

Starr International Insurance (Asia) Limited是STARR INTERNATIONAL COMPANY, INC. (STARR INTERNATIONAL)轄下一所私人持有的跨國保險公司。我們在市場上提供高質及個性化的財產保險產品，也為客人提供風險管理、理賠管理、行政及再保險服務。

我們的歷史可追溯到1919年12月，當創辦人Cornelius Vander Starr在中國上海成立保險代理公司。於上世紀20年代，分別在中國、香港、河內、胡志明市、雅加達、吉隆坡及菲律賓等地設立辦事處。我們在2009年9月獲發一般保險業務牌照，並且自2010年2月獲A.M. Best評級機構評為“A”級。

我們擁有一個在亞洲保險市場經驗豐富的管理團隊，專注於香港以至亞洲市場提供高質素的一般保險服務。

Starr International Insurance (Asia) Limited, a company of STARR INTERNATIONAL COMPANY, INC. (STARR INTERNATIONAL) is a privately held global insurance company. Starr International's insurance entities provide high-quality, customized property and casualty insurance products, with significant access to the excess and surplus marketplace. These entities also provide risk management, claims management, administrative, and reinsurance services to their policyholders.

The history of Starr Companies can be traced back to December 1919, when Cornelius Vander Starr founded an insurance agency in Shanghai, China. Throughout the 1920s, Starr established branches across China, and in Hong Kong, Hanoi, Saigon, Jakarta, Kuala Lumpur and the Philippines.

Starr International Insurance (Asia) Ltd was licensed as a general insurance company in Hong Kong in September 2009 and received an "A" rating by A.M. Best Company since February 2010. Managed by a team of experienced insurance executives in the Asian insurance market, Starr International Insurance (Asia) Ltd. focuses on providing quality general insurance services to the Hong Kong market and serves as the base for Starr International's expansion into the Greater Asia region.

STARR
INSURANCE

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SmarTrip Overseas Student Insurance 「智樂遊」海外留學生保險



為人父母總會無時無刻將最好的留給子女，究竟怎樣才可以為他們創造一個美好的將來？可能是提供豐富的知識及更佳的升學機會。當子女們成功到海外升學後，你們便開始擔憂他們在海外生活的保障。**Starr智樂遊**不但可滿足大部份學府對海外留學生之保險要求，更能為子女在留學期間及假期中之旅遊提供24小時全面保障。無論何時何地，**Starr智樂遊**始終是你的明智之選，讓子女盡情體驗留學之旅吧！

計劃特點：

1. 醫療費用高達2,000,000港元（符合大部份學府之要求），包括住院及門診
2. 門診費用及次數不設限額
3. 包括藥房所配的處方藥物
4. 毋須自負額及墊底費
5. 意外死亡及永久傷殘採用Scale 2 賠償表
6. 最長365天的海外保障
7. 保障涵蓋學校放假期間的休閒旅遊
8. 保障所有業餘運動，如熱氣球、潛水、滑雪等，沒有高度或深度限制
9. 保障非體力勞動之合法兼職工作
10. 也接受已離港學生之申請，但需通過核保程序
11. 特設Starr獎學金

投保資格：

準備前往海外升學之8至32歲的香港居民。

Special Features:

1. Medical expenses up to HK\$2,000,000 including in and outpatient treatments (fulfill most institution's requirement)
2. No sub-limit or restriction on outpatient expenses and number of visits
3. Prescribed medications or drugs dispensed by pharmacy are included
4. No co-payment or deductible
5. Scale 2 is adopted for Accidental Death and Disablement
6. Maximum up to 365 days' insurance coverage abroad
7. Extend to cover leisure trips during school breaks
8. Extend to cover amateur hazardous sports such as hot air ballooning, scuba diving, skiing, etc. and impose no restriction on height or depth
9. Extend to cover non-manual part-time legal jobs
10. For students who have departed, enrollment is still acceptable subject to underwriting
11. Starr scholarship made available

Eligibility:

Hong Kong resident aged between 8 and 32, who plans to study abroad.

As parents, there are many best things you can do for your children. What can you provide to ensure your children have an advantage in life? Perhaps are knowledge and the opportunity to pursue higher education. Having saved enough for your children's education, the next thing you might worry about is their protection overseas. **Starr SmarTrip** Overseas Student Insurance fulfills the insurance requirement of most overseas education institutions. It provides round the clock protection while they are studying and even holidaying during the school breaks. **SmarTrip** is always a smart choice! Let them enjoy a care free study trip!

保障	個人保額（港幣）		
	優秀	卓越	榮譽
第1項 - 意外死亡及永久傷殘 *			
意外導致12個月內死亡或永久傷殘。			
（一） 乘搭公共交通工具之意外	300,000	500,000	750,000
（二） 其他意外	300,000	500,000	500,000
第2項 - 燒傷保障 **			
意外導致12個月內遭受二級或三級程度燒傷。	100,000	100,000	100,000
第3項 - 醫療費用			
受傷或患病而須支付的醫療費用，包括藥房所配的處方藥物。	1,000,000 (分項限額如下)	1,500,000 (分項限額如下)	2,000,000 (分項限額如下)
覆診費用（回港後90天內）	200,000	300,000	500,000
• 包括跌打及針灸的治療費用	每日一症150 每保單年度 1,500	每日一症180 每保單年度 2,000	每日一症200 每保單年度 2,500
第4項 - Starr 全球緊急支援服務			
（一） 24小時熱線服務 24小時旅遊援助，商務禮賓及醫療協助服務。	包括	包括	包括
（二） 緊急醫療運送 為受保人提供在海外因意外受傷或患病而需要醫療撤離及運送服務。	無限	無限	無限
（三） 入院保證金 為受保人提供入院所需的按金。	40,000	40,000	40,000
（四） 緊急啟程			
（i） 受保人於海外住院（至少7天） 提供一名親友之合理交通及住宿費用，每晚住房 上限港幣1,000元及最長7晚。	50,000	100,000	200,000
（ii） 受保人於海外死亡 提供一名直系親屬之合理交通及住宿費用，每晚 住房上限港幣1,000元及最長5晚。	50,000	100,000	200,000
（iii） 直系親屬死亡 賠償受保人回港之合理交通費用。	50,000	100,000	200,000
（五） 運返費用 安排運送遺體或骨灰回港。	無限	無限	無限

