



## Overseas Study Protection Insurance

Every year, a large number of Hong Kong students leave to study overseas. Many students feel helpless in the face of potential illness or accidents when alone in a foreign country/region. Overseas Study Protection Insurance is here to safeguard them in every possible way while they are studying abroad, providing comprehensive worldwide protection against sickness or unexpected accidents. What's more, it covers all leisure trips taken while studying abroad, ensuring a worry-free time of study and travel.

### Plan Highlights

- Overseas Medical Expenses up to **HK\$1,200,000** and Follow-up Medical Expenses within 90 days after returning to Hong Kong (only applies to the Premier Plan)
- 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 the 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**
- Two options of period of insurance: **1-year or 2-year**
- Up to **15% premium discount**
- Simple online enrolment: policy issued instantly with email and SMS confirmation
- No deductibles for all benefits

### Plan Information

Issue Age	7-35			
Policy Currency	HKD			
Plan Level	Premier Plan		Standard Plan	
Period of Insurance	1-Year	2-Year	1-Year	2-Year
Premium	HK\$6,080	HK\$10,600	HK\$2,800	HK\$4,900
Premium Discount %	15%		10%	
Premium After Discount	HK\$5,168	HK\$9,010	HK\$2,520	HK\$4,410

### No Claim Discount (only applies to policies with period of insurance of 1 year)

Upon renewal, the insured person can enjoy 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	Premium Discount Rate
1 year	10%
2 consecutive years	15%
3 consecutive years or more	20%

## Schedule of Benefits

Schedule of Benefits		Maximum Benefit Limit Per Policy Year (HK\$)		
		Premier Plan	Standard Plan	Introduction of Benefit
1.	<b>Medical Expenses Benefit</b>	<b>1,200,000</b>	Not available	
	Medical Expenses during the Study Trip	1,200,000	Not available	Reimbursement of 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	Not available	a. Reimbursement of 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	Not available	b. Reimbursement of 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	Not available	Reimbursement of 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.	<b>Compassionate Visit Benefit</b>	50,000	50,000	<ul style="list-style-type: none"> <li>If the insured person passes away or is 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 for up to 5 days per policy year); or</li> <li>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 to travel to and from Hong Kong once.</li> </ul>
3.	<b>24-hour Worldwide Emergency Aid</b>			
	Emergency Evacuation <sup>1</sup>	Unlimited	Unlimited	Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
	Repatriation to Hong Kong <sup>1</sup>	Unlimited	Unlimited	Repatriation of the insured person to Hong Kong at physician's recommendation.
	Hospital Deposit Guarantee <sup>1</sup>	40,000	40,000	Guarantee for or provision of the required admission deposit to the hospital on behalf of the insured person.
	Additional Costs of Travel and Accommodation	40,000	40,000	Reimbursement of 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	10,000	
	Repatriation of Mortal Remains <sup>1</sup>	Unlimited	Unlimited	Reasonable transportation charges incurred for the repatriation of mortal remains of the insured person to Hong Kong will be payable.
	Burial and Funeral Expenses	20,000	20,000	Reimbursement of reasonable costs for burial and funeral formalities.
	Referral Services	Included	Included	Provision of referral services for legal assistance, interpreter, and replacement of lost travel document or travel pass.

Schedule of Benefits		Maximum Benefit Limit Per Policy Year (HK\$)		
		Premier Plan	Standard Plan	Introduction of Benefit
4.	<b>Personal Accident Benefit</b>	<b>1,200,000</b>	<b>1,200,000</b>	
	Accidental Death and Permanent Disablement <sup>2</sup>	1,200,000	1,200,000	Benefit will be payable according to the Table of Accidental Death and Permanent Disablement in Appendix 1 of this material in the event that an accident results in death or permanent disablement during the study trip: <b>1. Accident on Public Conveyance or while Participating in School Activities</b> 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 <b>2. Other Accidents</b> If an accident occurs (other than an accident covered under Accident on Public Conveyance or while Participating in School Activities above).
	Major Burns	300,000	300,000	Benefit will be payable if the insured person suffers from third-degree burns.
5.	<b>Cancellation of Study Benefit</b>	40,000	40,000	Reimbursement of deposits or any payment made in advance for tuition fees, travel tickets, 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: <ul style="list-style-type: none"> <li>• death, serious bodily injury or serious sickness of the insured person or his/her immediate family members<sup>3,4</sup>; or</li> <li>• compliance with a witness summons, jury service, or compulsory quarantine<sup>5</sup> of the insured person; or</li> <li>• natural disaster, infectious disease, act of terrorism, riot or civil commotion occurred in the country/region of overseas education within 7 days before the scheduled departure date<sup>3</sup>; or</li> <li>• the issuance of a Black Outbound Travel Alert against the planned destination in the country/region of overseas education before the scheduled departure date<sup>3,6</sup>; or</li> <li>• fire or flood damage to the insured person's home in Hong Kong occurred within 10 days before the scheduled departure date<sup>3</sup>.</li> </ul>
6.	<b>Study Interruption Benefit</b>	80,000	80,000	Irrecoverable and forfeited prepaid and unused portion of tuition fees, travel tickets, and accommodation expenses and reasonable additional travelling expenses incurred by the insured person to return to Hong Kong will be reimbursed if the study trip is interrupted after its commencement as a direct result of: <ul style="list-style-type: none"> <li>• death, serious bodily injury or serious sickness of the insured person or his/her immediate family members; or</li> <li>• natural disaster, infectious disease, act of terrorism, riot or civil commotion occurred in the country/region of overseas education that prevents the insured person from continuing with the study trip; or</li> <li>• the issuance of a Black Outbound Travel Alert against the country/region of overseas education during the study trip.</li> </ul>
7.	<b>Education Fund Benefit<sup>7</sup></b>	300,000	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.

Schedule of Benefits		Maximum Benefit Limit Per Policy Year (HK\$)		
		Premier Plan	Standard Plan	Introduction of Benefit
8.	Travel Delay Benefit	3,000  10,000 2,000	3,000  10,000 2,000	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, airport closure, hijack, or mechanical breakdown of the arranged public conveyance, the insured person will be reimbursed one of the following benefits: <ul style="list-style-type: none"> <li>• Cash Allowance<sup>8</sup> – HK\$300 for the delay of each period of 6 consecutive hours; or</li> <li>• Additional Travel Expenses<sup>8</sup> – reasonable and inevitable additional travelling and/or accommodation expenses due to a delay of at least 6 consecutive hours: <ul style="list-style-type: none"> <li>a. public conveyance expenses for delayed departure; and</li> <li>b. overseas accommodation costs.</li> </ul> </li> </ul>
9.	Baggage Delay Benefit	2,000	2,000	Reimbursement of 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 an overseas destination.
10.	Baggage and Personal Property Benefit	<b>20,000</b>  10,000 5,000 3,000	<b>20,000</b>  10,000 5,000 3,000	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. <ul style="list-style-type: none"> <li>• Laptop computer (per policy year)</li> <li>• Sports equipment or musical instrument (per article/ per pair/ per set)</li> <li>• Other baggage (per article/ per pair/ per set)</li> </ul>
11.	Loss of Travel Documents Benefit	10,000	10,000	Reimbursement of 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.
12.	Personal Liability Benefit	2,000,000	2,000,000	Benefit will be payable against the insured person's legal liability to third parties in respect of accidental bodily injury or loss of or damage to the property due to negligence.
13.	Credit Card Protection Benefit	30,000	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.

<sup>1</sup> Prior approval from Blue Cross (Asia-Pacific) Insurance Limited (“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 “24-hour Worldwide Emergency Aid” hotline to provide the policy number, the name and HKID card number or Passport number of the insured person, the nature and location of the emergency for validation.

<sup>2</sup> Maximum benefit limit for an insured person under the age of 18 shall be limited to 50% of the benefit limit applicable to the Accidental Death and Permanent Disablement Benefit.

<sup>3</sup> “Cancellation of Study Benefit” is payable only if the relevant event takes place at least 24 hours after the issue of the policy.

<sup>4</sup> “Cancellation of Study Benefit” is payable only if the relevant event takes place within 90 days prior to the scheduled date of departure of the study trip.

<sup>5</sup> “Cancellation of Study 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.

<sup>6</sup> “Cancellation of Study Benefit” is payable only if cancellation of the study trip takes place (i) not earlier than 7 days

before the scheduled date of departure of the study trip; and (ii) while the Black Outbound Travel Alert is in force.

<sup>7</sup> "Education Fund Benefit" is payable only if the insured person is under the age of 25 and unmarried.

<sup>8</sup> 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.

## 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 members.
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).

Please refer to policy provision for the full list of exclusions.

## Major Exclusions Applicable to Specific Benefit

### Medical Expenses Benefit

- any medical expenses incurred 12 months after the date on which the injury or sickness is sustained or contracted; or any medical expenses related to travel taken contrary to the advice of a medical practitioner or any part of the study trip which is planned for the purpose of receiving medical or surgical treatment.

### Compassionate Visit Benefit

- any expenses incurred 180 days after the date of death of the insured person or his immediate family member (as the case may be) or the date on which the serious bodily injury or serious sickness is sustained or contracted by the insured person.

### 24-hour Worldwide Emergency Aid

- any expenses incurred 12 months after the date on which the serious bodily injury or serious sickness is sustained or contracted; or any benefits if Blue Cross' prior approval has not been obtained (if required) by the insured person or his representatives before any assistance is provided or payment of deposits is guaranteed.

