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教協會員服務有限公司
HKPTU Member Services Company Limited

SOP (HKPTU) 05/2019

教協海外留學生保障計劃

Travel Direct Overseas Student Insurance

TRAVEL GUARD

保障摘要

1. 學業中斷

賠償受保人因下列原因而需中斷學業，其已繳交而不可退還的學費：

- 身故或患上末期疾病
- 連續住院治療達30日或以上
- 因嚴重意外或疾病而須緊急醫療運送返港醫治
- 直系親屬身故

2. 教育基金

(只適用於17歲以下學生或23歲以下全日制未婚學生)

賠償受保人的父母或合法監護人因意外身故或永久傷殘，而該年度尚欠之學費

3. 緊急啟程(雙向)

賠償因下列原因而引致之合理住宿費及/或旅遊票：

- 受保人身故、嚴重受傷或患上嚴重疾病連續住院5日或以上，需要1名成年直系親屬前往該地
- 直系親屬身故，受保人需要短暫返回香港

4. 個人意外

(17歲以下學生最高賠償額為US\$40,000)

保障受保人因意外而導致永久傷殘或身故

5. 個人責任

保障受保人於海外因疏忽導致他人身故、身體損傷或財物損毀而須負上之法律責任。但並不保障因駕駛或租用汽車、飛機、船隻、及任何水上機動遊戲而引致之個人責任

6. 緊急醫療運送*

提供緊急醫療運送、協助安排交通及護理等服務，運送受保人到其他地方作適當治療

*屆時請致電 Travel Guard 國際支援熱線 (852) 3516 8699 以作出有關安排

7. 運返費用*

安排運送遺體或骨灰返回香港

*屆時請致電 Travel Guard 國際支援熱線 (852) 3516 8699 以作出有關安排

8. 醫療費用

賠償受保人因意外受傷或患病而須接受治療、外科手術及住院服務之費用

- 伸延保障回港60日度假期間之醫療費用，最高賠償額為US\$5,000
- 附送「中國支援卡」提供國內住院按金保證服務

9. 海外住院現金津貼

若受保人於海外住院連續2日或以上，第3日起每日可獲現金津貼US\$50，最高賠償額為US\$1,000，最長為20日

10. 綁架保障

賠償受保人因遭受綁架而導致意外身故

11. 旅遊證件

賠償受保人於海外因被偷竊、爆竊或搶劫而遺失旅遊證件及/或旅遊票之有關補領費用及額外合理交通費及/或住宿費

12. 行李及個人物品

賠償受保人於香港或留學城市以外之地方旅遊期間，其行李、衣服及個人財物之意外遺失或損毀

13. 旅程延誤

若受保人所乘之公共交通工具因惡劣天氣、機件故障、天然災害、騎劫或公共交通工具機構員工罷工而導致行程延誤，每滿8小時可獲現金賠償US\$80，最高賠償額為US\$400。由香港出發的旅程除外。在同一班次之延誤只可索償出發或到達延誤其中一項

14. 行李延誤

若行李因被誤送以致受保人於抵達目的地10小時後仍未取得行李，可獲賠償US\$100。於香港的行李延誤除外

15. 海外家居保障

賠償受保人於香港或留學城市以外之地方旅遊期間，其海外住所因火災而引致之家居財物遺失及損毀

適用於所有保障項目的主要不保事項包括

- 戰爭、內戰、敵侵、叛亂、運用軍事力量、篡奪政府或軍權；任何非法、違反政府法案/法令的行為或活動
- 任何投保前已存在之疾病或傷患；分娩及懷孕；流產或其他由性接觸感染之疾病愛滋病及性病或有關連之病症
- 從事或參與任何持械紀律性部隊或以航空公司工作人員身份乘搭任何飛機所引致的損傷，體力勞動性工作，從事司機或家傭等
- 定期身體檢查；美容及牙科手術意外除外
- 自殺、自我傷害；心智、精神及睡眠不正常等病症
- 與服用酒精或藥物有關損失，由註冊醫生處方之酒精或藥物除外
- 任何賽車活動、職業運動、比賽或參與可賺取收入或報酬的運動；滑翔運動、爬山、攀石、降落傘及駕駛飛機
- 受保人並未盡其所能保護自己的財物及避免身體受傷
- 珠寶首飾、手提電話及配件、食物、古董、電子貨幣(八達通、信用卡)
- 遺失後24小時內未有向警方報失及持有警方之遺失報告
- 不保國家：阿富汗、古巴、剛果民主共和國、伊朗、伊拉克、利比里亞、蘇丹、敘利亞
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器，化學或生物武器提供

