



Annual Study Abroad Protector for Civil Servants and Non-Civil Servants

公務員及非公務員合約僱員全年海外留學保障計劃

保障範圍 Scope of Coverage

保障受保人於外地升學時發生意外或遇上疾病 Protect the Insured Persons from accident and sickness during studying abroad in worldwide.

計劃特點 Product Highlights

- 特高醫療費用港幣1,500,000元 High medical expenses up to HK\$1,500,000
- 所有保障均無自負金額 No excess or deductible
- 緊急醫療援助及運返原居地 Emergency medical assistance and repatriation
- 親屬探望 Care visit
- 學業中斷保障 Study interruption cover
- 特設教育基金保障, 協助繼續學業 Education fund benefit
- 恐怖襲擊保障 Terrorism cover
- 連續12個月無間斷保障 12 consecutive months' cover without trip duration restriction
- 24小時全球緊急支援服務 24 hours worldwide Generali emergency assistance services

計劃內容 Benefits

Coverage 保障範圍	Maximum Limit (HK\$) 最高賠償額(港幣)	
醫療費用 (包 25 次門診) Medical Expenses (including outpatient 25 visits)	1,500,000	如受保人於受保旅程期間因意外受傷或疾病所支付的醫療費用, 包括住院、門診(25次)及手術, 均可獲得賠償。
		覆診費用- 受保人於海外接受診治後, 回港後 90 天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 HK\$100,000。
		如受保人回港作短暫逗留期間, 不幸因意外受傷或疾病而需住院, 住院期間的醫療費用可獲得賠償。最高賠償金額為 HK\$50,000。
緊急醫療運送及送返 Emergency Medical Evacuation & Repatriation	不設上限 Unlimited	於受保旅程期間因應緊急醫療而需運送嚴重受傷或患病之受保人至就近地區或返回香港進行治療, 賠償額並不設上限, 確保受保人得到最充分的保障。
遺體運返 Repatriation of Mortal Remains	不設上限 Unlimited	於受保旅程期間安排運送在外地身故的受保人之遺體或骨灰返回香港。
意外死亡及永久傷殘 Accidental Death and Permanent Disability	500,000	如受保人於受保旅程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。
燒傷保障 Major Burns	100,000	如受保人於受保旅程期間因意外導致身體燒傷程度達二級或三級。
親屬探望 Care Visit	50,000	如受保人於受保旅程期間不幸身故、嚴重受傷或病重而需住院連續超過 5 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人, 保障包括來回機票(經濟客位)及住宿酒店費用(最長 5 天)。

此單張僅屬簡介, 一切保障細則之內容、條款及不承保事項概以保單條文為準。中文譯本只供參考之用, 如有歧異, 概以英文本為準。本公司保留最終接受投保或更改條款之權利。 This leaflet is descriptive only. All terms and conditions are subject to the policy issued. Should any discrepancy occur within this document, the English version shall prevail. The Company reserves its right to accept the risk or to amend the terms.



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學業中斷 Study Interruption	90,000	如受保人因下列情況而必須中繼學業，被沒收或重讀之學費可獲得賠償。 - 父或母因意外身故；或 - 受保人因嚴重受傷或病重而需連續住院，及暫時傷殘超過 30 天。
教育基金 Education Fund	300,000	如指定的受保人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。
個人行李 Personal Baggage	15,000	於受保旅程期間，如受保人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 HK\$3,000；及個人電腦為 HK\$10,000。但不包括手提電話。
證件遺失 Document Loss	7,000	於受保旅程期間，如受保人的旅遊證件、身份證或其他清關所需的證件被竊、搶劫或意外遺失所引致的補領費用均可獲得賠償。
個人金錢 Personal Money	3,000	於受保旅程期間，如受保人因意外遺失、被竊、搶劫導致現金或旅行支票等之損失，均可獲得賠償。
旅程延誤 (每 6 小時港幣 500) Travel Delay (HK\$500 per 6 hours)	1,500 (每次旅程) 1,500 (per trip) (每保單年度最多港幣 6,000 Maximum \$6,000 per policy year)	因惡劣天氣、罷工、劫持、乘坐航班之機件故障或所乘坐之航運機構員工之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 HK\$500 現金補償。
行李延誤 (6 小時後) Baggage Delay (after 6 hours)	1,000	於受保旅程期間，如受保人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。
個人責任 Personal Liability	2,000,000	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)
海外住所 – 火險 Overseas Residence Guard – Fire damage	10,000	於受保旅程期間，如受保人因出外旅行(離開就讀的國家)而期間空置的海外住所發生火災，所引致的損失可獲得賠償。
24 小時全球緊急支援服務 24-hour Worldwide Emergency Assistance	免費 Free	(852) 3187 6888

