



ace insurance

**安達保險有限公司
ACE Insurance Limited**

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About ACE Hong Kong

ACE Insurance in Hong Kong is a member of the ACE Group of Companies®, a global leader in insurance and reinsurance. With a history dating back to 1792, the ACE Group provides a diversified range of products and services to clients through operations in more than 50 countries worldwide with a strong presence in Asia Pacific.

Operating in Hong Kong for more than 75 years, ACE is a niche and specialist general insurer. It has a well known reputation as one of the market leaders in the segments of Property, Casualty and Marine as well as Accident & Health insurance via direct marketing distribution. The 'A' long term insurer financial strength and counterparty credit ratings by Standard & Poor's are indicative of ACE Hong Kong's strong capitalization and reflective of its parent's rating outlook. (ACE's core operating insurance companies are rated A+/Positive by Standard & Poor's).

Over the years, ACE Hong Kong has built strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

關於安達香港

安達香港是安達集團的成員公司，是全球主要的保險及再保險的領導者。安達集團始創於1792年，在亞太區之業務龐大，並提供多元化產品及服務，目前於全球50多個國家設有分支機構。

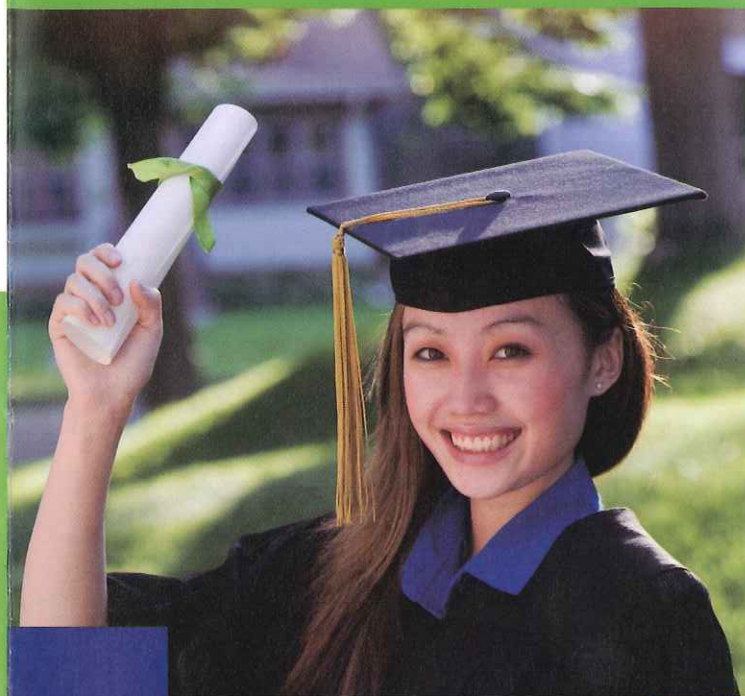
安達在香港成立超過75年，專注為客戶提供及承保一般保險產品，信譽昭著，提供財產、責任及水險以及經直銷的意外及醫療保險等服務，並處於市場領導地位。安達香港，實力雄厚，財政穩健，信用等級更榮獲<Standard & Poor's> 評為A級。(安達集團核心業務榮獲<Standard & Poor's> 評為A+級)

多年來，安達香港更致力開創新產品，以優質客戶服務取勝，並建立穩健之客戶關係，與時並進，憑著其雄厚實力，具有市場領導地位。

12/2009



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**Overseas Education
Protection
海外教育保障計劃**

Overseas Education Protection 海外教育保障計劃

Living in a time of unparalleled globalization, you undoubtedly wish to enable your next generation to have the opportunity to enjoy the best possible education. The available choices now cross boundaries with overseas education institutions becoming the preferred option for many families.

