


StudySmart+ Overseas Student Insurance Plan

Studying overseas is a great way to enrich your knowledge and simultaneously broaden your horizon, which is especially important in our increasingly globalized world.

Being a stranger in a strange country, it is particularly essential to have dedicated protection to prepare yourself from the unexpected accidents. No matter if you are going to a summer study tour in China, a sommelier course in France, joining university exchange program in Japan or even studying abroad in the UK, StudySmart+ Overseas Student Insurance Plan can provide multiple protection for you!

| Short-term Study Plan (protection period up to 6 months) | Full Year Study Plan (1 or 2 years renewable coverage) |
|---|---|
| <p>Suitable for</p> <ul style="list-style-type: none"> • Short-term study tour • Overseas summer course • Exchange program (up to six months)  | <p>Suitable for</p> <ul style="list-style-type: none"> • Study abroad for high school diploma • Study in overseas university for bachelor/ master's degree • Exchange program (more than six months) <p>Flexible option to include medical coverage</p> <ul style="list-style-type: none"> • Basic plan (without medical coverage) • Advanced plan (with up to HKD 1,500,000 medical coverage) |

Flexible plan to suit different study purposes, durations and coverage

Two plan types with different protection periods and coverages to cater for study programs of various durations:

- Short-term Study Plan (up to six months)
- Full Year Study Plan (one or two years, renewable)

Offers plans with or without medical coverage for Full Year Study Plan to fulfil different coverage requirements



“The world is a book, those who do not travel only read one page”
– St. Augustine



Product highlights

Take care of your medical expenses

Medical expenses could be unexpectedly high overseas. StudySmart+ Oversea Student Insurance Plan provides up to HKD 1,500,000 cover of overseas medical expenses. Zurich Emergency Assistance provides you with extra peace of mind in emergencies.



Medical cover¹

- Up to **HKD 1,500,000 cover for overseas medical expenses**, including out-patient visit, specialist/physiotherapy, Chinese medicine practitioner, bone-setting, etc.
- COVID-19 related medical expenses are also covered
- Cover **follow-up expenses** due to accidental injury and illness

Zurich Emergency Assistance

- Emergency medical evacuation
- Deposit guarantee for hospital admission
- 24-hour telephone hotline and referral services

Protect your exploration and holiday during the study period

He that travels far knows much. We support your leisure travel during your overseas study period by providing delay coverage and rental car excess coverage. And more, the inpatient medical expenses in Hong Kong during holiday is covered!



Protection for travel delay and baggage

- Cover travel delay and provide baggage delay allowance during your covered overseas study period, also extending to leisure trips within the covered period

Rental car excess coverage

- Cover rental car motor insurance excess for traveling outside the city of study

Medical coverage in Hong Kong during holiday²

- Extend cover to inpatient **medical expense in Hong Kong during temporary home visit holiday³** for up to HKD 100,000

Adventure activities are covered

- Cover air, land and sea adventure activities including parachuting, bungee jumping and scuba diving, etc.

Extra peace of mind for personal accidents and liabilities

Up to HKD 2,000,000 personal liability protection and up to HKD 1,200,000 personal accident cover are provided for the peace of mind of studying abroad.



Personal accident cover

- Up to **HKD 1,200,000** personal accident cover losses induced while participating in during school activities, traffic accidents, and **being a victim of violent criminal act**
- Up to **HKD 1,000,000 cover for other personal accident**

Personal liability protection

- Up to HKD 2,000,000 personal liability protection

More coverages to the details to support you studying abroad

StudySmart+ covers various aspects of your overseas study life. Study cancellation and interruption, as well as internship and placement coordinated by school are protected by this plan. The personal baggage loss and overseas household contents in storage during semester break during your visit to Hong Kong are also covered!



Overseas household is uninhabitable

- Hotel expenses is covered if residence in overseas during the insured journey is seriously damage due to natural disaster, fire or flood

Study cancellation and interruption coverage

- Cover additional or forfeited ticket cost and accommodation expenses and loss of tuition fee in case of trip cancellation or interruption, COVID-19 situations are also covered!

Internship protection

- Cover internship and placement programs coordinated by school

Overseas household protection

- Compensate loss or damage of your overseas household contents, including those stored in storage facilities during semester breaks⁴

1 Applicable for Short-term Study Plan and Full Year Study Plan – Advanced plan only

2 Applicable for Full Year Study Plan – Advanced plan only

3 Within a period of three months

4 Applicable for Full Year Study Plan only



BONUS: Graduation incentive

For students who purchase StudySmart+ for over three consecutive full years, up to HKD 2,000 incentive will be rewarded upon graduation! We are proud of you!

