

Starr International Insurance (Asia) Limited是STARR INTERNATIONAL COMPANY, INC. (STARR INTERNATIONAL)轄下一所私人持有的跨國保險公司。我們在市場上提供高質及個性化的財產保險產品，也為客人提供風險管理、理賠管理、行政及再保險服務。

我們的歷史可追溯到1919年12月，當創辦人Cornelius Vander Starr在中國上海成立保險代理公司。於上世紀20年代，分別在中國、香港、河內、胡志明市、雅加達、吉隆坡及菲律賓等地設立辦事處。我們在2009年9月獲發一般保險業務牌照，並且自2010年2月獲A.M. Best評級機構評為“A”級。

我們擁有一個在亞洲保險市場經驗豐富的管理團隊，專注於香港以至亞洲市場提供高質素的一般保險服務。

Starr International Insurance (Asia) Limited, a company of STARR INTERNATIONAL COMPANY, INC. (STARR INTERNATIONAL) is a privately held global insurance company. Starr International's insurance entities provide high-quality, customized property and casualty insurance products, with significant access to the excess and surplus marketplace. These entities also provide risk management, claims management, administrative, and reinsurance services to their policyholders.

The history of Starr Companies can be traced back to December 1919, when Cornelius Vander Starr founded an insurance agency in Shanghai, China. Throughout the 1920s, Starr established branches across China, and in Hong Kong, Hanoi, Saigon, Jakarta, Kuala Lumpur and the Philippines.

Starr International Insurance (Asia) Ltd was licensed as a general insurance company in Hong Kong in September 2009 and received an "A" rating by A.M. Best Company since February 2010. Managed by a team of experienced insurance executives in the Asian insurance market, Starr International Insurance (Asia) Ltd. focuses on providing quality general insurance services to the Hong Kong market and serves as the base for Starr International's expansion into the Greater Asia region.



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® Sun Flower Insurance Brokers Limited

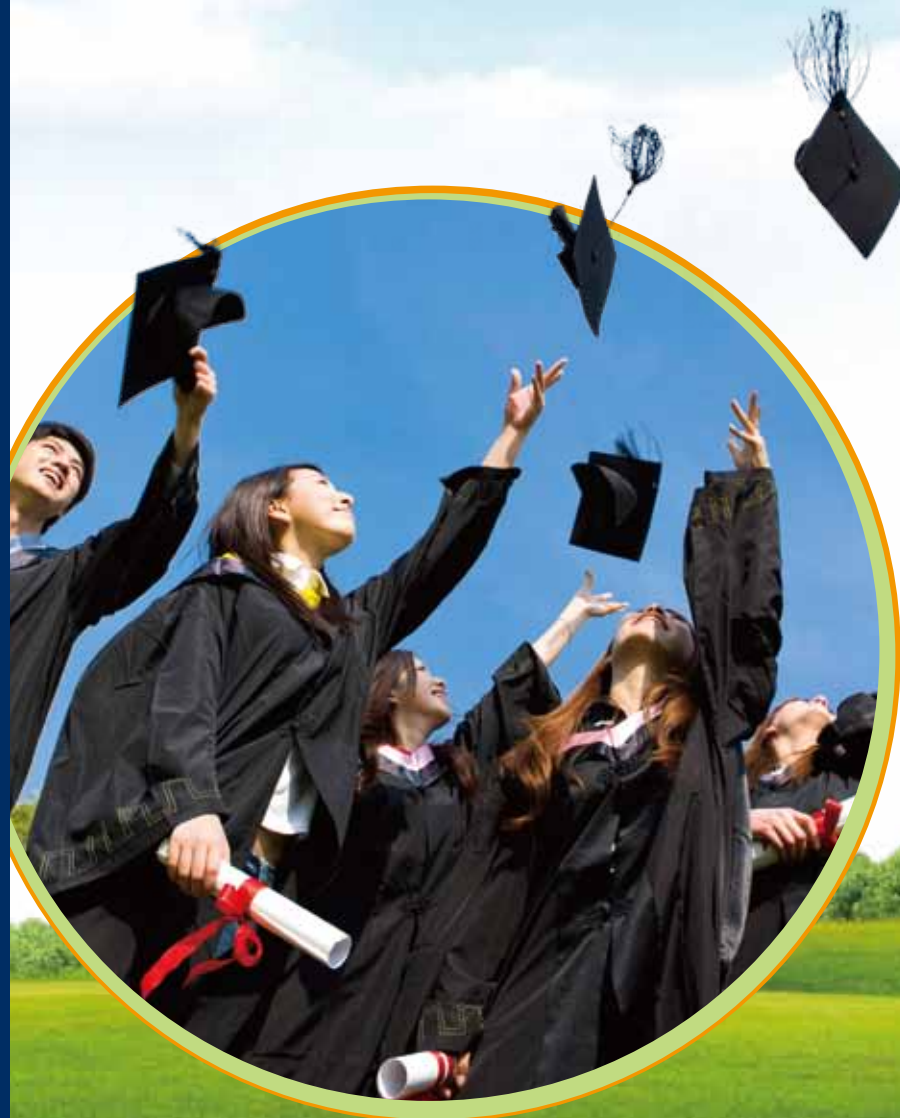
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SmarTrip Overseas Student Insurance 「智樂遊」海外留學生保險



