

## 工作假期保障

## Working Holiday Cover

香港特區政府由2001年起推行工作假期計劃，至今已經與多國政府簽訂雙邊安排協議，讓本地年青人可於為期一年之計劃內到外地遊歷及從事短期工作。為配合市場的需要及貫徹不斷創新的精神，美亞保險\*特別擴充「海外留學生保障計劃」，保障成功參加工作假期的年青人實現夢想。

### 常見問題

問：若我於外地從事不同種類之工作，是否都可以受到保障？

答：一般於工作假期從事之工作都屬受保範圍之內，如生果採摘、餐廳或店舖服務及雜工等。但須注意某些高危工作屬不保範圍，如空中攝影、保安、職業司機、石油採集及任何有關軍事活動之工作等。詳情請參閱保單條款細則。

問：若我於工作假期期間離開當地到其他地方旅遊，是否都可以受到保障？

答：是的。跟「海外留學生保障計劃」一樣，若受保人於受保期間到其他地方旅遊，都可獲得跟保障範圍內相同之保障。

問：我可以於什麼地方取得更多關於工作假期計劃的資訊？

答：工作假期計劃的合作國家及有關之資訊等詳情，請瀏覽勞工處網頁<http://www.labour.gov.hk/tc/plan/whs.htm>。

申請人只須於遞交已填妥於背頁上的「海外留學生保障計劃申請表格」（工作假期保障申請專用）之同時，附上已批核的工作假期簽證證明文件，經美亞保險審批後便可於一年期之工作假期內受到保障。

### 保費表 (兌換率: US\$1 : HK\$7.8)

保費 (US\$)	基本計劃	優越計劃
全年保費	\$238	\$418
額外保費：「醫療費用」附加保障	\$517	\$649

請注意「工作假期保障」之保障範圍內，「學業中斷保障」及「父母/監護人人身意外保障」均不適用，而其他保障內容及保障額則維持不變。

美亞保險\*之「工作假期保障」為一眾滿腔熱情的年青人提供最全面的保障，讓他們可以無憂無慮地感受外地不同的文化、投入不同的生活！

\*美亞保險即美亞保險香港有限公司。此保險計劃由美亞保險香港有限公司承保。

Start from 2001, the Government of the HKSAR has launched the Working Holiday Scheme. Up to now, the government of different countries have signed a bilateral agreement with the Government of the HKSAR which allows Hong Kong young people to stay and take up a short-term employment in these countries. To suit the needs of the customers and provide innovative insurance service to the market, Chartis Hong Kong\* exclusively extends the coverage of "Travel Direct Overseas Student Insurance" for young people who join the Working Holiday Scheme and are keen to make their dreams true!

### Q&A

Q: Does the Working Holiday Cover cover different types of work performed overseas?

A: This extended cover covers the jobs under the Working Holidays Scheme including fruit picking, services in restaurant or shop and labour work. Please also note that there are some high risk occupations are excluded, eg. aerial photography, security guard, driver, oil rigging or any work related to military activities etc.. For more details, you may refer to the relevant policy wordings.

Q: Does the Working Holiday Cover cover travel trip to the place outside the workplace?

A: Yes. Same benefits as Travel Direct Overseas Student Insurance will also be provided for travel trips within the period of insurance.

Q: Where can I obtain more information about the Working Holiday Scheme?

A: For details of the Working Holiday Scheme and the participating countries, please visit the Labour Departments website at <http://www.labour.gov.hk/tc/plan/whs.htm>.

Application for the Working Holiday Cover should include a completed 'Travel Direct Overseas Student Insurance Application Form' (For Working Holiday Cover Application Only), together with approved documents of Working Holiday Visa. Upon approval of the relevant application by Chartis Hong Kong, Working Holiday Cover will be valid throughout the one-year working holiday period.

### Premium Table (Exchange rate: US\$1 : HK\$7.8)

Premium (US\$)	Basic Plan	Premier Plan
Annual Premium	\$238	\$418
Additional Premium for Optional Benefit (Medical Expenses)	\$517	\$649

Please note that the benefits of "Study Interruption Benefit" and "Personal Accident for Parent(s) or Guardian Benefit" are not applicable. Other benefits and Limits of Benefits remain unchanged. Chartis Hong Kong offers Working Holiday Cover to young people which provides them with the most comprehensive insurance protection and let them enjoy the culture, experience the different lives overseas!

