

Tips on AXA SmartStudent Overseas Insurance

1. Who is eligible to apply for SmartStudent Overseas?

- Anyone aged between 10-35 can be insured under SmartStudent Overseas, provided that he/she is a resident of Hong Kong and studies abroad as a full time student. For student aged 18 or above, either he/she or his/her parent or legal guardian can apply and be the policyholder. For student aged below 18, the applicant and the policyholder must be his/her parent or legal guardian.

「卓越」海外升學樂的申請人要符合哪些資格？

- 「卓越」海外升學樂為年齡介乎 10 至 35 歲之香港居民及於海外升學的全日制學生提供保障。18 歲或以上的學生可以自行或由其父母或法定監護人申請及為保單持有人，而 18 歲以下的學生則須由父母或法定監護人代為申請及為保單持有人。

2. What is the period of insurance under SmartStudent Overseas?

- SmartStudent Overseas is designed to provide coverage for one academic year. The period of insurance lasts for a year. Protections begins at the time the insured student leaves home in Hong Kong for overseas study, or 4 hours before the scheduled departure time from Hong Kong, whichever is the later; and ends at the time when he/she returns to home in Hong Kong, or 4 hours after the scheduled arrival time, or on the expiry date of the Policy, whichever is the earliest. SmartStudent Overseas is renewable on a yearly basis

「卓越」海外升學樂的保險期為多久？

- 「卓越」海外升學樂旨在提供一整學年的保障，保險期為 1 年。保障由受保學生從香港離家到海外升學一刻，或預定離港時間前 4 小時起 (以較遲者為準)，直至其返回香港家中，或預定抵港時間後 4 小時，或於保單到期日為止 (以最早者為準)。「卓越」海外升學樂可以每年續保。

3. Regarding journey duration, what is the difference between SmartStudent Overseas and Annual Cover of SmartTraveller Plus?

- While both products allow unlimited journeys during a period of insurance, each journey duration for SmartStudent Overseas is up to 365 days which is roughly equivalent to one academic year, whereas that for Annual Cover of SmartTraveller Plus is up to 90 days.

旅程期限方面，「卓越」海外升學樂和「卓越」豐盛優遊樂的全年保障有什麼分別？

- 兩種產品在受保期內均不限旅程次數，「卓越」海外升學樂的每次旅程期限最長為 365 天，相當於一整學年，而「卓越」豐盛優遊樂的每次旅程最長為 90 天。

4. Is the insured student covered for leisure travel or internship during his/her overseas study trip?

● **Answer:**

Yes, the insured student is covered for leisure travel and internships arranged or endorsed by the overseas education institution during his/her study trip.

在海外升學旅程中，受保學生的消閒旅行或實習是否受到保障？

- 是的，受保學生的消閒旅行及由海外教學機構安排或認可的實習均會受到保障。

5. Is the insured student covered for sport activities overseas?

- The insured student is covered for most leisure sports, including:

Air sports: bungee jumping, hot air ballooning, hang-gliding, kitesurfing or kite landboarding.

Water sports: water skiing, wakeboarding, surfing, wind surfing, rafting, canoeing.

Winter sports: snow skiing, snowboarding, snow skating and snowmobile.

On the other hand, the insured student will not be covered if he/she participates in an activity as a professional athlete or to get paid, or in one of the activities listed below:

- race other than on foot, such as swimming race, a motor rally, a motor competition, riding or driving;
- mountaineering or trekking at altitude over 5,000 meters;
- scuba diving deeper than 30 meters;
- ski-jumping, use of bobsleighs, gliding, parachuting;
- pot-holing;
- hunting; or
- aviation (except as a fare-paying passenger in a fully licensed aircraft).

受保學生在海外參與體育活動是否受到保障？

- 受保學生在海外參與的大多數體育活動均受保障，包括：

航空運動：綁繩跳崖、乘坐熱氣球、滑翔傘、風箏衝浪或風箏滑浪。

水上運動：滑水、寬板滑水、衝浪、滑浪風帆、漂流、獨木舟。

冬季運動：滑雪、滑雪板、滑冰和乘坐雪地電單車。

另一方面，受保學生如以職業運動員身分或從中獲取報酬而參與的體育活動，或參與下列任何一種體育活動，則不受保：

- 任何非徒步進行的比賽，例如游泳比賽、汽車拉力賽、汽車競賽、騎馬或駕駛比賽；
- 登山或遠足超過海拔 5,000 米；
- 水肺潛水逾 30 米；

- 跳台滑雪、使用雪橇、滑翔機、跳傘；
- 洞穴探險；
- 狩獵；或
- 飛行活動（在認可持牌載客飛機中作為付費旅客除外）。

6. Is the insured student covered for terrorism?

- We cover losses of the insured student resulted from terrorism, including attacks caused by nuclear, chemical and biological substances.

恐怖主義活動造成的影響也受保嗎？

- 我們保障受保學生包括因核子、化學或生物污染的恐怖主義活動而引致的損失。

7. Is hospitalisation covered? Is there any hospital cash benefits? Are there sub-limits for surgery, room and board etc?

- Inpatient expenses is covered, including treatment or surgery done in a hospital or a recognised day care centre owned and operated by a hospital. The insured student is entitled to a hospital cash allowance of HKD 1,500 per day, up to a maximum of HKD 30,000 per period of insurance, for the period when he/she is confined to an intensive care unit of a hospital. There are NO sub-limits for inpatient expenses.

