



澳門大學
UNIVERSIDADE DE MACAU
UNIVERSITY OF MACAU

Ref.: S-016/G/SRS

Rules for Student Travel Insurance Scheme

1. The rules are applicable to all students registered at the University of Macau and traveling outside Macao on trips organized by UM.
2. Student Travel Insurance includes:
 - Accidental Death and Permanent Bodily Disablement (including 2nd and 3rd degree burns)
 - Medical Expenses
 - Emergency Medical Evacuation
 - Emergency Travel and Accommodation Expenses
(2 Relatives or Travelling Companions only)
 - Return of Unattended Child
 - Repatriation Benefit
 - Cancellation and Disruption
 - Loss of Luggage or Delay of Luggage
 - Loss of Money and Travel Documents
 - Flight Delay
 - Personal Liability
 - Political and Natural Disaster Evacuation
 - World-wide 24-hour Emergency Assistance Services
3. Student should report to Student Resources Section (Student Activity Center E31-2007), immediately after the incident and the application for reimbursement should be raised within 30 days after returning to Macao. Otherwise, applications for reimbursement will not be accepted.
Tel : +853 8822 9902
Fax : +853 8822 2368
E-mail : sao.services@um.edu.mo
4. Student should fill in a Claim Form (provided by insurance company) or download it at SAO website and submit all the necessary documents to Student Resources Section (Student Activity Center E31-2007).
5. Student Resources Section will send to the insurance company after collecting all documents from students. After approval by insurance company, the claims will be settled by account payee cheque and deliver to students through the Student Resources Section.



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UM Travel Insurance Major Exclusions:

1. Pre-existing medical conditions: psychiatric or psychological disturbance
2. Insanity, suicide or self-inflicted injury
3. Willful, malicious, criminal or unlawful acts
4. Sanction Exclusion Clause
5. Professional Sports
6. Flying in an aerial device other than as a passenger

Other terms, conditions & exclusions are subject to standard policy wordings of UM Travel Insurance Terms & Conditions.

For more information, you may contact Student Resources Section,

Tel : +853 8822 9902

Fax : +853 8822 2368

E-mail : sao.services@um.edu.mo

Website: <https://srs.sao.um.edu.mo/travel-insurance/>



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Students' Travel Insurance Benefit**學生旅遊保險利益保障說明**

Benefit 保障範圍	Maximum Benefits 最高賠償額
	澳門幣 (MOP)
1. Accidental Death and Permanent Bodily Disablement (including 2nd and 3rd degree burns) 人身意外或永久傷殘 (包括二級和三級燒傷)	500,000
2. Medical Expenses* 醫療費用*	500,000
3. Emergency Medical Evacuation 緊急醫療護送	Unlimited 無上限
4. Emergency Travel and Accommodation Expenses (2 Relatives or Travelling Companions only) 緊急出門及住宿費用 (僅限兩名親屬或隨行人員)	25,000
5. Return of Unattended Child 運送無人看管的幼童	25,000
6. Repatriation Benefit 運返福利	Unlimited 無上限
7. Cancellation and Disruption* 取消或中斷行程*	10,000
8. Loss of Luggage 個人行李遺失	15,000 每件物品限額為 3,000 per item
9. Loss of Money and Travel Documents* 現金或旅遊護照遺失*	4,000
10. Flight Delay 航班延誤	2,500 每連續 12 小時延誤為 300 for every 12hrs
11. Personal Liability 個人責任	1,000,000
12. Delay of Luggage* 行李延誤*	1,000 最少連續 8 小時延誤 Min. 8 hrs delay
13. Political and Natural Disaster Evacuation 政治和自然災害護送	250,000
14. World-wide 24-hour Emergency Assistance (852) 2861 9232 全球 24 小時緊急支援服務 (852) 2861 9232	Included 包括

*Remarks: Deductible MOP200

*註：每宗索償的自負額為澳門幣二百元，以上的以英文版本為準。