\*Chartis Hong Kong refers to Chartis Insurance Hong Kong Limited. This insurance plan is underwritten by Chartis Insurance Hong Kong Limited

# 海外留學生保障計劃申請表格 (工作假期保障申請專用)

## Travel Direct Overseas Student Insurance Application Form

### (For Working Holiday Cover Application Only)

請以英文正楷填寫 Please type or print in English block letters

申請人姓名  
Name of Applicant: Mr./ Ms. \_\_\_\_\_

地址  
Address : \_\_\_\_\_

電話  
Tel No. : \_\_\_\_\_

全年總保費 Total Annual Premium	基本計劃 Basic Plan	優越計劃 Premier Plan
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全年保費 Annual Premium	US\$238 <input type="checkbox"/>	US\$418 <input type="checkbox"/>
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全年保障 + 附加保障 (醫療費用) Annual Premium + Optional Benefit (Medical Expenses)	US\$755 <input type="checkbox"/>	US\$1,067 <input type="checkbox"/>
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起保日期  
Effective Date : \_\_\_\_\_ 月/日/年  
MM/DD/YYYY

#### 聲明

##### Declaration

\* 茲申請「海外留學生保障計劃」(工作假期保障), 並聲明本申請表內之陳述及提供之細節均為完整及真實無訛, 而本申請表將會構成本人與美亞保險香港有限公司所簽署合約之依據。本人同意投保申請獲接納後方始作實。  
I hereby apply for Travel Direct Overseas Student Insurance (Working Holiday Cover) and declare that the statements and particulars given in this application are, to the best of my knowledge and belief, true and complete and that this application will form the basis of my contract with Chartis Insurance Hong Kong Limited. I understand and agree that no insurance will be effected until the application is approved.

\* 本人現確認及保證: 受保人絕不會違反醫生之勸告, 而旅程目的亦非往海外治療疾病及受保人現時健康狀況良好。

I hereby acknowledge and warrant that: The insured person shall not be traveling contrary to the advice of any medical practitioner or traveling in order to receive medical treatment and the insured person is now in good health.

\* 本人同意對所有保障範圍以外之醫療費用或所有超出所定限額之醫療費用, 於收到通知書14天內支付予美亞保險香港有限公司。如款項未能於限期內付清, 預繳服務將被終止, 同時本人須將「中國支援卡」歸還美亞保險香港有限公司, 但對所有上述債項仍須負責。如遺失「中國支援卡」, 本人須於48小時內向美亞保險香港有限公司報失並繳付HK\$100作補領費用。本人明白本人須為費用提供保證或擔保, 美亞保險香港有限公司方為緊急現金匯款服務作出安排。

I hereby agree and undertake to settle any medical expenses that is not payable or covered under this insurance or any amount in excess of the insurance limit within 14 days after the written notification from Chartis Insurance Hong Kong Limited. The credit facility will be suspended if I fail to reimburse Chartis Insurance Hong Kong Limited within the above time limited. Upon suspension, I have to return all CHINA Assist Cards to Chartis Insurance Hong Kong Limited and will remain liable to Chartis Insurance Hong Kong Limited for any outstanding payment in arrears. In the event of loss of CHINA Assist Card, I should advise Chartis Insurance Hong Kong Limited within 48 hours and pay HK\$100 for each replacement card. I understand that Chartis Insurance Hong Kong Limited will not arrange for the emergency cash transmission unless guarantee or indemnity is provided by me.

\* 本人同意美亞保險香港有限公司可使用在此申請書所收集之個人資料於(i)核保及執行保單(包括資料配對), 及(ii)推銷可能對本人感興趣的其他由美亞保險集團所提供之產品及服務。本人同意美亞保險香港有限公司可轉移此個人資料予(i)其他美亞保險集團於本港或海外之成員; (ii)提供有關本人保單管理服務的承包商或第三提供商; (iii)銀行及金融機構, 作處理此申請及收取保費用途; (iv)公證人、調查員、第三管理人、緊急支援服務提供者、零售商、醫療提供者、法律專家及交通工具機構, 以處理索償事宜; 或(v)郵寄公司及(目的只作(ii)用途)市場推廣公司。本人明白到本人有權於任何時候致函到香港郵政信箱456號美亞保險香港有限公司之個人資料管理員以查閱或申請修改本人的個人資料, 或選擇不參與使用本人的個人資料作上述(ii)的用途。