重要事項

投保年齡及資格

12至70歲之香港合法居民，準備到海外升學之人士

賠償手續

須於事件發生後30日內填妥賠償表格，並連同所有有關文件送交本公司辦理賠償事宜

資料更新

如更改海外學府之名稱或地址，保單持有人或受保人必須通知美亞保險香港有限公司

常見問題

1. 教協海外留學生保障計劃適合甚麼人士購買？

答：此計劃適合年齡介乎12至70歲之香港合法居民，正準備到海外任何國家升學的人士購買。尤其有不少海外學府，甚至當地政府，要求留學生需要購買一份醫療保險才會取錄該學生或批出簽證。有些甚至列明醫療保險必須包括醫療費用、緊急醫療援助及個人責任等的保障範圍。因此，有不少留學生於出國留學之前，都會先購買一份海外留學的保障計劃。

2. 教協海外留學生保障計劃與一般全年旅遊保障計劃有甚麼分別？

答：一般的全年旅遊保障計劃均每次最長保障期的限制，多以90日為限。而教協海外留學生保障計劃則沒有此限制，受保人一年365日留學在外地也可受到保障，因此非常適合留學生長期離港留學的需要。此保障計劃可每年續保，切合留學生安排留學計劃。另外，本保障計劃特設的學業中斷及教育基金保障，更是特別為留學生而設的。

3. 應該何時購買教協海外留學生保障計劃？

答：留學生必須於出發日期前申請此保障計劃。

4. 若我在留學期間出外旅遊，此計劃又是否適用？

答：適用。此計劃同時保障受保人於海外留學或留學期間外遊的時間。而優越計劃更提供額外旅遊保障，包括旅遊證件、行李及個人物品、旅程延誤及行李延誤，留學生可以不需為個別外遊額外購買旅遊保險。

5. 若我在留學期間回港度假探親，此計劃又是否適用？

答：若您在留學期間回港度假探親，此計劃的部份保障仍能適用。當中包括第1項「學業中斷」、第2項「教育基金」及第4項「個人意外」，而投保標準計劃及優越計劃的受保人可於回港度假期間享有高達60日之伸延醫療費用保障，最高賠償額為US\$5,000。

此計劃由美亞保險香港有限公司承保。

本小冊子僅提供保單摘要，保單承保範圍請參照保單條文、條款及不保事項。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

保障特點

- 學業中斷及教育基金保障海外留學之學費
 - 保障包括課餘時外遊之旅程
 - 優越計劃特設額外旅遊保障，全面保障留學期間的所有旅程
 - 24小時全球緊急支援服務
 - 教協會員專享八五折優惠
- 緊急醫療運送、運返費用不設最高賠償額
 - 所有保障均不設自負額
 - 標準計劃及優越計劃附送「中國支援卡」提供國內住院按金保證服務
 - 醫療費用伸延保障回港度假期間長達60日

