## Application Guidelines for Group Travel Insurance - Student

The Group Travel Insurance contracted by the University will cover Overseas Study/Exchange Trips which are organized or recognized by HKBU("Official Trip") for up to 185 days upon trip declaration and any additional premium required for the whole trip has been settled before trip commencement.

Policy No.	TTT0001125ZC
Coverage details	Maximum Benefit
Personal accident	HK\$1,000,000
Medical Expenses	HK\$1,000,000
Personal Liability	HK\$5,000,000
Baggage and Personal Effects	HK\$10,000
Travel Delay	HK\$300 for each 5 hours and
	HK\$2,000 in aggregate
Re-route Expense due to Travel Delay	HK\$10,000 for cancellation of flight after
	delay over 10 hours

Note:

- 1. Students are <u>not covered</u> for the period when travelling on their Personal Trips immediately before &/or after the Overseas Study Trips organized by the University.
- 2. Students are required to extend the Travel Insurance coverage at their own expenses if their duration of Trip is over 185 days &/or if having Personal Trips immediately before and after the Official Trip period.

## Application for Extension of Coverage

The maximum duration of Overseas Trip is up to 365 days from the commencement date of the Overseas Trip and shall continue until the completion date of the Overseas Trip.

Please submit the following documents to Finance Office for the coverage of the whole Overseas Trip.

- 1. Declaration Form
- 2. Offer Letter of the Study Trip / Programme details / Programme schedule
- 3. Pay-in slips/ E-banking transfer acknowledgement

Student should indicate the Study Trip dates, Personal Trip dates and Itinerary clearly in the Declaration Form. All documents should be submitted to the Finance Office at least <u>five working</u> <u>days</u> before the commencement of the whole overseas trip.

## Premium Rate Table for Extension of Trip Period

*For Overseas Trips departing between 1 July 2025 and 30 June 2026 Premium Rate per Student for the Trip Period exceeding 185 days or the period for Personal Trips:-*

Up to 14 days	HK\$140
15 days and up to 30 days	HK\$215
31 days and up to 60 days	HK\$280
61 days and up to 90 days	HK\$395
91 days and up to 120 days	HK\$465
121 days and up to 150 days	HK\$558
151 days and up to 185 days	HK\$645