

Overseas Study Insurance
海外升學保險

Study abroad carefree
with comprehensive
protection

海外升學萬里翱翔
全面保障讓您安枕無憂



Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

(For Macau only)
(只適用於澳門)

It's many people's dream to study overseas, broadening their horizons and experiencing life in different cultures. Looking at a brighter and happier future, you also have to prepare for the challenges and unexpected situations, such as travel delays, accidents, health issues and tuition fees while you are away from home. Do make sure you have comprehensive overseas study protection plan to cover your needs, so you can focus on learning and enjoying life rather than worrying about the unpredicted.

MSIG encourages you to pursue your dream and explore the world. Our Overseas Study Insurance got you covered by giving you protection, peace of mind and confidence.

Plan highlights



Protection catering to your needs

MSIG understands the needs of overseas students and parents' different considerations, and provides the most suitable protection options to fit your need.

- Personal accident cover up to HK\$1,000,000
- Medical expenses up to HK\$2,000,000 which cover both overseas inpatient or outpatient treatment and follow up medical treatment in Macau up to HK\$250,000 (including Chinese medicine practitioners' fee up to HK\$5,000) 
- ▶ An option with excess for each hospitalisation claim is available to get 10% premium discount
- A plan without medical expenses coverage is also available to fit your budget
- Personal liability cover up to HK\$2,000,000 



Extensive support for your overseas study

- Education fund¹: covers up to HK\$300,000
- Cancellation of study and study interruption: covers the unused tuition fee, travel and accommodation deposits
- School closure allowance up to HK\$5,000 if unexpected closure of school due to natural disaster or compulsory closed (e.g. due to infectious diseases) by local authority

Plan highlights



Worldwide emergency assistance services

- Provide 24-hour assistance hotline
- Worldwide emergency medical evacuation and repatriation after treatment
- Cover the expenses of unexpected return to Macau, compassionate visit, etc.



Lifestyle caring

- Protection covers the loss of or damage to personal baggage and belongings including mobile phone or tablet computer up to HK\$2,000
- Loss of personal money up to HK\$2,000
- Embrace adventures with amateur dangerous sports and activities coverage including winter sports, horse riding, water skiing, scuba diving, etc².
- Travel delay protection (including ancillary leisure trips³ during your study journey)
 - ▶ HK\$300 for each 6 hours of travel delay, up to HK\$3,000
 - ▶ Additional transportation and accommodation expenses up to HK\$5,000
- Trip cancellation and trip curtailment cover up to HK\$50,000 New
- Household contents cover at overseas residence up to HK\$12,000 New

¹ Only applicable if the insured student is aged 25 or below and unmarried when his/her parent suffers bodily injury. Not applicable if the insured student's parents are aged above 75 or his/her engagement as a worker or staff stated in major exclusion item 7.

² For winter sports, coverage is only applicable to recreational alpine skiing or snowboarding, tobogganing or sledding; for scuba diving, coverage is only applicable to scuba diving to a depth not greater than 30 meters below sea-level.

³ All ancillary leisure trips, which are less than 90 days per trip and outside Macau or Study Country/Region, taken by during the Study Journey are covered.

Illustrative example



Mr Chan is sending his 18-year-old daughter, Alice to study in pre-university course in the US. This is Alice's first time to be away on her own, the father wants to provide comprehensive coverage to her and decides to take out Premier Plan of Overseas Study Insurance with medical coverage. The plan supports Alice while she is away from home and eases Mr Chan's worries. The annual premium is HK\$5,030.



Scenario 1



Alice went shopping for groceries after school. Unfortunately, she left her study bag (with her newly bought laptop and mobile phone inside) on the way, and could not find it anywhere. How will Overseas Study Insurance cover her?



Study bag - HK\$500



Laptop - HK\$3,000



Mobile phone - HK\$2,000



Excess: Personal belongings – HK\$200

Total compensation: HK\$5,300



Scenario 2



Learning to ski during her first Christmas holiday in the States, Alice sprained her ankle. At first, she thought it was a small issue, but after days she felt severe pain and could not walk. Her guardian then took her to see a doctor and found that her ankle was fractured. She spent 6 days in the hospital to fix it and visited outpatient clinic 5 times to follow up.