保障範圍

| 保障 | 最高賠償額 (美金) | | |
|---|------------|-----------|-----------|
| | 基本計劃 | 標準計劃 | 優越計劃 |
| 基本留學保障 | | | |
| 1. 學業中斷 | \$6,000 | \$6,000 | \$10,000 |
| 2. 教育基金 (只適用於17歲以下學生或23歲以下全日制未婚學生) | \$10,000 | \$10,000 | \$40,000 |
| 3. 緊急啟程 (雙向) | \$6,000 | \$6,000 | \$10,000 |
| 4. 個人意外 (17歲以下學生最高賠償額為US\$40,000) | \$50,000 | \$50,000 | \$100,000 |
| 5. 個人責任 | \$250,000 | \$250,000 | \$500,000 |
| 6. 緊急醫療運送* | 不設限額 | 不設限額 | 不設限額 |
| 7. 運返費用* | 不設限額 | 不設限額 | 不設限額 |
| 8. 醫療費用 | 不適用 | \$100,000 | \$250,000 |
| 9. 海外住院現金津貼 (每日限額US\$50) | 不適用 | 不適用 | \$1,000 |
| 10. 綁架保障 | 不適用 | 不適用 | \$40,000 |
| 額外旅遊保障 | | | |
| 11. 旅遊證件 | 不適用 | 不適用 | \$1,000 |
| 12. 行李及個人物品 (每件、每對或每套物品賠償限額US\$400) (手提電腦賠償限額US\$1,200) | 不適用 | 不適用 | \$2,500 |
| 13. 旅程延誤 (每滿8小時可獲賠償US\$80) | 不適用 | 不適用 | \$400 |
| 14. 行李延誤 | 不適用 | 不適用 | \$100 |
| 15. 海外家居保障 | 不適用 | 不適用 | \$1,200 |

* 屆時請致電 Travel Guard 國際支援熱線 (852) 3516 8699 以作出有關安排

保費表 (兌換率: US\$1:HK\$7.8)

| 保費 (美金) | 基本計劃 | 標準計劃 | 優越計劃 |
|---------|-------|-------|---------|
| 非教協會員價 | \$262 | \$779 | \$1,109 |
| 教協會員優惠價 | \$223 | \$663 | \$943 |

Benefits Highlight

1. Study Interruption

Reimburse the non-refundable or irrecoverable Tuition Fees in the event of Study Interruption due to:

- Death or Terminal Sickness of Insured Person
- Hospitalization of Insured Person for more than 30 consecutive days
- As a consequence of a medical evacuation, Insured Person is evacuated back to Hong Kong
- Death of any Insured Person's Immediate Family Member

2. Education Fund

(only applicable to student aged below 17 or aged below 23 for unmarried full-time student)

Pay the unpaid Tuition Fees in the event of an accidental death or Permanent Total Disablement of the parent(s) or legal guardian(s) of Insured Person

3. Compassionate Visit (2 Ways)

Pay for the reasonable Accommodation and Travel Ticket for:

- 1 adult Immediate Family Member to fly over in the event of Insured Person's death or Confinement in a Hospital for more than 5 consecutive days caused by a Serious Injury or Serious Sickness
- Insured Person's temporary return to Hong Kong in the event of Immediate Family Member's death

4. Personal Accident

(For aged under 17, Maximum Benefit is US\$40,000)

Cover when Insured Person sustains Injury result in Permanent Total Disablement or accidental death

5. Personal Liability

To indemnify Insured Person against legal liability to the third parties outside Hong Kong arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence. This does not cover the use or hire of any conveyance

6. Emergency Medical Evacuation[#]

Provide en-route medical care and transportation to another location for appropriate medical treatment

[#] Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

7. Repatriation of Remains[#]

Arrange for the return of Insured Person's remains to Hong Kong

[#] Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

8. Medical Expenses

Reimburse for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness

- Extend cover Medical Expenses during temporary home visit (Hong Kong) within 60 days
- Free China Assist Card provides hospital guarantee admission deposit service in Mainland China

9. Overseas Hospital Cash

Pay US\$50 daily up to US\$1,000 when Insured Person is hospitalized outside Hong Kong for more than 2 consecutive days and up to a maximum of 20 consecutive days

10. Kidnapping Benefit

Cover when Insured Person died from Injury inflicted during Kidnapping

11. Travel Document

Reimburse for the replacement cost of lost travel document and/or Travel Ticket and/or additional traveling and/or Accommodation expenses incurred outside Hong Kong as a direct result of robbery, burglary or theft

12. Baggage and Personal Effects

Pay for loss of or damage to Insured Person's baggage, clothing and personal effects when Insured Person is traveling outside the Overseas Educational Institution city or Hong Kong