保障	個人保額（港幣）		
	優秀	卓越	榮譽
第5項 - 個人行李			
賠償行李及個人財物之遺失或損毀。(此保障不適用於就讀教育學府之城市)	不適用	10,000	10,000
每件、每對或每套物品之賠償限額		2,000	2,000
手提電腦之賠償限額		5,000	5,000
第6項 - 行李延誤			
行李延誤達8小時而需購買必須品。	不適用	500	500
第7項 - 個人錢財			
因遭盜竊、搶劫或爆竊而導致現金、旅遊支票或匯票的損失。(此保障不適用於就讀教育學府之城市)	不適用	2,000	2,000
第8項 - 證件遺失			
因被盜竊、搶劫或爆竊而遺失旅遊證件之有關補領費用。	不適用	5,000	5,000
第9項 - 旅程延誤			
因罷工、暴動、民亂、騎劫、惡劣天氣或機件故障而導致所乘之公共交通工具延誤達8小時，可獲現金賠償。	不適用	每8小時300 最高900	每8小時300 最高1,200
第10項 - 個人責任			
因疏忽導致第三者身體意外受傷或財物損失而需負上的法律賠償責任。	不適用	1,000,000	1,500,000
第11項 - 學業中斷			
海外住院達30日或以上而需中斷學業，賠償已繳交及不可退還之學費。	不適用	不適用	100,000
第12項 - Starr 獎學金			
獲取GPA 4.0 或全甲級成績的獎勵。	不適用	不適用	2,000
保費			
全年保費（港幣）	2,200	3,000	5,000

* 請參閱賠償表一

** 請參閱賠償表二

Coverage	Sum Insured / Person (HK\$)		
	Credit	Distinction	High Distinction
Section 1 - Accidental Death and Disablement *			
Death or permanent disablement arising within 12 months of an accident.			
(a) Accident while in a Common Carrier	300,000	500,000	750,000
(b) Other Accidents	300,000	500,000	500,000
Section 2 - Burns Benefit **			
Second or third degree burns arising within 12 months of an accident	100,000	100,000	100,000
Section 3 - Medical Expenses			
Reimbursement of the actual expenses for treatment of injury and sickness. Prescribed drugs and medications dispensed by pharmacy are included.	1,000,000 (Sub-limit as below)	1,500,000 (Sub-limit as below)	2,000,000 (Sub-limit as below)
Follow-up Medical Treatment Extension (within 90 days after returning to Hong Kong)	200,000	300,000	500,000
• Including Chinese bone-setting and acupuncture treatment expenses	150 Per Day Per Visit 1,500 Per Policy Year	180 Per Day Per Visit 2,000 Per Policy Year	200 Per Day Per Visit 2,500 Per Policy Year
Section 4 - Starr Global Emergency Assistance Services			
(a) Round-the-clock Hotline Service 24-hour hotline for travel assistance, business concierge and medical assistance.	Included	Included	Included
(b) Emergency Medical Evacuation and Repatriation Provide emergency medical evacuation and repatriation due to serious injury or sickness.	Unlimited	Unlimited	Unlimited
(c) Hospital Admission Guarantee Guaranteed payment of hospital admission fees.	40,000	40,000	40,000
(d) Compassionate Visit			
(i) Hospitalization of Insured Person (at least 7 days) Travel and accommodation expenses for one relative or friend subject to HK\$1,000 per night up to 7 consecutive nights.	50,000	100,000	200,000
(ii) Death of Insured Person Travel and accommodation expenses for one immediate family member subject to HK\$1,000 per night up to 5 consecutive nights.	50,000	100,000	200,000
(iii) Death of Immediate Family Member Pay the travel expenses for the insured person's return to take care the necessary arrangement of a deceased immediate family member.	50,000	100,000	200,000

Coverage	Sum Insured / Person (HK\$)		
	Credit	Distinction	High Distinction
(e) Repatriation of Mortal Remains Return of remains or ashes to Hong Kong.	Unlimited	Unlimited	Unlimited
Section 5 - Personal Baggage			
Pay for loss of or damage to baggage and personal effects. (This benefit is not applicable to the city where the educational institution is located)	Nil	10,000	10,000
Sub-limit per item / pair / set of articles		2,000	2,000
Sub-limit for lap-top computer		5,000	5,000
Section 6 - Baggage Delay			
Emergency purchase due to baggage delay for more than 8 hours.	Nil	500	500
Section 7 - Personal Money			
Loss of cash, signed traveller's cheque or money order due to theft, robbery or burglary. (This benefit is not applicable to the city where the educational institution is located)	Nil	2,000	2,000
Section 8 - Document Loss			
Reimburse for the replacement cost of lost travel documents due to theft, robbery or burglary.	Nil	5,000	5,000
Section 9 - Travel Delay			
Cash benefit for common carrier delay for more than 8 hours due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault of the Common Carrier.	Nil	300 Per 8 Hours Max 900	300 Per 8 Hours Max 1,200
Section 10 - Personal Liability			
Indemnify legal liability in respect of accidental bodily injury or property damage to third parties due to negligence.	Nil	1,000,000	1,500,000
Section 11 - Study Interruption			
Reimburse the tuition fees for study interruption due to overseas hospital confinement for 30 days.	Nil	Nil	100,000
Section 12 - Starr Scholarship			
Achievement of GPA 4.0 or straight A.	Nil	Nil	2,000
Premium			
Annual Premium (HK\$)	2,200	3,000	5,000

* Please refer to Compensation Table 1

** Please refer to Compensation Table 2

*賠償表一 Compensation Table 1

損害事項 Benefit Event	保額百分率 Percentage of Sum Insured
1 死亡 Death	100%
2 永久完全傷殘 Permanent total disablement	100%
3 喪失或永久喪失單肢或多肢功能 Loss of or the permanent loss of use of one or more limbs	100%
4 永久喪失雙眼視力 Permanent loss of sight of both eyes	100%
5 永久喪失一眼視力 Permanent loss of sight of one eye	100%
6 永久喪失言語能力及失聰 Permanent loss of speech and loss of hearing	100%
7 永久性精神錯亂 Permanent and incurable insanity	100%
8 永久失聰 Permanent loss of hearing in a) 雙耳 Both ears b) 單耳 One ear	75% 15%
9 永久喪失言語能力 Permanent loss of speech	50%
10 永久喪失一眼晶體 Permanent loss of the lens of one eye	50%

