusions (details please refer Policy)

1. Any sickness, disease, physical defects or condition which existed prior to the application of insurance;
2. Any condition that exists, is known to exist or is announced before applying for this insurance or before the effective date of the policy;
3. Cosmetic surgery, pregnancy, childbirth, miscarriage, dental care or treatment;
4. 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 (applicable to Basic Plan and Premier Plan) or his place of residence (applicable to Hong Kong);
5. cost of single or private room accommodation at a hospital, clinic or nursing home;
6. War, riot or civil commotion, act of terrorism (except as otherwise specified);
7. Nuclear fission, nuclear fusion or radioactive contamination;
8. Involving any dangerous assignments, projects or occupation of a manual nature;
9. suicide, intentional 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);
10. Venereal disease, AIDS or AIDS related complex;
11. Professional sports, aerial activities (unless (i) at the relevant time the Insured Person are travelling as a fare paying passenger on a regularly scheduled flight, or (ii) participating in such activity where the maneuver 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);
12. Mountaineering or trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
13. Liability arising out of the use of vehicles, aircraft or watercraft;
14. Air traffic control;
15. Travelling for the purpose of obtaining medical treatment;
16. Any illicit, illegal, wilful, malicious or deliberate act;
17. The insured person is rejected to grant an entry visa or entry by the country/region of study (applicable to Basic Plan and Premier Plan) or Hong Kong (applicable to Study in Hong Kong Plan);

18. Losses not reported to the local police (applicable to Basic Plan and Premier Plan) or Hong Kong police (applicable to Study in Hong Kong Plan) within 24 hours of discovery and a police report is not obtained;
19. Engaging in Winter Sports (only applicable to the Insured Person at the time of Bodily Injury or Sickness is Aged under 18);
20. Engaging in Dangerous Activities (only applicable to the Insured Person at the time of Bodily Injury or Sickness is Aged under 18) ;
21. Any dwelling quarantine and the confinement or quarantine period is less than a continuous period of 24 hours;
22. 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.

Notes for making a claim (For more details, please refer to the provisions of the relevant policy)

- Any occurrence of an accidental loss, which may give rise to a third party claim, the Policyholder should immediately complete a Travel Insurance claim form and advise BOCG Insurance. The Policyholder or Insured Person shall not be entitled to admit liability on behalf of BOCG Insurance or to give any representations or other undertakings binding upon them except with BOCG Insurance's written consent.
- If medical attention is received due to bodily injury or sickness, the Policyholder or Insured Person should pay the expenses and obtain an official receipt issued by a medical practitioner together with a medical certificate showing the nature of the injury or sickness and send back to BOCG Insurance.
- For any loss of or damage to baggage etc. whilst in the custody of carriers, a written notification must be immediately given to such carriers and a report should be obtained.
- Any loss of property, burglary/theft/robbery or any other similar attempt, must be reported to the police at the place of loss within 24 hours of discovery and a report must be obtained.
- Written notice (email) of a claim must be given to BOCG Insurance within 30 days after the incident.

Premium Table^ (HK\$)

Plan Duration	Basic Plan	Premier Cover	Study in Hong Kong Plan
6-month Cover	\$1,600	\$3,100	N/A
1-year Cover	\$3,200	\$6,200	\$2,650

^This premium table does not include premium levy which is collected by the Insurance Authority("IA").

IA will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

Notes :

- The Plan is underwritten by BOCG Insurance.
- Bank of China (Hong Kong) Limited ("BOCHK") is the appointed insurance agent of BOCG Insurance for distribution of the Plan. The Plan is a product of BOCG Insurance but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved between directly BOCG Insurance and the customer.
- BOCHK 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)
- BOCG Insurance is authorised and regulated by Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the Plan is acceptable or reject in accordance with the information submitted at the time of application by the Insured and/or Insured Person.
- BOCG Insurance reserves the right to amend or withhold any terms and conditions in respect of the Plan without prior notice. In case of any dispute, BOCG Insurance reserves the final right on decision.
- This promotional material is for reference only, The Plan is subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.
- This promotion material is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan.

- If there is any discrepancy between the English version and the Chinese version of this promotional material, the English version shall prevail.
- For enquiry, please contact the branch staff of BOCHK.

Bank of China(Hong Kong) Limited

Personal Customer Service Hotline : (852) 3988 2388

Website : www.bochk.com