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SOP(M) 06/2026



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美國國際集團 (AIG) 為全球保險業界之翹楚。建基於100年的經驗，時至今日AIG成員公司為80多個國家和地區的客戶提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG 的股票在紐約證券交易所上市。

美亞保險香港有限公司為美國國際集團 (AIG) 成員。

本公司相關資料，詳列於本公司網站

www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance
www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig

AIG 為美國國際集團之全球產物保險、壽險與退休險及保險營運之行銷品牌。更多有關資訊，請造訪集團網站 www.aig.com。美國國際集團的各項保險產品與服務是透過其子公司或關係企業提供，但並非於所有國家及地區皆有提供，且實際承保範圍應以保單條款為準。非保險之產品與服務可能由獨立第三方提供。特定財產傷害承保可能由其他保險公司提供，而該類公司一般不參與國家擔保資金，因此受保人不受該類資金保護。



AIG Insurance Hong Kong Limited
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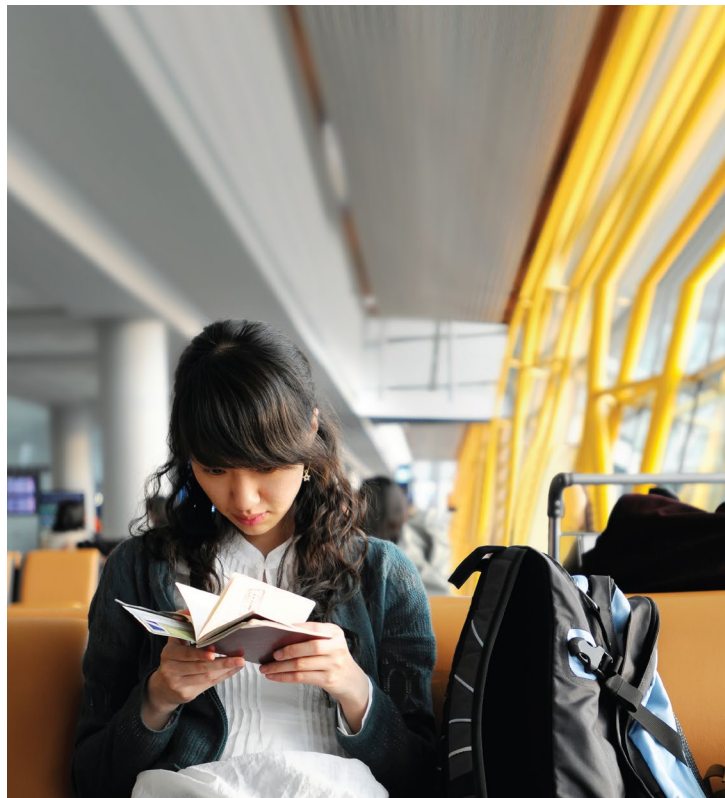
美亞保險香港有限公司 (澳門分行)
澳門商業大馬路251A至301號
友邦廣場5樓506室

CS Hotline 客戶服務熱線: (853)2835 5602
(853)6321 3633

Fax 傳真: (853)2835 5299

This brochure provides only a summary of the policy benefits and does not constitute any part of the insurance contract. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of policy is available from AIG Insurance Hong Kong Limited (Macau Branch).

本單張僅提供保單摘要，並不構成保險合約的一部份。有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司 (澳門分行) 索取。



海外留學生保障計劃 Travel Direct Overseas Student Insurance

Travel Insurance Solutions
& Global Assistance

保障特點

- 父母/監護人人身意外保障
 - 學業中斷保障
 - 保障包括課餘出外旅遊之活動
- 特設綁架保障及信用卡保障
 - 24小時全球緊急支援服務
 - 免費「中國支援卡」- 提供國內之住院按金保證服務

保障範圍

保障	最高賠償額 (MOP)	
	基本計劃	優越計劃
1. 學業中斷	48,000	80,000
2. 緊急啟程費用	48,000	80,000
3. 個人意外 (17歲以下學生最高賠償額為 MOP320,000)	400,000	800,000
4. 父母/監護人人身意外保障 (只適用於受供養學生*) * 受供養學生：17歲以下學生或23歲以下全日制未婚學生	80,000	320,000
5. 緊急醫療運送及/或運返費用# # 屆時請致電旅遊支援熱線(852) 3555 0061 以作出有關安排	800,000	1,600,000
6. 海外住院現金 每日限額	5,000 250	10,000 500
7. 綁架保障	80,000	320,000
8. 個人物品及/或行李 每件/每對/每套限額 手提電腦限額	6,400 1,600 4,000	12,000 3,200 6,400
9. 信用卡保障 (只適用於17歲或以上學生)	2,000	4,000
10. 遺失旅遊證件	4,000	8,000
11. 個人責任	800,000	1,200,000