13. Travel Delay

Pay US\$80 for each full 8 hours of delayed up to US\$400 if the Common Carrier in which Insured Person has arranged to travel is delayed and caused directly by inclement weather, natural disasters, hijack, equipment failure or strike by the employees of the Common Carrier, except outward journey commenced from Hong Kong. Either departure or arrival delay can be claimed for the same delayed Common Carrier

14. Baggage Delay

Pay US\$100 for full 10 hours of Insured Person's baggage delayed due to misdirection in delivery by the Common Carrier, except Baggage Delay in Hong Kong

15. Overseas Residence Guard

Reimburse for the loss of or damage to household contents in Insured Person's Overseas Residence as a direct result of fire when Insured Person is traveling outside the Overseas Educational Institution city or Hong Kong

General Exclusions Applicable to All Section of Coverage Include

- War, civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power; any illegal or unlawful act
- Any pre-existing condition ; Pregnancy or childbirth; AIDS or sexually transmitted disease
- Military, naval, or air force service or operations; engaging in any kind of labour work, driver, domestic helper etc
- Routine physical checkups; Cosmetic or plastic surgery and dental care, except as a result of an Accident
- Suicide or attempted suicide while sane or insane; Self-inflicted Injury; mental or nervous disorders or rest cures
- Any connection with alcoholism or drug addiction, or use of any drug or narcotic agent
- Any kind of motor racing, or engaging in a sport in a professional capacity or where an Insured Person would or could earn income or remuneration from engaging in such sport; any competition involving the use of a motorized land, water or air vehicle; hang gliding, mountaineering, rock climbing/ repelling, sky diving, and piloting an aircraft
- Failure to take due care and precautions for the safeguard and security of such property
- Jewelry, mobile phone, antiques, plastic money (including credit card, Octopus cards, etc.), foodstuffs etc
- For losses not reported to the police within 24 hours of loss or a loss report not obtained from the police
- Excluded Countries: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria
- Any Terrorist, or member of a Terrorist organization, or narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

Important Notice

Age limit & eligibility

Any legal Hong Kong resident aged between 12 to 70, who is enrolled a registered and accredited educational institution outside Hong Kong

Claims Procedure

Obtain, complete and return a claim form together with all relevant supporting documents within 30 days of the incident

Information Update

The policyholder or insured must inform AIG Insurance Hong Kong Limited forthwith of any change of the name and address of the Overseas Educational Institution (OEI) the insured attends

Frequently Asked Questions

1. Who is eligible to purchase the HKPTU Travel Direct Overseas Student Insurance?

A: This plan is applicable to any legal Hong Kong resident aged between 12 and 70, who enrolls a registered and accredited educational institutions outside Hong Kong. Most overseas institutions or Governments require students to obtain a medical insurance plan prior to registration of for obtaining a visa. The basic coverage of any medical insurance plan are Medical Expenses, Emergency Medical Evacuation and/or Repatriation of Remains and Personal Liability coverage.

2. What are the differences between the HKPTU Travel Direct Overseas Student Insurance and other annual travel insurance plans?

A: Most other annual travel insurance products are not suitable for overseas student as it only provides a maximum of 90 days per trip cover. The HKPTU Travel Direct Overseas Student insurance has no time limitation on the maximum days per journey. It provides protection to students whilst studying overseas throughout the years. The policy can be renewed annually to correspond with your study plans. Moreover, Study Interruption & Education Fund are specialized coverage designed for overseas student.

3. When can I purchase this plan?

A: You must apply this plan before your departure date.

4. If I travel on a school holiday, will the HKPTU Travel Direct Overseas Student Insurance cover the trip outside the city of the Overseas Educational Institution (OEI)?

A: You are covered by this plan whether you are studying in the city at the OEI or traveling outside of the city. Premier plan provides extra travel cover including Travel Document, Baggage and Personal Effects, Travel Delay and Baggage Delay, Student is not necessary to purchase another travel insurance for the particular trip.