I agree to the personal data collected in this application form being used by Chartis Insurance Hong Kong Limited (i) to underwrite and administer the insurance policy (including for data matching) and (2) to promote other products and services provided by the Chartis group that may be of interest to me. I agree that Chartis Insurance Hong Kong Limited may transfer the personal data to: i) another member of the Chartis group in Hong Kong or overseas; ii) contractors or third party providers providing services related to the administration of my policy; iii) banks and financial institutions for the purpose of processing this application and obtaining policy payments; iv) in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, retailers, medical providers, legal professionals and travel carriers; or v) mailing houses and (for the purpose (2) only) marketing companies. I understand that I may gain access or request correction of my personal information, or opt out of my personal data being used for purpose (2) above at any time, by writing to Chartis Insurance Hong Kong Limited's Data Privacy Officer at GPO Box 456.

申請人簽署  
Signature of Applicant : \_\_\_\_\_

受保人姓名  
Name of Insured Person: Mr./ Ms. \_\_\_\_\_

香港身份證號碼  
HKID No.: \_\_\_\_\_ 出生日期  
Date of Birth: \_\_\_\_\_ 月/日/年  
MM/DD/YYYY

與申請人之關係 Relationship to Applicant :	本人 Self	子女 Child	配偶 Spouse	其他 Other :
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

工作假期目的地  
Destination of Working Holiday : \_\_\_\_\_

請於遞交本申請表時一併附上已批核的工作假期簽證證明文件  
Please submit this application form together with approved documents of Working Holiday Visa

#### 繳費方式 Payment

支票  
By Cheque 支票號碼  
Cheque No. : \_\_\_\_\_

附上抬頭為「美亞保險香港有限公司」之劃線支票。  
Enclosed a crossed check made payable to "Chartis Insurance Hong Kong Limited"

日期  
Date : \_\_\_\_\_

信用卡  
By Credit Card  Visa  MasterCard

本人授權美亞保險香港有限公司從本人下列之信用卡戶口扣除此保費。  
I hereby authorize and request Chartis Insurance Hong Kong Limited to charge my VISA/Master Card account as below for the premium payment of this insurance

有效期至  
Expiry Date: \_\_\_\_\_ 月/年  
MM/YYYY 信用卡號碼  
Credit Card No: \_\_\_\_\_ - - -

持卡人姓名  
Name of Cardholder : \_\_\_\_\_

持卡人簽署  
Cardholder's Signature : X \_\_\_\_\_

簽名必須與信用卡上簽名相同  
The signature must be identical to the one on your credit card

代理人姓名 Producer Name:

代理人編號 Producer Code:

Chartis is a world leading property-casualty and general insurance organization serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc.

Chartis是一間於全球經營產物意外及非人壽業務的保險機構，服務全球逾160個國家和地區，超過4,500萬客戶。Chartis擁有90年的悠久歷史，提供完善多元化的保險產品及服務，以深厚的理賠專業經驗以及雄厚的財務實力，使企業及個人客戶有信心管理其風險。

Chartis是Chartis Inc.旗下廣佈全球之產物意外及非人壽保險業務的品牌。



Chartis Insurance Hong Kong Limited  
46/F, One Island East, 18 Westlands Road,  
Island East, Hong Kong

美亞保險香港有限公司  
香港港島東華蘭路18號港島東中心46樓

CS Hotline 客戶服務熱線：(852)3666 7022  
Fax 傳真：(852)2838 4180

Claims Hotline 索償查詢熱線：(852)3666 7090

Website 網址：  
[www.chartisinsurance.com.hk](http://www.chartisinsurance.com.hk)

E-mail 電郵地址：  
[travelguard.hk@chartisinsurance.com](mailto:travelguard.hk@chartisinsurance.com)

**TRAVEL GUARD**  
CHARTIS 

海外留學生保障計劃  
Travel Direct  
Overseas Student Insurance



## 保障特點

- 父母/監護人之人身意外保障
- 學業中斷保障
- 保障包括課餘出外旅遊之活動
- 特設綁架保障及信用卡保障
- 24小時全球緊急支援服務
- 附加醫療費用保障附送「中國支援卡」- 提供國內之住院按金保證服務

