



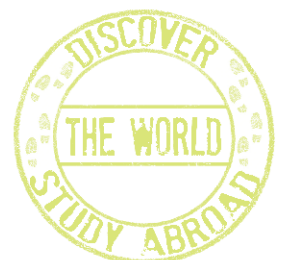
Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

智醒海外升學保 Overseas StudySafe Insurance



With effect from Feb 2024



Overseas StudySafe Insurance

Excited about your overseas school life? Blue Cross **Overseas StudySafe Insurance** is here to safeguard you in every possible way while you are studying abroad. It provides you with comprehensive worldwide protection against sickness or unexpected accidents. What's more, it covers all leisure trips taken while studying abroad, ensuring you a worry-free study and journey.

Plan Highlights

- ◆ Overseas Medical Expenses up to **HK\$1,200,000** and Follow-up Medical Expenses within 90 days after returning to Hong Kong (applicable to Smart Plus Plan only)
- ◆ 24-hour Worldwide Emergency Aid services including unlimited coverage for emergency evacuation and repatriation to Hong Kong (such expenses will not be deducted from the benefit amount under Medical Expenses Benefit)
- ◆ Personal Accident Benefit up to **HK\$1,200,000** covering various types of permanent disablement and major burns
- ◆ Coverage for Cancellation of Study, Study Interruption and Education Fund Benefits
- ◆ Coverage for Personal Liability Benefit up to **HK\$2,000,000**
- ◆ Provide two options of period of insurance: **1-year or 2-year**
- ◆ No deductible for all benefits



Schedule of Benefits

Plan Level	Smart Plus Plan	Smart Plan	
Benefit Items	Maximum Benefit Limit Per Policy Year (HK\$)		Coverage
1. Medical Expenses Benefit	1,200,000	-	
Medical Expenses during the Study Trip	1,200,000	-	Reasonable expenses incurred for medical treatment, surgery, and hospitalisation arising from accidental injury sustained or sickness contracted during the study trip. (Maximum no. of outpatient visits per policy year: 25)
Follow-up Medical Expenses in Hong Kong	120,000	-	a. Reasonable medical expenses incurred within 90 days after returning to Hong Kong if the insured person has sought medical treatment abroad (inclusive of sub-limit for item b).
	3,000	-	b. Expenses for treatments received from a Chinese Medicine Practitioner, including Chinese bone-setting and acupuncture. (Maximum daily limit per visit: HK\$200)
Trauma Counselling	20,000	-	Reasonable medical expenses for receiving counselling services during the study trip and/or within 90 days after returning to Hong Kong if the insured person is diagnosed with post-traumatic stress disorder due to a serious accident or incident occurred during the study trip. (Maximum daily limit per visit: HK\$2,000)
2. Compassionate Visit Benefit	50,000		<ul style="list-style-type: none"> If the insured person passed away or hospitalised for more than 3 consecutive days due to serious bodily injury or serious sickness during the study trip, reasonable additional accommodation and travelling expenses will be payable for up to 2 relatives or friends of the insured person to travel to and from the place where the insured person passed away or suffered from serious bodily injury or serious sickness once. (Maximum daily limit of accommodation expenses per person is HK\$1,200 and up to 5 days per policy year); or If the insured person's immediate family member has passed away in Hong Kong during the study trip, reasonable additional travelling expenses will be payable for the insured person travelling to and from Hong Kong once.

Schedule of Benefits

Plan Level	Smart Plus Plan	Smart Plan	
Benefit Items	Maximum Benefit Limit Per Policy Year (HK\$)		Coverage
3. 24-hour Worldwide Emergency Aid			
Emergency Evacuation ¹	Unlimited		Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
Repatriation to Hong Kong ¹	Unlimited		Repatriation of the insured person to Hong Kong at physician's recommendation.
Hospital Deposit Guarantee ¹	40,000		Guarantee or provide the required admission deposit to hospital on behalf of the insured person.
Additional Costs of Travel and Accommodation	40,000		Reasonable additional travelling expenses for the insured person returning to Hong Kong and costs of additional accommodation incurred due to serious bodily injury or serious sickness. a. additional costs of economy class travel returning to Hong Kong. b. additional accommodation expenses (maximum daily limit: HK\$1,200).
	10,000		
Repatriation of Mortal Remains ¹	Unlimited		Reasonable transportation charges incurred for the repatriation of mortal remains of the insured person to Hong Kong.
Burial and Funeral Expenses	20,000		Reasonable cost for burial and funeral formalities.
Referral Services	Included		Referral services for legal assistance, interpreter and replacement of lost travel document or travel pass.
4. Personal Accident Benefit			
Accidental Death and Permanent Disablement ²	1,200,000		Benefit will be payable according to the Table of Accidental Death and Permanent Disablement in this brochure in the event that an accident results in the death or permanent disablement during the study trip: (1) Accident on Public Conveyance or while Participating in School Activities If an accident occurs while the insured person is travelling as a fare-paying passenger on board a public conveyance, or while participating in school activities; or (2) Other Accidents If an accident occurs (other than an accident covered under Accident on Public Conveyance or while Participating in School Activities above).
	600,000		
Major Burns	300,000		Payable if the insured person suffers from third-degree burns.

Schedule of Benefits

Plan Level	Smart Plus Plan	Smart Plan	
Benefit Items	Maximum Benefit Limit Per Policy Year (HK\$)		Coverage
5. Cancellation of Study Benefit	40,000		<p>Reimbursement of deposits or any payment made in advance for tuition fees, travel ticket and accommodation expenses which are irrecoverable and forfeited upon cancellation of the study trip prior to departure from Hong Kong as a direct result of:</p> <ul style="list-style-type: none"> ▪ death, serious bodily injury or serious sickness of the insured person or his/her immediate family members^{3,4}; or ▪ compliance with a witness summons, jury service or compulsory quarantine of the insured person⁵; or ▪ natural disaster, infectious disease, act of terrorist, riot or civil commotion occurred in the country of overseas education within 7 days before the scheduled departure date³; or ▪ the issuance of a Black Outbound Travel Alert against the planned destination in the country of overseas education before the scheduled departure date^{3,6}; or ▪ fire or flood damage to the insured person's home in Hong Kong occurred within 10 days before the scheduled departure date³.
6. Study Interruption Benefit	80,000		<p>Irrecoverable and forfeited prepaid and unused portion of tuition fees, travel ticket and accommodation expenses and the reasonable additional travelling expenses incurred by the insured person to return to Hong Kong will be payable if the study trip is interrupted after its commencement as a direct result of:</p> <ul style="list-style-type: none"> ▪ death, serious bodily injury or serious sickness of the insured person or his/her immediate family member; or ▪ natural disaster, infectious disease, act of terrorist, riot or civil commotion occurred in the country of overseas education that prevents the insured person from continuing with the study trip; or ▪ the issuance of a Black Outbound Travel Alert against the country of overseas education during the study trip.

Schedule of Benefits

Plan Level	Smart Plus Plan	Smart Plan	
Benefit Items	Maximum Benefit Limit Per Policy Year (HK\$)		Coverage
7. Education Fund Benefit⁷	300,000		In the event of an accident resulting in the death or permanent total disablement of the insured person's parent(s) or legal guardian within 12 months of the accident, the unpaid tuition fees for the academic semesters which commence in the same policy year will be payable.
8. Travel Delay Benefit	3,000		<p>In the event of delay of the arranged public conveyance due to adverse weather conditions, natural disaster, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or civil commotion, act of terrorist, closure of the airport, hijack or mechanical breakdown of the arranged public conveyance, the insured person will be reimbursed one of the following benefits:</p> <ul style="list-style-type: none"> ▪ Cash Allowance⁸ – HK\$300 for the delay of each period of 6 consecutive hours; or ▪ Additional Travel Expenses⁸ – reasonable and inevitable additional travelling and/or accommodation expenses due to the delay for at least 6 consecutive hours: <ul style="list-style-type: none"> a. public conveyance expenses for delayed departure; and b. overseas accommodation cost.
	10,000		
	2,000		
9. Baggage Delay Benefit	2,000		Reasonable expenses for purchasing essential replacement clothing and toiletries if the baggage has been misdirected or delayed by the public conveyance provider and is not returned to the insured person within 6 hours from the time of arrival at a destination overseas.
10. Baggage and Personal Property Benefit	20,000		<p>Benefit will be payable against the loss, physical breakage of, or damage to the baggage, personal effects (excluding money, mobile phones and tablets) or laptop computers of the insured person resulting from theft, robbery, burglary, accident, or mishandling by the carriers.</p> <ul style="list-style-type: none"> ▪ Laptop computer (per policy year) ▪ Sports equipment or musical instrument (per article/per pair/per set) ▪ Other baggage (per article/per pair/per set)
	10,000		
	5,000		
	3,000		
11. Loss of Travel Documents Benefit	10,000		Replacement cost of travel documents and/or travel pass which are lost due to theft, robbery, burglary or accidental loss and/or reasonable additional travelling and accommodation expenses incurred due to such replacement at the nearest location.

Schedule of Benefits

Plan Level	Smart Plus Plan	Smart Plan	
Benefit Items	Maximum Benefit Limit Per Policy Year (HK\$)		Coverage
12. Personal Liability Benefit	2,000,000		Indemnity against the insured person's legal liability to third parties in respect of accidental bodily injury or loss of or damage to property due to negligence.
13. Credit Card Protection Benefit	30,000		In the event of accidental death of the insured person during the study trip, any outstanding amount charged to his/her credit card(s) for any goods purchased during the study trip will be reimbursed.

1. Prior approval from Blue Cross is required before any assistance is provided or hospital admission deposit is guaranteed. The insured person or his/her representative should call the hotline to provide the policy number, the name and HKID card number of the insured person, the nature and the location of the emergency for validation.
2. Maximum benefit limit for an insured person under the age of 18 shall be limited to 50% of the benefit limit applicable to Accidental Death and Permanent Disablement Benefit.
3. The benefit is payable only if the relevant event takes place at least 24 hours after the issue of the policy.
4. The benefit is payable only if the relevant event takes place within 90 days prior to the scheduled date of departure for the study trip.
5. The benefit is payable only if the witness summons, duty service or compulsory quarantine notice or order has been served on the insured person (i) at least 24 hours after the issue of the policy, and (ii) within 90 days prior to the scheduled date of departure of the study trip.
6. The benefit is payable only if cancellation of the study trip takes place (i) not earlier than 7 days before the scheduled date of departure for the study trip; and (ii) while the Black Outbound Travel Alert is in force.
7. This benefit is payable only if the insured person is under the age of 25 and unmarried.
8. In the event that (i) the arranged public conveyance for commencing the study trip fails to depart at its originally scheduled time of departure due to a cancellation or delay of service as a direct result of mechanical breakdown and (ii) the provider of such arranged public conveyance is unable to provide an alternative transportation, the insured person can only claim the Cash Allowance Benefit under Travel Delay Benefit. No Additional Travel Expenses Benefit shall be payable in such circumstances.

Premium Table (HK\$)

	Smart Plus Plan		Smart Plan	
Period of Insurance	1-Year	2-Year	1-Year	2-Year
Premium	6,080	10,600	2,800	4,900

No Claim Discount

Upon renewal, the insured person will receive a No Claim Discount* on the premium payable, if no claim has been made during the respective no claim period as specified in the table below.

No Claim Period Immediately Preceding Renewal	1 year	2 consecutive years	3 consecutive years or more
Premium Discount Rate	10%	15%	20%

*Applicable only to policies with period of insurance of 1 year.

Table of Accidental Death and Permanent Disablement

Insured Events	Benefits Payable (Percentage of Maximum Benefit Limit)
1 Accidental Death	100%
2 Permanent Disablement (2.1 to 2.18)	
2.1 Permanent total disablement	100%
2.2 Permanent and incurable paralysis of all limbs	100%
2.3 Permanent total loss of sight of both eyes	100%
2.4 Permanent total loss of sight of one eye	50%
2.5 Loss of or permanent total loss of use of two limbs	100%
2.6 Loss of or permanent total loss of use of one limb	50%
2.7 Permanent total loss of speech and hearing	100%
2.8 Permanent total loss of hearing in a) both ears b) one ear	75% 15%
2.9 Permanent total loss of speech	50%
2.10 Permanent total loss of the lens of one eye	30%
2.11 Removal of the lower jaw by surgical operation	30%
2.12 Loss of or permanent total loss of use of thumb and four fingers of a) right hand b) left hand	70% 50%
2.13 Loss of or permanent total loss of use of four fingers of a) right hand b) left hand	40% 30%
2.14 Loss of or permanent total loss of use of one thumb as particularised below: a) both right joints b) one right joint c) both left joints d) one left joint	30% 15% 20% 10%
2.15 Loss of or permanent total loss of use of a finger as particularised below: a) three right joints b) two right joints c) one right joint d) three left joints e) two left joints f) one left joint	10% 7.5% 5% 7.5% 5% 2%
<i>(In the event that the insured person is left-handed, the applicable percentages for left and right hands as shown in 2.12 to 2.15 shall be reversed.)</i>	
2.16 Loss of or permanent total loss of use of toes as particularised below: a) all toes of one foot b) both joints of a great toe c) one joint of a great toe d) each toe other than a great toe	15% 5% 3% 2%
2.17 Fractured leg or patella with established non-union	10%
2.18 Shortening of leg by at least 5 cm	7.5%

The aggregate benefit payable for the above insured events during a policy year shall not exceed 100% of the benefit amount of Personal Accident Benefit for each insured person.

