



Overseas StudySure

Protection Plan



Guard You Along Your Overseas Studies

Studying overseas broadens your or your children's horizon, enriching one's learning and life experiences.

Dah Sing Insurance Overseas StudySure Protection Plan provides comprehensive protection and support so that you or your children can fully engage and experience overseas study and life.



Peace of Mind Protection

- 1-Year/2-Year plan offers around the clock, year-round uninterrupted protection to students studying overseas
- Covers your irrecoverable prepaid tuition fee and accommodation expenses if you cannot continue your study due to the insured event
- **Education Fund** to subsidise the tuition fee of students if parents(s) or legal guardian(s) is/are unable to support due to insured event
- **School Closure Allowance** to alleviate financial pressure during the times if schools are closed and ensure your studies are not disrupted
- Tailored coverage on **Visa Failure** and **Overseas Residence Protection**
- Extended to cover your leisure trips during semester break
- **Free Travel Cover for Attending Graduation Ceremony** to celebrate your achievements during this important moment
- **Medical Expense up to HK\$2M**
- **Health Supplement Allowance** to help you maintain optimal health during studies.
- **Kidnap/Terrorist Abduction covers**
- **Personal Belongings Cover** ensure that your valuable property such as lap-tops, cameras, tablets and mobile phones are well protected
- **24/7 Worldwide Emergency Assistance Services**, includes unlimited benefit amount for **Emergency Medical Evacuation**
- Covers the irrecoverable transportation and accommodation expenses under **Cancellation of Trip** due to the issuance of Black Outbound Travel Alert or other insured events



Benefit Table

Coverage	Maximum Benefits*(HK\$)
	Each Policy Year
(1) Personal Accident Cover	1,500,000
Personal Accident Cover – Accidental Death or Permanent Disablement	1,000,000
Extra Personal Accident Cover (in a Public Common Carrier, due to robbery or Natural Disaster)	500,000
3rd Degree Burn Cover	250,000
(2) Medical Expenses Cover	2,000,000
Overseas Medical Expenses	2,000,000
Hospitalisation/Quarantine Cash Benefit	5,000
• Hospitalisation in Overseas	5,000
- Daily Limit	500/day
• Hospitalisation in Hong Kong	5,000
- Daily Limit	500/day
Follow-up Medical Treatment in Hong Kong	450,000
• Due to Bodily injury	300,000
• Due to Sickness	150,000
• Chinese Medicine Practitioner	2,000
- Daily Limit for Chinese Medicine Practitioner	200/day
Medical Equipment	20,000
Trauma Counselling	20,000
- Daily Limit	1,000/day
Health Supplements – Infectious Disease (Not Pandemic)	1,000
School Closure Allowance – Infectious Disease (Not Pandemic)	2,000
- Daily Limit	500/day
(3) Compassionate Death Cash Benefit	20,000
(4) Worldwide Emergency Assistance Services	
Hospital Admission Guarantee	50,000
Emergency Medical Evacuation	Actual Cost
Repatriation of Mortal Remains	Actual Cost
Compassionate Visit	50,000
Accommodation for Convalescence	30,000
Travel Information Service	Covered
(5) Personal Belongings Cover	20,000
Sub-limit per item/set/pair (except Lap-top Computer/Camera)	3,000
Lap-top Computer	7,500
Camera	7,500
Tablet/Mobile Phone	3,000 (Excess: 20%)
Loss of Personal Money	3,000
Loss of Travel Document or Transport Ticket	20,000
- Accommodation Daily Limit	2,000/day

*Per Insured Person



Coverage	Maximum Benefits*(HK\$)
	Each Policy Year
(6) Baggage Delay Cover	1,000/trip
- Each full 5 hours of delay	500
(7) Travel Delay Cover	15,000/trip
Travel Delay Cash Benefit	3,000/trip
- First 5 hours of delay	300
- Each subsequent 10 hours of delay	600
Additional Transportation Fee	10,000/trip
Additional Accommodation Fee (only applicable for Side Trip)	2,000/trip
(8) Cancellation of Trip	50,000/trip
• Tuition Fee	30,000
• Transportation Fee	10,000/trip
• Accommodation Fee	10,000/trip
(9) Trip Interruption	200,000
• Tuition Fee	180,000
• Additional Transportation	10,000/trip
• Additional Accommodation	10,000/trip
(10) Education Fund	300,000
(11) Personal Liability Cover	2,000,000
Personal Liability	2,000,000
Tenant's Liability	100,000
(12) Overseas Residence Protection	10,000
Household Contents at Overseas Residence	10,000
- Sub-limit per item/set/pair	3,000
Additional and Reasonable Temporary Accommodation Expense	10,000
- Daily Limit	500/day
(13) Kidnap/Terrorist Abduction	100,000
Compassionate Death Cash Benefit	50,000
Body Check	20,000
Compassionate Visit	50,000
- Daily Limit Per Person	1,200/day
(14) Visa Failure Cover	30,000
Loss of Transportation Cost	15,000
Loss of Accommodation Fee	15,000
(15) Free Travel Cover for Attending Graduation Ceremony	Covered

