

IMPORTANT NOTICE – Overseas Student Insurance

COVID-19 Extension (Effective Date: 5 July 2022)

Notwithstanding the “COVID-19 / Pandemics Exclusion” (“CDE”) of this Policy, any claims in connection with COVID-19 and excluded under the application of the CDE of this Policy shall be recoverable by this Extension, **PROVIDED THAT:**

- (i) the Insured Person, at the time of applying this insurance, has been fully vaccinated with any COVID-19 vaccine approved by the World Health Organization (waived for child aged 12 or below); and
- (ii) the Insured Person has fulfilled the entry requirement for the destination (country);

AND PROVIDED FURTHER THAT any claim under Section 1.C of this Policy recoverable by this Extension is subject to a sub-limit of HK\$5,000 per Insured Person and per claim; and HK\$20,000 in aggregate for every Period of Insurance.

All other limits, terms, conditions and exclusions of this Policy (except to the extent that they are expressly varied by this Extension) shall remain unchanged.

5 July 2022

COVID-19 / Pandemics Exclusion (Effective Date: 1 January 2021)

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived -:

Coronavirus (COVID-19) including any mutation or variation thereof; or

Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

13 January 2021

重要通知 - 海外留學生保險

2019 冠狀病毒病擴展條款 (生效日期：2022 年 7 月 5 日)

儘管本保險單載有「2019 冠狀病毒病/全球大流行疾病除外條款」(「該除外條款」)，因該除外條款而排除的任何與 2019 冠狀病毒病有關聯之索賠將可根據本擴展條款予以索償，先決條件是：

- (i) 受保人在投保時已全面接種世界衛生組織批准的任何 2019 冠狀病毒病疫苗 (12 歲或以下兒童可豁免)；及
- (ii) 受保人已完成目的地(國家)所規定之入境必需條件。

但根據本擴展條款於本保險單中保障項目 1.C 可予以索償的索賠，每名受保人及於每個項目只可獲得最高港幣 5,000 元的賠償額；以及在每一保險有效期內只可累積獲得最高港幣 20,000 元的賠償總額。

除本擴展條款明確更改的條款和條件外，本保險單列明的所有其他賠償額、條款、條件和不保項目均維持不變。

2022 年 7 月 5 日

2019 冠狀病毒病 / 全球大流行疾病除外條款 (生效日期：2021 年 1 月 1 日)

儘管可能與其他條文有相反的規定，本保險不承保因下列疾病 (包括導致產生各種實際或感知的擔憂或恐懼) 直接或間接引起、與其關連或以任何方式牽涉或產生的任何損失、損害、責任、費用、罰款、罰金或任何其他款項：

冠狀病毒 (2019 冠狀病毒病) 包括其任何突變或變異；或
世界衛生組織或任何政府機構宣布的全球大流行疾病或流行病。

2021 年 1 月 13 日