為人父母總會無時無刻將最好的留給子女，究竟怎樣才可以為他們創造一個美好的將來？可能是提供豐富的知識及更佳的升學機會。當子女們成功到海外升學後，你們便開始擔憂他們在海外生活的保障。**Starr智樂遊**不但可滿足大部份學府對海外留學生之保險要求，更名為子女在留學期間及假期中之旅遊提供24小時全面保障。無論何時何地，**Starr智樂遊**始終是你的明智之選，讓子女盡情體驗留學之旅吧！

計劃特點：

1. 醫療費用高達2,000,000港元（符合大部份學府之要求），包括住院及門診
2. 門診費用及次數不設限額
3. 包括藥房所配的處方藥物
4. 毋須自負額及墊底費
5. 意外死亡及永久傷殘採用Scale 2 賠償表
6. 最長365天的海外保障
7. 保障涵蓋學校放假期間的休閒旅遊
8. 保障所有業餘運動，如熱氣球、潛水、滑雪等，沒有高度或深度限制
9. 保障非體力勞動之合法兼職工作
10. 也接受已離港學生之申請，但需通過核保程序
11. 特設Starr獎學金

投保資格：

準備前往海外升學之8至32歲的香港居民。

Special Features:

1. Medical expenses up to HK\$2,000,000 including in and outpatient treatments (fulfill most institution's requirement)
2. No sub-limit or restriction on outpatient expenses and number of visits
3. Prescribed medications or drugs dispensed by pharmacy are included
4. No co-payment or deductible
5. Scale 2 is adopted for Accidental Death and Disablement
6. Maximum up to 365 days' insurance coverage abroad
7. Extend to cover leisure trips during school breaks
8. Extend to cover amateur hazardous sports such as hot air ballooning, scuba diving, skiing, etc. and impose no restriction on height or depth
9. Extend to cover non-manual part-time legal jobs
10. For students who have departed, enrollment is still acceptable subject to underwriting
11. Starr scholarship made available

Eligibility:

Hong Kong resident aged between 8 and 32, who plans to study abroad.

As parents, there are many best things you can do for your children. What can you provide to ensure your children have an advantage in life? Perhaps are knowledge and the opportunity to pursue higher education. Having saved enough for your children's education, the next thing you might worry about is their protection overseas. **Starr SmarTrip** Overseas Student Insurance fulfills the insurance requirement of most overseas education institutions. It provides round the clock protection while they are studying and even holidaying during the school breaks. **SmarTrip** is always a smart choice! Let them enjoy a care free study trip!

保障	個人保額 (港幣)		
	優秀	卓越	榮譽
第1項 - 意外死亡及永久傷殘 *			
意外導致12個月內死亡或永久傷殘。			
(一) 乘搭公共交通工具之意外	300,000	500,000	750,000
(二) 其他意外	300,000	500,000	500,000
第2項 - 燒傷保障 **			
意外導致12個月內遭受二級或三級程度燒傷。	100,000	100,000	100,000
第3項 - 醫療費用			
受傷或患病而須支付的醫療費用，包括藥房所配的處方藥物。	1,000,000 (分項限額如下)	1,500,000 (分項限額如下)	2,000,000 (分項限額如下)
覆診費用 (回港後90天內)	200,000	300,000	500,000
• 包括跌打及針灸的治療費用	每日一症150 每保單年度 1,500	每日一症180 每保單年度 2,000	每日一症200 每保單年度 2,500
第4項 - Starr 全球緊急支援服務			
(一) 24小時熱線服務 24小時旅遊援助，商務禮賓及醫療協助服務。	包括	包括	包括
(二) 緊急醫療運送 為受保人提供在海外因意外受傷或患病而需要醫療撤離及運送服務。	無限	無限	無限
(三) 入院保證金 為受保人提供入院所需的按金。	40,000	40,000	40,000
(四) 緊急啟程			
(i) 受保人於海外住院 (至少7天) 提供一名親友之合理交通及住宿費用，每晚住房 上限港幣1,000元及最長7晚。	50,000	100,000	200,000
(ii) 受保人於海外死亡 提供一名直系親屬之合理交通及住宿費用，每晚 住房上限港幣1,000元及最長5晚。	50,000	100,000	200,000
(iii) 直系親屬死亡 賠償受保人回港之合理交通費用。	50,000	100,000	200,000
(五) 運返費用 安排運送遺體或骨灰回港。	無限	無限	無限