住院費用是否受到保障？有否提供住院現金津貼？手術、食宿等設有任何分項限額嗎？

- 住院費用是受到保障的，包括在醫院或醫院擁有並經營的認可日託中心進行手術的費用。受保學生入住醫院的加護病房期間，可獲住院津貼每天 1,500 港元，每個保險期間最多 30,000 港元。本保單不設任何住院的分項限額。

8. Are outpatient expenses covered?

- Yes, we cover up to 25 overseas outpatient visits per period of insurance. We also cover follow-up medical expenses for the insured student within 90 days of his/her return to Hong Kong, up to HKD250,000 per period of insurance.

海外門診費用是否受到保障？

- 是的，我們提供海外門診保障，每個保險期最多 25 次。此外，我們還保障受保學生返回香港後 90 日內的覆診費用，每個保險期最高 250,000 港元。

9. Is the insured student covered for accidental injury arising from part-time job or internship during the study trip? Is this a worldwide coverage?

- Yes, the insured student is covered for non-manual part-time job and internship when he is abroad. This cover is worldwide except for Hong Kong.

However, the insured student is not covered if he/she is taking a manual employment, unless such manual employment is part of the course of study.

Below are some examples of manual and non-manual employments for reference (the list is non-exhaustive):

Manual employment - delivery worker, cook, cleaning worker, car repair, fitness trainer, yoga instructor, lifeguard, and farmer.

Non-manual employment - waiter, bartender, barista or cashier.

The insured student will still be covered for manual work if such is reasonably expected as part of a non-manual employment.

受保學生在升學旅程中兼職或實習期間意外受傷，是否受到保障？這是全球保障嗎？

- 是的，受保學生在海外兼職非體力工作或實習期間意外受傷是受到保障的。此保障適用於香港以外的全球範圍。

但是，受保學生兼職體力工作不會受到保障，除非有關體力工作為學習課程的一部分。

以下為體力工作和非體力工作的常見例子，以供參考（表中未能盡錄）：

體力工作 - 送貨員、廚師、清潔工、汽車修理工、健身教練、瑜伽教練、救生員及農夫

非體力工作 - 侍應、調酒師、咖啡師及收銀員

受保學生在從事非體力工作時，參與一些預期內的合理的體力工作亦可受到保障。

10. Is there any coverage under a pandemic?

- We provide comprehensive coverage even under a pandemic such as COVID-19; however, there are some conditions that we would like to draw your attention to:

- Trip cancellation under red or black outbound travel alert for the reason of a pandemic is not covered.

- Medical expenses and worldwide emergency assistance service are also not covered if a claim is due to a vaccine-preventable disease, where (i) you fail to obtain the related vaccine and (ii) such vaccine is mandatorily required by the government(s) of Hong Kong and/or the country you are travelling to.

於大流行疫症下有任何保障嗎？

- 即使於大流行疫症如 2019 冠狀病毒病(COVID-19)下，我們仍為您提供全面保障；但是，請您留意以下細則：

- 因大流行疫症引致的紅色或黑色外遊警示而取消旅程不受保障。
- 因疫苗可預防疾病所引起的醫療和相關費用及全球緊急援助服務的索償，而（i）您未有接種相關疫苗，及（ii）香港和/或您計劃前往國家的政府要求必需接種此疫苗，亦不受保障。

11. Is there any coverage for airport closure?

- Yes, the coverage extends to travel delays, including those caused by the closure of an airport.

機場關閉有任何保障嗎？

- 我們為機場關閉提供旅程延誤保障。

12. Is a proof of overseas study required when applying for SmartStudent Overseas?

- No, study proof is not required.

申請「卓越」海外升學樂需要提交海外升學證明嗎？

- 申請「卓越」海外升學樂時並不需要提交海外升學證明。

13. What is the education fund and how a claim payment is triggered?

- Education fund is a subsidy to help the insured student to continue his/her study in case his/her parent(s) or legal guardian suffers accidental death or permanent disablement.

The sum payable is according to the compensation scale of accidental death or permanent disablement stated in the policy wordings.

何謂教育基金？在什麼情況下會支付索償？

- 萬一受保學生的父母/法定監護人意外死亡或永久性傷殘，教育基金會提供補貼，讓受保學生能夠繼續學業。

此保障將根據保單內的意外死亡或永久傷殘賠償表提供賠償。

14. How to handle a medical bill?

- Please settle the bill first and then submit a claim via email by providing a copy of the bill(s) which should show the 1) clear diagnosis 2) treatment received 3) prescription if any, and 4) amount paid together with the completed [claim form](#)

如何處理醫療費用賬單？

- 請先繳付賬單，然後透過電郵提交您的索償，並附上賬單副本，其中應顯示 1) 清晰的診斷結果 2)

接受的治療 3) 處方 (如有) 和 4) 支付的金額以及完整的[索賠表格](#)。

15. How can claims be made overseas? Can a parent make a claim on behalf of the insured student since he/she could be as young as 10 years old?

- Claims can be submitted by email anywhere in the world.
Simply download a claim form from our website, complete and submit it to us via travel.claims@axa.com.hk together with all the supporting documents.
All claims should be made by the policyholder. For insured student under the age of 18, only the parent or legal guardian can be the policyholder.

在海外如何索償？假設孩子只有 10 歲，父母可以代表受保學生索償嗎？

- 所有索償均可在全球任何地方透過電郵提交。
請到我們的網站下載索賠表，填妥並附上所有證明文件傳送至 travel.claims@axa.com.hk。
索償必須由保單持有人提交。而 18 歲以下的受保學生，其保單持有人只會是其父母或法定監護人。

16. Is there any coverage for working holidays?

- This policy CANNOT be used to cover working holidays. This policy requires the insured person to be a full time student studying abroad. This policy also excludes any manual employment which is often involved in working holidays.

工作假期會否受到保障？

- 本保單不保障工作假期。本保單之受保人必需是在海外升學的全日制學生。本保單亦不保障工作假期往往涉及的體力工作。