



Travel Insurance
旅遊保險

About Allied World 關於Allied World世聯

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.

透過其遍布全世界的子公司，Allied World Assurance Company Holdings, Ltd在世界各地為客戶提供保險及再保險產品和服務。自2001年，我們透過Allied World世聯的品牌，致力為客戶、分保人及貿易夥伴提供考慮周詳的服務及有效的保障。我們是Fairfax Financial Holdings Limited的子公司。因此，憑藉集團廣闊的國際網絡，我們能在思考上擺脫傳統的框架並提出新穎的想法。我們擁有穩健的資本基礎，而我們的解決方案均能與時並進。我們的團隊則致力建立互惠互利的長遠關係。



Allied World Assurance Company, Ltd
世聯保險有限公司

(incorporated in Bermuda with limited liability)

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Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.

Allied World Assurance Company, Ltd 世聯保險有限公司是於百慕達註冊成立的有限公司。保障將會由Allied World Assurance Company, Ltd 世聯保險有限公司的香港分行承保，而該分行受保險業監管局監管。保障只在符合本地的監管規定的情況下提供，實質的保障則受所簽發保單的條款、條件及不保項目規限。© 2025年 Allied World Assurance Company Holdings, Ltd 版權所有。保留所有權利。

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STUDY
COMPANION
留學無憂

Achieve more and worry less while studying abroad
建立可靠後盾 助您輕鬆海外遊學

alliedworldinsurance.com

留學無憂 保險計劃

「留學無憂」時刻相伴，強大支援
全天候陪您左右。

- 全面醫療保障
- 學費損失保障
- 旅遊保障
- 24小時全球緊急支援服務

Study Companion

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

- Minor to Major
Medical Expenses
- Loss of Tuition Fees
- Travel Setbacks
- 24-Hr Worldwide
Emergency Assistance

特點推介

身處外地 依然安心常伴



- 無論是感冒、懷孕併發症，甚至嚴重意外或心理創傷，您都毋須擔心有關醫療費用，讓您專注學業
- 若您不幸於海外住院超過三日，可獲安排兩位親人前往探望，協助您所需

暢遊世界 增廣見聞



- 若您在就讀城市以外遺失個人物品，或者因交通延誤而影響行程，有關損失都可獲賠償
- 學校外出考察及從事當地合法的兼職工作亦可受保
- 24小時全球候命，助您解決當務醫療之急



了無牽掛 自然專注學業

- 若您因嚴重生病或受傷而無法上課，可償付所損失的學費
- 若您的家人無法繼續供養您的所需，本計劃將代為承擔有關學費，盡力協助您完成學業*



財務保障 毋須擔心意外事故

- 人身意外保障能為您應付嚴重意外帶來的影響
- 個人責任保障為您分擔因意外導致他人身體受傷或財物損失而需負上的法律責任

DISTINCTIVE FEATURES

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

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



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*



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

* 若保單持有人身故、永久完全傷殘或破產而不能繼續供養受保學生。

* If the policyholder can no longer support the student due to death, permanent total disablement or bankruptcy.

承保範圍

醫療保障	
保障項目	最高賠償限額 (港幣/元)
因受傷或生病而接受住院或門診治療 住院、手術、醫療、檢查、診斷測試及陸路醫療運輸服務的費用	1,500,000
輔助治療服務 住院及門診期間進行的物理治療、脊骨神經、整骨、足病治療及足科醫師的費用	20,000
醫療器材 拐杖、鑄模、固定夾板、手杖等費用	10,000
懷孕/分娩 於起保日以後開始之懷孕併發症的相關費用	50,000
精神病治療 住院治療費用	20,000
覆診治療 回港後高達3個月的覆診治療費用	50,000
住院現金 因受傷或生病而住院每日可獲港幣1,500元的現金津貼	30,000
創傷輔導保障 因恐嚇、身體受襲、嚴重受傷、交通意外、自然災難、騎劫等事故引致嚴重心理創傷而需接受心理輔導治療，每次治療最高可獲港幣1,500元的現金津貼	15,000
緊急醫療運送 緊急醫療運輸的費用	不設限額
親屬探望 受保學生於海外住院，可獲安排最多兩名親屬前往探望，包括來回經濟客位機票及住宿費用	30,000/親屬
遺體運返 如受保學生不幸身故，將其遺體或骨灰運返原居地，或在肇事地方進行殮葬的費用（不包括棺木費用）	不設限額

人身意外保障	
保障項目	最高賠償限額 (港幣/元)
意外牙科治療 因意外損毀天然及健康的牙齒所需的牙科治療	5,000
人身意外 意外身故/四肢傷殘或失明/永久完全傷殘	800,000

承保範圍 (續)

學業保障	
保障項目	最高賠償限額 (港幣/元)
學費損失保障 因嚴重生病或受傷而住院所損失的學費	100,000
教育基金 若保單持有人因意外身故、永久完全傷殘或破產而不能繼續供養受保學生，可給予一筆教育津貼	300,000