	右手 Right Hand	左手 Left Hand
11 喪失或永久喪失四隻手指及拇指功能 Loss of or the permanent loss of use of four fingers and thumb	70%	50%
12 喪失或永久喪失四隻手指功能 Loss of or the permanent loss of use of four fingers	40%	30%
13 喪失或永久喪失一隻拇指功能 Loss of or the permanent loss of use of one thumb a) 兩個拇指關節 Both joints b) 一個拇指關節 One joint	30% 15%	20% 10%
14 喪失或永久喪失手指功能 Loss of or the permanent loss of use of fingers a) 三個手指關節 Three joints b) 二個手指關節 Two joints c) 一個手指關節 One joint	10% 7.5% 5%	7.5% 5% 2%

*賠償表一 Compensation Table 1

損害事項 Benefit Event	保額百分率 Percentage of Sum Insured
15 喪失或永久喪失腳趾功能 Loss of or the permanent loss of use of toes a) 一隻腳所有腳趾 All – one foot b) 大腳趾 — 兩個關節 Great toe – both joints c) 大腳趾 — 一個關節 Great toe – one joint	15% 5% 3%
16 折斷腿部或膝蓋而無法縫合 Fractured leg or patella with established non-union	10%
17 腳部縮短最少5厘米 Shortening of leg by at least 5 cm	7.5%
18 如永久傷殘不屬於以上第8至17項，我們有絕對的決定權利，評估你的傷殘程度並相應上述的保額百分率而計算出一個賠償金額。 Permanent disablement not falling under events 8 to 17 above, we shall in our absolute discretion pay you a benefit which shall be calculated by assessing the degree of disablement relative to the above percentage of sum insured.	

如慣用左手並申報於投保書內，則損害事項第11至14項將會互相對調。

If left-handed and have mentioned on the application, the percentage of sum insured from events 11 to 14 shall be transposed.

**賠償表二 Compensation Table 2

二級或三級程度燒傷 Second Degree or Third Degree Burns	保額百分率 Percentage of Sum Insured
達身體面積 45%或以上 On 45% or more of body surface	100%
達身體面積 27%或以上 On 27% or more of body surface	60%
達身體面積 18%或以上 On 18% or more of body surface	50%
達身體面積 9%或以上 On 9% or more of body surface	30%
達身體面積 4.5%或以上 On 4.5% or more of body surface	20%

主要不承保事項 Major Exclusions

受保前已存在之狀況、戰爭、自殺、懷孕、分娩、職業運動、手提電話、平板電腦、不保國家：阿富汗及伊拉克。

Pre-existing condition, war, suicide, pregnancy, childbirth, professional sport, mobile phone, tablet computer, excluded countries: Afghanistan and Iraq.

注意事項 Remarks

1. 投保人必須年滿18歲。
Applicant must be aged 18 or above.
2. 受保人的年齡為8至32歲。
Insured person must be aged between 8 and 32.
3. 8至14歲的受保人，其意外死亡及永久傷殘的最高保額為所選擇計劃的保額或港幣500,000元，以較低者為準。
For insured person aged between 8 and 14, the sum insured of Accidental Death and Disablement is subject to the maximum of the selected plan or HK\$500,000, whichever is lesser.
4. 如有索償，必須於事發後30天內以書面（電郵）通知我們。
Written notice (email) of a claim must be given within 30 days after the incident.
5. 有關第4項之任何服務必需由Starr全球緊急支援安排。
Any services under section 4 must be arranged by Starr Global Emergency Assistance.
6. 本單張只提供計劃概要作參考之用，並不構成保險合約的一部分，所有保障及不承保事項只作簡單描述，有關詳細資料，請參閱保單內之條款。
This brochure is designed to provide you a summary of the plan and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions.

SMARTRIP OVERSEAS STUDENT INSURANCE

SPECIAL ENDORSEMENT - CORONAVIRUS DISEASE (COVID-19)

It is hereby noted and agreed that this Policy is amended to read as follows:

Applicable to New Policy purchased on or after 12 Jun 2020:

The following exclusion is inserted under “PART III – GENERAL EXCLUSIONS” of the Policy as below:

18. Any loss or expenses in relation to coronavirus disease (COVID-19).

Applicable to Renew Policy with effective date on or after 2 Aug 2020:

The following exclusion is inserted under “PART III – GENERAL EXCLUSIONS” of the Policy as below:

18. Any loss or expenses in relation to coronavirus disease (COVID-19).

Subject otherwise to the terms, exclusions and conditions of the Policy.

STARR INDIVIDUAL PROGRAM

SMARTRIP OVERSEAS STUDENT INSURANCE

In consideration of the payment of premium by the Policyholder and subject to the terms and conditions of the Policy, We hereby insure the Insured Person in the manner and to the extent provided in the Policy.

All periods of insurance shall begin at 12:01a.m., standard time, at the place where the Policy was issued and end in accordance with Part IV of this Policy.

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PART I – DESCRIPTION OF COVERAGE

SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT

1a. Accident while in a Common Carrier

If during the period of insurance the Insured Person sustains an Injury while travelling as a fare paying passenger in any Common Carrier in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the following Compensation Table 1, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of Sum Insured stated in such table.

1b. Other Accidents

If during the period of insurance the Insured Person sustains an Injury in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the following Compensation Table 1, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of Sum Insured stated in such table.

EXPOSURE

If during the period of insurance, by reason of any Accident, the Insured Person is unavoidably exposed to the elements in the course of a Trip and as a direct and unavoidable result of such exposure sustain death or disablement within twelve (12) months from the date of Accident, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured stated in the following Compensation Table 1.

DISAPPEARANCE

If during the period of insurance, the body of the Insured Person has not been found within twelve (12) months after the date of the disappearance, sinking or wrecking of an aircraft or other conveyance either on ground or at sea in which the Insured Person was travelling in the course of a Trip, it will be presumed that the Insured Person suffered death resulting from an Accident. In such circumstances, We shall pay the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured of Event 1 stated in the following Compensation Table 1, subject to the receipt of a signed undertaking by the personal representative(s) of the Insured Person's estate that any such payment shall be refunded to Us if it is later discovered that the Insured Person did not suffer death as a result of the Accident.