Protection for your child against ill-health and accident while studying in overseas institutions is surely a key concern, so a wide-ranging insurance plan that provides full protection against uncertainty is crucial. This "Overseas Education Protection" not only provides financial protection against ill-health and accident, but also against damage to property and other unexpected losses. Additionally the Plan provides 24-hour Worldwide Emergency Assistance whenever your child needs it – meaning that you can rest assured that they will be prepared for any eventualities.

在全球迅速一體化的現今年代，世界充滿嶄新機遇，閣下當然想您的下一代有機會接受最高等的教育。今時今日，教育已經再無國界，海外學府的課程成為許多家長的首選。

對您來說，保障子女於海外留學期間免受病患和意外傷害，誠然是重大的要務，所以周全的保險計劃實在不可或缺，儘管未來不可預見，您也可以安枕無憂。「海外教育保障計劃」不僅為傷病及意外提供財務保障，還保障您的財產和其他突如其來的損失。本計劃還特設24小時環球緊急支援服務，隨時隨地照顧閣下子女的需要，讓您百分百安心，即使遇到甚麼偶發事件，也可得到照應。



Benefit Highlights 保障特色

- ☑ 15% discount for new and all subsequent renewals
新單及續保均可享有15%折扣優惠
- ☑ 24-hour worldwide emergency assistance service
24 小時環球緊急支援服務
- ☑ 24-hour cover while studying abroad
於海外就讀期間可獲24小時保障
- ☑ High Medical Expenses limit up to HK\$1,200,000
醫療保障額高達港幣1,200,000
- ☑ Amateur sports cover
業餘運動亦受保障
- ☑ Education Fund Benefit
設有教育基金保障
- ☑ Personal legal liability
設有個人責任保障
- ☑ Zero excess
毋須墊底費



Schedule of Benefit 保障表

Coverage 保障範圍	Maximum Sum Insured 最高保障額 (HK\$港幣)
Medical Expenses 醫療費用	1,200,000
ACE Insurance Worldwide Assistance Services 安達保險環球支援服務	
• Emergency Medical Evacuation & Repatriation 緊急醫療運送及送返	1,200,000
• Repatriation of Mortal Remains 遺體運返	1,200,000
Compassionate Visit 近親探望	50,000
Study Interruption 學業中斷	80,000
Accidental Death and Permanent Disability 意外死亡及永久傷殘	500,000
Education Fund 教育基金	300,000
Personal Property 個人財物	10,000
Loss of Travel Document 證件遺失	5,000
Personal Liability 個人責任	1,200,000
Loss of Cash 現金遺失	2,000
Travel Delay (HK\$500 per 8 hours) 旅程延誤 (每8小時港幣500)	1,500
Baggage Delay (after 8 hours) 行李延誤 (8小時後)	1,000
Trauma Counselling Benefit (HK\$1,500 per visit) 創傷輔導 (每症港幣1,500)	15,000
Kidnap Benefit (HK\$500 per day) 綁架保障 (每天港幣500)	15,000

Premium Table 保費表

Studying Location 就讀地區	Annual Premium 年費(HK\$港幣)	Discounted Premium (less 15%) 折扣年費(減15%) (HK\$港幣)
USA/Canada 美國/加拿大	4,330	3,680
Others 其他	3,520	2,990

Major Exclusions 主要不保事項

- Pre-existing Medical Conditions; 已存在之醫療狀況;
- If the Insured Person is employed as or performs the duties of a Hazardous Occupation, including aircrew, fisherman, armed occupation (including temporarily armed occupation), jockey, fire fighter, railway installation and maintenance worker, construction worker, container terminal crane operator, etc. 若受保人任職或參與危險工作包括空中服務員、漁民、持械工作(包括臨時持械工作)、騎師、消防員、鐵路維修員、建築工人、貨櫃場起重機操作員等等。

This is a summary of coverage. Please refer to the Policy for exact policy coverage, terms and conditions.