Table of benefits

| Section | Coverage | Maximum benefits per insured person per insured journey (HKD) | Maximum benefits per insured person per policy year for Full Year Study Plan (HKD) | | |
|-----------|---|--|--|----------------------------------|--|
| | | Short-term Study Plan | Basic Plan | Advanced Plan | |
| 1. | Medical Cover | | | | |
| (a) | Medical expenses | 1,000,000 | Not applicable | 1,500,000 | |
| | Including sub-limit of: | | | | |
| | – Outpatient visits in overseas | 500 per visit per day (Maximum 15 visits) | | | 500 per visit per day (Maximum 25 visits) |
| | – Specialist or physiotherapy expenses in overseas | 1,500 per visit per day (Maximum 5 visits) | | | 1,500 per visit per day (Maximum 10 visits) |
| | – Inpatient medical treatment of psychiatric disorders in overseas | 15,000 | | | 15,000 |
| | – Overseas travelling expenses for seeking medical treatment | 1,000 | | | 1,000 |
| | – Follow-up medical expenses in three months after return to Hong Kong, including: | 250,000 | | | 375,000 |
| | • Chinese medicine practitioner, Chinese medicine bone-setting, acupuncture and chiropractic treatments | 3,000 (200 per visit per day) | | | 3,000 (200 per visit per day) |
| | – Inpatient medical treatment in Hong Kong during temporary home visit within three months | Not applicable | | 100,000 (50,000 per confinement) | |
| (b) | Trauma counselling benefit | 15,000 (1,500 per visit per day) | Not applicable | 15,000 (1,500 per visit per day) | |
| 2. | Zurich Emergency Assistance | | | | |
| (a) | Deposit guarantee for hospital admission | | 39,000 | | |
| (b) | Emergency medical evacuation | | Actual Cost | | |
| (c) | Repatriation of mortal remains | | | | |
| (d) | Travelling and accommodation expenses | | One economy class one-way travel ticket and hotel accommodation expenses up to 7,800 (1,950 per day) | | |
| (e) | 24-hour telephone hotline and referral services | | Included | | |
| 3. | Accident Cover | | | | |
| (a) | Personal accident | | | | |
| | (i) Accident while participating school activities | 1,200,000 | 600,000 | 1,200,000 | |
| | (ii) Traffic accident | | | | |
| | (iii) Being a victim of a violent criminal act | | | | |
| | (iv) Other accident | | | | |
| (b) | Burns cover | 200,000 | 100,000 | 200,000 | |
| 4. | Compassionate Death Cash and Visit | | | | |
| (a) | Compassionate death cash | | 10,000 | | |
| (b) | Compassionate visit | Two economy class round-trip travel ticket and hotel accommodation expenses up to 50,000 | | | |
| 5. | Personal Property Cover | | | | |
| (a) | Personal belongings and household content | 10,000 | Not applicable | 10,000 | |
| | Including sub-limit of: | | | | |
| | – Per item, pair, set or collection | 3,000 | | | 3,000 |
| | – Lap-top computer | 5,000 | | | 5,000 |
| | – Aggregate limit for all cameras, camcorders and their accessories and related equipment | 3,000 | | | 3,000 |
| | – Per item, pair, set or collection in storage facility | Not covered | | 2,000 | |
| (b) | Loss of travel document and/or travel ticket | 10,000 | 5,000 | 10,000 | |
| 6. | Liability Cover | | | | |
| (a) | Personal liability | 2,000,000 | 1,000,000 | 2,000,000 | |
| (b) | Rental vehicle excess | 5,000 | 5,000 | 5,000 | |

Table of benefits

| Section | Coverage | Maximum benefits per insured person per insured journey (HKD) | Maximum benefits per insured person per policy year for Full Year Study Plan (HKD) | |
|------------|---|---|--|---------------|
| | | Short-term Study Plan | Basic Plan | Advanced Plan |
| 7. | Delay Cover | | | |
| (a) | Travel delay | | | |
| | (i) Travel delay allowance (HKD 300 for each and every full 6 hours' delay) | 1,000 | 1,000 | 1,500 |
| | (ii) Hotel cost due to travel delay (for delay over 6 hours) | | | 2,000 |
| | (iii) Re-routing cost due to travel delay | | 5,000 | 10,000 |
| (b) | Baggage delay allowance (for delay over 6 hours) | 500 | Not applicable | 500 |
| 8. | Study Trip Cancellation and Interruption Cover | | | |
| (a) | Cancellation of trip | | 20,000 | 40,000 |
| (b) | Interruption of trip | | 10,000 | 20,000 |
| (c) | Loss of tuition fee due to study interruption | | 50,000 | 100,000 |
| 9. | Zurich Care Protection | | | |
| (a) | Parent annual leave compensation (HKD 500 per day per each parent) | | 2,500 | 5,000 |
| (b) | Missed school cover (HKD 500 per day) | Not applicable | 5,000 | 10,000 |
| (c) | Education fund | | 100,000 | 200,000 |
| (d) | Overseas hotel cost | | 2,500 | 5,000 |
| (e) | Graduation incentive | | 1,000 | 2,000 |
| 10. | MediExpress China Medical Card Service | | Not applicable | Included |