EXTENSION

This Policy extends to cover any Injury sustained by an Insured Person during the following periods:

- (i) Travelling directly from the Insured's Person's place of residence to the immigration counter in Hong Kong within three (3) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) Travelling directly from the immigration counter to the Insured Person's place of residence in Hong Kong within three (3) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

COMPENSATION TABLE 1

Benefit Event		Compensation (Percentage of Sum Insured)	
1.	Death	100%	
2.	Permanent Total Disablement	100%	
3.	Loss of or the Permanent Loss of Use of one or more Limbs	100%	
4.	Permanent Loss of Sight of both eyes	100%	
5.	Permanent Loss of Sight of one eye	100%	
6.	Permanent Loss of Speech and Loss of Hearing	100%	
7.	Permanent and incurable insanity	100%	
8.	Permanent Loss of Hearing in:		
	(a) both ears	75%	
	(b) one ear	15%	
9.	Permanent Loss of Speech	50%	
10.	Permanent Loss of the lens of one eye	50%	
		Right Hand	Left Hand
11.	Loss of or the Permanent Loss of Use of four Fingers and Thumb	70%	50%
12.	Loss of or the Permanent Loss of Use of four Fingers	40%	30%
13.	Loss of or the Permanent Loss of Use of one Thumb		
	(a) both joints	30%	20%
	(b) one joint	15%	10%
14.	Loss of or the Permanent Loss of Use of Fingers		
	(a) three joints	10%	7.5%
	(b) two joints	7.5%	5%
	(c) one joint	5%	2%
15.	Loss of or the Permanent Loss of Use of Toes		
	(a) all – one foot	15%	
	(b) great toe - both joints	5%	
	(c) great toe – one joint	3%	
16.	Fractured Leg or Patella with Established Non-Union	10%	
17.	Shortening of leg by at least 5 cm	7.5%	
18.	Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay the Insured Person a benefit which shall be calculated by assessing the degree of disablement relative to the above Percentage of Sum Insured.		

PROVISIONS FOR SECTION 1

- (a) Benefits shall not be payable for more than one Event stated in Compensation Table 1 in respect of the same Accident. Should more than one Event occur from the same Accident, We shall only be liable for the Event with the greater Percentage of Sum Insured.
- (b) In the event the accumulation of total paid-up benefits in respect of one or more Events stated in Compensation Table 1 of the same Insured Person is below one hundred percent (100%) of the Sum Insured, We thereafter shall only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.
- (c) The Insured Person's coverage shall be terminated upon occurrence of any loss for which benefit is payable under any one of the above Events 1 to 7 stated in Compensation Table 1.
- (d) When a limb which had been partially disabled prior to sustaining an Injury covered under this Policy and which becomes totally disabled as a result of such Injury, the Percentage of Sum Insured payable shall be determined by Us having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the Loss of or the Permanent Loss of Use of a Limb which was totally disabled prior to the Injury.
- (e) If the Insured Person is left-handed and has specifically mentioned this on the application, the Percentage of Sum Insured set out above from Events 11 to 14 inclusive for the various disabilities of right and left hand shall be transposed.
- (f) If the Insured Person is under fifteen (15) years of age at the time of Accident, the maximum Sum Insured of Accidental Death and Disablement shall be restricted to HK\$500,000.

SECTION 2 - BURNS BENEFIT

If during the period of insurance an Insured Person sustains an Injury in the course of a Trip and is diagnosed by a Physician or Doctor to have suffered any of the Burn Events listed under the following Compensation Table 2, We shall pay the Insured Person a benefit in accordance with the Percentage of Sum Insured for the Burn Event stated in such table.

COMPENSATION TABLE 2

Burn Event	Compensation (Percentage of Sum Insured)
Second Degree or Third Degree Burns	
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

PROVISIONS FOR SECTION 2

Benefits shall not be payable for more than one of the above Burn Events in respect of the same Accident. Should more than one of the above Burn Events occur from the same Accident, We shall only be liable for the Burn Event with the greater Percentage of Sum Insured.

SECTION 3 - MEDICAL EXPENSES

If during the period of insurance the Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of medical treatment outside Hong Kong, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Physician or Doctor, Hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire. Any cost of purchasing drugs or medication prescribed by a Physician or Doctor paid to a pharmacy is included.

FOLLOW-UP MEDICAL TREATMENT EXTENSION

This Policy extends to cover any follow-up medical expenses incurred, subject to the maximum Sum Insured as stated in the Schedule, within ninety (90) consecutive days after the Insured Person's return to Hong Kong provided that the first treatment must be sought outside Hong Kong. Included within this extension, We shall also reimburse the Insured Person in respect of any medical expenses paid to a Chinese Bonesetter or Acupuncturist arising from the Injury subject to the maximum amount stated in the Schedule.

In no event shall all the reimbursed medical expenses under this section (including follow-up medical treatment) exceed the Sum Insured of Medical Expenses stated in the Schedule for any one Accident or Sickness. If the Insured Person is entitled to a refund of all or part of such expenses from any other source, We shall only be liable for the excess of the amount recoverable from such other source.

SECTION 4 - STARR GLOBAL EMERGENCY ASSISTANCE SERVICES

We have appointed an emergency assistance provider (hereinafter called "Starr Global Emergency Assistance") to provide and arrange emergency assistance services 24-hours a day throughout the year whilst the Insured Person is travelling in the course of a Trip.

We shall not be liable to the Insured Person and/or the Policyholder (whether in contract, tort (including negligence) breach of statutory duty or otherwise) arising out of or in connection with the acts or omissions of Starr Global Emergency Assistance arising out of or in connection with the subject matter of this Policy.

(a) ROUND-THE-CLOCK HOTLINE SERVICE

The Insured Person may contact Our dedicated 24-hour hotline number at (+852) 2802 8638 to obtain immediate access to available services and/or advice in relation to the below services:

Travel Assistance

- Inoculation information
- Consulate and embassy information
- Visa information
- Weather information
- Loss of passport information

- Currency exchange information
- Flight information
- Emergency travel service arrangements

Business Concierge

- Pre-trip information on travel destination
- Flower and gift delivery
- Golf course information
- Limousine and/or ground transportation information and arrangements

Medical Assistance

- Medical referral service
- Dispatch of essential medication/medical equipment not locally available

(b) EMERGENCY MEDICAL EVACUATION AND REPATRIATION

If during the period of insurance an Insured Person sustains Serious Injury or suffers from Serious Sickness which directly causes or results in the necessity of emergency medical evacuation in the course of a Trip, Starr Global Emergency Assistance shall arrange and pay for a medically supervised emergency evacuation of the Insured Person to the nearest available Hospital that is appropriately equipped for the particular Serious Injury or Serious Sickness. In the event that the Insured Person's condition stabilizes, Starr Global Emergency Assistance shall arrange and pay for a medically supervised repatriation to Hong Kong for continuous care and proper treatment. Starr Global Emergency Assistance retains the absolute right to decide the place to which the Insured Person shall be evacuated and the means or method by which such evacuation shall be carried out having regard to all the assessed facts and circumstances to which Starr Global Emergency Assistance is aware at the relevant time.