附加保障

醫療費用 自負金額：(中國) 每次MOP250，(其他地區) 每次MOP400	400,000	800,000
中國支援卡	已包括	已包括

保費表

保費 (MOP)	基本計劃	優越計劃
全年保費	1,910	3,350
額外保費：「醫療費用」附加保障	3,760	4,720

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：

- 死亡或患上末期疾病
- 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回澳門醫治
- 直系親屬死亡

2. 緊急啟程費用

賠償受保人因死亡或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，所引致之合理住宿/或交通費用

3. 個人意外

(17歲以下學生最高賠償額為MOP320,000)

保障受保人因意外而導致傷殘、永久傷殘或身故

4. 父母/監護人人身意外保障

(只適用於受供養學生*)

賠償受保人的父母或合法監護人因意外身故，而該年度尚欠之學費

* 受供養學生：17歲以下學生或23歲以下全日制未婚學生

5. 緊急醫療運送及/或運返費用[#]

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及/或安排運送遺體或骨灰返回澳門

[#] 屆時請致電旅遊支援熱線(852) 3555 0061 以作出有關安排

6. 海外住院現金

若受保人於海外住院連續2日或以上，第3日起可獲每日現金津貼，最多為20日

7. 綁架保障

賠償受保人因遭受綁架而導致意外死亡

8. 個人物品及/或行李

賠償受保人因離開澳門或留學城市旅遊，其行李、衣服及個人財物之意外遺失或損毀

9. 信用卡保障

(只適用於17歲或以上學生)

保障受保人因意外身故，其30日前之海外信用卡簽賬而未繳付的結餘款項

10. 遺失旅遊證件

賠償受保人於海外因被偷竊、搶劫或爆竊而遺失旅遊證件及/或旅遊票之有關補領費用，及額外交通及/或住宿費用

11. 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

醫療費用（附加保障）

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

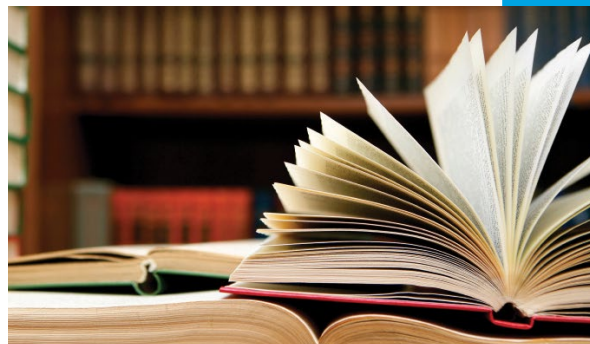
返回澳門度假期間仍可享受最高賠償額為MOP40,000的醫療保障（60日為限）

自負金額：(中國大陸)每次MOP250

(其他地區)每次MOP400

附送「中國支援卡」- 提供國內之住院按金保證服務

以上各項保障受保單所載的不保事項所約束。請於投保前細閱保單。



主要不保事項包括

1. 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
2. 任何投保前已存在之疾病或傷患；分娩或懷孕；流產或其他由性接觸感染之疾病受滋病及性病或有關連之病症
3. 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
4. 定期身體檢查；美容及牙科手術（意外除外）
5. 自殺、企圖自殺或故意自我傷害；心智、精神及睡眠不正常等病症
6. 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
7. 任何賽車運動、職業運動或參與可賺取收入或報酬的運動；任何使用機械進行的陸上、水上或空中比賽；滑翔運動、爬山、攀石、降落傘及駕駛飛機
8. 受保人並未盡其所能保護自己的財物及避免身體受傷
9. 珠寶手飾、手提電話及配件、食物、古董、電子貨幣（八達通、信用卡）
10. 遺失後24小時內未有向警方報失及持有警方之遺失報告
11. 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
12. 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者

重要事項

投保年齡及資格

12至70歲之澳門合法居民，現於或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（澳門分行）

此保險是由美亞保險香港有限公司（澳門分行）承保。

本小冊子僅供保單摘要，有關保單承保範圍及不保事項將詳列於保單。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

Unique Features

- Personal Accident for Parent(s)/Guardian
- Study Interruption Coverage
- Cover traveling and leisure activities during holiday
- Provide Kidnapping Benefit and Credit Card Protection
- 24-hour Worldwide Emergency Assistance Services
- Free CHINA Assist Card-Provide Hospital guarantee admission deposit service in Mainland China