Overseas medical expense - HK\$50,000



Outpatient clinic visits (5 times) - HK\$2,000



Hospital cash - HK\$3,000 (HK\$500 x 6 days)

Total compensation: HK\$55,000



Benefits at a glance

Benefits table		Maximum Benefits Payable Per Year (HK\$)	
		Basic Plan	Premier Plan
Section 1 - Personal accident			
- Accidental death/permanent disablement - Major burns		1,000,000 500,000	
Amateur dangerous sports and activities		500,000	
 Section 2 - Medical expenses 			
Medical expenses at overseas - Maximum no. of visits for outpatient treatment - Follow up medical treatments in Macau for a temporary visit - Maximum no. of days - Chinese medicine practitioners' fee - Limit per visit per day		Not applicable	2,000,000 25 250,000 90 5,000 200
Hospital cash (if hospitalised for more than 5 consecutive days) Limit per day			30,000 500
Trauma counselling Limit per visit per day			15,000 1,500
Amateur dangerous sports and activities			500,000
 Section 3 - Tuition expenses⁴			
Education fund¹ If bodily injury suffered by your parent resulting in death or permanent disablement within 12 months from the date of the accident		300,000	
Cancellation of study - Unused pre-paid tuition fee and travel and accommodation deposits if your study is unavoidably cancelled before departure from Macau due to named reasons - Limit under Black Outbound Travel Alert - Limit under Red Outbound Travel Alert		50,000 100% 50%	
Study interruption - Unused pre-paid tuition fee or re-attend fee of the missing course if your study is interrupted due to death or serious injury or sickness of you or your family member - Limit of additional or unused travel and accommodation expenses if your study is abandoned and you return to Macau permanently		200,000 20,000	
School closure daily cash allowance - If your school is closed more than 3 consecutive days due to natural disaster or compulsory closure by local authority - Limit per day		5,000 500	

Benefits at a glance

 Benefits table	Maximum Benefits Payable Per Year (HK\$)	
	Basic Plan	Premier Plan
 Section 4 - Travel delay⁴		
Cash benefit⁵ Limit per each 6 hours of delay	3,000	300
Additional transportation and/or accommodation expenses⁵ Limit per day	5,000	1,000
 Section 5 - Trip cancellation and curtailment⁴ New		
Unused travel and accommodation deposits you have paid or payments for which you are legally obliged to pay if your study is unavoidably cancelled within 30 days prior to its commencement or after the trip has begun due to named reasons	50,000	
 Section 6 - Personal belongings		
Loss of or damage to your personal baggage or belongings - Limit per article, pair or set of articles - Limit of all sports equipment - Limit of all valuables - Limit of all cameras, camcorders and audio/video equipment - Limit of all laptops - Limit of mobile phone or tablet computer - Maximum no. of device - Excess: HK\$200	20,000	
	3,000	
	5,000	
	5,000	
	5,000	
	10,000	
	2,000	
	1	
Delayed baggage	1,500	
Loss of travel documents Limit per day of additional accommodation expenses	10,000	
	1,000	
Personal money	2,000	
 Section 7 – Personal liability Upgraded		
Pay for all sums which you become legally liable to pay as compensation	2,000,000	
 Section 8 – Household contents at overseas residence New		
Loss of or damage to household contents as a direct result due to fire, flood, earthquake, tsunami, subsidence/landslip, aircraft damage or impact damage by any road vehicle	12,000	

Benefits at a glance

 Benefits table	Maximum Benefits Payable Per Year (HK\$)	
	Basic Plan	Premier Plan
 Section 9 – Alternative accommodation		
If your overseas residence being rendered uninhabitable due to fire or natural disaster • Limit per day	10,000	500
 Section 10 – Terrorism extension (applicable to the above section 1 and 2 only)		
Extends to cover you in respect of death or bodily injury (including necessary medical expenses incurred) which may be sustained through acts of terrorism	3,000,000	
 Emergency assistance services		
24-hour assistance hotline	Included	
Compassionate visit (if hospitalised for more than 5 consecutive days) • Limit per day of accommodation expenses • Maximum no. of day for accommodation	One economy class airfare	1,200 5
Unexpected return to Macau (in the event of the death of your family member)	One economy class airfare	
Emergency medical evacuation and repatriation after treatment	2,000,000	
Deposit guarantee for hospital admission	40,000	
Repatriation of mortal remains/ashes	250,000	

¹ Only applicable if the insured student is aged 25 or below and unmarried when his/her parent suffers bodily injury. Not applicable if the insured parents are aged above 75 or his/her engagement as a worker or staff stated in major exclusion item 7.

