

Working Holiday Insurance

What is Working Holiday Insurance?

Working Holiday Insurance aims to provide protection to young people who join Working Holiday Scheme. It protects you against financial strain from accident or illness in foreign country. According to regulations for most countries, applicants are required to take out hospitalization, medical, liability insurance plans throughout their stay. Otherwise they would not be issued with working holiday visas.

Experiencing overseas culture and customs is the dream of many youngsters. **Hong Leong Insurance** understands your needs and provides you a comprehensive **Working Holiday Insurance**. Working Holiday Insurance brings you a total peace of mind when enjoying working holiday. The protection covers countries that have established bilateral Working Holiday Scheme with HKSAR.

Features

- One-stop-shop call centre service or 24-hour online service, application can be completed within 4-5 minutes.
- Certificate of Insurance and Policy can be sent by email.
- 24-hour Travel & Medical Assistance Service provides assistance on loss of travel documents and baggage, air ticket arrangement, emergency evacuation, referral services for interpreter, legal, embassy and other medical facilities, etc.
- Optional protection offer for Baggage and Personal Effects is available.

Coverage Highlights

- No excess for all coverages
- Adventure sports coverage at No Extra Premium
- COVID-19 coverage extension

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 (sub-limit)	75,000
	<i>For physiotherapy, chiropractic, Chinese herbalist, bone-setting or acupuncture (per day / aggregate limit)</i>	<i>(300/ 6,000)</i>
	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 (700 one visit per 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)	300,000
5	Cash Relief for Death	20,000
6	Personal Liability	2,000,000
7	Loss of Deposit or Cancellation of Trip	50,000
8	Curtailement of Journey	50,000

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

Major Exclusions

War, act of terrorism in connection with nuclear, chemical and biological, 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.

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.

IMPORTANT NOTICE – Working Holiday 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