Premium table – Short-term Study Plan

| Plan duration | Premium (HKD) |
|---------------|---------------|
| 2 months | 1,380 |
| 4 months | 2,250 |
| 6 months | 3,800 |

Premium table – Full Year Study Plan

| Plan duration | Premium (HKD) | |
|---------------|-----------------------------------|--------------------------------------|
| | Full Year Study Plan – Basic Plan | Full Year Study Plan – Advanced Plan |
| 1 year | 2,750 | 5,950 |
| 2 years | 4,670 | 10,000 |

Major exclusions

- Any event arising from war, act of foreign enemy, civil war, rebellion, insurrection, military force or coup.
- Any pre-existing condition, congenital and hereditary condition; insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), alcoholism or drug addiction.
- Any condition resulting from pregnancy, childbirth or miscarriage, abortion, prenatal care as well as post-natal care and other complications arising therefrom, venereal disease; suicide or intentional self-inflicted injury; any illness attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS.
- Any illegal or unlawful act by the insured person or the insured person's direct participation in strike, riot or civil commotion or terrorism.
- Any losses due to trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level.
- Engaging in offshore activities including commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker involving height or underground works, naval, military or airforce service or operations or armed force services.
- Any loss or liability incurred as a result of the insured person being a crew member or an operator of any air carrier.
- Any activity or involvement of the insured person in the air unless such insured person is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority.
- Any insured person who is a holder of the People's Republic of China passport and travels to/within China. However, this exclusion will be waived if such insured person has an official document issued by an overseas government (other than China) as proof that he/she is a legal resident of the relevant country.

Important notes

1. All insured journey must commence and depart from Hong Kong, until when insured person arrives at Hong Kong to re-enter Hong Kong and the insured journey must fall within the period of insurance.
2. The insurance applies to insured person aged between 7 and 70 years both inclusive on the policy effective date.
3. The maximum period of protection is six months for Short-term Study Plan.
4. When applying to Short-term Study Plan, unless specifically mentioned in the contrary, no extension of period of insurance is allowed once the policy has been effected.
5. Unless specifically mentioned in the contrary, no refund of premium is allowed for Short-term Study Plan once the policy has been issued. Upon cancellation of a Full Year Study Plan, we will refund the premium actually paid covering the period after the date of termination of this policy based on the table below, provided that no claim has been made during the period starting from the policy effective date of each period of insurance, to the date on which the cancellation takes effect.

| Covered period | Percentage of premium required by Zurich |
|-------------------------------|--|
| Two months (minimum premiums) | 40% |
| Three months | 50% |
| Four months | 60% |
| Five months | 70% |
| Six months | 75% |
| Over six months | 100% |

6. When applying to Short-term Study Plan, application to insure a group of over 30 people under one policy is subject to our prior approval.
7. Compensation for parent annual leave will be paid upon the compassionate visit claim is verified; and subject to the written proof of the annual leave of the full-time employed parents given from their employers.
8. Compensation for missed school cover will be paid upon the medical expenses claim during the insured journey is verified; and subject to the presentation of the documentation of actual school fee paid.

How to make a claim?

Things unexpected could happen during your overseas study period, if you need to make a claim for your loss or accident, we are here to help! With our online services, we would like to make your claims experience as smooth and effortless as possible.

To learn more on claims procedure and required supporting documents, please visit <https://www.zurich.com.hk/en/make-a-claim/travel-insurance> to get all the information you need.

While through our "eClaim" online platform, you can submit a claim easily and conveniently. Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened by up to two working days comparing to submission by post/email.

Please note that if you need to claim for your journey, report your claim to us in 30 days.

For claims enquiries, please visit <https://www.zurich.com.hk/contactclaims> for making a reservation, we will get in touch shortly.



This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision. The English version shall prevail in case of inconsistency between the English and Chinese versions.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium.

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