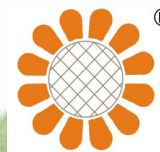
保障	個人保額 (港幣)		
	優秀	卓越	榮譽
第5項 - 個人行李			
賠償行李及個人財物之遺失或損毀。(此保障不適用於就讀教育學府之城市)	不適用	10,000	10,000
每件、每對或每套物品之賠償限額		2,000	2,000
手提電腦之賠償限額		5,000	5,000
第6項 - 行李延誤			
行李延誤達8小時而需購買必須品。	不適用	500	500
第7項 - 個人錢財			
因遭盜竊、搶劫或爆竊而導致現金、旅遊支票或匯票的損失。(此保障不適用於就讀教育學府之城市)	不適用	2,000	2,000
第8項 - 證件遺失			
因被盜竊、搶劫或爆竊而遺失旅遊證件之有關補領費用。	不適用	5,000	5,000
第9項 - 旅程延誤			
因罷工、暴動、民亂、騎劫、惡劣天氣或機件故障而導致所乘之公共交通工具延誤達8小時，可獲現金賠償。	不適用	每8小時300 最高900	每8小時300 最高1,200
第10項 - 個人責任			
因疏忽導致第三者身體意外受傷或財物損失而需負上的法律賠償責任。	不適用	1,000,000	1,500,000
第11項 - 學業中斷			
海外住院達30日或以上而需中斷學業，賠償已繳交及不可退還之學費。	不適用	不適用	100,000
第12項 - Starr 獎學金			
獲取GPA 4.0 或全甲級成績的獎勵。	不適用	不適用	2,000

保費

全年保費 (港幣)	優秀	卓越	榮譽
	2,200	3,000	5,000

* 請參閱賠償表一

** 請參閱賠償表二



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Coverage	Sum Insured / Person (HK\$)		
	Credit	Distinction	High Distinction

Section 1 - Accidental Death and Disablement *

Death or permanent disablement arising within 12 months of an accident.			
(a) Accident while in a Common Carrier	300,000	500,000	750,000
(b) Other Accidents	300,000	500,000	500,000

Section 2 - Burns Benefit **

Second or third degree burns arising within 12 months of an accident	100,000	100,000	100,000
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Section 3 - Medical Expenses

Reimbursement of the actual expenses for treatment of injury and sickness. Prescribed drugs and medications dispensed by pharmacy are included.	1,000,000 (Sub-limit as below)	1,500,000 (Sub-limit as below)	2,000,000 (Sub-limit as below)
Follow-up Medical Treatment Extension (within 90 days after returning to Hong Kong)	200,000	300,000	500,000
• Including Chinese bone-setting and acupuncture treatment expenses	150 Per Day Per Visit 1,500 Per Policy Year	180 Per Day Per Visit 2,000 Per Policy Year	200 Per Day Per Visit 2,500 Per Policy Year

Section 4 - Starr Global Emergency Assistance Services

(a) Round-the-clock Hotline Service 24-hour hotline for travel assistance, business concierge and medical assistance.	Included	Included	Included
(b) Emergency Medical Evacuation and Repatriation Provide emergency medical evacuation and repatriation due to serious injury or sickness.	Unlimited	Unlimited	Unlimited
(c) Hospital Admission Guarantee Guaranteed payment of hospital admission fees.	40,000	40,000	40,000
(d) Compassionate Visit			
(i) Hospitalization of Insured Person (at least 7 days) Travel and accommodation expenses for one relative or friend subject to HK\$1,000 per night up to 7 consecutive nights.	50,000	100,000	200,000
(ii) Death of Insured Person Travel and accommodation expenses for one immediate family member subject to HK\$1,000 per night up to 5 consecutive nights.	50,000	100,000	200,000
(iii) Death of Immediate Family Member Pay the travel expenses for the insured person's return to take care the necessary arrangement of a deceased immediate family member.	50,000	100,000	200,000

