



Overseas StudentCare

Get ready to widen your horizon



Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong
Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowervip.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.



Peace of Mind for Overseas Studies

Preparing to study abroad can be tiresome, but let's not forget about an insurance plan tailored to provide protection for overseas study. No matter it is your beloved children or you who will study abroad, Liberty's Overseas StudentCare can provide cover for medical expenses, personal incidents and many more.

Benefits at a glance



Medical expenses up to
HK\$1,500,000
(with no excess or
deductible)



Protection against
unpaid tuition fee or
loans during
difficult times



Covers holidays taken
during study year



Cover all leisure sports
except extreme sports
and activities



Liberty scholarship
to reward
outstanding academic
performance

Summary of Benefits (Benefit Limit in HK\$)

Description of Benefits	Maximum Sum Insured
1. Accidental Death and Permanent Disability Cover for death or disability for the insured student as a result of accident in the course of study trip	HK\$1,000,000
2. Additional Indemnity on Accidental Death Cover the accidental death due to natural catastrophe in the course of study trip	HK\$100,000
3. Major Burns Cover the accidental bodily injury which result in 2 nd or 3 rd degree burns in the course of study trip	HK\$200,000
4. Medical Expenses (including outpatient 25 visits per policy year) Reimburse the medical expenses for hospitalisation, surgery and outpatient treatment (maximum 25 visits per policy year) if the insured student suffers from accidental injury or sickness in the course of study trip Follow-up medical treatment extension - reimbursement the follow-up medical expenses within 3 months from the date of return to Hong Kong which the treatment has been sought overseas, subject to maximum of HK\$150,000	HK\$1,500,000
5. Emergency Medical Evacuation & Repatriation Cover for the actual expense of emergency necessity medical transfer if the insured student suffers from accidental injury or sickness and requires transfer to another location for medical treatment and/or medical evacuation/repatriation to Home Country in the course of study trip	Actual Cost
6. Repatriation of Mortal Remains Cover the actual expense for transfer of the mortal remains to Hong Kong if the insured student dies in the course of study trip	Actual Cost
7. Care Visit Cover the cost of one round-trip, economy class air ticket and accommodation (maximum for 7 consecutive days) for the immediate family member if the insured student confined in a hospital for over 7 consecutive days or dies as a result of accidental bodily injury in the course of study trip	HK\$50,000
8. Study Interruption Reimburse the forfeited tuition fee or any outstanding study loan if the insured student is unable to continue from the education or completed withdrawal from the educational institution from due to: Serious accidental bodily injury or serious sickness of the insured student which result in continuous hospital confinement and temporary disability for 30 days or more	HK\$100,000
9. Education Fund Cash benefit to subsidy for the continuation of the insured student's education if the insured student's parent/legal guardian sustains accidental bodily injury result in dead or permanent total disability in the course of study trip	HK\$300,000
10. Personal Property Reimburse the loss of or damage to the insured student's baggage in the course of study trip; subject to maximum amount of HK\$3,000 per item or pair or set of items and HK\$10,000 for laptop computer	HK\$15,000

Summary of Benefits (Benefit Limit in HK\$)



