

# RISKS WHILE STUDYING ABROAD



# Marsh on peace-of-mind protection for students studying abroad

When your children leave home to study abroad, let them begin their adventure covered by exclusively-tailored, worry-free protection from Marsh. The Marsh Study Abroad Protection policy features 24-hours worldwide emergency assistance, medical and travel cover, an easy payment plan, no excess and, unlike standard travel and medical insurance policies, no restrictions on trip duration.

Marsh為你們前往海外升學子女，精心設計了一個無微不至及周全的保障，有助他們展開一個無憂無慮的學習之旅。Marsh海外升學保障保單特色包括24小時全球緊急援助、醫療及旅遊保障、簡易的分期付款辦法，無免賠額等，更有別於其他旅遊保險單，絕無旅程(最長日數)限制。

Special Features:	保單特點:
<ul style="list-style-type: none"><li>■ No excess or deductible</li><li>■ No waiting period for all covered sickness</li><li>■ Medical expenses up to HK\$1,200,000</li><li>■ Emergency medical assistance and repatriation</li><li>■ Compassionate visit</li><li>■ Education Fund in the event of a personal accident involving a parent or guardian</li><li>■ Study interruption cover</li><li>■ Terrorism cover</li><li>■ Consecutive 12 months cover without trip or duration restriction – most policies only cover 90 days per trip</li><li>■ 24 hours worldwide <b>SOS</b> emergency assistance services</li><li>■ Easy monthly interest-free payments</li></ul>	<ul style="list-style-type: none"><li>■ 所有保障均無免賠額</li><li>■ 所有受保之疾病均不設等候期</li><li>■ 醫療費用高達港幣 1,200,000 元</li><li>■ 緊急醫療援助及運返原居地</li><li>■ 親屬慰問探望</li><li>■ 若家長或監護人遇到嚴重意外，可獲教育基金保障，協助繼續學業</li><li>■ 學業中斷保障</li><li>■ 恐怖襲擊保障</li><li>■ 連續 12 個月無間斷保障 (一般保單只提供每程最長 90 日保障)</li><li>■ 全球 24 小時 <b>SOS</b> 緊急救援服務</li><li>■ 免息分期支付保費</li></ul>

International <b>SOS</b> Assistance Service	全球 <b>SOS</b> 援助服務
<p><b>Free worldwide 24-hours <b>SOS</b> Hotline service</b></p> <ul style="list-style-type: none"><li>■ Over the phone medical consultation</li><li>■ Emergency evacuation and repatriation</li><li>■ Recommended doctors, specialists or hospital</li><li>■ Legal service referral</li></ul>	<p><b>免費 <b>SOS</b> 全球 24 小時熱線服務</b></p> <ul style="list-style-type: none"><li>■ 電話醫療諮詢</li><li>■ 緊急醫療援助及運返原居地</li><li>■ 醫生及醫院推薦</li><li>■ 訴訟轉介服務</li></ul>