(c) HOSPITAL ADMISSION GUARANTEE

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in the necessity of hospitalization in the course of a Trip, Starr Global Emergency Assistance shall arrange a Hospital admission deposit subject to a maximum of HK\$40,000.

(d) COMPASSIONATE VISIT

(i) Hospitalization of Insured Person

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in the necessity of hospitalization for at least seven (7) consecutive days in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for a round trip economy class air ticket and/or other reasonable transportation means for one relative or friend to visit the Insured Person. We shall also reimburse the Insured Person's visitor's associated hotel accommodation expenses excluding the costs of drinks, meals and other hotel expenses subject to a maximum of HK\$1,000 per night up to seven (7) consecutive nights.

(ii) Death of Insured Person

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in death in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for a round trip economy class air ticket and/or other reasonable transportation means for one Immediate Family Member for handling the necessary funeral arrangement procedures. We shall also reimburse the Immediate Family Member for the associated hotel accommodation expenses excluding the costs of drinks, meals and other hotel expenses subject to a maximum of HK\$1,000 per night up to five (5) consecutive nights.

(iii) Death of Immediate Family Member

If during the period of insurance an Immediate Family Member passes away while the Insured Person is in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for a round trip economy class air ticket and/or any reasonable transportation means for the Insured Person to return to Hong Kong for taking care of the necessary arrangements.

In no event shall the reimbursed expenses under this section (d) exceed the relevant Sums Insured of Compassionate Visit as stated in the Schedule.

(e) REPATRIATION OF MORTAL REMAINS

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in death in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for the repatriation of the remains or ashes of the Insured Person to Hong Kong.

PROVISIONS FOR SECTION 4

- (a) Any service rendered without the authorization and/or intervention of Starr Global Emergency Assistance is not covered.
- (b) Any service rendered by another party apart from Starr Global Emergency Assistance is not covered.

SECTION 5 – PERSONAL BAGGAGE

If during the period of insurance an Insured Person sustains accidental loss of or damage to his/her personal baggage being carried in the course of a Trip, We shall indemnify the Insured Person for such loss or damage subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 5

- (a) Loss of or damage to any personal baggage due to moth, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention by customs or any other authority are not covered.
- (b) Loss of or damage to any software, antiques, jewellery, money, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, contact lens, spectacles, denture, prosthesis, brittle or fragile items, mobile phone and tablet computer are not covered.
- (c) Loss or damage to hired or leased equipment or any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the same Common Carrier carrying the Insured Person at the same time are not covered.

- (d) An Insured Person shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage and any unexplained loss or damage to any personal baggage which was left unattended in any Common Carrier or public place are not covered.
- (e) An Insured Person must report to the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurs, or report to the Common Carrier Operator if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence. All supporting documentation from the Common Carrier Operator or the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurred must be submitted when the Insured Person makes a claim.
- (f) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with salvage at Our absolute discretion.
- (g) The indemnity for each item/set/pair of article and laptop computer including its accessories shall be limited to the maximum amount stated in the Schedule.
- (h) We shall only be liable to indemnify the Insured Person for a reasonable proportion, as determined by Us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.
- (i) We shall make payment subject to allowance for reasonable wear, tear and depreciation in respect of articles more than one year old.
- (j) No coverage shall be provided during the period in which the Insured Person is studying at the city of the Educational Institution.
- (k) Any loss claimed under Section 6 – Baggage Delay arising from the same cause is excluded.

SECTION 6 – BAGGAGE DELAY

If during the period of insurance an Insured Person's checked-in baggage is delayed or temporarily mislaid on delivery by the Common Carrier Operator in the course of a Trip for more than eight (8) hours from the actual arrival time, We shall indemnify the Insured Person for any reasonable expenses incurred by the Insured Person in purchasing essential replacement items of clothing and toiletries subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 6

- (a) This benefit is not applicable when an Insured Person is on his/her way back to Hong Kong.
- (b) The delay must be certified by the Common Carrier Operator.
- (c) Unexplained delay, delay due to confiscation or detention by customs or any other authority, or delay of any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the Common Carrier carrying the Insured Person at the same time are not covered.
- (d) Original receipts must be produced by an Insured Person showing details of the expenditures when a claim arises.
- (e) Any loss claimed under Section 5 – Personal Baggage arising from the same cause is excluded.

SECTION 7 – PERSONAL MONEY

If during the period of insurance an Insured Person sustains loss of cash, signed traveller's cheque(s) or money order as a direct result of theft, robbery or burglary in the course of a Trip, We shall indemnify the Insured Person for such loss subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 7

- (a) An Insured Person must report to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- (b) Unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency, or shortages due to errors or omissions during money exchange transactions are not covered.
- (c) No coverage shall be provided during the period in which the Insured Person is studying at the city of the Educational Institution.

SECTION 8 – DOCUMENT LOSS

If during the period of insurance an Insured Person sustains loss of his/her Hong Kong Identity Card, passport, entry visa or other travel documents that are necessary for immigration clearance on account of theft, robbery or burglary in the course of a Trip, We shall reimburse the Insured Person for the replacement cost of the lost document subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 8

- (a) An Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- (b) Loss of any travel document or visa which is not needed to complete the particular Trip of the occurrence is excluded.
- (c) Unexplained loss, mysterious disappearance or loss due to confiscation or detention by customs or any other authority are excluded.

SECTION 9 – TRAVEL DELAY

In the event that either the actual departure or arrival time of the Common Carrier in which an Insured Person has arranged to travel in the course of a Trip is delayed from the scheduled departure or arrival time respectively specified in the original itinerary due to a sudden outbreak of strike or industrial action, riot, civil commotion, hijack, adverse weather or mechanical fault of the Common Carrier, We shall pay a cash benefit per each eight (8) hours of delay up to the maximum Sum Insured stated in the Schedule.