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Description of Benefits	Maximum Sum Insured
11. Loss of Travel Documents Reimburse the replacement fee of passport, identity card, visa and/or other necessary travel documents for immigration clearance in event of robbery, theft or burglary in the course of study trip	HK\$10,000
12. Personal Money Reimburse the cash and/or traveller cheque in event of accidental loss, robbery, theft or burglary in the course of study trip	HK\$3,000
13. Unexpected Travel Delay (HK\$500 per 6 hours) (Maximum HK\$2,000 per trip) Cash benefit for common carrier delayed due to bad weather, mechanical failure or strike and other industrial action of the employee of the public common carrier, subject to HK\$500 per every 6 consecutive hours	HK\$6,000
14. Baggage Delay (more than 6 consecutive hours) Reimburse the emergency purchase if the checked-in baggage is delayed for more than 6 consecutive hours	HK\$1,000
15. Personal Liability In the course of study trip, pay the indemnity for damages which the insured student becomes legally liable to pay because of accidental bodily injury to any other person or destruction of property of others (except use of motor vehicle, aircraft, watercraft or mechanically, etc.). Liability related issues must be handled by Liberty	HK\$2,000,000
16. Scholarship Rewards Pay the cash rewards to the insured student for his/her outstanding academic result by achieving of GPA 4.0 on a 4 point scale or straight A for all courses completed within eight (8) months in the course of study trip	HK\$2,000
17. Kidnapping If the insured student is kidnapped in the course of study trip, a cash daily benefit of HK\$500 for each completed 24 hours, maximum 30 days per policy year	HK\$15,000
18. Traumatic Incident Counselling Reimburse the medical expenses incurred by psychologist or psychiatrist for HK\$1,500 per visit per day, up to HK\$15,000	HK\$15,000
19. Overseas Residence Protection Reimburse the loss or damage to the household contents arising by burglary; subject to maximum amount of HK\$2,000 per item or pair or set of items, if the insured student was away on a holiday overseas and no other person in the overseas residence	HK\$10,000
20. 24-hour Worldwide Emergency Assistance Hotline Services	Free

This a summary of benefits. For exact coverage, terms and conditions, please refer to the Policy.

Important Note: Any non-study trips that depart from Home Country and returns to Home Country during the Period of Insurance is/are not covered.

Premium Rate Table Including Levy



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Area of Coverage	Annual Premium (HK\$)
USA/Canada	HK\$4,000
Other Countries and Areas (excluding USA and Canada)	HK\$3,500

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate. For further information, please visit <https://www.libertyinsurance.com.hk/premium-levy> or contact (852) 2892 3888.

Eligibility

Insured Students must:

- between age 8 to 33
- not have USA as both Home Country and Stationed Country
- not have Sanctioned Countries as their Home Country or Study Country

Major Exclusions

- Pre-existing Medical Conditions, congenital or heredity condition, pregnancy, childbirth, miscarriage, cosmetic surgery, AIDS or AIDS related complex
- Treatment of sexually transmitted diseases or transmissible disease
- Self-inflicted bodily injury and sickness
- Suicide
- Alcoholism and drug abuse
- Treatment which is not medically necessary or treatment of an optional nature
- Alternative treatment, such as aromatherapy and naturopathy
- Experimental and yet to be scientifically proven treatments
- Drug purchased without physician's prescription
- Nuclear hazard
- War, civil war, insurrection, revolution, illegal act by the Insured or Policyholder
- Health check-ups or any investigation(s) directly related to admission, diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary
- Taking part in disciplinary forces, naval, military, air force service or operations with any armed force of any country

Major Exclusions

- Participation in any kind of race (other than on foot), Professional sports or any sport or stunt activity where an Insured Student would or could earn income or remuneration from engaging in it
- Aviation or aerial activities or aircraft except as a fare-paying passenger
- Hazardous Occupation, manual or hazardous work of any nature or, testing of any kind of conveyance
- Expenses incurred relating to diagnosis, tests or treatments by the Insured himself, business partner(s) or employer/employee of the Insured or Policyholder or the Spouse or Relative, whether qualified or not
- Participating in Extreme Sports/Activities including but not limited to deep sea diving utilising hard helmet with air hose attachments, white water rafting grade 4 or above, hunting, caving, potholing, off-piste skiing, outdoor rock climbing, mountaineering or climbing necessitating the use of climbing equipment, guides or ropes by the Insured Student

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.