Coverage	Sum Insured / Person (HK\$)		
	Credit	Distinction	High Distinction

(e) Repatriation of Mortal Remains Return of remains or ashes to Hong Kong.	Unlimited	Unlimited	Unlimited
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Section 5 - Personal Baggage

Pay for loss of or damage to baggage and personal effects. (This benefit is not applicable to the city where the educational institution is located)	Nil	10,000	10,000
Sub-limit per item / pair / set of articles		2,000	2,000
Sub-limit for lap-top computer		5,000	5,000

Section 6 - Baggage Delay

Emergency purchase due to baggage delay for more than 8 hours.	Nil	500	500
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Section 7 - Personal Money

Loss of cash, signed traveller's cheque or money order due to theft, robbery or burglary. (This benefit is not applicable to the city where the educational institution is located)	Nil	2,000	2,000
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Section 8 - Document Loss

Reimburse for the replacement cost of lost travel documents due to theft, robbery or burglary.	Nil	5,000	5,000
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Section 9 - Travel Delay

Cash benefit for common carrier delay for more than 8 hours due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault of the Common Carrier.	Nil	300 Per 8 Hours Max 900	300 Per 8 Hours Max 1,200
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Section 10 - Personal Liability

Indemnify legal liability in respect of accidental bodily injury or property damage to third parties due to negligence.	Nil	1,000,000	1,500,000
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Section 11 - Study Interruption

Reimburse the tuition fees for study interruption due to overseas hospital confinement for 30 days.	Nil	Nil	100,000
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Section 12 - Starr Scholarship

Achievement of GPA 4.0 or straight A.	Nil	Nil	2,000
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Premium

Annual Premium (HK\$)	2,200	3,000	5,000
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* Please refer to Compensation Table 1

** Please refer to Compensation Table 2

*賠償表一 Compensation Table 1

損害事項 Benefit Event	保額百分率 Percentage of Sum Insured	
1 死亡 Death	100%	
2 永久完全傷殘 Permanent total disablement	100%	
3 喪失或永久喪失單肢或多肢功能 Loss of or the permanent loss of use of one or more limbs	100%	
4 永久喪失雙眼視力 Permanent loss of sight of both eyes	100%	
5 永久喪失一眼視力 Permanent loss of sight of one eye	100%	
6 永久喪失言語能力及失聰 Permanent loss of speech and loss of hearing	100%	
7 永久性精神錯亂 Permanent and incurable insanity	100%	
8 永久失聰 Permanent loss of hearing in		
a) 雙耳 Both ears	75%	
b) 單耳 One ear	15%	
9 永久喪失言語能力 Permanent loss of speech	50%	
10 永久喪失一眼晶體 Permanent loss of the lens of one eye	50%	
	右手 Right Hand	左手 Left Hand
11 喪失或永久喪失四隻手指及拇指功能 Loss of or the permanent loss of use of four fingers and thumb	70%	50%
12 喪失或永久喪失四隻手指功能 Loss of or the permanent loss of use of four fingers	40%	30%
13 喪失或永久喪失一隻拇指功能 Loss of or the permanent loss of use of one thumb		
a) 兩個拇指關節 Both joints	30%	20%
b) 一個拇指關節 One joint	15%	10%
14 喪失或永久喪失手指功能 Loss of or the permanent loss of use of fingers		
a) 三個手指關節 Three joints	10%	7.5%
b) 二個手指關節 Two joints	7.5%	5%
c) 一個手指關節 One joint	5%	2%

*賠償表一 Compensation Table 1

損害事項 Benefit Event	保額百分率 Percentage of Sum Insured
15 喪失或永久喪失腳趾功能 Loss of or the permanent loss of use of toes	
a) 一隻腳所有腳趾 All – one foot	15%
b) 大腳趾 – 兩個關節 Great toe – both joints	5%
c) 大腳趾 – 一個關節 Great toe – one joint	3%
16 折斷腿部或膝蓋而無法縫合 Fractured leg or patella with established non-union	10%
17 腳部縮短最少5厘米 Shortening of leg by at least 5 cm	7.5%
18 如永久傷殘不屬於以上第8至17項，我們有絕對的決定權利，評估你的傷殘程度並相應上述的保額百分率而計算出一個賠償金額。 Permanent disablement not falling under events 8 to 17 above, we shall in our absolute discretion pay you a benefit which shall be calculated by assessing the degree of disablement relative to the above percentage of sum insured.	

