

# STUDY COMPANION INSURANCE



**Achieve more and worry less  
while studying abroad**



Minor to Major  
Medical Expenses



Travel Setbacks



Loss of Tuition Fees



24-Hr Worldwide  
Emergency  
Assistance

# Your safety net wherever your studies take you



## HOME AWAY FROM HOME

- Takes care of your medical expenses so you can focus on your studies, whether it's flu, pregnancy complications, a serious accident or even mental disorder
- Flies two of your loved ones in to comfort you if you're hospitalised away from home for more than 3 days



## STAYING FOCUSED IN SCHOOL

- Reimbursement of tuition fees lost as a result of a serious illness or injury
- Helps you stay in school, even if your loved one can no longer cover your tuition\*



## WORLD ADVENTURES

- Compensates you if your belongings get lost or stolen while you're travelling outside the city of study, or if your transport is delayed
- No exclusions on school-assigned field work as well as part-time jobs where locally permitted
- Ready to help in a medical emergency, 24 hours a day, anywhere in the world



## FINANCIAL PROTECTION FOR THE UNEXPECTED

- Personal accident cover if a serious accident occurs
- Personal liability protection if you accidentally hurt someone or accidentally damage their property

**With Study Companion at your side,  
help is just a phone call away – all day, any day**

\* If the policyholder can no longer support the student due to death, permanent total disablement or bankruptcy. Please see the Table of Benefits for full range of coverage.



**STUDY COMPANION PREMIUM TABLE\***  
(per Insured Student)

(HK\$)

Country of study	Period of Insurance	
	1 Year	2 Years
USA / Canada	4,800	9,120
Rest of the world (except USA / Canada)	3,200	6,080



**ELIGIBILITY**

- Hong Kong resident
- Full-time student aged 35 years old or below
- Proof of admission letter issued by a recognised institution of learning outside Hong Kong



**MAJOR EXCLUSIONS**

- Pre-existing or congenital health conditions
- Non-prescription drugs, influence by alcohol
- Self-inflicted injuries
- HIV / AIDS
- Professional sports, motor racing, equipped mountaineering
- Flying except as a commercial aircraft passenger

\* Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> or contact: (852) 2968 3333.



## MEDICAL BENEFITS

Summary of benefits	Maximum benefits (HK\$)
<b>Hospitalisation and Clinical Treatment Due to Injury and Sickness</b>	
Pays for your hospital charges, surgical / medical treatment, examination, diagnostic test, and land ambulance services	1,500,000
<b>Paramedical Services</b>	
Pays for your physiotherapist, chiropractor, osteopath, chiropodist or podiatrist expenses in hospital and out-patient	20,000
<b>Medical Appliance</b>	
Covers your crutches, casts, splints, canes, etc.	10,000
<b>Maternity / Childbirth</b>	
Covers your expenses for complications during pregnancies that begin after the policy effective date	50,000
<b>Psychiatric Treatment</b>	
Covers treatment in hospital	20,000
<b>Follow-up Treatment</b>	
Pays for up to 3 months of medical follow-up appointments upon your return to Hong Kong	50,000
<b>Hospital Cash</b>	
Pays HK\$1,500 / day for hospitalisation due to injury and sickness	30,000
<b>Trauma Counselling</b>	
Pays up to HK\$1,500 / counselling session for acute mental trauma after a threat, assault, bodily injury, traffic accident, natural disaster, hijacking, etc.	15,000
<b>Emergency Medical Evacuation</b>	
Covers emergency medical evacuation expenses	Unlimited
<b>Compassionate Visit</b>	
Pays for a round trip economy ticket and hotel accommodation for maximum 2 relatives to visit the student hospitalised overseas	30,000/relative
<b>Repatriation of Remains</b>	
Covers expenses incurred in transporting the body or ashes home or payment of local burial expenses in the event of death (excluding the cost of coffin)	Unlimited



## PERSONAL ACCIDENT BENEFITS

Summary of benefits	Maximum benefits (HK\$)
<b>Dental Accident Treatment</b>	
Pays for the dental treatment of sound and natural teeth damaged by an accident	5,000
<b>Personal Accident</b>	
Pays compensation for accidental death / loss of limbs or eyesight / permanent total disablement	800,000



## STUDY BENEFITS

Summary of benefits	Maximum benefits (HK\$)
<b>Loss of Tuition Fee</b>	
Reimburses forfeited tuition fees if the student is hospitalised due to a serious injury or sickness	100,000
<b>Education Fund</b>	
Pays a subsidy for education if the policyholder can no longer support the student due to death, permanent total disablement or bankruptcy	300,000



## TRAVEL INCONVENIENCE BENEFITS

Summary of benefits	Maximum benefits (HK\$)
<b>Loss of Baggage</b>	
Pays up to HK\$2,000 / article for the accidental loss of or damage to baggage when traveling outside the city of study	15,000
<b>Travel Document</b>	
Covers the cost of replacing lost travel documents / identification cards when travelling outside the city of study, including the additional transportation and accommodation cost	5,000
<b>Loss of Cash</b>	
Covers the loss of cash from theft or robbery when travelling outside the city of study	3,000
<b>Travel Delay</b>	
Pays HK\$500 for every 6-hour delay of the common carrier due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier	1,500
<b>Emergency Purchases</b>	
Covers the emergency purchase of essential clothing / toiletries if baggage is delayed or misplaced for more than 6 hours	1,000



## BONUS BENEFITS

Summary of benefits	Maximum benefits (HK\$)
<b>Personal Liability</b>	
Covers legal liability to third parties for accidental bodily injury and loss of or accidental damage to property (except arising out of use of vehicles and watercraft, horse-riding and liability to family members or employees)	1,500,000

\* The above is a simplified description of the different covers provided by this plan. Please refer to the policy wording for a more detailed explanation.

# ABOUT ALLIED WORLD

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001. We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

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