Underwritten by **Liberty International Insurance Limited**
Suites 2601-04 & 2613-16, 26/F, 1111 King's Road, Taikoo Shing, Hong Kong

(852) 2892 3882 | www.libertyinsurance.com.hk |  

NOV 2024



升學易

海外留學，眼界大開



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海外留學，安心無憂

出發前往海外升學，準備功夫繁多。千萬別忘了購買專門為海外留學而設的保險計劃。
不論是您或您的子女即將出國升學，利寶的升學易提供個人意外及醫療保障等，使
您安心出發，迎接新學年的挑戰。

保障特點



醫療費用保障額高達
1,500,000港元
(無任何自負金額或墊底費)



不幸事故發生時
支援未能支付的
學費或貸款



涵蓋海外留學期間的
學校假期



涵蓋所有休閒運動，
極限運動/活動除外



獎勵金頒予
學業成績優異的
受保學生

保障表 - 賠償限額 (港元)



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保障範圍	最高保障金額
1. 意外死亡及永久傷殘 如受保學生於海外留學期間因意外而導致死亡及/或永久傷殘，將可根據保障金額獲得賠償	1,000,000港元
2. 意外死亡額外賠償 賠償於海外留學期間因天然災禍而導致死亡，將可獲得額外賠償	100,000港元
3. 燒傷保障 賠償於海外留學期間因意外導致身體燒傷程度達二級或三級	200,000港元
4. 醫療費用 (包括每保單年度25次門診) 如受保學生於海外留學期間因意外受傷或疾病所支付的醫療費用，包括住院、門診 (每保單年度25次) 及手術，均可獲得賠償 覆診費用-受保學生於海外接受診治後，回港後三個月內繼續接受治療的醫療費用，亦可獲得賠償，最高賠償金額為150,000港元	1,500,000港元
5. 緊急醫療運送及送返 於海外留學期間因應緊急醫療而需運送嚴重受傷或患病之受保學生至就近地區或返回原居地進行治療，賠償所有實際費用，確保受保學生得到最充分的保障	實際費用
6. 遺體運返 於海外留學期間安排運送在外地身故的受保學生之遺體或骨灰返回原居地	實際費用
7. 親屬探望 如受保學生於海外留學期間因意外不幸身故、嚴重受傷或病重而需住院連續超過7天，經審核後因應緊急需要可獲安排一名直系親屬前往探望照顧受保學生，保障包括來回機票 (經濟客位) 及住宿酒店費用 (最長7天)	50,000港元
8. 學業中斷 如受保學生因下列情況而必須中繼學業，被沒收或重讀之學費，未償還之留學貸款均可獲得賠償 受保學生因嚴重受傷或病重而需連續住院，及暫時傷殘超過30天	100,000港元
9. 教育基金 於海外留學期間，如受保學生指定的父或母或監護人因意外導致死亡及/或永久傷殘，將支付教育基金以資助受保學生繼續學業	300,000港元
10. 個人財物 於海外留學期間，如受保學生隨行之行李因意外損壞、遺失、被竊或搶劫，每項/套/對物品最高賠償額為3,000港元；及個人電腦為10,000港元	15,000港元
11. 證件遺失 於海外留學期間，如受保學生的旅遊證件、身份證或其他清關所需的證件被搶劫、偷竊或入室盜竊所引致的補領費用均可獲得賠償	10,000港元
12. 個人金錢 於海外留學期間，如受保學生因意外遺失、搶劫、偷竊或入室盜竊導致現金或旅行支票等之損失，均可獲得賠償	3,000港元

保障表 - 賠償限額 (港元)