SECTION 10 – PERSONAL LIABILITY

We shall indemnify the Insured Person for any legal costs incurred under any of the following circumstances due to his/her negligence in the course of a Trip subject to the maximum Sum Insured stated in the Schedule on the condition that the Insured Person does not offer or promise payment or admit fault to any other third party, and/or become involved in any litigation without Our written approval:

- (a) Accidental death or Injury to any person; or
- (b) Accidental loss of or damage to the property of any person.

PROVISIONS FOR SECTION 10

We shall not be liable for the following:

- (a) Damage to the property of or to any person who is an Immediate Family Member or the employer of the Insured Person;

- (b) Damage to property which belongs to the Insured Person or is in his/her care, custody or control;
- (c) Damage relating to any liability assumed by the Insured Person under contract;
- (d) Damage relating to the willful, malicious, or unlawful act on the part of the Insured Person;
- (e) The ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
- (f) The undertaking of any trade, business or profession;
- (g) Any criminal proceedings; or
- (h) Any liability which has been admitted or settled by the Insured Person.

SECTION 11 – STUDY INTERRUPTION

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness resulting in Confinement for more than thirty (30) days in the course of a Trip that prevents him/her from the continuation of his/her studies, We shall reimburse the portion of forfeited Tuition up to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 11

Any Tuition that is refundable or recoverable from the Educational Institution or any other source is excluded.

SECTION 12 – STARR SCHOLARSHIP

If during the period of insurance an Insured Person has successfully attained a minimum cumulative grade point average (GPA) of 4.0 on a 4.0 scale or straight A or equivalent accomplishment upon completion of the entire studying course in the Educational Institution for an accumulation of eight (8) months in a policy year, We shall pay the Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 12

- (a) The Insured Person must have started the studying course within the period of insurance; and
- (b) Official transcripts from the Educational Institution must be produced by the Insured Person showing details of grades attained when such a claim arises; and
- (c) We reserve the right to determine the criteria of the “equivalent” accomplishment. In the event of any dispute arising, Our final decision shall prevail.

PART II – DEFINITIONS

“**Accident**” means an unforeseen and involuntary event which caused Injury.

“**Acquired Immune Deficiency Syndrome**” or “**AIDS**” shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immunodeficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a seropositive test for HIV.

“**Activities of Daily Living**” means:

- (a) Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- (b) Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- (c) Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa;
- (d) Mobility - the ability to move indoors from room to room on level surfaces;
- (e) Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- (f) Feeding - the ability to feed oneself once food has been prepared and made available.

“**Anniversary Date**” means each anniversary of the Policy’s effective date stated in the Schedule.

“**Chinese Bonesetter or Acupuncturist**” means any Chinese bonesetter or acupuncturist who is legally registered as a Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap 549, Laws of Hong Kong), but excluding a Chinese bonesetter or acupuncturist who is the Insured Person, Immediate Family Member of the Insured Person or someone living in the same household as the Insured Person.

“**Civil War**” means an internecine war, or a war carried on between or among opposing citizens of the same country or nations.

“**Common Carrier**” means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

“**Common Carrier Operator**” means a company or an individual that operates a Common Carrier and is licensed to carry passengers for hire.

“**Confined**” or “**Confinement**” means admitted in a Hospital for medical treatment due to an Injury or Sickness upon the recommendation of a Physician or Doctor and continuously stays in the Hospital prior to his/her discharge from the Hospital. Confinement will be evidenced by the daily room and board charged by the Hospital.

“**Educational Institution**” means an institution dedicated to education that is recognized as such by the government of the country or region in which the institution is based and is named in the Schedule.

“**Fractured Leg or Patella with Established Non-Union**” means a complete break into two pieces of the patella or leg bone where:

- (a) the patella or leg bone does not mend properly such that it cannot function normally; and
- (b) this condition is diagnosed by a Physician or Doctor to last for the remainder of the Insured Person’s life.

“**Hospital**” means an establishment which meets all the following requirements:

- (a) holds a license as a Hospital (if licensing is required in the state or governmental jurisdiction); and
- (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; and
- (c) provides 24-hour a day nursing services by registered or graduated nurses; and
- (d) has a staff of one or more Physician or Doctor(s) at all times; and
- (e) provides organized facilities for diagnosis and major surgical facilities; and
- (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment, or a place for alcoholics or drug addicts.

“**Immediate Family Member**” means the Insured Person’s spouse, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, grandchild or legal guardian.

“**Injury**” means bodily injury which is solely caused by an Accident and independently of any other cause.

“**Insured Person**” means the person(s) insured in the Schedule or subsequently endorsed hereon.

“**Loss of Thumb(s) / Finger(s) / Toe(s)**” means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.

“**Loss of Hearing**” means total and irrecoverable loss of hearing.

"Loss of Limb" means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

"Loss of Sight" means the entire and irrecoverable loss of sight.

"Loss of Speech" means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds, or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

"Loss of Use of Limb(s) / Thumb(s) / Finger(s) / Toe(s)" means total functional disablement of any limb, thumb, finger or toe and is treated like the total loss of said limb, thumb, finger or toe.

"Malignant Neoplasm" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"Opportunistic Infection" shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection caused in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"Percentage of Sum Insured" means the Percentage of Sum Insured stated in Compensation Table 1 and/or Compensation Table 2 of Part I herein.

"Permanent" means lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement as certified by a Physician or Doctor.

"Permanent Total Disablement" means when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident, the Insured Person is totally and permanently disabled and prevented from engaging in occupation or employment for compensation or profit for which he/she is reasonably qualified by reason of his/her education, training or experience; or if he/she has no business or occupation at the time of Injury, Permanent Total Disablement means the inability to perform his/her Activities of Daily Living of like age and sex. Such disability has to continue for a period of twelve (12) consecutive months and certified by a Physician or Doctor to be total, continuous and permanent for the remainder of his/her life.

"Physician or Doctor" means any person qualified by degree in western medicine and legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical and surgical service, but excluding the Insured Person, an Immediate Family Member or someone living in the same household as the Insured Person.

"Policy" means this Policy and any other documents stated in Entire Contract of Part VII herein.

"Policyholder" means a person who is an applicant of the Policy and is named in the Schedule as Policyholder.

"Pre-existing Condition" means the condition for which the Insured Person received or was recommended by a Physician or Doctor for any treatment, diagnosis, consultation or prescribed drugs, or the signs or symptoms of which the Insured Person was aware or should reasonably have been aware within twelve (12) consecutive months immediately prior to the Policy's effective date.

