

StudySmart Overseas Student Insurance Plan

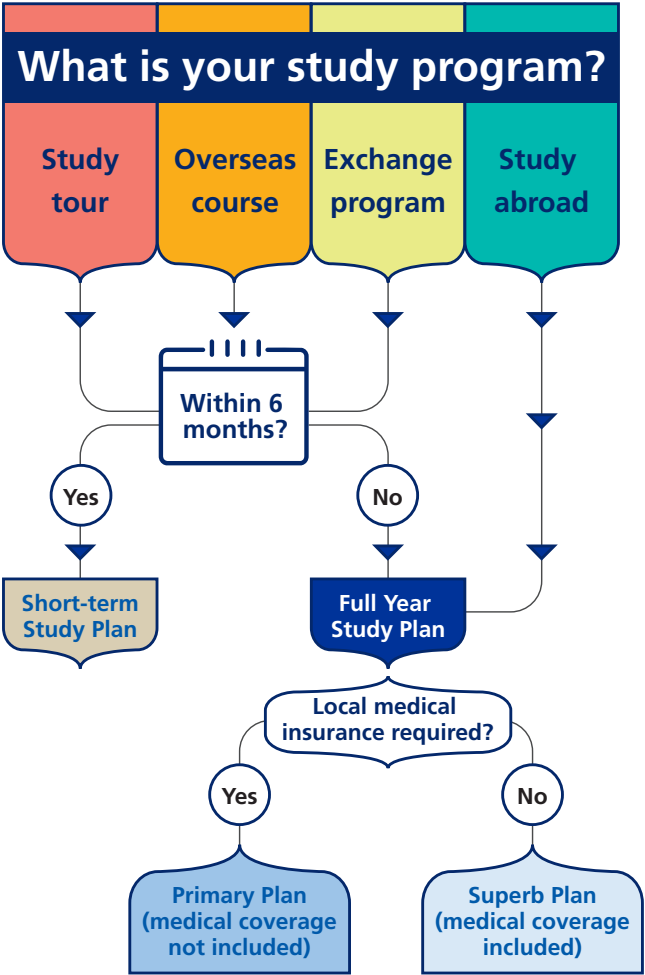


Dedicated protections for all students studying overseas

Equip yourself for the future or broaden your horizons, whatever your reason for studying overseas is, you will need dedicated protection while you are pursuing your dreams away from home.

No matter you are going to a summer study tour in China, a sommelier course in France, an university exchange program in Japan or even study abroad in the US, StudySmart Overseas Student Insurance Plan can provide the suitable protection that you need.

Find your plan



Plan summary

Plan options	Short-term Study Plan	Full Year Study Plan	
		Primary Plan	Superb Plan
Insurance period	Within 6 months	1 year / 2 years	
Medical coverage	✓	✗	✓
Zurich Emergency Assistance	✓	✓	✓
Personal accident	✓	✓	✓
Compassionate death cash and visit	✓	✓	✓
Personal baggage cover	✓	✗	✓
Loss of travel document and travel ticket	✓	✗	✓
Personal liability	✓	✓	✓
Travel delay	✓	✗	✓
Baggage delay allowance	✓	✗	✓
Cancellation of study	✓	✓	✓
Study interruption	✓	✓	✓
Parent annual leave compensation	✓	✓	✓
Missed school cover	✓	✓	✓
Education fund	✗	✓	✓
Overseas hotel cost cover	✓	✓	✓
MediExpress China Medical Service	✗	✗	✓
Age limit	7 - 50		

Plan features

Flexible plan to suit different study durations and destinations

For different durations

2 plan types with insurance periods starting from 1 day up to 6 months or 2 years to cater for study programs of different durations

For different destinations

Offers plans with or without medical coverage for Full Year Study Plan

★ Save premium with 2-year-plan

With 2-year-plan option to enjoy up to 15% discount on yearly premium

Extensive protection for students studying overseas



Medical coverage of up to HKD1,000,000

- Covers overseas outpatient, specialist and physiotherapist visits
- ★ - Covers follow up medical expense in Hong Kong without the need of first claiming coverage for the overseas medical expenses relating to the same illness or injury under the same plan
- MediExpress China Medical Card Service provides guarantee for the admission to an appointed hospital in China¹

★ Extra personal accident indemnity

Extra personal accident indemnity for accidents during school activities and all traffic accident



★ Internship protection

Covers all internship and placement programs coordinated by school attended by the insured person



★ Unique features

Adventure activities protection

Covers air, land and sea adventure activities including parachuting, bungee jumping and scuba diving, etc.