Schedule of Benefits

Benefits	Maximum Benefit (MOP)	
	Basic Plan	Premier Plan
1. Study Interruption	48,000	80,000
2. Compassionate Visit	48,000	80,000
3. Personal Accident (For aged under 17, Maximum Benefit is MOP320,000)	400,000	800,000
4. Personal Accident for Parent(s) or Guardian (Only applicable to Dependent Student*) * Dependent Student: aged below 17 (or aged below 23 if the Insured Person is unmarried and studying full-time)	80,000	320,000
5. Emergency Medical Evacuation & / or Repatriation of Remains# # Travel Assistance Partner Hotline (852) 3555 0061 shall be contacted for the arrangement	800,000	1,600,000
6. Overseas Hospital Income Sub-limit per day	5,000 250	10,000 500
7. Kidnapping Benefit	80,000	320,000
8. Loss of Baggage & / or Personal Effects Sub-limit per article / pair / set of articles Sub-limit for Laptop Computer	6,400 1,600 4,000	12,000 3,200 6,400
9. Credit Card Protection (Only applicable to the insured aged 17 or above)	2,000	4,000
10. Loss of Travel Document	4,000	8,000
11. Personal Liability	800,000	1,200,000
Optional Benefit		
Medical Expenses Excess: (Mainland China) MOP250 per disability; (Other Areas) MOP400 per disability	400,000	800,000
CHINA Assist Card	Included	Included

Premium Table

Premium (MOP)	Basic Plan	Premier Plan
Annual Premium	1,910	3,350
Additional Premium for Optional Benefit (Medical Expenses)	3,760	4,720

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 Macau, under Section 5 (Emergency Medical Evacuation)
- Death of any Insured Person's Immediate Family Member

2. Compassionate Visit

Pay for the reasonable Accommodation and traveling expenses 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

3. Personal Accident

(For aged under 17, Maximum Benefit is MOP320,000)

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

4. Personal Accident for Parent(s) or Guardian

(Only applicable to Dependent Student*)

Pay the unpaid Tuition Fee in the event of an accidental death of the parent(s) or legal guardian(s) of Insured Person

* Dependent Student: aged below 17 (or aged below 23, if the Insured Person is unmarried and studying full-time)

5. Emergency Medical Evacuation &/or Repatriation of Remains[#]

Provide en-route medical care and transportation to another location for appropriate medical treatment and/or arrange for the return of Insured Person's remains to Macau

[#] Travel Assistance Partner Hotline (852) 3555 0061 shall be contacted for the arrangement

6. Overseas Hospital Income

Pay benefit daily if Insured Person is hospitalized outside Macau for more than 2 consecutive days and up to a maximum of 20 consecutive days

7. Kidnapping Benefit

Available if Insured Person died from Injury inflicted during Kidnapping

8. Loss of Baggage &/or Personal Effects

Pay for loss of or damage to Insured Person's baggage, clothing and personal effects when travel outside Overseas Educational Institution city and Macau

9. Credit Card Protection

(Only applicable to the insured aged 17 or above)

Cover any outstanding balance charged to Insured Person's credit card(s) for sundries incurred up to maximum 30 days before the accidental death of Insured Person when he/she is living outside Macau

10. Loss of Travel Document

Reimburse the replacement cost for lost travel document and travel ticket, and additional traveling and Accommodation and traveling expenses incurred outside Macau as a direct result of theft, robbery or burglary

11. Personal Liability

To indemnify Insured Person against legal liability to the third parties outside Macau arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence

Medical Expenses (OPTIONAL BENEFIT)

Reimburse for the cost of qualified medical treatment, surgery and hospitalization as a result of Injury or Sickness Temporary home visit (Macau) not exceeding 60 days subject to a maximum of MOP40,000 per policy year

Excess: MOP250 for each and every disability incurred in Mainland China

MOP400 for each and every disability incurred in other areas

Free CHINA Assist Card - Provide Hospital guarantee admission deposit service in Mainland China

Please note that the above benefits are subject to exclusions as stated in the policy. Please review the policy before making your purchase.

General Exclusions Include

1. War, civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power; any illegal or unlawful act
2. Any pre-existing condition; Pregnancy or childbirth; AIDS or sexually transmitted disease
3. Military, naval, or air force service or operations; engaging in any kind of labour work, driver, domestic helper etc.
4. Routine physical checkups; Cosmetic or plastic surgery and dental care, except as a result of an Accident
5. Suicide or attempted suicide or intentional self-injury while sane or insane; Self-inflicted Injury; mental or nervous disorders or rest cures
6. Any connection with alcoholism or drug addiction, or use of any drug or narcotic agent
7. 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
8. Failure to take due care and precautions for the safeguard and security of such property
9. Jewelry, mobile phone, antiques, plastic money (including credit card, Octopus cards, etc.), foodstuffs etc.
10. For losses not reported to the police within 24 hours of loss or a loss report not obtained from the police
11. Excluded Countries: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria
12. 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 Macau resident aged between 12 to 70, who is enrolled or attending a registered and accredited educational institution outside Macau

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 (Macau Branch) forthwith of any change of the name and address of the Overseas Educational Institution (OEI) the insured attends

This insurance is underwritten by AIG Insurance Hong Kong Limited (Macau Branch).