Important Notes

1. The insured person must be a Hong Kong resident aged between 7 and 35 who is studying or will be studying abroad as a full-time student. The applicant must be aged 18 or above and provide the country of overseas study of the insured person upon application.
2. Insurance coverage for the study trip shall commence when the insured person completes the immigration departure clearance procedure in Hong Kong for the purpose of commencing the study trip.
3. If the application of the insured person's student visa is rejected by the country in which the insured person intends to study, no coverage will be provided by Blue Cross. In this case, the policyholder may request to terminate the policy by (i) giving no less than 7 days' prior written notice to Blue Cross 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.
4. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. No refund of premium will be made for policy of 1-year period of insurance. For policy of 2-year period of insurance, the policyholder shall be entitled to a partial refund of premium equivalent to 20% of the actual premium paid, provided that (i) no claim has been made under the policy and (ii) the remaining period of insurance of the policy is more than 6 months.
5. If the insured person is covered under more than one travel insurance policy or overseas study insurance policy underwritten by Blue Cross providing coverage in respect of the same study trip, except for any complimentary insurance provided by the travel agent, the liability of Blue Cross in respect of that insured person for the same study trip is limited to the maximum benefits payable under one of the policies which provides the highest amount of benefit. Benefits under the complimentary insurance provided by the travel agent will also be payable (if any).
6. To designate a beneficiary, please complete the beneficiary designation form. The form can be downloaded at www.bluecross.com.hk. The insured person should return the completed form to Blue Cross before departure.
7. Blue Cross reserves the right to adjust the premium table applicable from time to time.

Major Exclusions

1. War (whether declared or not), invasion, act of foreign enemies, civil war, rebellion, revolution, riot, civil commotion, military or usurped power, performing duties as a member of armed forces, or other law enforcing agencies.
2. Any wilful, malicious, unlawful, or deliberate act of the insured person or his/her immediate family member.
3. Nuclear fission, nuclear fusion, or radioactive contamination.
4. Any pre-existing, congenital or hereditary conditions, suicide, attempted suicide or intentional self-inflicted bodily injuries of the insured person (or his/her parent(s) or legal guardian under Education Fund Benefit), mental or nervous disorders, abortion, miscarriage, pregnancy, assigned complications, child-birth, venereal and sexually transmitted diseases, the use of alcohol or drugs other than those prescribed by a physician; dental treatment unless resulting from injury to sound and natural teeth; Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS), etc.
5. Losses not reported to the relevant authorities (e.g. airlines, travel agents, police, etc.) within 24 hours upon discovery of such loss and failure to provide a report certified by such authorities.
6. Personal liabilities arising from ownership, possession, hire, use or operation of vehicles, aircraft, watercraft, or weapons.
7. Accidents to an insured person (or his/her parent(s) or legal guardian under Education Fund Benefit) whilst engaging in any sport or game in a professional capacity where he/she would or could earn income or remuneration from engaging in such sport or game or racing of any kind (other than on foot) or any competition.
8. Trekking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 30 metres below sea level.
9. Any activity or involvement of the insured person (or his/her parent(s) or legal guardian under Education Fund Benefit) in the air unless he/she is at the relevant time (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in such activity where the maneuver or navigation of such activity is managed and controlled by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority (excluding any activities involving power driven flying machines).

Claim Procedure

- ◆ Within 30 days after the occurrence of the event giving rise to a claim, customers can submit their claim by returning the claim form with the required documents, such as a copy of the proof of current enrolment issued by the overseas educational institution, reports from hospitals, physicians, police, airlines, or other responsible authorities (if applicable) & other satisfactory proofs and complete supporting information to Blue Cross, or simply file their claims through the 24/7 **Smart eClaims** online platform at Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). The online service greatly shortens the claim processing time so that the claim payment will be settled faster via autopay.
- ◆ For claim under Personal Liability Benefit, written notice of the event giving rise to the legal liability must be given to Blue Cross immediately together with required documents.



**Smart eClaims
Travel Insurance**

Notes

- ◆ This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- ◆ Overseas StudySafe Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- ◆ Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.



Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.