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保費表 Premium Table	每人每年保費(港幣) Annual Premium Per Person (HK\$)	
	基本 Basic	自選保障 Optional
留學地區 Studying Location	學生 Student (年歲 Age 12-30)	父/母/監護人 Father / Mother / Legal Guardian (年歲 Age 18-55)
美國/加拿大 USA/Canada	HK\$3,672	HK\$4,835
其他 Rest of the World	HK\$2,999	HK\$3,900

主要不承保事項

- 已存在之醫療狀況
- 若受保人任職或參與危險工作包括空中服務員、漁民、持械工作(包括臨時持械工作)、騎師、消防員、鐵路維修員、建築工人、貨櫃場起重機操作員等等。
- 戰爭行動

Major Exclusions (applicable to all coverages)

- Pre-existing medical condition(s)
- If the Insured Person is employed as / or performs the duties of a Hazardous Occupation, including aircrew, fisherman, armed occupation (including temporarily armed occupation), jockey, fire fighter, railway installation and maintenance worker, construction worker, container terminal crane operator, etc.
- War

重要提示

- 投保年齡：學生 - 12 至 30 歲；父/母/監護人 - 18 至 55 歲
- 如投保人投保多於一份由忠意保險有限公司(香港分行)承保的全年海外留學保障計劃，本公司只會根據其中一份最高保障作出賠償
- 此保險不適用於中國公民於中國境內旅遊
- 本小冊子僅提供保單摘要，保單承保範圍請參照保單條款及細則，及以英文版本為準
- 制裁條款：
 - 若提供本保單項下任何保障、支付有關索償或提供有關利益會令本公司抵觸聯合國決議案的任何制裁、禁制或限制，或歐盟、美國或任何其他就此問題有司法管轄權的國家、州或地區之貿易或經濟制裁、法律或規例，則本公司不得被視為承保本保單，且亦無須就有關索償作出任何賠償或提供任何利益保障。
- 排除地區適用條款：
 - 本公司不會就以下所述任何責任對受保人或保單持有人作出賠償：(i) 有關任何於<受全面禁運及受全面制裁之國家／地區>法律下運作的國家內法庭展開的訴訟而所作出或產生的任何判決、裁決、付款、法律費用和支出或和解的責任，或有關於世界上任何地方為執行全部或部分該等判決、裁決、付款、法律費用和支出或和解而作出的命令的責任；(ii) <受全面禁運及受全面制裁之國家／地區>之政府招致的責任，或因應涉及<受全面禁運及受全面制裁之國家／地區>之政府或對其有利的行動所造成的責任，或若本公司支付任何賠償會對<受全面禁運及受全面制裁之國家／地區>之政府有利時產生的責任；(iii) 或在任何法律訴訟展開前，<受全面禁運及受全面制裁之國家／地區>之人士或實體所同意或有利於該等人士或實體而同意或產生的法庭外和解的責任；實體包括任何母公司、<受全面禁運及受全面制裁之國家／地區>之政府直接或間接擁有或控制的控股公司及於<受全面禁運及受全面制裁之國家／地區>內居住或常駐的人士或實體。
 - 就此排除地區適用條款而言，受保人／保單持有人謹此確認並同意，<受全面禁運及受全面制裁之國家／地區>之清單列載於忠意保險之公司網站 https://www.generali.com.hk/ZH_HK/sanctioned_countries 上，而該清單會不時更新，且會被納入本保單內。

