

Tips on – Starr Insurance - Horizon Travel Working Holiday Insurance Plus

1. Who is eligible to enroll for Horizon Travel Working Holiday Insurance Plus?

- Hong Kong residents aged between 18 and 31 who plan to participate in Working Holiday Scheme are eligible to enroll.

「智安遊」工作假期保險(升級版)適合哪些人士投保？

- 適合準備參加工作假期計劃之 18 至 31 歲的香港居民投保。

2. Can working holiday insurance be replaced by general travel insurance if planning to attend overseas working holiday scheme?

- No. The working holiday scheme usually last for 12 consecutive months. The maximum coverage period for travel insurance is 180 consecutive calendar days for a single trip travel, and 90 days for annual travel. Horizon Travel Working Holiday Insurance Plus provides up to 365 days' insurance coverage abroad.

如參加工作假期計劃，可否購買一般旅遊保險代替工作假期保險？

- 不可以，因為工作假期計劃一般為期 12 個月，而旅遊保險的單次旅遊保險一般保障期最長為 180 日，旅遊保險全年計劃每次旅程保障期一般只有 90 日，同時只適用於多次離港出外旅遊的人士。「智安遊」工作假期保險(升級版)則提供最長 365 天的海外保障。

3. What is the maximum coverage period of Horizon Travel Working Holiday Insurance Plus?

- The maximum coverage period of Horizon Travel Working Holiday Insurance Plus is 365 days. If the Insured Person intends to stay in the local country for one more year, he or she may apply for a one-year policy renewal as long as he or she has a valid working holiday visa.

「智安遊」工作假期保險(升級版)的保障期最長是多少日？

- 保障期最長為 365 日，如受保人 1 年後仍打算逗留在當地，只要持有有效的工作假期簽證，便可向 Starr 要求續保 1 年。

4. Is the insured person covered by Horizon Travel Working Holiday Insurance Plus when he or she travels to other countries during the trip of working holidays?

- As long as the insured person has traveled to the declared country of working holiday during the entire journey, he or she will be protected travelling to other countries throughout the working holiday period. However, a single trip after returning to Hong Kong is not covered (For example: Hong Kong -> Japan -> Hong Kong).

「智安遊」工作假期保險(升級版)是否保障受保人在工作假期途中到其他國家旅遊？

- 只要整個旅程曾抵達過所申報的工作假期計劃之國家，在其他國家旅遊期間亦會得到保障的。但回到香港之後的單次旅遊便不受保障 (例如: 香港 -> 日本 -> 香港)。

5. Is Horizon Travel Working Holiday Insurance Plus provides emergency assistance services?

- Insured person may call Starr 24-hour Global Emergency Assistance Service Hotline at (852) 2802 8638 for assistance. The emergency assistance services include Travel Assistance, Business Concierge, Medical Assistance, Emergency Medical Evacuation and Repatriation, Hospital Admission Guarantee, and Compassionate Visit, etc.

「智安遊」工作假期保險(升級版)會否提供全球緊急支援服務？

- 受保人可以致電 Starr 全球緊急支援 24 小時熱線 (852) 2802 8638 求助。有關支援服務範圍包括旅遊支援、商務禮賓、醫療援助服務、緊急醫療撤離及運送、入院保證金及緊急啟程等服務。

6. Does Horizon Travel Working Holiday Insurance Plus cover amateur hazardous sports during the period of study abroad?

- Horizon Travel Working Holiday Insurance Plus extends to cover amateur hazardous sports including skiing, scuba diving and hot air ballooning, and there is no restriction on height or depth.

「智安遊」工作假期保險(升級版)會否為受保人在工作假期期間參與的業餘運動提供保障？

- 「智安遊」工作假期保險(升級版)保障業餘運動包括滑雪、潛水、熱氣球等，而且並沒有高度或深度限制。

7. Is the insured person entitled follow-up treatments after returning to Hong Kong from the trip of working holiday?

- The Policy extends to cover any follow-up medical expenses incurred during the working holiday, subject to the maximum Sum Insured as stated in the Schedule, within ninety (90) consecutive days after the Insured Person's return to Hong Kong provided that the first treatment must be sought outside Hong Kong.

如受保人於工作假期時在當地因病或傷患接受治療，而回港後仍有需要繼續接受治療，受保人會否受到保障呢？

- 若受保人在工作假期時遭受損害或感染疾病，並已在香港境外接受首次之治療，本保單額外保障受保人 於回港後 90 天之覆診費用。

8. How to make a claim when necessary?

- Written notice of a claim must be submitted to Starr within 30 days after occurrence of any Accident or other event that might give rise to a claim under this Policy. Provide any relevant supporting documents such as police reports, medical reports, travel documents, boarding passes or e-tickets, purchase receipts, etc. For details, please refer to the instruction on Travel Insurance Claim Form.

如有需要，受保人應如何辦理有關索償？

- 受保人必須在任何意外或可能引起索償事件發生後的 30 天內以書面通知 Starr，提供任何相關證明文件，如警方報告，醫療報告，旅行證件，登機證或電子機票，購買收據等。詳情請參考旅遊保險索償表之有關指引。