旅遊保障	
保障項目	最高賠償限額 (港幣/元)
遺失行李 在身處就讀城市外的旅途中，意外遺失或損壞行李，每件行李最高可獲港幣2,000元的賠償	15,000
遺失旅遊證件 在身處就讀城市外的旅途中，意外遺失證件及身分證明文件所引致的補領費用，包括額外住宿及交通費用	5,000
遺失現金 在身處就讀城市外的旅途中，因遭遇偷竊或搶劫而損失的現金	3,000
行程延誤 如因罷工、工業行動、惡劣天氣、自然災難或已安排乘搭的公共交通工具機件故障，造成啟航時間延誤，每延誤6小時可獲港幣500元的現金津貼	1,500
緊急購物 因行李被錯誤運送或延誤超過6小時，需要緊急購買日用必需品如衣服、洗漱用品等費用	1,000

額外保障	
保障項目	最高賠償限額 (港幣/元)
個人責任保障 償付受保學生因意外導致他人身體受傷或意外財物損失而需負上的法律責任（不包括因使用任何車輛及船隻、騎馬而引致的責任，以及對家庭成員及僱員的責任）	1,500,000

BENEFITS TABLE

Medical Benefits	
Cover	Limits (HK\$)
Hospitalisation and Clinical Treatment Due to Injury and Sickness Pays for your hospital charges, surgical / medical treatment, examination, diagnostic test, and land ambulance services	1,500,000
Paramedical Service Pays for your physiotherapist, chiropractor, osteopath, chiropodist or podiatrist expenses in hospital and out-patient	20,000
Medical Appliance Covers your crutches, casts, splints, canes, etc.	10,000
Maternity / Childbirth Covers your expenses for complications during pregnancies that begin after the policy effective date	50,000
Psychiatric Treatment Covers treatment in hospital	20,000
Follow-up Treatment Pays for up to 3 months of medical follow-up appointments upon your return to Hong Kong	50,000
Hospital Cash Pays HK\$1,500 / day for hospitalisation due to injury and sickness	30,000
Trauma Counselling 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
Emergency Medical Evacuation Covers emergency medical evacuation expenses	Unlimited
Compassionate Visit Pays for a round trip economy ticket and hotel accommodation for maximum 2 relatives to visit the student hospitalised overseas	30,000/relative
Repatriation of Remains 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	
Cover	Limits (HK\$)
Dental Accident Treatment Pays for the dental treatment of sound and natural teeth damaged by an accident	5,000
Personal Accident Pays compensation for accidental death / loss of limbs or eyesight / permanent total disablement	800,000

BENEFITS TABLE (Con’t)

Study Benefits	
Cover	Limits (HK\$)
Loss of Tuition Fee Reimburses forfeited tuition fees if the student is hospitalised due to a serious injury or sickness	100,000
Education Fund 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	
Cover	Limits (HK\$)
Loss of Baggage 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
Travel Document 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
Loss of Cash Covers the loss of cash from theft or robbery when travelling outside the city of study	3,000
Travel Delay 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
Emergency Purchases Covers the emergency purchase of essential clothing / toiletries if baggage is delayed or misplaced for more than 6 hours	1,000

Bonus Benefits	
Cover	Limits (HK\$)
Personal Liability 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

PREMIUM TABLE 保費表*

(per Insured Student 每位受保學生)

Country of Study 就讀國家	Period of Insurance 承保期 (HK\$) (港幣/元)	
	1 Year 年	2 Years 年
USA / Canada 美國/加拿大	4,800	9,120
Rest of the world (except USA / Canada) 其他地區 (不包括美國/加拿大)	3,200	6,080

ELIGIBILITY 申請資格

- Hong Kong resident
香港居民
- Full-time student aged 35 years old or below
35歲或以下的全日制學生
- Proof of admission letter issued by a recognised institution of learning outside Hong Kong
已獲認可海外教育機構錄取

MAJOR EXCLUSIONS 主要不受保項目

- Pre-existing or congenital health conditions
先天或外遊前已存在之疾病
- Non-prescription drugs, influence by alcohol
使用非醫生處方之藥物或受酒精影響之行為
- Self-inflicted injuries
蓄意自我傷害
- HIV / AIDS
任何可歸因於HIV(人類免疫缺乏病毒)及/或任何HIV 相關疾病
- Professional sports, motor racing, equipped mountaineering
職業運動、賽車運動、需裝備的登山活動
- Flying except as a commercial aircraft passenger
非以航班乘客身份參與的飛行或空中活動

* 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.

* 請注意以上保單保費未包括由保險業監管局收取的保費徵費。如欲了解更多保費徵費詳情，請瀏覽 <https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> 或致電我們：(852) 2968 3333。

Note 註:

This document is for reference only and does not constitute any part of the policy itself. Actual coverage is subject to the terms and conditions of the actual policy issued. Please refer to the Policy Wording for full terms and conditions of the policy. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

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