² For winter sports, coverage is only applicable to recreational alpine skiing or snowboarding, tobogganing or sledding; for scuba diving, coverage is only applicable to scuba diving to a depth not greater than 30 meters below sea-level.

³ All ancillary leisure trips, which are less than 90 days per trip and outside Macau or Study Country/Region, taken by during the Study Journey are covered.

⁴ Only claim for either section 3, section 4 or section 5, in respect of any losses arising from the same cause.

⁵ Either travel delay cash benefit or additional transport and/or accommodation expenses is payable.

Premium table

Premium table^	Basic Plan	Premier Plan (with an Excess of HK\$20,000 for each hospitalisation claim)	Premier Plan
Annual premium (HK\$)	3,000	4,527	5,030

Important notes

1. The insured student must be aged between 6 and 50 and not the passport holder of the study country/region.
2. The applicant and insured student must be Macau resident and at the time of application the insured student has not yet leave Macau for the study journey meant to be covered.
3. The study journey should be originating from Macau.

Major exclusions

1. Any circumstances or Medical conditions giving rise to a claim under this policy known to have existed at the time of application or at the date of arranging the study journey
2. Any sport in a professional capacity or could earn income or remuneration from engaging in such sport
3. Suicide, intentional self-inflicted injury, insanity, mental or nervous disorders, sleep disorder, psychiatric disorder
4. Influence of drugs or alcohol
5. HIV and/or any HIV related illness including AIDS
6. Flying activities other than as a fare-paying passenger with a licensed and scheduled routes carrier
7. Engagement as a worker or staff in any form of manual employment or occupation, hazardous work or occupation, or listed under general exclusion of the policy
8. Fighting (except in bona fide self defence), provoked assault, resistance to arrest
9. Unlawful acts
10. Consequential loss of any kind
11. Any misrepresentation or omission to inform us of any material information
12. Delay, confiscation, detention, nationalisation, requisition or destruction of or damage to property
13. Pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds
14. War and terrorism (Except for terrorism extension cover)
15. Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons



Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at [+853 2849 2849](tel:+85328492849) (9:00 am to 12:45 pm, 2:00 pm to 5:45 pm, Monday to Friday, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

踏上海外留學之旅，體驗不同文化的生活，增加歷練，拓闊視野，是很多人的夢想。當您懷著興奮的心情展望更光明、更幸福的未來時，別忘記要預先為出門在外有可能遇上的挑戰和意外情況做好準備，例如航班延誤、意外、生病、學費等。在海外學習時，您需要購買一份可以全面照顧您的需要的海外留學保險，無需擔心意外或突發情況，可以專注於學習和享受生活。

MSIG鼓勵每個人去追求夢想，放眼世界。我們的海外留學保險為您帶來保障、安心和信心。

計劃特點



周全保障照顧您的需要

MSIG了解海外學生的需要和家長的考量，提供最合適的保障計劃以切合您的所需。

- 高達港幣1,000,000元的個人意外保障
- 高達港幣2,000,000元的醫療費用保障，包括海外住院或門診治療及回澳門覆診費用高達港幣250,000元（包括中醫師費用高達港幣5,000元）
- ▶ 可選擇為每宗住院索償設定自負額，以獲保費9折優惠
- 亦提供不設醫療保障的計劃，以配合您的預算
- 高達港幣2,000,000元的個人責任保障 



為您到海外升學提供適切支援

- 教育基金¹：保障高達港幣300,000元
- 取消學業和學業中斷：賠償未使用的學費、旅程和住宿按金
- 如學校因自然災害或按當地要求而強制停課（如傳染病），可獲學校停課津貼高達港幣5,000元



全球緊急支援服務

- 提供24小時支援熱線
- 全球緊急醫療運送及治療後送返原居地服務
- 保障因意外須突然回澳、恩恤探訪等費用



保障您的日常生活

- 保障意外遺失或損毀的個人行李和財物，包括流動電話及平板電腦高達港幣2,000元
- 遺失個人金錢保障高達港幣2,000元
- 涵蓋業餘危險運動及活動，包括冬季運動、騎馬、滑水及水肺潛水等²
- 行程延誤保障（包括升學旅程中的消閒旅遊³）
 - ▶ 每6小時之延誤可獲賠償港幣300元，保障高達港幣3,000元
 - ▶ 額外交通費用及住宿費用高達港幣5,000元
- 取消及縮短行程保障高達港幣50,000元 全新
- 海外居所內的家居財物保障高達港幣12,000元 全新