5. If I come back to Hong Kong for a temporary home visit, will this plan cover this period?

A: The following sections will still be applicable if you are on a temporary home visit to Hong Kong: Section 1 (Study Interruption), Section 2 (Education Fund) and Section 4 (Personal Accident). If you apply for Standard Plan or Premier Plan, You can enjoy extend Medical Expenses cover during your temporary home visit to Hong Kong within 60 days, up to a maximum amount of US\$5,000.

This Insurance is underwritten by AIG Insurance Hong Kong Limited.

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms and conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.

Unique Features

- Study Interruption and Education Fund cover tuition fees of overseas study
- Cover leisure trips during holiday
- Premier Plan includes Extra Travel Cover to provide comprehensive protection for all trips under study period
- 24-hour Worldwide Emergency Assistance Services
- HKPTU members can enjoy a 15% discount of premium
- Unlimited benefit amount for Emergency Medical Evacuation and Repatriation of Remains
- No excess on all benefits
- Standard Plan and Premier Plan include Free China Assist Card provides hospital guarantee admission deposit service in Mainland China
- Medical Expenses extend to cover temporary home visit (Hong Kong) up to 60 days

Schedule of Benefits

| Benefits | Maximum Benefit (US\$) | | |
|--|------------------------|----------------|--------------|
| | Basic Plan | Standard Plan | Premier Plan |
| Basic Overseas Study Cover | | | |
| 1. Study Interruption | \$6,000 | \$6,000 | \$10,000 |
| 2. Education Fund (only applicable to student aged below 17 or aged below 23 for unmarried full-time student) | \$10,000 | \$10,000 | \$40,000 |
| 3. Compassionate Visit (2 Ways) | \$6,000 | \$6,000 | \$10,000 |
| 4. Personal Accident (For aged below 17, Maximum Benefit is US\$40,000) | \$50,000 | \$50,000 | \$100,000 |
| 5. Personal Liability | \$250,000 | \$250,000 | \$500,000 |
| 6. Emergency Medical Evacuation* | Unlimited | Unlimited | Unlimited |
| 7. Repatriation of Remains* | Unlimited | Unlimited | Unlimited |
| 8. Medical Expenses | Not Applicable | \$100,000 | \$250,000 |
| 9. Overseas Hospital Cash (Sub-limit per day: US\$50) | Not Applicable | Not Applicable | \$1,000 |
| 10. Kidnapping Benefit | Not Applicable | Not Applicable | \$40,000 |
| Extra Travel Cover | | | |
| 11. Travel Document | Not Applicable | Not Applicable | \$1,000 |
| 12. Baggage and Personal Effects (Sub-limit per article / pair / set of articles: US\$400) (Sub-limit for lap-top computer: US\$1,200) | Not Applicable | Not Applicable | \$2,500 |
| 13. Travel Delay (Pay US\$80 for each full 8 hours of delayed) | Not Applicable | Not Applicable | \$400 |
| 14. Baggage Delay | Not Applicable | Not Applicable | \$100 |
| 15. Overseas Residence Guard | Not Applicable | Not Applicable | \$1,200 |

Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

Premium Table (Exchange rate: US\$1 : HK\$7.8)

| Premium (US\$) | Basic Plan | Standard Plan | Premier Plan |
|--------------------------------------|------------|---------------|--------------|
| Non HKPTU Member Premium | \$262 | \$779 | \$1,109 |
| Discounted Premium for HKPTU Members | \$223 | \$663 | \$943 |

教協海外留學生保障計劃申請表格

HKPTU Travel Direct Overseas Student Insurance Application Form

請以英文正楷填寫 Please type or print in English block letters

申請人資料 Applicant Information

會員證號碼

HKPTU Membership No.: _____

申請人 (保單持有人) 姓名

Name of Applicant (Policyholder) : Mr. / Ms. _____

地址

Address : _____

電話

Tel No. : _____

| | 基本計劃 Basic Plan | 標準計劃 Standard Plan | 優越計劃 Premier Plan |
|---|----------------------------------|----------------------------------|------------------------------------|
| 非教協會員價 Non HKPTU Premium | US\$262 <input type="checkbox"/> | US\$779 <input type="checkbox"/> | US\$1,109 <input type="checkbox"/> |
| 教協會員優惠價 Discounted Premium for HKPTU Members | US\$223 <input type="checkbox"/> | US\$663 <input type="checkbox"/> | US\$943 <input type="checkbox"/> |