"Schedule" means the Schedule attached to and incorporated in this Policy.

"Second Degree Burn" means both the epidermis and the underlying dermis are damaged caused by heat, electricity, chemicals, light or radiation.

"Serious Injury or Serious Sickness" means injury or sickness which requires treatments by a Physician or Doctor and which results in the Insured Person being certified by that Physician or Doctor as having a life threatening condition and being unfit to continue with his/her Trip.

"Sickness" means an illness or disease first contracted and commenced by the Insured Person during the Trip that requires treatment by a Physician or Doctor.

"Sum Insured" means the amount of sum insured stated in the Schedule.

"Terrorist" or "Member of a Terrorist Organization" means any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates the commission of a Terrorist Act and/or is verified or recognized or designated by any government or authority or committee as a terrorist.

"Terrorist Act" means an act including but not limited to the use or threatened use of force or violence against person or property, or the commission of an act that is dangerous to human life or property, or the commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

"Third Degree Burn" means full thickness skin destruction caused by heat, electricity, chemicals, light or radiation.

"Trip" means a journey taken by an Insured Person outside Hong Kong for the purpose of furthering his/her study at the Educational Institution. The journey shall be deemed to commence when the Insured Person arrives at the immigration counter in Hong Kong; and ceases when he/she returns to the immigration counter in Hong Kong. Any personal deviation during and/or immediately before/after such journey is also included.

"Tuition" means an amount charged for instruction by the Educational Institution for the required courses (including any applicable laboratory fee and any cost for the use of facilities for attending said courses, but excluding any costs of textbooks, room and board).

"War" means war (declared or undeclared) or any warlike activities, including use of military force by any sovereign nation for economic, geographic, nationalistic, political, racial, religious or other ends.

"We, Us, Our" means Starr International Insurance (Asia) Limited.

PART III – GENERAL EXCLUSIONS

We shall not pay under any section of this Policy for loss arising directly or indirectly as a result of or in connection with:

1. War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion;
2. Nuclear risks of any nature; radioactive, nuclear pollution or contamination exposure;
3. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
4. An Insured Person who is a Terrorist or a Member of a Terrorist Organization; any illegal or unlawful act by the Insured Person;
5. An Insured Person not taking all reasonable efforts to avoid Injury or to minimize any claim under this Policy;
6. Riding or driving in any kind of motor racing competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
7. Any loss which is connected with the effects of alcohol or drugs other than those prescribed by a Physician or Doctor;
8. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
9. Any medical treatment received in the course of a Trip which was made for the purpose of receiving medical treatment (need not be the sole purpose); or the Trip was undertaken while the Insured Person was unfit to travel or against the advice of a Physician or Doctor;
10. Any Pre-existing Condition, cosmetic, plastic or any elective surgery; surgical or non-surgical treatment of obesity (including morbid obesity) or weight control programs, congenital or heredity disease or defect, congenital anomalies or any complications or conditions arising therefrom;
11. Health check-ups or any investigation(s) not directly related to admission diagnosis, Sickness or Injury, or any treatment or investigation which is not medically necessary;

12. Insured Person's expenses incurred relating to the cost of prosthesis, contact lens, spectacles, hearing aids, dentures and other medical equipment; or any expenses incurred relating to dental or optical treatment unless such costs are necessarily incurred due to an Accident;
13. Psychosis, sleep disturbance disorder, mental or nervous disorders, pregnancy, miscarriage or childbirth;
14. AIDS or any Injury or Sickness commencing in the presence of a sero positive test for HIV and related diseases and/or sexually transmitted disease;
15. An Insured Person engaging in naval, military or air force service or operations; armed force service; offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; employed as driver of any kind of conveyance; employed or engaging in any kind of labor work or as an animal trainer, diver, jockey, newspaper-war correspondent, security guard, stuntman, while working in casino, disco, construction site, farm, factory, hospital, kitchen of a restaurant, night club;
16. Piloting or serving as a crewmember or riding in any aircraft except as a fare paying passenger on a regularly scheduled airline; or
17. Any loss which occurs while the Insured Person is in the Republic of Iraq or the Islamic Republic of Afghanistan.

PART IV – TERMINATION OF COVERAGE

We may terminate this Policy at any time during the period of insurance by giving thirty (30) days' prior notice in writing to the last known address of the Policyholder or its insurance broker. In the event of such termination, We shall return promptly the pro-rata premium to the Policyholder. However, no notice of termination is required from Us in the event of the occurrence of one or more of the following and this Policy shall be automatically terminated forthwith:

- (a) non-payment of any premium;
- (b) on the Anniversary Date when You no longer fulfill the eligibility stated under "Eligibility of Insured Person" of Part VII herein;
- (c) upon payment of the benefits under the circumstances mentioned under Clause (c) of Provisions for Section 1 of Part I herein;
- (d) fraud, material misrepresentation or non-disclosure on the part of the Policyholder, the Insured Person or its insurance broker;
- (e) willful or reckless acts or omissions on the part of the Policyholder, the Insured Person or its insurance broker increasing the hazards insured against.

The Policyholder may cancel this Policy by giving Us not less than thirty (30) days' prior written notice. Upon termination by the Policyholder, premiums shall be computed in accordance with the applicable percentage indicated below, but in no event less than Our customary minimum premium. No refund of premium shall be made if there is any claim made under this Policy.

Covered Period	Retentive Percentage of Annual Premium
6 Months (Minimum)	70%
Over 6 Months	100%

PART V - PREMIUM PROVISIONS

PREMIUM

The premiums for this Policy will be based on the rates currently in force in the application or agreed in the quotation slip, the plan and the coverage and amount of insurance in effect. However, We reserve the right to change rates at any time if any of the following events take place during the period of insurance:

- (a) The terms of the Policy change;
- (b) A division, subsidiary, affiliated organization or eligible class is added or deleted from the Policy;
- (c) There is a change in the factors bearing on the risk assumed;
- (d) There is a misrepresentation in the information We relied on in establishing the premium rate;
- (e) Any law or regulation is amended to the extent it affects Our benefit obligation.

PAYMENT OF PREMIUM

The first premium is due on the Policy's effective date. After that, premiums will be due annually on the Anniversary Date unless We agree with the Policyholder on some other method of premium payment. If any premium is not paid when due, the Policy will be canceled as of the premium due date, except as provided in the Policy Grace Period section as described below.