如慣用左手並申報於投保書內，則損害事項第11至14項將會互相對調。

If left-handed and have mentioned on the application, the percentage of sum insured from events 11 to 14 shall be transposed.

**賠償表二 Compensation Table 2

二級或三級程度燒傷 Second Degree or Third Degree Burns	保額百分率 Percentage of Sum Insured
達身體面積 45%或以上 On 45% or more of body surface	100%
達身體面積 27%或以上 On 27% or more of body surface	60%
達身體面積 18%或以上 On 18% or more of body surface	50%
達身體面積 9%或以上 On 9% or more of body surface	30%
達身體面積 4.5%或以上 On 4.5% or more of body surface	20%

主要不承保事項 Major Exclusions

受保前已存在之狀況、戰爭、自殺、懷孕、分娩、職業運動、手提電話、平板電腦、不保國家：阿富汗及伊拉克。
Pre-existing condition, war, suicide, pregnancy, childbirth, professional sport, mobile phone, tablet computer, excluded countries: Afghanistan and Iraq.

注意事項 Remarks

1. 投保人必須年滿18歲。
Applicant must be aged 18 or above.
2. 受保人的年齡為8至32歲。
Insured person must be aged between 8 and 32.
3. 8至14歲的受保人，其意外死亡及永久傷殘的最高保額為所選擇計劃的保額或港幣500,000元，以較低者為準。
For insured person aged between 8 and 14, the sum insured of Accidental Death and Disablement is subject to the maximum of the selected plan or HK\$500,000, whichever is lesser.
4. 如有索償，必須於事發後30天內以書面（電郵）通知我們。
Written notice (email) of a claim must be given within 30 days after the incident.
5. 有關第4項之任何服務必需由Starr全球緊急支援安排。
Any services under section 4 must be arranged by Starr Global Emergency Assistance.
6. 本單張只提供計劃概要作參考之用，並不構成保險合約的一部分，所有保障及不承保事項只作簡單描述，有關詳細資料，請參閱保單內之條款。
This brochure is designed to provide you a summary of the plan and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions.



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「智樂遊」海外留學生保險投保書 SmarTrip Overseas Student Insurance Application

請在適當空格內加 (✓) Please tick the appropriate box (✓)

I. 投保人資料 Applicant Details

姓名 Name (Mr.先生 / Ms.女士)

投保人出生日期 Date of Birth(dd日 / mm月 / yyyy年)

香港身份證 / 護照號碼 HK ID / Passport No.

聯絡電話 Contact Tel No.

電郵地址 E-mail Address

聯絡地址 Correspondence Address

II. 保險計劃 Plan Information

計劃類別 Plan Type

優秀 Credit HK\$2,200 卓越 Distinction HK\$3,000 榮譽 High Distinction HK\$5,000

保單生效日期 Policy Effective Date (dd日 / mm月 / yyyy年)

保單生效日期為受保人離港當日或之前

(Policy effective date must be same as or before the insured person's departure date from Hong Kong)

III. 受保人資料 Insured Person Information

姓名 Name (Mr.先生 / Ms女士)

出生日期 Date of Birth (dd日 / mm月 / yyyy年)

香港身份證號碼 HK ID No.

與投保人之關係 Relationship to Applicant

本人 Self 子女 Child 其他 Other: _____

慣用左手 Left handed

是 Yes

IV 教育學府資料 Details of the Educational Institution

名稱 Name

城市 City

國家 Country

「智樂遊」海外留學生保險投保書 SmarTrip Overseas Student Insurance Application

請在適當空格內加 (✓) Please tick the appropriate box (✓)

