



澳門大學
UNIVERSIDADE DE MACAU
UNIVERSITY OF MACAU

學生外出活動之保險申請指引

1. 所有已註冊的澳門大學學生參加本校在澳門或以外地區舉辦或監督的活動時，校方會為其安排個人意外保險及旅遊保險。(詳情見附錄一及二)
2. 申請上述之個人意外保險及旅遊保險，須填妥申請表(S-035/F/SRS)並於出發前至少四個工作天提交到學生資源處。(在澳門地區舉行之活動均不須申請，因已自動受保障，請保留參與學生的名單。)
3. 如要申請賠償，老師/學生應於事發後馬上通知學生資源處並於回澳後三十天內到學生資源處(學生活動中心 E31-2007)室填寫由保險公司提供的保險索償表格及提交所需之文件，以便向保險公司進行索償。否則，任何索償將不予以處理。
4. 如在海外發生事故，對賠償有任何疑問，可致電 24 小時緊急熱線 (853) 6262 1489 查詢有關保險保障範圍事宜。

Guidelines on the Insurance for Students' Non-local Trips

1. UM will arrange Personal Accident Insurance and Travel Insurance for all UM registered students who join the activities or competitions that are organized or supervised by UM in Macao or abroad. (Refer to Appendix 1 and 2 for details)
2. To apply for the mentioned insurance coverage, applicants should fill in the Requisition Form(S-035/F/SRS) and submit to Student Resources Section (Student Activity Centre E31-2007) at least 4 working days before departure. (Activities held within Macao Border do not require the said application as it will be automatically covered by the insurance company and please keep the name list of the participants in record).
3. In case of any accidents, incidents or injuries, teachers / students should report to Student Resources Section immediately and fill in the Claim Form provided by the insurance company (you may download it at SAO website) together with the required documents to the Student Resources Section within 30 days after returning to Macao in order to claim for reimbursement from the insurance company, or it will be rejected.
4. If there is any accident happens overseas and have enquiries about the insurance benefit, you can call 24-hour emergency assistance hotline (853) 6262 1489.



Students' Personal Accident Insurance Benefit

學生個人意外保險保障範圍說明

Appendix 1

Benefit 保障範圍	Maximum Benefits 最高賠償額 (MOP)
1. Accident Death of the Insured Person 受保人之人身意外	500,000
2. Permanent Disablement of the Insured Person (including 2nd and 3rd degree burns) 受保人永久傷殘 (包括二級和三級燒傷)	500,000
3. Accidental Medical Expense Incurred by the Insured Person 受保人因意外所構成的醫療費用 - Chinese Physician Consultation maximum claim MOP150/visit/day: Limit 20% of maximum benefit limit, i.e. max. MOP2,000. -中醫醫療費用每日每次最高賠償澳門幣壹佰伍拾元： 總賠償額為最高賠償之百分之二十，即澳門幣貳仟元。	10,000
4. Modification Benefit 家居生活改善保障	20,000
5. Rehabilitation Benefit 意外康復保障	20,000
6. Funeral Expenses Benefit 殯葬費用保障	20,000
7. Student Tutorial Benefit 學生作業輔導保障	5,000
8. Unexpired Membership Benefit 未到期的會員利益保障	5,000

**Students' Travel Insurance Benefit****學生旅遊保險利益保障說明****Appendix 2**

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 (853) 6262 1489 全球 24 小時緊急支援服務 (853) 6262 1489	Included 包括

Remarks: Deductible MOP200 for ()

*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。