## 保障範圍

保障	最高賠償額 (US\$)	
	基本計劃	優越計劃
1. 學業中斷	\$6,000	\$10,000
2. 緊急啟程費用	\$6,000	\$10,000
3. 個人意外 (17歲以下學生最高賠償額為US\$40,000)	\$50,000	\$100,000
4. 父母/監護人之人身意外保障 (只適用於受供養學生*) <small>* 受供養學生：17歲以下學生或23歲以下全日制未婚學生</small>	\$10,000	\$40,000
5. 緊急醫療運送及/或運返費用# <small># 屆時請致電 Travel Guard 國際支援熱線 (852) 3516 8699 以作出有關安排</small>	\$100,000	\$200,000
6. 海外住院現金 每日限額	\$600 \$30	\$1,200 \$60
7. 綁架保障	\$10,000	\$40,000
8. 行李及/或個人物品 每件、每對或每套物品賠償限額 手提電腦賠償限額	\$800 \$200 \$500	\$1,500 \$400 \$800
9. 信用卡保障 (只適用於17歲或以上學生)	\$250	\$500
10. 遺失旅遊證件	\$500	\$1,000
11. 個人責任	\$100,000	\$150,000

## 附加保障

醫療費用 自負金額：(中國) 每症US\$30，(其他地區) 每症US\$50	\$50,000	\$100,000
中國支援卡	已包括	已包括

## 保費表 (兌換率：US\$1：HK\$7.8)

保費 (US\$)	基本計劃	優越計劃
全年保費	\$238	\$418
附加保障額外保費 - 醫療費用	\$470	\$590

## 保障摘要

### 1. 學業中斷

賠償受保人因下列原因而需中斷學業，其已繳交而不可退還的學費：

- 身故或患上末期疾病
- 連續住院治療達30日或以上
- 因嚴重意外或疾病而須緊急醫療運送返港醫治
- 直系親屬身故

### 2. 緊急啟程費用

賠償受保人因身故或嚴重受傷或患上嚴重疾病連續住院5日或以上，需要1名成年直系親屬前往該地，所引致之合理住宿費及/或交通費

### 3. 個人意外

(17歲以下學生最高賠償額為US\$40,000)

保障受保人因意外而導致傷殘、永久傷殘或身故

### 4. 父母/監護人之人身意外保障

(只適用於受供養學生\*)

賠償受保人的父母或合法監護人因意外身故，而該年度尚欠之學費

\* 受供養學生：17歲以下學生或23歲以下全日制未婚學生

### 5. 緊急醫療運送及/或運返費用<sup>#</sup>

提供緊急醫療運送、協助安排交通及護理等服務，運送受保人到其他地方作適當治療及/或安排運送遺體或骨灰返回香港

<sup>#</sup> 屆時請致電Travel Guard國際支援熱線(852) 3516 8699以作出有關安排

### 6. 海外住院現金

若受保人於海外住院連續2日或以上，第3日起可獲每日現金津貼，最多為20日

### 7. 綁架保障

賠償受保人因遭受綁架而導致意外身故

### 8. 行李及/或個人物品

賠償受保人因離開香港或留學城市旅遊，其行李、衣服及個人財物之意外遺失或損毀

### 9. 信用卡保障

(只適用於17歲或以上學生)

保障受保人因意外身故，其30日前之海外信用卡簽賬而未繳付的結餘款項

### 10. 遺失旅遊證件

賠償受保人於海外因被偷竊、爆竊或搶劫而遺失旅遊證件及/或旅遊票之有關補領費用，及額外交通費及/或住宿費

### 11. 個人責任

保障受保人於海外因疏忽導致他人身故、身體損傷或財物損毀而須負上之法律責任

## 附加保障

### 醫療費用

賠償受保人因意外受傷或患病而須接受治療、外科手術及住院服務之費用

回港度假期間仍可享有最高賠償額為US\$5,000的醫療保障(60日為限)