上述保障範圍僅為概要，實際保障範圍、條款及條件請參閱保單。



Please complete in block letters 請以大楷填寫

APPLICATION FORM 投保書

Name of Applicant (Policyholder) 申請人姓名(保單持有人) Surname姓:	Given Name名:
HKID No. 香港身份證號碼:	Date of Birth (dd/mm/yy) 出生日期(日/月/年):
Address 地址:	
Tel No. 電話號碼 (resident 住宅):	(mobile手提):
Name of Insured Student 受保學生姓名 Surname姓:	Given Name名:
HKID No. 香港身份證號碼:	Date of Birth (dd/mm/yy) 出生日期(日/月/年):
Email Address 電郵地址:	
Overseas Studying Institution 海外學校 Name 名稱: Address 地址:	

Complete only if different to the Policyholder 如與保單持有人不同者需填寫

Name of Insured Parent/Guardian (For Education Fund Benefit) 受保父母/監護人姓名(適用於教育基金保障)	
Surname姓:	Given Name名:
HKID No. 香港身份證號碼:	Date of Birth (dd/mm/yy) 出生日期(日/月/年):
Tel No. 電話號碼 (resident 住宅):	(mobile手提):

Policy Commencement Date (dd/mm/yy)

保單生效日期(日/月/年): _____

Remarks 備註:

- The Insured Student must be between ten (10) and twenty-seven (27) years old (inclusive) 受保學生的年齡必須屆付10至27歲
- The maximum age of Insured Parent/Guardian is seventy-five (75) 受保父母/監護人的最高年齡為75歲

Declaration 聲明

- I or we hereby give my or our consent(s) and authorize that ACE Insurance Limited ("ACE") may disclose, verify and/or exchange any information supplied to ACE without further notification to me or us confidentially with its affiliated companies and/or other parties for considering my or our application(s) to any new insurance policies and administering policies taken out with ACE, customer services, marketing and related activities, until ACE receives my or our written instruction to the contrary. Upon my or our written request, ACE shall, without charge, cease to use my or our personal information for purposes other than directly related to my or our insurance policies.
本人或我們謹此同意並授權安達保險有限公司（「安達」）以保密方式向其子公司及/或其他各方披露、核實及/或交換任何提供予安達的資料，以考慮本人或我們投保安達的新保險計劃及由安達管理的保險計劃、客戶服務、市場推廣及相關活動，而毋須知會本人或我們，直至安達接獲本人或我們的另行書面通知為止。於接獲本人或我們的要求後，安達應在不收取任何費用的情況下停止使用本人或我們的個人資料，惟與本人或我們的保單直接有關者除外。
- I or we understand that I or we may write to ACE's Data Privacy Officer at 25/F Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong with any request to access and/or correct any information supplied to ACE. I or we also understand that ACE may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.
本人或我們明白本人或我們可書面聯絡安達的資料私隱專員，地址為香港灣仔港灣道6-8號瑞安中心25樓，要求存取及/或更改任何提供予安達的資料，本人或我們亦明白安達可保留權利，就符合存取要求而引致的行政開支收取合理費用。
- I or we hereby declare that the above information provided by me or us or on my or our behalf in the application and other relevant information/document submitted for this application is true and complete and I or we agree that this application shall be the basis of the contract between me or us and ACE, otherwise the policy issued may be void or voidable.
本人或我們謹此聲明以上由本人或我們或代表本人或我們於申請時提供的資料及其他就本申請而遞交的其他相關資料/文件屬真實及完整，而本人或我們同意本申請應構成本人或我們與安達所訂立合約的基礎，否則已發出的保單可能為無效或可屬無效。
- The insurance applied for shall only take effect when the application has been approved by ACE.
此保險計劃需在安達接納投保書後才能生效。

TRANS-PACIFIC INSURANCE BROKERS LTD.
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29 LEIGHTON ROAD, CAUSEWAY BAY, HONG KONG.
TEL: (852) 2838 5262 FAX: (852) 28345230

Date日期

Signature of Applicant 申請人簽署