

INTERMEDIARY CIRCULAR

24 October 2025

Notification of Update to SmartStudent Overseas Product Brochure & Policy Wording

Dear Valued Business Partner

Thank you for choosing AXA.

We would like to inform you that, to **clarify SmartStudent Overseas Section 3.2.3 – Mobile phone/electronic mobile device/tablet**, an update has been made to the Table of Benefits in the product brochure and policy wording. Please note that this update is for the alignment of the Table of Benefits with the policy provision. Please be assured that the policy coverage, conditions and exclusions remain unchanged.

This alignment states that the maximum limit of HKD 3,000 for Section 3.2.3 in the Table of Benefits is an aggregate limit, not per-item, per-set, or per-unit. The change is highlighted as follows for your reference:

Brochure			
Current Table of Benefits		Updated Table of Benefits	
3.2 Worldwide personal belongings Covers for loss or damage of personal belongings while the insured student is travelling outside Hong Kong	20,000	3.2 Worldwide personal belongings Covers for loss or damage of personal belongings while the insured student is travelling outside Hong Kong	20,000
3.2.1 Personal effects and valuables	7,500 per item, pair or set	3.2.1 Personal effects and valuables	7,500 per item, pair or set
3.2.2 Sports equipment/musical instrument	5,000 per item or set	3.2.2 Sports equipment/musical instrument	5,000 per item or set
3.2.3 Mobile phone/electronic mobile devices/tablet	3,000 per item or set	3.2.3 Mobile phone/electronic mobile device/tablet	3,000
3.2.4 Laptop/portable computer	10,000	3.2.4 Laptop/portable computer	10,000
		3.3 Money	5,000
Policy Wording		Updated Table of Benefits	
Current Table of Benefits		Updated Table of Benefits	
3.2 Worldwide personal belongings Covers for loss or damage of personal belongings while the insured student is travelling outside Hong Kong	20,000	3.2 Worldwide personal belongings Covers for loss or damage of personal belongings while the insured student is travelling outside Hong Kong	20,000
3.2.1 Personal effects and valuables	7,500 per item, pair or set	3.2.1 Personal effects and valuables	7,500 per item, pair or set
3.2.2 Sports equipment/musical instrument	5,000 per item or set	3.2.2 Sports equipment/musical instrument	5,000 per item or set
3.2.3 Mobile phone/electronic mobile devices/tablet	3,000 per item or set	3.2.3 Mobile phone/electronic mobile devices/tablet	3,000
3.2.4 Laptop/portable computer	10,000	3.2.4 Laptop/portable computer	10,000

Please refer to the below updated document codes:

- **SMU-B-1125-E (C-I1a)** for brochure
- **SMU1125 (P-H789)** for policy wording

For New Business, we will start using the updated policy wording from policy issuance applied through GI ACE Portal or offline from 1 November 2025 onwards. For renewal business, we will insert renewal remarks in renewal notice starting from the 2 January 2026 renewal batch onwards.

Renewal remarks sample:

The Maximum Limit Per Period of Insurance (HKD) for Benefit 3.2.3 Mobile phone/electronic mobile devices/tablet in the Table of Benefits of the Policy is changed from “3,000 per item or set” to “3,000”. Please refer to the policy wording effective in renewals: <https://www.axa.com.hk/en/pdf?overseas-student-protection-policy-wording-ab>

Thank you for your continued support. If you have any queries, please contact your account executive.

Yours faithfully

AXA General Insurance Hong Kong Limited

This is a computer-generated document. No signature is required.

中介人通函

2025 年 10 月 24 日

「卓越」海外升學樂產品說明書及保單內文更新通知

親愛的業務夥伴：

多謝選擇 AXA 安盛。

我們謹此通知，為更清晰闡明「卓越」海外升學樂的保障項目第三節 3.2.3 - 手提電話/電子流動裝置/平板電腦，我們更新了產品說明書及保單內文承保範圍表的相關內容。請留意，此更新只為對準承保範圍表與保單內文相關條款。保單內文的保障、條款及不受保項目將維持不變。

是次更新旨在闡明第三節 3.2.3 項下所提供的最高賠償額 - 3,000 港元為賠償的總限額，而非按每件、每套或每單位而設的上限。以下為更新的承保範圍表內容以供參考：

產品說明書			
現有版本		更新版本	
3.2 全球個人物品 賠償受保學生在香港以外地區旅遊期間的個人物品損失或損毀	20,000	3.2 全球個人物品 賠償受保學生在香港以外地區旅遊期間的個人物品損失或損毀	20,000
3.2.1 個人財物及貴重物品 (每件/對/套 7,500)		3.2.1 個人財物及貴重物品 (每件/對/套 7,500)	
3.2.2 運動器材/樂器 (每件/套 5,000)		3.2.2 運動器材/樂器 (每件/套 5,000)	
3.2.3 手提電話/電子流動裝置/平板電腦 (每件/套 3,000)		3.2.3 手提電話/電子流動裝置/平板電腦 3,000	
3.2.4 手提電腦/便攜式電腦 10,000		3.2.4 手提電腦/便攜式電腦 10,000	

保單內文			
現有版本		更新版本	
3.2 全球個人物品 賠償受保學生在香港以外地區旅遊期間的個人物品損失或損毀	20,000	3.2 全球個人物品 賠償受保學生在香港以外地區旅遊期間的個人物品損失或損毀	20,000
3.2.1 個人財物及貴重物品 (每件/對/套 7,500)		3.2.1 個人財物及貴重物品 (每件/對/套 7,500)	
3.2.2 運動器材/樂器 (每件/套 5,000)		3.2.2 運動器材/樂器 (每件/套 5,000)	
3.2.3 手提電話/電子流動裝置/平板電腦 (每件/套 3,000)		3.2.3 手提電話/電子流動裝置/平板電腦 3,000	
3.2.4 手提電腦/便攜式電腦 10,000		3.2.4 手提電腦/便攜式電腦 10,000	

請參閱以下更新版本的文件編號：

- SMU-B-1125-C (C-I1c) - 產品說明書
- SMU1125 (P-H789) - 保單條款

新生意方面，由 2025 年 11 月 1 日起於 GI ACE 網上平台或線下新簽發保單將使用更新後的保單內文。而續保方面，將於 2026 年 1 月 2 日或之後生效的續保批次，會在續保通知書中加入續保說明。

續保說明範例：

The Maximum Limit Per Period of Insurance (HKD) for Benefit 3.2.3 Mobile phone/electronic mobile devices/tablet in the Table of Benefits of the Policy is changed from “3,000 per item or set” to “3,000”. Please refer to the policy wording effective in renewals: <https://www.axa.com.hk/en/pdf?overseas-student-protection-policy-wording-ab>



多謝您一直以來的信賴及支持。如有任何垂詢，請聯絡您的客戶經理。

安盛保險有限公司 謹啟
本函乃電腦編印文件，毋需簽署。