自負額：(中國大陸)每症US\$30  
(其他地方)每症US\$50

附送「中國支援卡」- 提供國內之住院按金保證服務



## 適用於所有保障項目的主要不保事項包括

- 戰爭、內戰、敵侵、叛亂、運用軍事力量、篡奪政府或軍權；任何非法、違反政府法案/法令的行為或活動
- 任何投保前已存在；分娩及懷孕；流產或其他由性接觸感染之疾病愛滋病及性病或有關連之病症
- 從事或參與任何持械紀律性部隊或以航空公司工作人員身份乘搭任何飛機所引致的損傷，體力勞動性工作，從事司機或家傭等
- 定期身體檢查；美容及牙科手術（意外除外）
- 自殺、自我傷害；心智、精神及睡眠不正常等病症
- 與服用酒精或藥物有關損失，由註冊醫生處方之酒精或藥物除外
- 任何賽車活動、職業運動、比賽或參與可賺取收入或報酬的運動；滑翔運動、爬山、攀石、降落傘及駕駛飛機
- 受保人並未盡其所能保護自己的財物及避免身體受傷
- 珠寶手飾、手提電話及配件、食物、古董、電子貨幣（八達通、信用卡）
- 遺失後24小時內未有向警方報失及持有警方之遺失報告
- 不保國家：阿富汗、古巴、剛果民主共和國、伊朗、伊拉克、利比里亞、蘇丹、敘利亞
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器，化學或生物武器提供者

## 重要事項

### 投保年齡及資格

12至70歲之香港合法居民，現於或準備到海外升學之人士

### 賠償手續

須於事件發生後30日內填妥賠償表格，並連同所有有關文件送交本公司辦理賠償事宜

### 資料更新

如更改海外學府之名稱或地址，保單持有人或受保人必須通知美亞保險香港有限公司

此計劃由美亞保險香港有限公司承保。

本小冊子僅提供保單摘要，保單承保範圍請參照保單條文、條款及不保事項。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

## Unique Features

- Personal Accident for Parent(s)/Guardian
- Study Interruption Coverage
- Cover traveling and leisure activities during holiday
- Provide Kidnapping Benefit and Credit Card Protection
- 24-hour Worldwide Emergency Assistance Services
- Optional Medical Expenses Benefit includes Free CHINA Assist Card – Provide Hospital guarantee admission deposit service in Mainland China

## Schedule of Benefits

Benefits	Maximum Benefit (US\$)	
	Basic Plan	Premier Plan
1. Study Interruption	\$6,000	\$10,000
2. Compassionate Visit	\$6,000	\$10,000
3. Personal Accident (For aged under 17, Maximum Benefit is US\$40,000)	\$50,000	\$100,000
4. Personal Accident for Parent(s) or Guardian (only applicable to dependent student*)	\$10,000	\$40,000
* dependent student: aged below 17 (or aged below 23 if the Insured Person is unmarried and studying full-time)		
5. Emergency Medical Evacuation and/or Repatriation of Remains#	\$100,000	\$200,000
# Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement		
6. Overseas Hospital Income	\$600	\$1,200
Sub-limit per day	\$30	\$60
7. Kidnapping Benefit	\$10,000	\$40,000
8. Loss of Baggage and/or Personal Effects	\$800	\$1,500
Sub-limit per article/pair/set of articles	\$200	\$400
Sub-limit for Laptop Computer	\$500	\$800
9. Credit Card Protection (only applicable to the insured aged 17 or above)	\$250	\$500
10. Loss of Travel Document	\$500	\$1,000
11. Personal Liability	\$100,000	\$150,000
<b>Optional Benefit</b>		
Medical Expenses		
Excess: (Mainland China) US\$30 per disability; (Other Areas) US\$50 per disability	\$50,000	\$100,000
CHINA Assist Card	Included	Included

## Premium Table (Exchange rate: US\$1 : HK\$7.8)

Premium (US\$)	Basic Plan	Premier Plan
Annual Premium	\$238	\$418
Additional Premium for Optional Benefit – Medical Expenses	\$470	\$590

## Benefits Highlight

### 1. Study Interruption

Reimburse the non-refundable or irrecoverable Tuition Fees in the event of Study Interruption due to:

- Death or Terminal Sickness of Insured Person
- Hospitalization of Insured Person for more than 30 consecutive days
- As a consequence of a medical evacuation, Insured Person is evacuated back to Hong Kong, under Section 5 (Emergency Medical Evacuation)
- Death of any Insured Person's Immediate Family Member