¹ 只適用於受保學生的父母身體受傷時，受保學生之年齡為25歲或以下及未婚。不適用於受保學生的父母年齡超過75歲或為主要不承保事項第7項中所列的職員或工人。

² 冬季運動保障包括休閒高山滑雪、單板滑雪、滑或乘平底雪橇；水肺潛水保障包括於少過30米水深進行之水肺潛水。

³ 保障「升學旅程」期間在「澳門」或「升學國家/地區」以外的地方及不超過90日的消閒旅遊。

說明例子



陳先生的18歲女兒Alice將前往美國入讀大學預科課程。今次是Alice首次獨自到外地生活，作為父親的陳先生希望為她的生活提供全面保障，以免她在海外為看醫生或日常小事而煩惱，所以陳先生決定投保附帶醫療保險的海外留學保險醫全計劃。保障計劃既為女兒提供支援，亦令陳先生感到安心。每年保費為港幣5,030元。

例子一



Alice放學後去購買食物和日常用品。但她於途中不小心遺失了裝有新買的筆記本電腦和手提電話的書包。海外留學保險如何保障她？



書包 — 港幣500元



筆記本電腦 — 港幣3,000元



手提電話 — 港幣2,000元



自負額：個人財物 — 港幣200元

總賠償額：港幣5,300元



例子二



Alice在赴美後的首個聖誕節假期裡學習滑雪，卻不慎扭傷腳踝。起初，她以為是小問題。但幾日後卻感到劇烈疼痛，無法行走。她的監護人便帶她去看醫生，才發現她的腳踝骨裂。她須要在醫院留醫6日，隨後要到門診覆診5次。



海外醫療費用 — 港幣50,000元



門診治療費用（5次） — 港幣2,000元



住院現金津貼（6日） — 港幣3,000元

總賠償額：港幣55,000元



保障範圍一覽表

保障概覽		每年最高賠償額（港幣/元）	
		基本計劃	醫全計劃
第1節 — 個人意外			
- 意外死亡/永久身體傷殘 - 嚴重燒傷		1,000,000	500,000
業餘危險運動及活動		500,000	
第2節 — 醫療費用 升級			
海外醫療費用 - 門診治療的最多賠償次數 - 暫時返回澳門後之覆診醫療費用 - 最多日數 - 註冊中醫師費用 - 每日每次限額		不適用	2,000,000 25 250,000 90 5,000 200
住院現金（如住院超過連續5天） 每日最高限額			30,000 500
創傷輔導 每日每次限額			15,000 1,500
業餘危險運動及活動			500,000
第3節 — 學費保障 ⁴			
教育基金¹ 如受保學生的父母由意外日期起計12個月內因身體受傷而導致死亡或永久傷殘		300,000	
取消學業 - 如在澳門出發前因受保事故而無可避免地取消您的升學旅程，可獲賠償尚未使用的升學旅程之學費或旅程及住宿按金 - 懸掛黑色外遊警示之限額 - 懸掛紅色外遊警示之限額		50,000 100% 50%	
學業中斷 - 如您的升學旅程因您或家人的死亡、遭受嚴重身體受傷或疾病而中斷，可獲賠償尚未使用的升學旅程之學費或重新修讀缺席的課程的費用 - 如您放棄升學旅程及永久返回澳門，賠償額外或尚未使用的旅程及住宿費用		200,000 20,000	
學校停課津貼 - 如您的學校因自然災害或按當地官方要求（如傳染病）而被強制關閉停課超過3天 - 每日最高限額		5,000 500	