24-hour global emergency assistance services

- Provide full coverage for emergency medical evacuation
- 24-hour telephone hotline to provide overseas assistance and referral services



Study interruption coverage

Covers the unused travel fare and tuition fee if the insured person has to return prematurely due to serious injury, illness or unexpected outbreak of strike, riot, civil commotion, terrorism or adverse weather conditions, etc.

¹Only applicable to Full Year Study Plan – Superb Plan

Section 1 – Medical cover (applicable to Short-term Study Plan and Full Year Study Plan - Superb Plan only)

If the insured person suffers from injury or illness during the insured journey, this benefit covers:

- Medically necessary expenses including costs of outpatient treatment, hospitalization fees, surgery and doctor's fees up to HKD1,000,000.
- Follow-up medical expenses incurred within 3 months after returning to Hong Kong, including the medical expenses paid to registered Chinese Medicine Practitioner or medical expenses for Chinese Medicine bone-setting, acupuncture or chiropractic treatments.

Section 2 – Zurich Emergency Assistance

Zurich Emergency Assistance provides the following services:

- Pre-payment of deposit guarantee for hospitalization up to HKD39,000.
- Transportation of the insured person to a suitable place or back to Hong Kong for treatment and medication.
- Payment for a one-way economy class travel ticket and hotel accommodation expenses incurred if the insured person resumes the insured journey or return to Hong Kong after using the Emergency Medical Evacuation service provided by Zurich Emergency Assistance.
- Transportation of the insured person's mortal remains back to Hong Kong if he/she passes away during the insured journey.
- 24-hour hotline for referral on medical service provider/lawyer/interpreter/embassy, pre-trip information assistance, etc.

Section 3 – Personal accident

In the event that during the insured journey the insured person dies or suffers from injury, this benefit covers:

- Maximum benefits up to HKD800,000 if the insured person dies or sustains any of the specified disablement while he/she is travelling on any public common carrier or private vehicle, as a licensed driver of any private vehicle, riding a motorcycle or bicycle, or as an innocent victim of traffic accident;
- Maximum benefits up to HKD900,000 if the insured person dies or sustains any of the specified disablement while participating in school activities.
- Maximum benefits up to HKD600,000 if the insured person dies or sustains any of the specified disablement as a result of other accidents.
- Maximum benefits up to HKD 200,000 if the insured person suffers from third degree burns as a result of an accident.

Section 4 – Compassionate death cash and visit

- In the event that the insured person dies during the insured journey, the Plan will provide cover for the compassionate death cash of HKD10,000 to express our condolences.
- In the event that the insured person dies, or suffered from serious physical injury or serious illness, the Plan will provide cover for the cost of 2 economy class round-trip travel tickets and reasonable hotel accommodation expenses necessarily incurred by 2 immediate family members up to HKD50,000 to travel to the place where the insured person passes away or suffered from injury and illness.

Section 5 – Personal baggage cover (applicable to Short-term Study Plan and Full Year Study Plan – Superb Plan only)

This benefit covers the accidental loss of or damage to baggage or personal belongings including tablets PC, golf equipment, lap-top computer, cameras and camcorders and their related accessories and equipment during the insured journey subject to sub-limits for each cover.

Section 6 – Loss of travel document and/or travel ticket (applicable to Short-term Study Plan and Full Year Study Plan – Superb Plan only)

This benefit covers the replacement cost incurred during the insured journey for the accidental loss of travel documents, credit cards, or travel ticket, etc. Up to HKD10,000.

Section 7 – Personal liability

If the insured person accidentally causes death or bodily injury to others or damages another person's property during the insured journey, the Plan will provide cover for the insured person's legal liability for the compensation and litigation expenses arising out of the accident, up to HKD2,000,000.

Section 8 – Travel delay (applicable to Short-term Study Plan and Full Year Study Plan – Superb Plan only)

In the event that the public common carrier in which the insured person has arranged to travel is delayed for at least 6 hours from the departure or arrival time specified in the insured person's original itinerary as a result of strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the public common carrier, or airport closure, the Plan will provide cover for the following benefits:

- HKD300 for each and every 6 hours of travel delay
- Extra hotel cost incurred outside Hong Kong due to travel delay over six hours
- Extra re-routing cost to travel to the planned destination due to travel delay

Section 9 – Baggage delay allowance (applicable to Short-term Study Plan and Full Year Study Plan – Superb Plan only)

The Plan will provide cover for a lump sum allowance of up to HKD500 if the insured person's checked-in baggage is delayed for more than 6 hours after the insured person's arrival at the scheduled destination abroad.

