

## Study Companion Insurance

Study Companion Coverage Details (worldwide excludes USA / Canada) (Secondary School)		
Cover	Benefits	Limits Per Year (HK\$)
1. Medical Expenses	Hospitalisation and clinical treatment due to injury and sickness <ul style="list-style-type: none"> <li>• Paramedical Services: Reimbursement for physiotherapist, chiropractor, osteopath, chiropodist or podiatrist expenses in hospital and out-patient</li> <li>• Medical Appliance: Expenses for crutches, casts, splints, canes, etc.</li> <li>• Maternity / Childbirth: As long as the pregnancy starts after the Policy effective date</li> <li>• Psychiatric Treatment: Treatment of psychiatric disorders when admitted to hospital</li> <li>• Follow-up Treatment: Up to 3-months upon return to Hong Kong</li> </ul>	1,500,000  20,000 10,000 50,000 20,000 50,000
2. Hospital Cash	Cash allowance for hospitalisation due to injury and Sickness	30,000 (1500 / day)
3. Trauma Counselling	Counselling of acute mental trauma after threat, assault, bodily injury, traffic accident, natural disaster, hijacking, etc.	15,000 (1,500 / visit)
4. Treatment of Dental Accident	Dental treatment of sound and natural teeth damaged by accident	5,000
5. Emergency Medical Evacuation	Emergency transfer of an injured or sick Student to an adequately equipped hospital or arrangement of medical supervision and medical facility as appropriate	Actual Cost Incurred
6. Repatriation of Remains	Transporting the body or ashes home or payment of local burial expenses in the event of death (excluding the cost of coffin)	Actual Cost Incurred
7. Compassionate Visit	Round trip economy ticket and hotel accommodation for maximum 2 relatives to visit the student hospitalised overseas	30,000 / 親屬 (Max 2 Relatives per event)
8. Loss of Tuition Fee	Reimbursement of forfeited tuition fee if the student is hospitalised due to Serious Injury and Sickness	100,000
9. Personal Accident	Accidental death / loss of limbs or eyesight / permanent total disablement	800,000
10. Education Fund	A lump sum subsidy for education if the policyholder can no longer support the student due to death, permanent total disablement or bankruptcy	300,000
11. Loss of Baggage	Accidental loss of or damage to baggage when traveling outside the city of Study	15,000 (2,000 / article)
12. Travel Document	Cost of replacing lost travel documents, identification cards when travelling outside the city of Study, including the additional transportation and accommodation cost	5,000
13. Loss of Cash	Loss of cash arising from theft or robbery when travelling outside the city of Study	3,000
14. Travel Delay	Allowance for each 6 hours delay of the common carrier due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier	1,500 (500 / 6 hours)
15. Emergency Purchases	Emergency purchase of essential clothing, toiletries if baggage is delayed or misplaced for more than 6 hours	1,000
16. Personal Liability	Against legal liability to third parties for accidental bodily injury and loss of or damage to property, but excluding liabilities arising out of use of vehicles and watercraft, horse-riding and liability to family members or employees	1,500,000