保障範圍一覽表

 保障概覽	每年最高賠償額（港幣/元）	
	基本計劃	醫全計劃
 第4節 — 行程延誤 ⁴		
現金津貼⁵ 每6小時之延誤時期賠償	3,000	300
額外交通費用及/住宿費用⁵ 每日最高限額	5,000	1,000
 第5節 — 取消及縮短行程 ⁴ 全新		
如「旅程」出發前30天內或「旅程」開始後因受保事故而無可避免地取消您的升學旅程，可就已支付或法律上必須支付或額外的交通及/或住宿費用作出賠償	50,000	
 第6節 — 個人財物		
遺失或損毀您的個人行李及財物 - 每件、每套或每組物品 - 所有運動器材 - 所有貴重物品 - 所有相機或攝錄機及影音器材 - 所有筆記型手提電腦 - 手提電話或平板電腦 ▶ 最高賠償數量 - 自負額為港幣200元	20,000	3,000
行李延誤	1,500	
遺失旅遊證件 額外住宿費用的每日最高限額	10,000	1,000
個人金錢	2,000	
 第7節 — 個人責任 升級		
於法律上必須承擔的賠償責任	2,000,000	
 第8節 — 海外居所內的家居財物 全新		
直接因火災、水災、地震、海嘯、地陷/山泥傾瀉、任何飛機或車輛造成的損壞而招致的「家居物品」損失或損毀	12,000	
 第9節 — 臨時居所		
如您的海外居所因火災或自然災害而不能居住 每日最高限額	10,000	500

保障範圍一覽表

 保障概覽		每年最高賠償額（港幣/元）	
		基本計劃	醫全計劃
第10節 — 恐怖活動附加保障（只適用於第1節及第2節）			
伸延至保障您因恐怖活動而導致的死亡或身體受傷（包括必需醫療費用）之保障		3,000,000	
緊急支援服務			
24小時支援熱線		包括	
恩恤探訪（如住院超過連續5天） • 每日最高限額 • 最高賠償住宿日數		經濟客位機票一張 1,200 5	
突然返回澳門費用（如您的家人身故）		經濟客位機票一張	
全球緊急醫療運送及接受治療後送返現居住地方服務		2,000,000	
入院保證金		40,000	
運送遺體/骨灰費用		250,000	

¹ 只適用於受保學生的父母身體受傷時，受保學生之年齡為25歲或以下及未婚。不適用於受保學生的父母年齡超過75歲或為主要不承保事項第7項中所列的職員或工人。

² 冬季運動保障包括休閒高山滑雪、單板滑雪、滑或乘平底雪橇；水肺潛水保障包括於少過30米水深進行之水肺潛水。

³ 保障「升學旅程」期間在「澳門」或「升學國家/地區」以外的地方及不超過90日的消閒旅遊。

⁴ 只可對由同一原因引起的任何損失向第3節、第4節或第5節提出索償。

⁵ 只可就行程延誤現金津貼或額外交通及/或住宿費用支付其中一項。

保費一覽表

保費表 ^a	基本計劃	醫全計劃 (每次住院索償自負額為港幣20,000元)	醫全計劃
全年保費 (港幣/元)	3,000	4,527	5,030

重要事項

1. 受保學生年齡必須為6至50歲及不是升學國家/地區的護照持有人
2. 在投保時，投保人及受保學生必須為澳門居民及受保學生應尚未離開澳門前往任何將會承保之升學旅程
3. 升學旅程的最初出發地必須為澳門

主要不承保事項

1. 於投保時或安排升學旅程時已知悉的任何可能引致索償的情況或身體狀況
2. 以職業選手身份或以有收入或酬金的方式參加任何體育活動
3. 自殺、自戕、精神錯亂、精神或神經紊亂、睡眠失調或精神病
4. 服用藥物或吸毒
5. HIV及/或與HIV有關的任何疾病，包括AIDS
6. 以付費乘客身份乘搭持牌及定期航線的航空公司以外的航空旅程
7. 為體力勞動或危險性質工作或職業或一般不保事項中所列的職員或工人之身份
8. 打架（自衛除外）、挑釁他人攻擊導致受傷、拒捕
9. 不法行為
10. 間接損失或損毀
11. 任何重要資料失實聲明或隱瞞
12. 延誤、沒收、扣留、收歸國有、徵用、毀滅或損壞之財產
13. 以音速或超音速飛行之飛機及其他空中飛行裝置引致的壓力周波
14. 戰爭及恐怖活動（惟恐怖活動伸延保障除外）
15. 輻射污染、化學、生物、生化或電磁武器



貼心的保障及理賠服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由理賠專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。
賠償服務熱線：[+853 2849 2849](tel:+85328492849) (上午9時至下午12時45分，下午2時至5時45分，星期一至五，公眾假期除外)

此外，您亦可透過**EASY網上索償系統**隨時隨地申請索償。

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