Section 10 – Cancellation of study

The Plan will provide cover for the loss of unused travel fare and accommodation expenses or administrative fee for changing the departure date of the insured journey which are not recoverable from any other sources and have been paid in advance in the event that the insured person has to cancel or postpone the insured journey as a result of any of the following:

- death, serious physical injury or serious illness of the insured person or immediate family members within 90 days before departure
- the insured person's attendance being required in court as a witness or for jury service within 90 days before departure
- the insured person being held in compulsory quarantine within 90 days before the departure date
- unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the planned destination arising within 1 week before the departure date
- serious damage to the insured person's principle home in Hong Kong due to fire, flood, burglary within 1 week before departure

Section 11 – Study interruption

The Plan will provide cover for the loss of unused travel fare and tuition fees in the event that the insured person has to abandon the insured journey and return prematurely to Hong Kong due to:

- death, serious physical injury or serious illness of the insured person or immediate family members
- unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the planned destination

Section 12 – Parent annual leave compensation

If the insured person is confined to hospital for over 3 consecutive days due to serious illness or injury during the insured journey and his/her parents take annual leave from employer to pay compassionate visit to him/her, an annual leave compensation benefit of HKD250 per person per day will be provided to the parents up to a maximum of HKD5,000.

Section 13 – Missed school cover

If the insured person is recommended by a doctor for hospital confinement or home stay for medical treatment for serious illness or injury during the insured journey and cannot resume school as originally scheduled, the Plan will provide for a daily allowance of up to HKD500.

Section 14 – Education fund (applicable to Full Year Study Plan – Primary Plan and Superb Plan only)

If the insured person's parent(s) suffers injury from an accident which results in their accidental death or permanent total disablement, the Plan will provide cover for the education fund benefit as a subsidy to the insured person for continuing his/her study.

Section 15 – Overseas hotel cost cover

If the insured person's overseas residence during the insured journey suffers from serious damage resulting from natural disaster, fire or flood, the Plan will provide cover for the accommodation expenses incurred by the insured person outside Hong Kong of up to HKD500 per day.

Section 16 – MediExpress China Medical Card Service (applicable to Full Year Study Plan – Superb Plan only)

The benefit provides guarantee for the medical expenses incurred if the insured person is admitted to an appointed hospital in China, in the event that the insured person suffers from injury or illness during the insured journey in China and requires hospitalization.

Table of Benefits

Coverage	Maximum Benefits per Insured Person(HKD)		
	Short-term Study Plan	Full Year Study Plan – Primary Plan	Full Year Study Plan – Superb Plan
Section 1 – Medical Cover			
(a) Medical Expenses Including: - Sub-limit for outpatient visit - Sub-limit for specialist or physiotherapy expenses - Sub-limit for follow-up medical expenses in three (3) months after return to Hong Kong - Chinese medicine practitioner, Chinese medicine bone-setting, acupuncture and chiropractic treatments - Additional benefits: Overseas travelling expenses for seeking medical treatment	1,000,000 500 / visit / day (Max. 10 visits) 1,500 / visit / day (Max. 5 visits) 25% of maximum benefits 3,000 (200 / visit / day) 1,000	Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	1,000,000 500 / visit / day (Max. 20 visits) 1,500 / visit / day (Max. 10 visits) 25% of maximum benefits 3,000 (200 / visit / day) 1,000
(b) Trauma Counselling Benefits	15,000 (1,500 / visit / day)	Not applicable	15,000 (1,500 / visit / day)
Section 2 – Zurich Emergency Assistance			
(a) Deposit Guarantee for Hospital Admission	39,000		
(b) Emergency Medical Evacuation	Actual Cost		
(c) Repatriation of Mortal Remains	Actual Cost		
(d) Travelling and Accommodation Expenses	One economy class one-way travel ticket and hotel accommodation expenses up to 7,800 (1,950 per day)		
(e) 24-hour Telephone Hotline and Referral Services	Included		
Section 3 – Personal Accident			
(a) Accident while Participating in School Activities	900,000	450,000	900,000
(b) Traffic Accident	800,000	400,000	800,000
(c) Other Accidents	600,000	300,000	600,000
(d) Burns Cover	200,000	100,000	200,000
Section 4 – Compassionate Death Cash and Visit			
(a) Compassionate Death Cash	10,000		
(b) Compassionate Visit	Two economy class round-trip travel ticket and hotel accommodation expenses up to 50,000		
Section 5 – Personal Baggage Cover Including sub-limits of: - Per item, pair, set or collection - Lap-top computer - Aggregate limit for all cameras, camcorders and their accessories and related equipment	10,000 3,000 5,000 3,000	Not applicable Not applicable Not applicable Not applicable	10,000 3,000 5,000 3,000
Section 6 – Loss of Travel Document and/or Travel Ticket	10,000	Not applicable	10,000
Section 7 – Personal Liability	2,000,000	1,000,000	2,000,000
Section 8 – Travel Delay			
(a) Travel Delay (HKD300 for each and every full 6 hours’ delay)	1,500	Not applicable	1,500
(b) Extra Hotel Cost due to Travel Delay	2,000	Not applicable	2,000
(c) Extra Re-routing Cost due to Travel Delay	10,000	Not applicable	10,000
Section 9 – Baggage Delay Allowance (for delay over 6 hours)	500	Not applicable	500
Section 10 – Cancellation of Study	40,000	20,000	40,000
Section 11 – Study Interruption	40,000	50,000	100,000
Section 12 – Parent Annual Leave Compensation (HKD250 per day per each parent)	5,000	2,500	5,000
Section 13 – Missed School Cover (HKD500 per day)	5,000	5,000	10,000
Section 14 – Education Fund	Not applicable	100,000	200,000
Section 15 – Overseas Hotel Cost Cover	5,000	2,500	5,000
Section 16 – MediExpress China Medical Card Service	Not applicable	Not applicable	Included

