

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 coverage
- Adventure sports coverage at No Extra Premium

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
	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	Curtailed 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/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. 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.