起保日期

Effective Date : _____ 日/月/年 DD/MM/YYYY

(起保日期必須為受保人於香港出發日期或之前)

(Effective Date must be same as or before the Insured Person's Departure Date from Hong Kong)

受保人資料 Insured Information

受保人姓名

Name of Insured Person: Mr. / Ms. _____

香港身份證號碼

HKID No.: _____ 出生日期 Date of Birth: _____ 日/月/年 DD/MM/YYYY

與申請人之關係

Relationship to Applicant: ☐ 本人 Self ☐ 子女 Child ☐ 配偶 Spouse ☐ 其他 Other

受保人就讀的海外學府名稱

Name of the Overseas Educational Institution attended by the Insured (OEI): _____

受保人就讀的海外學府地址

Address of the Overseas Educational Institution attended by the Insured (OEI): _____

受保人海外地址

Overseas Address of the Insured: _____

繳費方式 Payment

☐ 支票 附上抬頭為「美亞保險香港有限公司」之劃線支票。

By Cheque Enclosed a crossed check made payable to "AIG Insurance Hong Kong Limited"

☐ 信用卡

By Credit Card ☐ Visa ☐ MasterCard

本人授權美亞保險香港有限公司從本人下列之信用卡戶口扣除此保費。

I hereby authorize and request AIG Insurance Hong Kong Limited to charge my VISA/Master Card account as below for the premium payment of this insurance

信用卡號碼

Credit Card No: _____

有效期至

Expiry Date: _____ 月/年 MM/YYYY

持卡人姓名

Name of Cardholder : _____

持卡人簽名

Cardholder's Signature : X _____

簽名必須與信用卡上簽名相同

The signature must be identical to the one on your credit card

聲明 Declaration

- 本人/吾等現申請投保「教協海外留學生保障計劃」，並聲明本申請表內之陳述及提供之細節均為完整及真實無訛，而本申請表將會構成本人/吾等與美亞保險香港有限公司（「美亞保險」）所簽署合約之依據。本人/吾等同意保險須為申請獲接納後並已將保費繳付美亞保險方始生效。保單簽發生效後概不發還保費。
- 本人/吾等現確認及保證：受保人絕不會違反醫生之勸告，而旅程目的亦非往海外治療疾病及受保人現時健康狀況良好。
- 本人/吾等確認本人/吾等已細閱以下之「收集個人資料聲明」，並知悉及同意有關於本人/吾等於是次申請由本人/吾等所提供的所有個人資料及其他資料將可能被持有、使用、處理或披露予有關方面以用作「收集個人資料聲明」上所載的用途。
- 本人/吾等聲明本人/吾等已獲受保人授予全權簽署本項申請，並提供任何個人資料作評估此項申請之用。
- 如遺失「中國支卡」，本人/吾等須於48小時內向美亞保險報失並繳付12.5美元作補領費用。
- 收集個人資料聲明
就有關從此表格所收集的個人資料，本人/吾等同意及確認：
 - 除非於本表格上另有訂明，本表格所要求提供的個人資料是供美亞保險香港有限公司（「美亞保險」）處理此申請的所需資料，若未能提供任何所需資料此申請則可能不被處理；
 - 美亞保險可按列於其私隱政策的用途使用此表格所收集之個人資料，其用途包括核保及管理已申請的保單（包括獲取再保險、核保續保之保單、資料配對、處理索賠、調查、付款及行使代位權及任何有關用途）；
 - 除非本人/吾等於以下的「不收取推廣資料」方格填上「✓」號以表示（其內容本人/吾等已細閱），美亞保險可使用本人/吾等的聯絡資料（姓名、地址、電話號碼及電郵地址）聯絡本人/吾等有關其由AIG集團提供之保險產品，而在未獲本人/吾等同意的情况下，本人/吾等之個人資料將不會被如此使用；
 - 美亞保險亦可向以下類別的人士（不論在香港或海外）轉交該些個人資料，作上述(b)及(c)項所列明之用途：
 - 提供有關本人/吾等保單管理服務的第三者（包括再保險公司）；
 - 財務機構，作處理此申請及收取保費；
 - 公證人、調查員、第三者管理人員、緊急支援服務提供者、法律服務提供者、零售商、醫療提供者、及交通工具機構，以處理索償事宜；
 - AIG集團授權的市場推廣公司，以作直銷之用（如上(c)項所述）；
 - 其它在任何國家之AIG集團之成員公司，作上述(b)及(c)項所有列明之用途；或
 - 其它於美亞保險私隱政策所列明的人士，作於私隱政策列明之用途。
 - 本人/吾等可隨時致函美亞保險香港有限公司之私隱事務主任（地址：香港郵政總局信箱456號或電郵：cs.hk@aig.com）查閱、或要求修改本人/吾等的個人資料（美亞保險可查閱及修改要求收取合理費用），或選擇不將本人/吾等的個人資料用作直銷用途。美亞保險私隱政策的全文載於www.aig.com.hk。