Coverage	Sum Insured 保障額 HK\$	保障範圍
<b>Medical Expenses</b> Outpatient and/or Inpatient (Annual Aggregate Limit) Outpatient up to maximum 25 visits per policy year Follow up Medical Treatment incurred within 90 consecutive days after returning to Hong Kong up to maximum of HK\$100,000.	1,200,000	<b>醫療費用</b> 門診及或住院費用 (全年總賠償金額) 門診每保單年度上限25次 覆診費用 - 受保學生在海外接受診治後，回港連續90日內繼續接受治療的醫療費用，最高為港幣100,000元。
<b>Emergency Medication Evacuation &amp; Repatriation of Mortal Remains</b> A. Worldwide Medical Evacuation & Repatriation B. Repatriation of Mortal Remains	2,000,000 2,000,000	<b>緊急醫療運送及遺體運返</b> A. 全球醫療運送及運返原居地 B. 遺體運返費用
<b>Compassionate Visit</b> One economy round trip ticket and hotel expenses of one adult Immediate Family Member for the purpose of visiting the Insured Student if he/she is confined in a hospital abroad due to Serious Bodily Injury or Serious Sickness for over five consecutive days.	50,000	<b>親屬慰問探望</b> 如受保學生在外地因嚴重受傷或疾病，須連續留院超過五天，一名成年直系親屬前往當地探望的來回經濟客位機票及住宿酒店費用可獲補償。
<b>Study Interruption</b> Reimburse of Re-attending Tuition Fees or forfeited Tuition Fees, if the Insured Student's study is interrupted due to Serious Sickness or Serious Bodily Injury.	100,000	<b>學業中斷補償金</b> 受保學生因嚴重疾病或意外受傷而被迫中斷學業，將可獲補償再次入學之學費或已繳交但不能退回之學費。
<b>Accidental Death and Permanent Disability</b> Accidental Death or Permanent Disablement arising from Accident (Maximum benefit will be reduced to HK\$500,000 if Insured Student is below 18 years old).	750,000	<b>意外死亡及永久傷殘</b> 受保學生因意外導致死亡或永久傷殘 (若該學生未滿18歲，最高賠償為港幣500,000元)。
<b>Education Fund</b> Provide Education Fund for the Insured Student in the event of death or Permanent Total Disability of the Named Insured Parent / Guardian due to accident (Not applicable to person aged over 70).	300,000	<b>教育基金</b> 若受保家長或監護人因意外導致死亡或永久完全傷殘 (保障不適用於70歲以上人士)，受保學生可獲賠償，以作繼續升學之用。
<b>Personal Property</b> Loss of or damage to baggage or personal belongings whilst traveling in the course of a Journey outside the Insured Student's stationed city (HK\$3,000/item /set/pair, HK\$10,000 for laptop).	15,000	<b>行李保障</b> 受保學生於旅途中遺失或損毀個人物品，每件/套/對物品之限額為港幣3,000元，手提電腦之限額為港幣10,000元。
<b>Loss of Travel Document</b> Replacement costs for passport, identity card and visa due to robbery, theft or burglary.	6,000	<b>證件遺失</b> 受保學生因被搶劫或被偷竊而失去護照，身分證或簽證所引致的補領費用，將獲賠償。
<b>Loss of Cash</b> Reimburse for the loss of cash.	3,000	<b>遺失現金</b> 可獲補償於海外期間遺失之現金。
<b>Travel Delay</b> Caused by bad weather, natural disasters, strike or mechanical fault of the Public Conveyance (HK\$500 for each full 6 hours delay).	1,500	<b>旅程延誤</b> 因惡劣天氣，天然災難，機件故障或罷工而引致所乘坐之公共交通工具延誤，每6小時可獲港幣500元現金補償。
<b>Baggage Delay</b> Compensation for emergency purchase due to over 6 hours delay of accompanied baggage abroad.	1,000	<b>行李延誤</b> 受保學生隨行之寄運行李因運送延誤達6小時或以上，可獲賠償購買必需品應急。
<b>Personal Liability</b> Legal liability to third party's injury or property damage due to the Insured Student's negligence.	1,500,000	<b>個人責任</b> 因受保學生疏忽導致他人受傷或財物損毀之法律賠償責任。

Major Exclusions:	主要不承保事項:
<ul style="list-style-type: none"> <li>■ Pre-existing medical conditions, congenital or heredity conditions</li> <li>■ Suicide, attempted suicide or intentional self-infliction of Bodily Injury</li> <li>■ Pregnancy, childbirth, mental disorder, AIDS, HIV, sexually transmitted disease, illness or injury caused by, or under the influence of, alcohol or drugs</li> <li>■ War, riots or armed force activity</li> <li>■ Any illegal or unlawful act</li> <li>■ Routine physical check-ups, cosmetic or plastic surgery or dental care, except as the result of an Accident</li> <li>■ Liability arising from the ownership, possession or use of vehicle, aircraft, watercraft, firearms or animal</li> <li>■ Expenses incurred after 12 months from the time of first expenses</li> <li>■ Engaging or employed in Hazardous Occupation</li> </ul>	<ul style="list-style-type: none"> <li>■ 已存在之損傷、疾病、遺傳或先天性狀況</li> <li>■ 自殺，企圖自殺或自殘行為</li> <li>■ 懷孕、分娩、精神失常或錯亂、愛滋病(AIDS)、性病、受酒精或藥物影響之行為</li> <li>■ 戰爭、暴亂、參與軍事或紀律部隊行動</li> <li>■ 任何違法或非法行為</li> <li>■ 身體檢查、美容或整形外科手術。牙科護理及牙齒修補(由意外引起的除外)</li> <li>■ 擁有或操控汽車、飛機、船舶，持有或擁有槍械、動物所引起的法律責任</li> <li>■ 意外發生12個月後所花費的醫療或其它費用</li> <li>■ 從事或受僱於高危行業</li> </ul>

This leaflet is descriptive only. The precise coverage and full list of Exclusions are subject to the terms, conditions and exclusions of the policy as issued. 此單張只屬簡介，有關保障詳情、條款及不承保事項，請以保險單為準。如中文譯本與英文本有任何差異，概以英文本為準。

**This Insurance is carried by Federal Insurance Company**





# MARSH STUDY ABROAD PROTECTION INSURANCE PROPOSAL FORM



To learn more about Marsh visit:  
[www.marsh.com.hk](http://www.marsh.com.hk)

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