

# Overseas StudySurance cover under COVID-19

(updated on 10 May 2022)

The following is developed by AXA General Insurance Hong Kong Limited to help you better understand the Overseas StudySurance cover under different scenarios brought about by COVID-19.

## 1. Trip Cancellation

Will insured student get any cover in case of trip cancellation?

Reason of cancellation	Benefit under Overseas StudySurance
<b>Mandatory quarantine</b> The insured student is being quarantined and cannot travel.	The insured student can enjoy full benefit under Trip Cancellation which covers the insured student's irrecoverable prepaid cost or contracted to be paid for transportation and accommodation during the study trip.
<b>Contracted COVID-19 (serious sickness) in Hong Kong</b> The insured student, insured student's immediate family member or travel companion contracted COVID-19 in HK, so the insured student cannot travel	
<b>Outbound Travel Alert (OTA)</b> Insured student cannot travel or chooses not to travel because of Red OTA or Black OTA due to pandemic	No coverage will be provided for Trip Cancellation under red or black outbound travel alert for the reason of a pandemic. (i.e. including COVID-19)
<b>Entry-visa being rejected / Entry banned</b> The insured student cannot travel as planned because the place the insured student is planning to visit: <ul style="list-style-type: none"> <li>• has banned entry of Hong Kong resident; or</li> <li>• has stopped issuing visa; or</li> <li>• has suspended visa-free entry arrangement; or</li> <li>• has imposed mandatory quarantine; or</li> <li>• has imposed flight ban</li> </ul>	The policy does not provide Trip Cancellation cover under these situations.
<b>Flight cancellation</b> The flight the insured student has booked has been cancelled even though there is no flight ban imposed by the government, so the insured student cannot travel as planned.	
<b>Others</b> Insured student/policyholder has decided to cancel the study trip because of the pandemic. (i.e. including COVID-19)	

## 2. Contracted COVID-19 while overseas

Will the insured student get any cover if he/she contracted COVID-19 overseas during the study trip?

We will provide the insured student the following covers:

- Medical expenses the insured student incurred overseas
- Follow-up medical expense within 90 days after the insured student returned to Hong Kong
- Irrecoverable loss of or additional cost for transportation and/or accommodation expenses of any scheduled trip due to trip curtailment

World Health Organization (WHO) has declared COVID-19 a pandemic. Will AXA consider the virus a pre-existing condition?

There is no change on Overseas StudySurance coverage after WHO declared COVID-19 a pandemic. We will continue to cover medical costs and trip curtailment expenses if unfortunately, the insured student contracted COVID-19 during the study trip. Please note that the coverage for medical expenses and worldwide emergency assistance service are subject to the following conditions:

Vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the country/region the insured student is travelling to/from during the study trip	Insured student obtained related vaccine	Medical expenses and worldwide emergency assistance service
No	Yes	Covered
No	No	Covered
Yes	Yes	Covered
Yes	No	Not Covered

### 3. Confirmed contraction of COVID-19 after returning to HK

Will the insured student get any cover if he/she is only confirmed to have contracted overseas after returning to Hong Kong?

If the insured student is confirmed to have contracted COVID-19 overseas within 7 days after returning to Hong Kong, we will provide the insured student the cover on follow-up medical expense within 90 days after the insured student returned to Hong Kong even if there is no medical expense incurred overseas. The following conditions apply:

Vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the country/region the insured student is travelling to/from during the study trip	Insured student obtained related vaccine	Medical expenses and worldwide emergency assistance service
No	Yes	Covered
No	No	Covered
Yes	Yes	Covered
Yes	No	Not Covered

### 4. Trip Curtailment

Will the insured student get any cover in case of trip curtailment?

Reason of curtailment	Benefit under Overseas StudySurance
<p><b>Contracted COVID-19 (serious sickness)</b> The insured student, insured student's immediate family member or travel companion has contracted COVID-19 and the insured student needs to abandon the scheduled trip by returning to the residence overseas in the country/region of study or Hong Kong SAR after the beginning of the scheduled trip.</p>	<p>The insured student can enjoy full benefit under Trip Curtailment which covers the irrecoverable prepaid loss of or additional cost for transport and accommodation back to the residence overseas in the country/region of study or Hong Kong SAR after the beginning of the scheduled trip.</p> <p>If the insured student needs assistance in finding alternative flight, please call 24-Hour Emergency Assistance Service Hotline at (852) 2528 9333 and we will do our best to help.</p>
<p><b>Others</b> The insured student decided to shorten the scheduled trip due to the outbreak of COVID-19; or the insured student heard the local government will impose flight ban soon.</p>	<p>The policy does not provide Trip Curtailment cover under such situation.</p> <p>If the insured student needs assistance in finding alternative flight, please call 24-Hour Emergency Assistance Service Hotline at (852) 2528 9333 and we will do our best to help.</p>
<p>The airline cancelled the insured student's return flight while the insured student is overseas during the study trip.</p>	<p>The policy does not provide Trip Curtailment cover under such situation.</p> <p>If the insured student needs assistance in finding alternative flight, please call 24-Hour Emergency Assistance Service Hotline at (852) 2528 9333 and we will do our best to help. Kindly note that the relevant transportation expense will not be covered.</p>

The above information is for reference only, and not intended to be a complete description of the applicable terms and conditions. Please refer to your policy to understand the terms and conditions of all the benefits and exclusions.