



豐隆保險

HongLeong Insurance



Hong Leong Overseas Student Insurance

Coverage Outline

| Section | Coverage | Maximum Benefit Payable Per Insured Person (HK\$) |
|---------|---|---|
| 1 | Hospitalization and Other Expenses | 1,000,000 |
| | A. Hospitalization Expenses (sub-limit) | 1,000,000 |
| | B. Follow-up Medical Expenses within 3 Months after returning to HK <i>For physiotherapy, chiropractic, Chinese herbalist, bone-setting or acupuncture (per day / aggregate limit)</i> (sub-limit) | 75,000 (300/ 6,000) |
| | 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 | Outpatient Expenses (sub-limit) | 20,000 (800 per visit & day) |
| 3 | Emergency Assistant Service | Unlimited |
| | A. Medical Evacuation | |
| | B. Repatriation after Treatment | |
| | C. Repatriation of Mortal Remains/Ashes | |
| 4 | Personal Accident (including Major Burns) | 500,000 |
| 5 | Cash Relief for Death | 20,000 |
| 6 | Personal Liability | 2,000,000 |
| 7 | Education Fund | 200,000 |
| 8 | Study Interruption | 200,000 |
| 9 | Overseas Residence (sub-limit) | 10,000 (500 per day) |
| 10 | Loss of Deposit or Cancellation of Study Trip | 50,000 |
| 11 | Delayed Baggage (at least 10 hours) | 3,000 |
| 12 | Baggage & Personal Effects | 10,000 |
| | For each article or pair or set of article (sub-limit) | 5,000 |
| 13 | Personal Documents | 3,000 |

Insured Person must be aged between 11 and 50. No refund of premium once the Certificate of Insurance or Policy Number has been issued.

Coverage Highlights

- Insurance application can be completed via online, mobile App or call centre hotline within 4 -5minutes
- 24-hour Travel & Medical Assistance Service
- No excess for all coverages
- COVID-19 coverage extension

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 (except fulfilled the entry requirement for the destination (country))/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.

Note:

1. We will collect from you levies payable to the Insurance Authority along with the premium payments.
2. Whenever there is any discrepancy between the English and Chinese version, the English version shall prevail.
3. Policy wording is written in English.
4. This factsheet is for reference only. Please refer to the policy for the exact terms and conditions.



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9am - 7pm

www.hl-insurance.com

OSI/FS/WEB/092023/E



IMPORTANT NOTICE – Overseas Student Insurance

COVID-19 Extension (Effective Date: 1 June 2023)

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 has fulfilled the entry requirement for the destination (country); and
- (ii) any claim under Section 1.C (subject to following a Hospital Confinement of the Insured Person for over 7 consecutive days during the journey) 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.

1 June 2023

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