V. 聲明 Declaration

- 本人/我們謹此聲明，根據本人/我們所知及所信，所有提供的資料均屬屬無訛。I/We declare to the best of my/our knowledge and belief that the information given is true in every respect.
- 本人/我們同意此投保書和聲明將成為當事人與簽發保單給本人/我們的Starr International insurance (Asia) Limited ("SIIA")的基本合約。本人/我們同意授權SIIA向註冊醫生提取本人/我們的病歷，本人/我們並同意提供額外與保單有關的資料及自行承擔所需費用。I/We agree that this application and declaration shall form the basis for the contract between the parties and the issuance of the insurance policy to me/us by Starr International Insurance (Asia) Limited ("SIIA"). I/We authorize SIIA to obtain medical information from my/our medical practitioner(s) and I/we agree to supply additional information relevant to the insurance policy at my/our own expense.
- 此保險申請獲得SIIA接納後便會生效。This insurance application will be effective after it has been accepted by SIIA.
- 本人/我們現聲明、同意及允許SIIA可保留、使用或透露任何SIIA所收集或持有之個人資料（無論在此投保書所載或從其他途徑獲取）予SIIA之母公司、子公司、相關公司、集團公司及/或與SIIA相關之個人/組織（統稱“Starr”）（在本港或海外）；以及這產品分銷商、承包商、其他金融服務供應商，或提供管理、營運、客戶服務、技術及/或電信支援予SIIA的有關人士或機構，及/或Starr或於SIIA私隱政策及個人資料（私隱）條例（香港法例第486章）內指定的任何人士或機構（被選定的第三方）（在本港或海外），以便處理本申請及/或提供與保險有關的售後服務，包括但不限於保單管理，及/或索償處理及/或資料核對。I/We hereby declare, agree and consent that any personal data collected or held by SIIA (whether contained in this application or otherwise obtained) is provided and may be held by, used by and disclosed by SIIA to SIIA's parent companies, subsidiaries, related companies, group companies and/or any individuals/organizations associated with SIIA (collectively the "Starr") (within or outside Hong Kong); and to such product distributors, contractors, other financial services providers or such persons or entities providing administrative, operational, customer, technical and/or telecommunications support to SIIA and/or Starr or any other persons or entities prescribed within SIIA's Privacy Policy and the Personal Data (Privacy) Ordinance (Cap. 486) ("Selected Third Parties") (within or outside Hong Kong), for the purposes of processing this application and/or providing subsequent insurance-related services, including but not limited to administering the insurance policy issued to you and/or processing any claim under the insurance policy issued to you and/or data matching.
- 本人/我們明白(i)倘若本人/我們未能提供本投保書所需的資料，SIIA將可能無法處理申請；及(ii)本人/我們有權要求停止接收任何直銷資料或來電，或向SIIA要求查閱及/或更正本人/我們的個人資料。有關的請求可致函香港灣仔港灣道18號中環廣場19樓1901室SIIA個人資料管理員辦理。I/We understand that (i) SIIA may be unable to process this application if I/we fail to provide any information requested in this application; and (ii) I/we have the right to request that I/we do not receive any direct marketing materials or calls, or to request access to and/or correction of any personal information held by SIIA concerning me/us. Such requests can be made to SIIA's Data Privacy Officer at Room 1901, 19/F Central Plaza, 18 Harbour Road, Wanchai, Hong Kong.
- 本人/我們明白、承認並同意當本人/我們繳付保費後，SIIA會於保單持續有效期間及/或續保之時，支付佣金予負責安排本保單的授權保險經紀。I/We understand, acknowledge and agree that, upon payment of the premium due under the insurance policy, SIIA may become liable to pay, during the continuance of the insurance policy and/or in respect of any renewal of the insurance policy, a commission to any authorized insurance broker responsible for arranging this policy.

本公司擬使用及/或提供閣下的姓名、地址、電話號碼及電郵地址予Starr及/或被選定的第三方作直銷和推廣其他保險/金融產品及服務之用途。如閣下不希望本公司使用及/或提供閣下之個人資料予Starr及/或被選定的第三方，請在簽署本聲明前於下列空格內加上 (✓)號。We intend to use and/or provide to the Starr and/or Selected Third Parties your name(s), address(es), telephone number(s) and email address(es) for direct marketing and the promotion of other insurance/financial products and services. If you do not wish us to use and/or provide such personal data to the Starr and/or Selected Third Parties, please indicate your objection before signing this Declaration by ticking the box below.

本人/我們反對SIIA使用及/或提供本人/我們的姓名、地址、電話號碼及電郵地址予Starr及/或被選定的第三方作直銷和推廣其他保險/金融產品及服務之用途。I/We object to my/our name(s), address(es), telephone number(s) and email address(es) being used by SIIA and/or provided by SIIA to the Starr and/or Selected Third Parties for direct marketing and the promotion of other insurance/financial products and services.

投保人簽署 Signature of Applicant

日期 Date

For Company Use Only 本公司專用欄:

代理人姓名及編號 Producer's Name & Code:

保單號碼 Policy Number:

生效日期 Effective Date:

總保費 Total Premium:

若本單張的英文和中文於意義上有所不同，一概以英文版本為準。In the event of any ambiguity or inconsistency between the English and Chinese versions of this brochure, the English version shall apply and prevail.