*Per Insured Person

Important Note

	1-Year or 2-Year Plan
Number of Insured Trip Per Policy	Unlimited
Max. Duration of Each Insured Trip	Full year (90 days for Side Trip during the Study Journey)
Age Limit	10 – 55 years old Those aged below 18 must be enrolled by their parent/ legal guardian.
Proposer	HKID Cardholder aged 18 or above
Place of Study Journey Commencement	Hong Kong
Purpose of Trip	Study and leisure only
Maximum Benefit Limits	Shall not exceed the maximum benefit of each section stated in the policy

Major Exclusions

- Any pre-existing medical condition or congenital condition or hereditary condition before the insurance application.
- Any travel against the advice of qualified medical practitioner or for the purpose of obtaining medical treatment.
- Foodstuffs, animals, contact lens, dentures and plastic money (including the credit value of credit card and Octopus cards, etc).
- Loss of cash or personal belongings, which is not reported to the relevant parties (e.g. local police, public common carrier, hotel etc.) within 24 hours and failure to obtain a written report from them.
- Any claim for delay, curtailment or cancellation of the Study Journey which is not verified in writing by the public common carrier, travel agent or the relevant party.
- Failure to obtain a written report from public common carrier confirming baggage delay and the relevant receipt of personal clothing and other necessities purchase.
- Failure to obtain a written report from qualified medical practitioner confirming the bodily injury or sickness suffered by the insured person and the relevant receipt.
- Any loss that can be compensated from public common carrier, hotel, travel agent, or any other sources.
- Rock climbing or mountaineering at altitude greater than 5,000m or scuba diving to a depth greater than 30m.
- Any payment the Insured Person would normally have made during the Insured Person's travel or study, if nothing had gone wrong.
- War, civil war and nuclear radiation.
- Pregnancy, childbirth, suicide, intentional self-injury or the use of alcohol or drugs.
- Any Injury, sickness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus).
- Any circumstances which has existed; or has presented signs/symptoms of which the Insured or the Insured Person is or should reasonably have been aware of, or has announced before.

Type	Premium (HK\$) <small>*promotion discount</small>	
	1-Year Plan	2-Year Plan
Worldwide excluding USA & Canada	3,700 (after 10% discount* - 3,330)	7,200 (after 10% discount* - 6,480)
Worldwide	4,600 (after 10% discount* - 4,140)	9,200 (after 10% discount* - 8,280)

*This Promotion offer is only applicable to new application of Overseas StudySure and successfully applied the Overseas StudySure during the Promotion Period. We reserve the right to alter or terminate this Promotion at any time without prior notice. Above premium has not included IA Premium levy yet.

Note: With effective from 1 January 2018, all policyholders of new policies, renewal policies or endorsement issued by Dah Sing Insurance Company Limited must pay the Insurance Authority Premium levy and/or other Levy(ies) along with their premium payment. The Insurance Authority Premium levy and/or other Levy(ies) is/are not included in the above premium.

Remarks

1. This is only a product summary and does not constitute any part of the contract. For full terms, conditions and exclusions of Overseas StudySure Protection Plan("Overseas StudySure"), please refer to the Policy Wording.
2. Overseas StudySure is underwritten by Dah Sing Insurance who is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of Overseas StudySure.

Contact Us for Enrolment Now!



Dah Sing Insurance Company Limited

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Mail 2703, 27/F, Island Place Tower, 510 King's Road, North Point,
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E-mail dsi@dahsing.com

Dah Sing Bank Limited

Customer Service Hotline 2828 8000

Dah Sing Insurance Company Limited ("Dah Sing Insurance"), a wholly owned subsidiary of Dah Sing Financial Holdings Ltd, has been providing general insurance solutions to our customers and business partners in Hong Kong since 1976.

Dah Sing Insurance is the authorised and regulated by the Insurance Authority of the Hong Kong Special Administrative Region, providing a wide range of general insurance products:

Dah Sing Bank, Limited ("Dah Sing Bank") is the authorized licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. Overseas StudySure Protection Plan is the product of Dah Sing Insurance but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

The service(s) / product(s) mentioned herein is/are not targeted at customers in the EU.