### Personal Accident Benefit

- any loss caused by an injury which is a consequence of any kind of sickness.

### Cancellation of Study Benefit

- any loss arising out of an act of terrorist; or any loss arising from the failure to notify the travel agent or provider of the transport or accommodation services immediately after cancellation of the study trip as a result of the events prescribed under this benefit.

### Study Interruption Benefit

- any loss arising out of an act of terrorist; or any loss arising from the failure to give immediate notice to the travel agent or provider of the transport or accommodation services of the interruption of the study trip as a result of the events prescribed under this benefit.

**Education Fund Benefit**

- any loss caused by an injury which is a consequence of any kind of sickness; any overdue fees; or any accommodation fees (whether on or off campus), any off campus study tour (unless that study tour is compulsory for the insured person to pass the relevant course), amusement courses or consumables such as books, study materials and stationery.

**Travel Delay Benefit**

- any delay arising from an act of omission on the part of the insured person, including his failure to check in or arrive at the departure gate at the scheduled time suggested by the public conveyance provider or immigration clearance control point; or any delay the cause of which exists or is known to exist, or an announcement contemplating such cause of delay (such as information about the hoisting of any typhoon signal) has been made by the carrier, tour operator, the observatory or the authorities before the issue date of this policy.

**Baggage Delay Benefit**

- any delay which is caused by detention or confiscation by customs or other law enforcing officials.

**Baggage and Personal Property Benefit**

- loss or damage in consequence of delay, confiscation, detention or examination by customs authorities or other officials; loss of or damage to money, negotiable instruments, bonds or securities, deeds, credit cards, stored-value devices (such as Octopus cards and other prepaid electronic tickets) and other instruments of payment or documents of any kind, passports, visas, and transportation, accommodation or any other travel vouchers or coupons; loss of or damage to the following properties: pager, portable telecommunication equipment, computer equipment (excluding laptop computers), software and accessories, fragile or brittle articles of every description, china, glassware, porcelains, objects of art, set and unset precious or semiprecious gemstones or foodstuff, business merchandises or samples, motorcycles, bicycles and any other conveyance, household furniture, jewellery and watches; or loss of or damage to any baggage and item that is left behind or unattended in a public conveyance or vehicle of any other kind or in a public place or as a result of the insured person's failure to take due care and precautions for the safeguard and security of such baggage and item.

**Loss of Travel Documents Benefit**

- any loss contributed to by the insured person leaving the travel document or travel pass unattended in a public place; or any loss of the travel document or travel pass arising from the confiscation by a government authority, customs official or police.

**Personal Liability Benefit**

- any liability, loss or claim, where the insured person or his authorised representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of Blue Cross; or in respect of loss of or damage to properties belonging to or in the care, custody or control of the insured person.

**Credit Card Protection Benefit**

- any interest accrued or financial charges on the outstanding balance.

Please refer to the policy provision for the full list of exclusions.

## Appendix 1: Table of Accidental Death and Permanent Disablement

Insured Event	Benefits Payable (Percentage of Maximum Benefit Limit)
<b>1 Accidental Death</b>	100%
<b>2 Permanent Disablement (2.1 to 2.18)</b>	
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/region 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/region 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 the premium from Blue Cross, 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 the premium will be made for policy with period of insurance of 1 year. For policy with period of insurance of 2 years, the policyholder shall be entitled to a partial refund of the 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. Blue Cross reserves the right to adjust the premium table applicable from time to time.
7. To designate a beneficiary, please complete the beneficiary designation form. The form can be obtained from Blue Cross or downloaded from the website of The Bank of East Asia, Limited ("BEA"). The insured person should return the completed form to Blue Cross before departure.

## Claims Procedure

- Complete and return the claim form to Blue Cross within 30 days after the occurrence of the event giving rise to a claim unless otherwise specified in the policy terms and conditions.
- Submit satisfactory proof and complete supporting documentation such as a copy of the proof of current enrolment issued by the overseas educational institutions, reports from hospitals, physicians, police, airlines, or other responsible authorities, together with the claim form.
- Claim form can be obtained from Blue Cross or downloaded from the BEA website.

This material is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please visit BEA website or call Blue Cross Customer Service Hotline. Should there be any discrepancy between the English and the Chinese versions of this material, the English version shall apply and prevail. This material is for distribution in Hong Kong only. The distribution of this material 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.

The insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"), a subsidiary of AIA Group Limited. The Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. The insurance plan is a product of Blue Cross but not BEA. All benefits payable under the insurance plan are subject to the credit risk of Blue Cross.

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 BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.

BEA's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.

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.

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.

**Blue Cross Customer Service Hotline 2839 6377**