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Important Notes

- Age limit: Student – age 12 to 30; Father / Mother / legal Guardian – Age 18-55
- If the insured person is covered by more than one of Annual Study Abroad Protector policies underwritten by Assicurazioni Generali S. p. A., Hong Kong Branch, only one policy with the greatest compensation will apply and benefits thereunder be payable
- This insurance is not applicable to PRC citizen traveling within the PRC territory
- This brochure provides only a summary of the policy benefits. Coverage should be subject to the terms and conditions of the policy
- Sanction Clause:
 - The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition, or restriction, under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United States of America or any other country, state or territory which has jurisdiction in the matter.
- Territorial Exclusion Clause:
 - The Company shall not indemnify the Insured/policyholder for any liability: (i) in respect of any judgment, award, payment, legal costs and expenses or settlement delivered, made or incurred where legal actions are brought in a court of law within countries which operate under the laws of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>, or any order made anywhere in the world to enforce such judgment, award, payment, legal costs and expenses or settlement either in whole or in part; (ii) incurred by the government of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories> or resulting from activities that involve or benefit the government of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories> , or where the payment of such indemnity by the Insurer will benefit the government of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>; (iii) in respect of any settlement agreed or incurred outside of a court of law, prior to any legal actions being brought, by, or to the benefit of, persons or entities resident in <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>; Entities shall include any parent company, direct or indirect holding company owned or controlled by the government of <Fully Embargoed and Comprehensive Sanctioned Countries / Territories>, persons or entities resident in <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>.
 - For the purposes of this territorial exclusion clause, the Insured/policyholder hereby acknowledges and agrees that Fully Embargoed and Comprehensive Sanctioned Countries/Territories shall be listed under Generali Corporate website at <https://www.generali.com.hk/EN_US/sanctioned_countries> , with such list to be updated from time to time, and incorporated into the policy.



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投保程序 Application Procedure

請於以下連結申請投保 Please apply in the following link:

中文 <https://bravo.generalali.com.hk/asap1?lang=zh&businessEmail=CSB2023>

英文 <https://bravo.generalali.com.hk/asap1?lang=en&businessEmail=CSB2023>



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忠意集團

關於忠意香港

自 1970 年起，香港忠意保險一直守護著大家的生活和夢想，為未來人生提供周全保障。多年來，我們深入了解不同客戶的個別需求，致力提供迎合客戶的真正需要的解決方案。擁有由保險經紀和中介組成的龐大分銷網絡，令我們對本地市場瞭如指掌，結合母公司忠意集團的全球網絡和豐富經驗，讓我們能設計出獨特、創新、簡單而靈活的理財方案，確保客戶獲得周全安心的保障。

關於忠意集團

創於 1831 年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過 50 個國家。於 2021 年，集團的保費總收入超過 758 億歐羅。現時，忠意集團擁有超過 75,000 位員工，為 6,700 萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。忠意矢志成為客戶的終身合作夥伴，透過我們的分銷網絡，為客戶提供創新和個性化的方案。

About Generali Hong Kong

Since the 1970s, Generali Hong Kong has enabled people to shape a safer future by caring for their lives and dreams. Over the years, we focus on understanding the specific and unique requirements of our customers. This serves as the core of our action in providing solutions to meet our customers changing needs. With our extensive distribution network and partnership with our intermediaries and a combination of our local knowledge with Generali Group's global network and experience, we develop unique, innovative, simple, and flexible financial solutions for our customers.

About Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of more than € 75.8 billion in 2021. With nearly 75,000 employees serving 67 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. Generali's ambition is to be the life-time partner to its customers, offering innovative and personalized solutions thanks to an unmatched distribution network.

忠意保險有限公司
Assicurazioni Generali S.p.A.

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Hong Kong Branch Website: www.generali.com.hk

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