

## Hong Leong Overseas Student Insurance

### Coverage Outline

Section	Coverage	Maximum Benefit Payable Per Insured Person (HK\$)
1	<b>Hospitalization and Other Expenses</b>	<b>1,000,000</b>
	A. Hospitalization Expenses (sub-limit)	1,000,000
	B. Follow-up Medical Expenses within 3 Months after returning to HK (sub-limit)	75,000
	C. Compassionate Visit (sub-limit)	100,000
	D. Burial or Cremation (outside HK) (sub-limit)	50,000
	E. Funeral Expenses (outside HK) (sub-limit)	10,000
2	<b>Outpatient Expenses</b> (sub-limit)	<b>20,000</b> (800 per visit & day)
3	<b>Emergency Assistant Service</b>	<b>Unlimited</b>
	A. Medical Evacuation	
	B. Repatriation after Treatment	
	C. Repatriation of Mortal Remains/Ashes	
4	<b>Personal Accident (including Major Burns)</b>	<b>500,000</b>
5	<b>Cash Relief for Death</b>	<b>20,000</b>
6	<b>Personal Liability</b>	<b>2,000,000</b>
7	<b>Education Fund</b>	<b>200,000</b>
8	<b>Study Interruption</b>	<b>200,000</b>
9	<b>Overseas Residence</b> (sub-limit)	<b>10,000</b> (500 per day)
10	<b>Loss of Deposit or Cancellation of Study Trip</b>	<b>50,000</b>
11	<b>Delayed Baggage</b> (at least 10 hours)	<b>3,000</b>
12	<b>Baggage &amp; Personal Effects</b>	<b>10,000</b>
	For each article or pair or set of article (sub-limit)	5,000
13	<b>Personal Documents</b>	<b>3,000</b>

Note: No refund of premium once the Certificate of Insurance or Policy Number has been issued.

### 24-hour Travel & Medical Assistance Service

24-hour Travel & Medical Assistance Service may provide assistance on, for example, loss of travel documents and baggage, air ticket arrangement, emergency evacuation, referral services for interpreter, legal, embassy and other medical facilities, etc.

### Major Exclusions

War, pre-existing injury, sickness or disease, unlawful act, pregnancy or childbirth, self-inflicted injury, influence of alcohol or drugs, AIDS, COVID-19/Pandemic, professional sports or competition, air-activities (except as a fare-paying passenger), legal liability arising from any employment, ownership or usage of any motor vehicle or watercraft, unattended properties, mobile telephones and any kind of money.

### Important Note

Insured Person must be aged between 11 and 50.

Note:

1. Whenever there is any discrepancy between the English and Chinese version, the English version shall prevail.
2. This factsheet is for reference only. Please refer to the policy for the exact terms and conditions.
3. Policy wording is written in English.