- I/We hereby apply for HKPTU Travel Direct Overseas Student Insurance and declare that the statements and particulars given in this application are, to the best of my/our knowledge and belief, true and complete and that this application will form the basis of my/our contract with AIG Insurance Hong Kong Limited ("AIG HK"). I/We understand and agree that no insurance will be effected until the application is accepted by and the required premium has been paid to AIG HK. No refund of premium is allowed once the application has been accepted.
- I/We hereby acknowledge and warrant that none of the Insured Person(s) is traveling contrary to the advice of any medical practitioner or for the purpose of obtaining medical treatment and that all of the Insured Person is now in good health.
- I/We confirm that I/We have read the Personal Information Collection Statement below and acknowledge and agree that all personal data and information with respect to me/us and the Insured Person(s) which are provided by me/us in relation to this application may be held, used, processed or disclosed to such parties for such purposes as set out in the Personal Information Collection Statement.
- I/We declare that I/we have full and complete authority from the Insured Person(s) to sign the application and to disclose any personal information being requested to assess the insurance application.
- In the event of loss of CHINA Assist Card, I/we should advise AIG HK within 48 hours and pay US\$12.5 for each replacement card.
- Personal Information Collection Statement**
In relation to the personal data collected in this application form, I/we, agree and acknowledge that:
 - (a) (unless specifically indicated otherwise in this form) the personal data requested in this form is necessary for AIG Insurance Hong Kong Limited ("AIG HK") to process this application and any such data not provided may mean this application cannot be processed.
 - (b) the personal data collected in this form may be used by AIG HK for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation and any related purposes).
 - (c) unless I/we have indicated otherwise by ticking the "Promotion Material Opt-out" box below (of which I/we take note), AIG HK may use my/our contact details (name, address, phone number and e-mail address) to contact me/us about other insurance products provided by the AIG group and that my/our contact details may not be so used without me/us giving this agreement.
 - (d) AIG HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purposes identified in (b) and (c) above:
 - (i) third parties providing services related to the administration of my/our policy (including reinsurance);
 - (ii) financial institutions for the purpose of processing this application and obtaining policy payments;
 - (iii) in the event of a claim, loss adjusters, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;
 - (iv) for the purpose of conducting direct marketing activities (per (c) above), marketing companies authorized by the AIG group;
 - (v) another member of the AIG group (for all of the purposes stated in (b) and (c)) in any country; or
 - (vi) other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.
 - (e) I/we may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), or opt out of my/our personal data being used for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at GPO Box 456 or cs.hk@aig.com. The full version of AIG HK's Data Privacy Policy can be found at www.aig.com.hk.

不收取推廣資料 (如閣下不欲收取推廣資料，請在方格填上「✓」號)

Promotion Material Opt-out (if you wish to opt-out, please tick) ☐

申請人簽署 Signature of Applicant

日期 Date

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