### 2. Compassionate Visit

Pay for the reasonable Accommodation and traveling expenses for 1 adult Immediate Family Member to fly over in the event of Insured Person's death or Confinement in a Hospital for more than 5 consecutive days caused by a Serious Injury or Serious Sickness

### 3. Personal Accident

(For aged under 17, Maximum Benefit is US\$40,000)

Cover when Insured Person sustains Injury result in disablement, Permanent Total Disablement or accidental death

### 4. Personal Accident for Parent(s) or Guardian

(only applicable to dependent student\*)

Pay the unpaid Tuition Fee in the event of an accidental death of the parent(s) or legal guardian(s) of Insured Person

\* dependent student: aged below 17 (or aged below 23, if the Insured Person is unmarried and studying full-time)

### 5. Emergency Medical Evacuation and/or Repatriation of Remains<sup>#</sup>

Provide en-route medical care and transportation to another location for appropriate medical treatment and/or arrange for the return of Insured Person's remains to Hong Kong

<sup>#</sup> Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

### 6. Overseas Hospital Income

Pay benefit daily if Insured Person is hospitalized outside Hong Kong for more than 2 consecutive days and up to a maximum of 20 consecutive days

### 7. Kidnapping Benefit

Available if Insured Person died from Injury inflicted during Kidnapping

### 8. Loss of Baggage and/or Personal Effects

Pay for Loss of or damage to Insured Person's baggage, clothing and personal effects when travel outside Overseas Educational Institution city and Hong Kong

### 9. Credit Card Protection

(only applicable to the insured aged 17 or above)

Cover any outstanding balance charged to Insured Person's credit card(s) for sundries incurred up to maximum 30 days before the accidental death of Insured Person when he/she is living outside Hong Kong

### 10. Loss of Travel Document

Reimburse the replacement cost for lost travel document and/or travel ticket and additional traveling and/or Accommodation expenses incurred outside Hong Kong as a direct result of robbery, burglary or theft

### 11. Personal Liability

To indemnify Insured Person against legal liability to the third parties outside Hong Kong arising as a result of accidental injury, death, Loss of or damage to their property caused by Insured Person's negligence

## Optional Benefit

### Medical Expenses

Reimburse for the cost of qualified medical treatment, surgery and hospitalization as a result of Injury or Sickness

Temporary home visit (Hong Kong) not exceeding 60 days subject to a maximum of US\$5,000 per policy year

Excess: US\$30 for each and every disability incurred in Mainland China

US\$50 for each and every disability incurred in other areas

Free CHINA Assist Card - Provide Hospital guarantee admission deposit service in Mainland China

## General Exclusions Applicable to All Section of Coverage Include

- War, civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power; any illegal or unlawful act
- Any pre-existing condition ; Pregnancy or childbirth; AIDS or sexually transmitted disease
- Military, naval, or air force service or operations; engaging in any kind of labour work, driver, domestic helper etc
- Routine physical checkups; Cosmetic or plastic surgery and dental care, except as a result of an Accident
- Suicide or attempted suicide while sane or insane; Self-inflicted Injury; mental or nervous disorders or rest cures
- Any connection with alcoholism or drug addiction, or use of any drug or narcotic agent
- Any kind of motor racing, or engaging in a sport in a professional capacity or where an Insured Person would or could earn income or remuneration from engaging in such sport; any competition involving the use of a motorized land, water or air vehicle; hang gliding, mountaineering, rock climbing/repelling, sky diving, and piloting an aircraft
- Failure to take due care and precautions for the safeguard and security of such property
- Jewelry, mobile phone, antiques, plastic money (including credit card, Octopus cards, etc.), foodstuffs etc
- For losses not reported to the police within 24 hours of loss or a loss report not obtained from the police
- Excluded Countries: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria
- Any Terrorist, or member of a Terrorist organization, or narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

## Important Notice

### Age limit & eligibility

Any legal Hong Kong resident aged between 12 to 70, who is enrolled or attending a registered and accredited educational institution outside Hong Kong

### Claims Procedure

Obtain, complete and return a claim form together with all relevant supporting documents within 30 days of the incident

### Information Update

The policyholder or insured must inform Chartis Insurance Hong Kong Limited forthwith of any change of the name and address of the Overseas Educational Institution (OEI) the insured attends

This Insurance is underwritten by Chartis Insurance Hong Kong Limited.

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms and conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.