保障範圍	最高保障金額
13. 旅程延誤 (每6小時500港元) (每次旅程上限為2,000港元) 因惡劣天氣、劫持、乘坐航班之機件故障、所乘坐之航運機構員工之罷工及其他工業行動而引致所乘坐之公共交通工具延誤，每6小時可獲500港元現金補償	6,000港元
14. 行李延誤 (延誤達6小時或以上) 於海外留學期間，如受保學生隨行之寄運行李因運送延誤達6小時或以上，可獲得賠償購買必需品應急	1,000港元
15. 個人責任 於海外留學期間，因疏忽導致第三者受傷或財物損毀而負上的法律責任。有關之責任必須由本公司代為處理 (保障不適用於駕駛或租用汽車、飛機及任何水上機動遊戲等)	2,000,000港元
16. 傑出成績獎學金 於海外留學期間，如受保學生於8個月內完成的所有科目均考獲GPA4.0 (GPA4分制下) 或全甲成績，將可獲得本公司給予獎學金以資鼓勵	2,000港元
17. 綁架 於海外留學期間，如受保學生遭受綁架，每24小時可獲500港元之賠償，每保單年度最多30天	15,000港元
18. 創傷輔導 於海外留學期間，如受保學生因目擊或親身感受創傷事故而需心理輔導、每日每次輔導最多可獲1,500港元醫療費用賠償	15,000港元
19. 海外住所保障 於海外留學期間，如受保學生因出外旅行而期間空置的海外住被爆竊，所引致的損失可獲得賠償。每項/套/對物品最高賠償額為2,000港元	10,000港元
20. 24小時全球緊急支援服務	免費

上述僅為保障範圍概要。實際保障範圍、條款及條件請參閱保單。
注意事項：不保障於保險期內從原居地出發並返回原居地的旅程，並不保障逗留原居地的任何損失。

保費 (已包含保費徵費)



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涵蓋地區	全年保費(港元)
美國/加拿大	4,000港元
其他國家及地區 (美國及加拿大除外)	3,500港元

保險業監管局已向相關的保單按規定的徵費率徵收保費徵費，詳情請
瀏覽 <https://www.libertyinsurance.com.hk/zh/premium-levy/> 或聯絡 (852) 2892 3888 。

投保資格

受保學生必須符合以下條件：

- 介乎8至33歲之間
- 原居地及駐留國家非美國
- 並非以被制裁國家作為原居地或留學國家

主要不保事項

- 任何投保前已存在之疾病，先天性或遺傳病症、懷孕、分娩、流產、整容手術、愛滋病及其有關的綜合症
- 性傳播疾病或傳染病的治療
- 自殘引致的傷害及疾病
- 自殺
- 酗酒及濫用藥物
- 非醫學必要的治療或非強制性治療
- 另類療法，例如香薰療法及自然醫學
- 實驗性質及尚待科學證明的治療方法
- 未經醫生處方購買的藥物
- 核災害
- 戰爭、內戰、叛亂、革命、受保人或保單持有人之非法行為
- 健康檢查或任何直接與調查有關的任何入院、診斷、疾病或受傷，或任何與調查有關的非醫學必要的治療
- 參與紀律部隊、海軍、軍隊、空軍部隊或任何國家的武裝軍事行動
- 參加任何類型的比賽 (徒步除外)、專業性質之運動或受保人可賺取收入或報酬的任何體育或競技活動

主要不保事項

- 航空或空中活動或乘搭飛機，以付費乘客身份除外
- 高危職業，任何體力勞動或危險性質工作，或任何交通工具的測試員
- 所有由受保人或保單持有人本人、其配偶、業務夥伴、僱主僱員作出的診斷、測試或治療有關的費用，不論其是否擁有專業資格
- 參與極限運動/活動，包括但不限於使用安全帽及安全帶的堅硬頭盔進行深海潛水、4級或以上級別的激流漂筏、狩獵、洞穴探險、洞穴探索、越野滑雪、戶外攀岩、登山或受保人使用攀登裝備、導向裝置或繩索的攀山活動

此計劃受相關保單合約的條款、細則及不保事項所約束。利寶保險保留接受任何申請的最終權利。本產品說明書僅提供一般資料，僅供參考。有關詳細條款、細則及不保事項，請參閱有關產品保單內容。如英文版本與翻譯版本之間存在任何歧義或不相符之處，則以英文版本為準。



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