POLICY GRACE PERIOD

A Policy grace period of thirty-one (31) days shall be granted following the Anniversary Date of Policy for the payment of the required premiums. The Policy shall remain in force during the grace period. If the required premiums are not paid, insurance shall end upon the expiration of the grace period. The Policyholder shall be liable to Us for any unpaid premium for the time the Policy was in force.

PART VI – CLAIM PROVISIONS

OBLIGATION

The following clauses in this section of the Policy relating to Claims Provisions shall be deemed condition precedents to the liability of Us to make any payment under this Policy.

TIME OF NOTICE OF CLAIM

Written notice of a claim must be given to Us within thirty (30) days after occurrence of any Accident or other event that might give rise to a claim under this Policy. However, in the event of accidental death notice must be given to Us within fifteen (15) days.

FORMS FOR PROOF OF LOSS

We, upon receipt of such notice, shall furnish to the claimant such forms as are usually furnished by Us for filing proof of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by Us shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as We may prescribe.

SUFFICIENCY OF NOTICE

Such notice by or on behalf of the Insured Person given to Us or to Our general agent, with particulars sufficient to identify the Insured Person shall be deemed to be notice to Us. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it is shown that it was not reasonably practicable to give such notice and that notice was given as soon as was reasonably practicable.

CLAIMANT COOPERATION PROVISION

Failure of the claimant to cooperate with Us in the administration of a claim may result in the delay or termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to Us at Our said office in case of a claim within ninety (90) days after the date of such loss. If it is shown that it was not reasonably practicable to give such notice within such time, such proof must be furnished as soon as reasonably practicable and in any event within one year after the date of such loss.

LIMITATIONS CONTROLLED BY STATUTE

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the laws of Hong Kong, such limitation is hereby extended to agree with the minimum period permitted by such laws.

PHYSICAL EXAMINATION AND AUTOPSY

We reserve the right to have a Physician or Doctor examine the Insured Person as often as is reasonably necessary. This section applies when a claim is pending or while benefits are being paid. We also have the right to request an autopsy in the case of death, unless the law forbids it. We shall pay the cost of the examination or autopsy.

FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the Insured Person's behalf to obtain any benefit under this Policy, this Policy shall immediately become terminated and all benefit in respect of such claims shall be forfeited from the date on which the fraudulent claim is proffered.

RIGHT OF RECOVERY

In the event authorization of payment and/or payment is made by Us or for a medical claim which is not covered under this Policy or when the limit of liability of this insurance is exceeded, We reserve the right to recover the said sum or excess from the Insured Person.

SUBROGATION

In the event of any payment under this Policy, We shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

PART VII – GENERAL CONDITIONS

ENTIRE CONTRACT

The Policy, Schedule, applications, endorsements and attachments (if any) shall constitute the entire contract of insurance. No statement made by the Policyholder not included herein shall avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by Us and endorsed hereon.

AGE LIMIT FOR INSURED PERSON

The insurance under this Policy shall cover an Insured Person aged between eight (8) and thirty-two (32) years old.

GEOGRAPHICAL LIMIT AND OPERATIVE TIME

Insurance provided under this Policy shall apply twenty-four (24) hours a day anywhere in the world in the course of a Trip unless endorsed or amended by Us.

FOREIGN SANCTIONS

Subject to the terms and conditions of the Policy, this Policy applies anywhere in the world unless specifically limited by Us through endorsement, or where coverage would be prohibited under any law or regulation that is applicable to Us at the inception of this Policy or becomes applicable at any time thereafter because it breaches any embargo or sanction, or because the Insured Person or any beneficiary under this Policy is designated a "Specially Designated National" (SDN) by the US Office of Foreign Assets Control (OFAC). In circumstances, where it is lawful for Us to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach any embargo or sanction, including but not limited to OFAC and/or the US Department of Commerce, then We will take reasonable measures to obtain the necessary authorization to make such payment. This Policy does not apply to the extent that any trade or economic sanctions laws, regulations or designations or other laws or regulations prohibit Us from offering or providing insurance. To the extent that any such prohibitions apply, the coverage will not be made effective, no benefit will be provided, We shall have no liability whatsoever and this Policy shall be void ab initio.

RIGHTS OF THIRD PARTIES

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

TO WHOM INDEMNITIES PAYABLE

Any indemnity paid for loss of life shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person.

ASSIGNMENT

No notice of assignment of interest under this Policy shall be binding upon Us unless and until the original or a duplicate thereof is filed at the Starr International Insurance (Asia) Limited, Suite 1901, 19/F, Central Plaza 18 Harbour Road, Wanchai, Hong Kong and Our consent to such assignment is endorsed. We do not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of Us shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

REINSTATEMENT OF POLICY

If this Policy lapses due to non-payment of premium, it may be reinstated with Our approval. Benefits shall not, however, be payable for any event likely to give rise to a claim under this Policy which occurs while the Policy had lapsed and Pre-existing Condition should re-apply as if the Policy commenced on such reinstatement date.

RENEWAL CLAUSE

This Policy shall be renewable from the Anniversary Date with Our consent by payment of premium in advance at Our premium rate in force at the time of renewal. However, We reserve the right to make adjustment on the premium rates, benefits, terms and conditions of this Policy or not invite renewal at Our discretion.

OTHER INSURANCE

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance, we shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance, provided that the benefit of Accidental Death and Disablement, Burns Benefit, Travel Delay and Starr Scholarship shall not be limited by the foregoing limitation.

GOVERNING LAW

This Policy is subject to the laws of Hong Kong and the parties hereto agree to submit to the jurisdiction of the courts of Hong Kong.

CLERICAL ERROR

Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid in accordance with the provisions of this Policy and the applicable laws.

DATA PRIVACY

The Insured Person hereby agrees that any personal information collected or held by Us is provided and may be held, used and disclosed by Us to individuals/organizations associated with Us or to any selected third party (within or outside Hong Kong) for the purposes of processing any claim under this Policy and providing subsequent services for this and other financial products and services, direct marketing, data matching and communicating with him/her for such purposes. If he/she does not wish to receive any direct marketing materials or calls, or wish to request access to and/or correction of any personal information held by Us concerning himself/herself, he/she should write to Our Data Privacy Officer at Room 1901, 19/F Central Plaza, 18 Harbour Road, Wanchai, Hong Kong.