Premium table – Short-term Study Plan

Short-term Study Plan	
No. of days	Premium per insured person (HKD)
1	138
2	158
3	188
4	228
5	250
6	298
7	330
8	368
9	388
10	410
11	428
12	450
13	478
14	500
15	530
16	568
17	600
18	628
19	650
20	668
21	690
22	718
23	740
24	770
25	800
26	838
27	868
28	890
29	920
30	950
31 - 60	1,380
61 - 90	1,800
91 - 120	2,250
121 days - 6 months	3,800

Premium table – Full Year Study Plan

Full Year Study Plan		
Plan Duration	Premium per insured person (HKD)	
	Primary Plan	Superb Plan
1 year	2,250	5,950
2 years	3,850	10,000

7-day claims processing guaranteed

Zurich will settle your claims within seven working days, upon receipt of all the required documents. Simply follow the simple claim procedure:

- Inform Zurich after the incident via Zurich HK mobile app*, phone, fax or mail within 30 days
- Complete and return the claim form and all required documents to Zurich

Notes:

1. All insured journey must commence and depart from Hong Kong and fall within the period of insurance.
2. The insurance applies to insured person aged between 7 and 50 years both inclusive on the policy effective date.
3. The maximum period of protection is 6 months for Short-term Study Plan.
4. When applying to Short-term Study Plan, unless specifically mentioned in the contrary, no extension of period of insurance is allowed once the policy has been effected.
5. Unless specifically mentioned in the contrary, no refund of premium is allowed once the policy has been issued.
6. When applying to Short-term Study Plan, application to insure a group of over 30 people under one policy is subject to our prior approval.
7. Compensation for parent annual leave will be paid upon the compassionate visit claim is verified; and subject to the written proof of the annual leave of the full-time employed parents given from their employers.
8. Compensation for missed school cover will be paid upon the medical expenses claim during the insured journey is verified; and subject to the presentation of the documentation of actual school fee paid.

*Zurich HK Mobile Application

Download Zurich HK mobile app now for an easy claim submission for the following items via My Trip function:

- Baggage damage
- Outpatient expenses
- Travel delay
- Baggage delay



Major exclusions

1. Any event arising from war, act of foreign enemy, civil war, rebellion, insurrection, military force or coup.
2. Any pre-existing condition, congenital and hereditary condition; insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), alcoholism or drug addiction.
3. Any condition resulting from pregnancy, childbirth or miscarriage, abortion, prenatal care as well as post-natal care and other complications arising therefrom, venereal disease; suicide or intentional self-inflicted injury; any illness attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS.
4. Any illegal or unlawful act by the insured person or the insured person's direct participation in strike, riot or civil commotion or terrorism.
5. Any losses due to trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level.
6. Engaging in offshore activities including commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker involving height or underground works, naval, military or airforce service or operations or armed force services.
7. Any loss or liability incurred as a result of the insured person being a crew member or an operator of any air carrier.
8. Any activity or involvement of the insured person in the air unless such insured person is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, 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.
9. Any insured person who is a holder of the People's Republic of China passport and travels to/within China. However, this exclusion will be waived if such insured person has an official document issued by an overseas government (other than China) as proof that he/she is a legal resident of the relevant country.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters.

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

* Source: Insurance Authority, based on gross premiums, 2018.

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