This brochure provides only a summary of the policy benefits. Coverage should 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.

海外留學生保障計劃申請表格

Travel Direct Overseas Student Insurance Application Form

請以英文正格填寫 Please type or print in English block letters

申請人姓名
Name of Applicant: Mr./Ms. _____
(申請人必須為受保人，如受保人為18歲以下，申請人必須為18歲或以上並為受保人之父母或監護人 The applicant and the Insured Person must be the same person. For Insured Person under 18 years old, applicant should be a parent or guardian aged 18 or above)

地址
Address : _____

電話
Tel No. : _____

	基本計劃 Basic Plan	優越計劃 Premier Plan
全年保費 Annual Premium :	MOP1,910 ☐	MOP3,350 ☐

附加保障-醫療費用 Optional Benefit-Medical Expenses :	MOP3,760 ☐	MOP4,720 ☐
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(包括中國支援咭 CHINA Assist Card Included)

全年總保費 Total Annual Premium :	MOP _____	MOP _____
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起保日期
Effective Date : _____ 日/月/年
DD/MM/YYYY

受保人姓名
Name of Insured Person: Mr./Ms. _____

身份證號碼
ID 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 ☐

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: _____

聲明

- 茲申請「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與美亞保險香港有限公司（澳門分行）（美亞保險）所簽署合約之依據。本人同意投保申請獲接納後方始作實。
- 本人現確認及保證：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。
- 如遺失「中國支援卡」，本人/吾等須於48小時內向美亞保險報失並繳付MOP100作補領費用。
- 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核此項申請之用。
- 本人現聲明並同意美亞保險香港有限公司（澳門分行）可保留、使用或透露任何美亞保險香港有限公司（澳門分行）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），並可給予有關人士機構或任何被選定的機構（澳門或海外），處理與本申請及其他財務產品及服務，或作直接促銷及資料核對等用途，並因而與本人聯絡。本人明白到(i)倘若本人未能提供本申請書所需的資料，美亞保險香港有限公司（澳門分行）將可能無法處理申請，及(ii)本人有權向美亞保險香港有限公司（澳門分行）查閱及申請改正所有與本人及受保家庭成員有關的個人資料。有關的申請可來函澳門商業大馬路251A至301號友邦廣場5樓506至美亞保險香港有限公司（澳門分行），之個人資料管理員辦理。

Declaration

- I hereby apply for Travel Direct Overseas Student Insurance and declare that the statements and particulars given in this application are, to the best of my knowledge and belief, true and complete and that this application will form the basis of my contract with AIG Insurance Hong Kong Limited (Macau Branch) (AIG Macau). I understand and agree that no insurance will be effected until the application is approved.
- I hereby acknowledge and warrant that: The insured person shall not be traveling contrary to the advice of any medical practitioner or traveling in order to receive medical treatment and the insured person is now in good health.
- In the event of loss of CHINA Assist Card, I/we should advise AIG Macau within 48 hours and pay MOP100 for each replacement card.
- 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.
- I hereby declare and agree that any personal information collected or held by AIG Insurance Hong Kong Limited (Macau Branch) (whether contained in this application or otherwise obtained) is provided and maybe held, used, and disclosed by AIG Insurance Hong Kong Limited (Macau Branch) to individuals / organizations associated with AIG Insurance Hong Kong Limited (Macau Branch) or any selected third party (within or outside of Macau) for the purposes of processing this application and providing subsequent services for this and other financial products and services, direct marketing, and data matching, and to communicate with me for such purposes. I understand that (i) AIG Insurance Hong Kong Limited (Macau Branch) may be unable to process this application if I fail to provide any information requested in this application and (ii) I have the right to obtain data access to and to request correction of any personal information held by AIG Insurance Hong Kong Limited (Macau Branch) concerning me and any of my covered dependents. Such request can be made to AIG Insurance Hong Kong Limited (Macau Branch)'s Data Privacy Officer at Unit 506, 5th Floor, AIA Tower, No. 251A-301, Avenida Comercial de Macau.

申請人簽署 Signature of Applicant _____ 日期 Date _____

繳費方式 Payment

支票 支票號碼
By Cheque Cheque No. : _____

附上抬頭為「美亞保險香港有限公司（澳門分行）」之劃線支票。
Enclosed a crossed check made payable to "AIG Insurance Hong Kong Limited (Macau Branch)"

代理人姓名 Producer Name:
代理人編號 Producer Code: