

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獲評級機構A.M. Best在2010年2月評為“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.



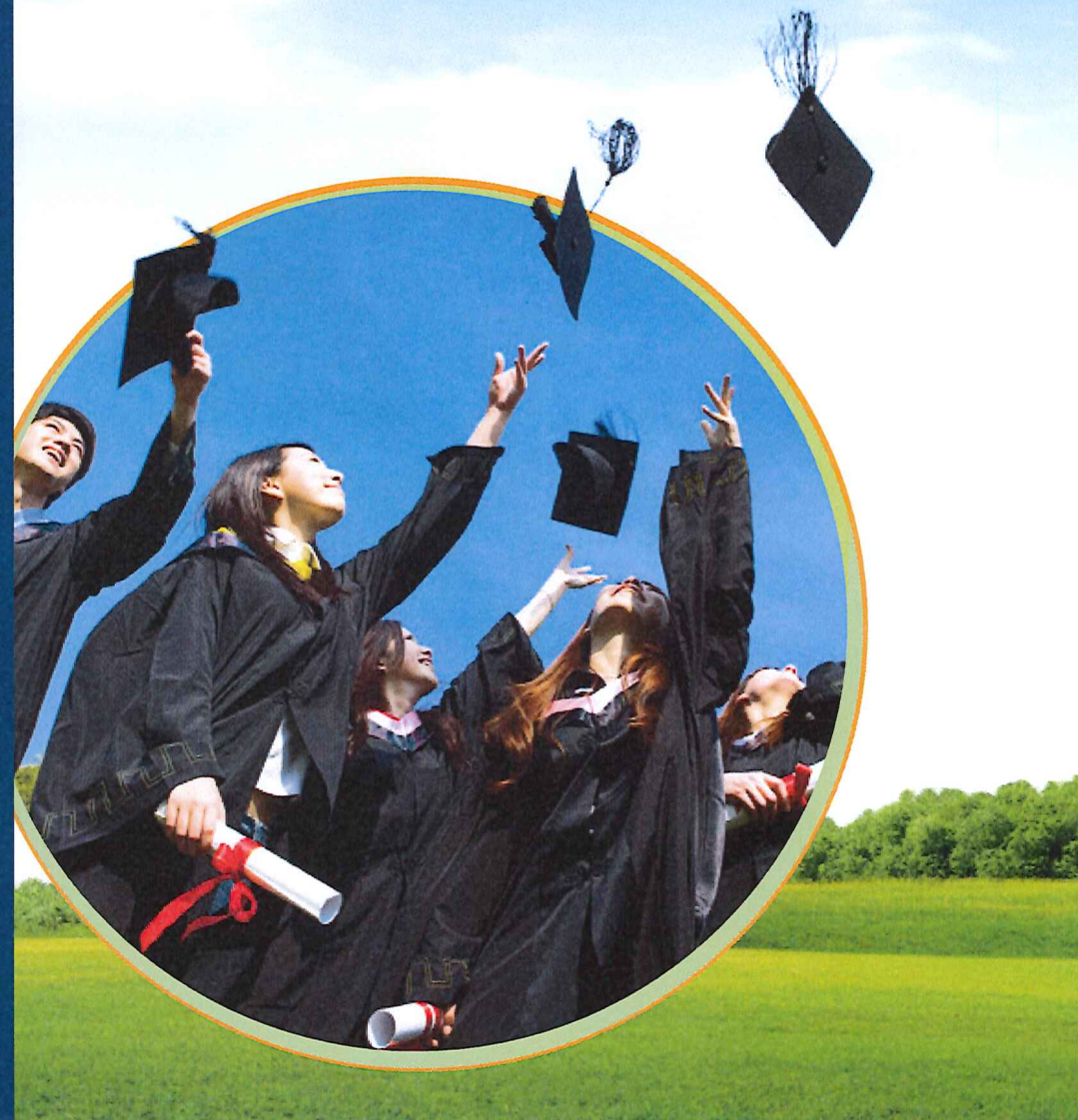
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SmarTrip Overseas Student Insurance 「智樂遊」海外留學生保險



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，更能夠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. 高達港幣2,000,000元的醫療費用
2. 高達港幣750,000元的意外保障
3. 24小時熱線及緊急支援服務
4. 緊急醫療運送、運返費用不設上限
5. 保障覆蓋整個學年
6. 補償學業中斷之學費
7. 學校假期之外遊也受保障
8. 毋須自負額或墊底費

年齡限制及資格：

8至32歲準備到海外升學之香港居民。

Special Features:

1. Medical expenses up to HK\$2,000,000
2. Personal accident up to HK\$750,000
3. 24-hour hotline and emergency assistance service
4. Unlimited benefit amount for emergency medical evacuation and repatriation
5. Coverage for the entire academic year
6. Compensation of tuition fee by study interruption benefit
7. Cover leisure trips during school holiday
8. No co-payment or deductible

Age Limit & Eligibility:

Hong Kong resident who is going to study abroad and aged between 8 and 32.

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 holiday 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(二級及三級程度燒傷)**			
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。	1,000,000	1,500,000	2,000,000
藥物費用 藥房所配的處方藥物。	包括	包括	包括
覆診費用			
(一) 回港後90天內的醫療覆診費用	200,000	300,000	500,000
(二) 跌打及針灸費用	每保單年度 1,500 每日一症150	每保單年度 2,000 每日一症180	每保單年度 2,500 每日一症200
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 提供因嚴重受傷或疾病而須緊急醫療撤離及運送的服務。	無限	無限	無限
(三) 入院保證金 提供入院所需的按金。	40,000	40,000	40,000
(四) 緊急啟程			
(i) 受保人海外住院 提供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。		10,000	10,000
每件、每對或每套物品之賠償限額	不適用	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。	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, 可獲現金賠償。	不適用	最高900 每8小時300	最高1,200 每8小時300
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費用。	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GPA4.0 或全甲級成績的獎勵。	不適用	不適用	2,000

* 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 in Common Carrier	300,000	500,000	750,000
(b) Other Accidents	300,000	500,000	500,000
Section 2 - Burns Benefit (2nd and 3rd Degree Burns)**			
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.	1,000,000	1,500,000	2,000,000
Drugs and Medications Prescribed drugs and medications dispensed by pharmacy.	Included	Included	Included
Follow-up Medical Expenses			
(a) Medical expenses incurred within 90 days after returning to Hong Kong	200,000	300,000	500,000
(b) Chinese bone-setting and acupuncture treatment expenses	1,500 Per Policy Year 150 Per Day Per Visit	2,000 Per Policy Year 180 Per Day Per Visit	2,500 Per Policy Year 200 Per Day Per Visit
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 admittance fees.	40,000	40,000	40,000
(d) Compassionate Visit			
(i) Hospitalization of Insured Person Accommodation and travel expense for one relative or friend subject to HK\$1,000/night up to 7 consecutive nights.	50,000	100,000	200,000
(ii) Death of Insured Person Accommodation and travel expense for one immediate family member subject to HK\$1,000 per night up to 5 nights.	50,000	100,000	200,000
(iii) Death of Immediate Family Member Travel expenses for returning to Hong Kong.	50,000	100,000	200,000

Coverage	Sum Insured / Person (HK\$)		
	Credit	Distinction	High Distinction
(e) Repatriation of Remains Return of remains to Hong Kong.	Unlimited	Unlimited	Unlimited
Section 5 - Personal Baggage			
Pay for loss of or damage to baggage and personal effects.		10,000	10,000
Sub-limit per article / pair / set of articles	Nil	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 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.	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 due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault.	Nil	Max 900 300 Per 8 Hours	Max 1,200 300 Per 8 Hours
Section 10 - Personal Liability			
Indemnify legal cost 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

* Please refer to Compensation Table 1

** Please refer to Compensation Table 2

*賠償表一 Compensation Table 1

損害事項 Benefit Events	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	75%	
b) 單耳 One ear	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	30%	20%
b) 一個拇指關節 One joint	15%	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	10%	7.5%
b) 二個手指關節 Two joints	7.5%	5%
c) 一個手指關節 One joint	5%	2%

*賠償表一 Compensation Table 1

損害事項 Benefit Events	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	15%
b) 大腳趾 — 兩個關節 Great toe – both joints	5%
c) 大腳趾 — 一個關節 Great toe – one joint	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

戰爭、自殺、懷孕、分娩或從事任何職業運動、前往或途經阿富汗或伊拉克。
War, suicide, pregnancy, childbirth or professional sport, and travelling in, to or through Afghanistan or Iraq.

注意事項 Remarks

1. 投保人必須年滿18歲。
Applicant must be 18 years old or above.
2. 受保人必須為8至32歲。
The age of insured person must be between 8 and 32 years old.
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港幣500,000元。
For Insured person aged between 8 and 14 years, the sum insured of accidental death and disablement is subject to a maximum of HK\$500,000.

「智樂遊」海外留學生保險投保書 SmarTrip Overseas Student Insurance Application

請在適當空格內加(✓)Please tick the appropriate box (✓)

I. 投保人資料 Applicant Details

投保人姓名 Name of Applicant (Mr.先生 / Ms.女士)

投保人已年滿18歲 Applicant is 18 years old or above? 是 Yes 否 No

聯絡電話 Contact Tel No

電郵地址 E-mail Address

聯絡地址 Correspondence Address

II. 選擇保險計劃 Selected Plan Information

計劃類別 Plan Type 優秀 Credit HK\$2,200 卓越 Distinction HK\$3,000 榮譽 High Distinction HK\$5,000

保單生效日期 Policy Effective Date (dd日 / mm月 / yyyy年)

保單生效日期為受保人離港當日或之前 Policy effective date must be same as or before the insured person's departure date from Hong Kong

III. 受保人資料 Insured Person Information

受保人姓名 Name of Insured Person (Mr.先生 / Ms.女士)

出生日期 Date of Birth (dd日 / mm月 / yyyy年)

香港身份證/護照號碼 HK ID / Passport Number

與投保人之關係 Relationship to Applicant 本人 Self 子女 Child 其他 Other: _____

慣用左手 Left handed 是 Yes

IV 海外學府資料 Details of the Educational Institution

名稱 Name

城市 City

國家 Country

「智樂遊」海外留學生保險投保書 SmarTrip Overseas Student Insurance Application

請在適當空格內加(✓)Please tick the appropriate box (✓)

V. 聲明 Declaration

- 本人/我們謹此聲明，根據本人/我們所知及所信，本保險投保書上所填之資料均實屬無訛。I/We declare to the best of my/our knowledge and belief that the information given is true in every respect.
- 本人/我們同意此保險投保書和聲明將成為本人/我們與Starr International Insurance (Asia) Limited ("STARR")的基本保險合約。本人/我們同意授權STARR從註冊醫生獲取與本人/我們有關的病歷並同意提供有關的資料及自付所需費用。I/We agree that this application and declaration shall form the basis of the contract between me/us and Starr International Insurance (Asia) Limited ("STARR"). I/We authorize STARR to obtain medical information from my/our medical practitioner(s) and I/we agree to supply additional information relevant to this insurance policy at my/our own expense.
- 此保險申請須待STARR接納才能生效。This insurance application will be in force after it has been accepted by STARR.
- 本人/我們現聲明、同意並答應STARR可保留、使用或透露任何STARR所收集或持有之個人資料(在此申請書所載或從其他途徑取得)予STARR之母公司、子公司、相關公司、集團公司及/或與STARR相關之個人/組織(統稱"STARR Companies")；以及提供管理、營運、客戶服務、技術及/或電信支援予STARR及/或STARR Companies之產品分銷商、承包商、其他金融服務供應商、有關人士或機構(被選定的第三方)(本港或海外)，以便處理本申請及/或提供與保險有關服務，包括但不限於保單管理、索償處理及資料核對。I/We hereby declare, agree and consent that any personal data collected or held by STARR (whether contained in this application or otherwise obtained) is provided and may be held by, used by and disclosed by STARR to, STARR's parent companies, subsidiaries, related companies, group companies and/or any individuals/organizations associated with STARR (collectively the "STARR Companies"); and such product distributors, contractors, other financial services providers or such persons or entities providing administrative, operational, customer, technical and/or telecommunications support to STARR and/or the STARR Companies ("Selected Third Parties") (within or outside Hong Kong) for the purposes of processing this application and/or providing subsequent insurance-related services, including but not limited to administering the policies issued to you and/or processing any claim under the policies issued to you and/or data matching.
- 本人/我們明白(i)倘若本人/我們未能提供本投保書所需的資料，STARR將可能無法處理申請；及(ii)本人/我們有權要求STARR停止提供任何直銷資料或來電，或向STARR要求查閱及/或更正與本人/我們有關的個人資料。有關的請求可致函香港灣仔港灣道18號中環廣場19樓1901室STARR個人資料管理員辦理。I/We hereby declare, agree and consent that any personal data collected or held by STARR (whether contained in this application or otherwise obtained) is provided and may be held by, used by and disclosed by STARR to, STARR's parent companies, subsidiaries, related companies, group companies and/or any individuals/organizations associated with STARR (collectively the "STARR Companies"); and such product distributors, contractors, other financial services providers or such persons or entities providing administrative, operational, customer, technical and/or telecommunications support to STARR and/or the STARR Companies ("Selected Third Parties") (within or outside Hong Kong) for the purposes of processing this application and/or providing subsequent insurance-related services, including but not limited to administering the policies issued to you and/or processing any claim under the policies issued to you and/or data matching.
- 本人/我們明白、承認並同意當本人/我們繳付保費後，STARR會於保單持續有效期及/或續保之時，支付佣金予負責安排本保單的授權保險經紀。I/We understand, acknowledge and agree that, upon payment of the premium due under my/our policy, STARR shall become liable to pay, during the continuance of the policy and/or in respect of any renewal of the policy, a commission to any authorized insurance broker responsible for arranging this policy.

本公司擬使用及/或提供閣下之姓名、地址、電話號碼及電郵地址予STARR Companies及/或被選定的第三方作直銷和推廣其他保險/金融產品及服務之用途。如閣下不希望本公司將閣下之個人資料給予STARR Companies及/或被選定的第三方，請在簽署本聲明前於下列空格內加上(✓)號。We intend to use and/or provide to the STARR Companies and/or Selected Third Parties your name(s), address(es), telephone number(s) and email address(es) for direct marketing and the promotion of other insurance/financial products and services. If you do not wish us to use and/or provide such personal data to the STARR Companies and/or Selected Third Parties, please indicate your objection before signing this Declaration by ticking the box below.

本人/我們反對STARR使用及/或提供本人/我們的姓名、地址、電話號碼及電郵地址予STARR Companies及/或被選定的第三方作直銷和推廣其他保險/金融產品及服務之用途。I/We object to my/our name(s), address(es), telephone number(s) and email address(es) being used by STARR and/or provided by STARR to the STARR Companies and/or Selected Third Parties for direct marketing and the promotion of other insurance/financial products and services.

投保人簽署 Signature of Applicant

日期 Date

For Company Use Only 本公司專用欄:

代理人姓名及編號 Producer's Name & Code:	保單號碼 Policy Number:	生效日期 Effective Date:	總保費 Total Premium:
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