

## **MAC Student Insurance Claims Procedure**

1. Students or their parents/guardians should notify the school immediately after an accident occurs. The school shall submit the following documents to the Education and Youth Affairs Bureau (DSEDJ) **within six working days after the accident:**

- Student Insurance Accident Report
- Copy of student ID card;
- Copies of identification documents of students and guardians;
- and a copy of the bank book used by the guardian to receive payments.

If additional documents are needed, the DSEDJ or the insurance company will notify the school, and the school will then notify the student to submit them.

**2. When the student fully recovers,** the guardian must complete the Student Insurance Declaration together with the original receipts for all medical expenses (if receiving X-ray and other examinations, laboratory tests or physiotherapy, a referral letter issued by a registered medical practitioner must be obtained and submitted, and submit relevant examination reports), original medical certificate (including diagnosis) and original medical certificate of recovery, and submit them to the insurance company. The relevant original medical receipts and recovery certificates must be issued by a registered doctor or hospital in Macau. Note: If the incident or illness occurs during school activities outside the Macao SAR, a medical certificate issued by a local hospital and the original medical expense receipts must be submitted together.

### **Other information:**

- In case of an accident in Macao, you can only choose local medical institutions for treatment, including: hospitals, health centers under the Macau Health Bureau, as well as medical clinics, doctors, and orthopedics (traditional Chinese medicine practitioners) registered with the Macau Health Bureau. (To receive X-ray or physiotherapy, a referral letter from a registered western medical practitioner is required.)
- If you choose to seek treatment at the Hospital Centre S. Januario, you should submit a certificate issued by the school to the hospital within 24 hours to confirm that the accident falls under student insurance coverage, and submit the application form and relevant information as outline above. Students' medical treatment at the Hospital Centre S. Januario, due to school accidents, is not within the scope of free medical services, and the relevant medical expenses will be covered by student insurance;
- According to the " Medical Vouchers Usage Guidelines", medical vouchers cannot be exchanged for cash. Medical vouchers cannot be used for student insurance claims;
- Student insurance is designed to cover reasonable and necessary basic medical expenses arising from accidents during school activities. If expenses exceed basic requirements (for example: special outpatient services or single/first-class ward, etc.), the excess costs will not be covered by student insurance;
- If any of the above documents are missing, or if medical treatment is received from a clinic or doctor without a valid license from the Macau Health Bureau, the relevant medical expenses will not be covered by student insurance.

**Contact information:**

Chubb Insurance Macau Limited

Address: Avenida Comercial de Macau nº 5 Finance and IT Center of Macau, 5/F

Claims Department – Email: [pa.mo@chubb.com](mailto:pa.mo@chubb.com);

Tel: (853) 8296-4350

DSEDJ – (853) 8397-2356 / (853) 8397-2506

\*\*\*If there is any inconsistency or ambiguity between these two versions, the Traditional Chinese version shall prevail.

## 學生保險索償程序

1. 學生或其家長/監護人應於意外發生後即時通知學校。由學校於意外發生後六個工作天內將以下文件一併送交教青局:

- 學生保險意外報告;
- 學生證副本;
- 學生及監護人身份證明文件副本;
- 以及監護人用作收款的銀行存摺副本。

如有需要補充文件，教青局或保險公司將會通知學校，再由學校通知學生補交。

2. 當學生完全康復後，監護人需填妥學生保險聲明書連同全部醫療費用收據正本(如接受 X 光等檢驗、化驗或物理治療，必須取得及提交註冊西醫的轉介信，並提交有關檢驗報告)、疾病證明書正本及康復證明書正本送交保險公司。有關的醫療收據及康復證明書正本必須由澳門註冊醫生或醫院發出。註: 倘屬澳門特別行政區以外的學校活動意外或疾病需一併提交當地醫院發出的疾病證明書及醫療費用收據正本。

### 其他須知:

- 在澳門發生意外只可選擇本地的醫療機構就診，包括: 醫院、衛生局屬下的衛生中心，以及於衛生局註冊的醫療診所、醫生、跌打醫師。(接受 X 光、物理治療必須得到註冊西醫的轉介信。)
- 如選擇在山頂醫院就診，應在二十四小時內向醫院遞交學校簽發的證明書，以證實學生所遭受的意外屬學生保險的保障，並按上述程序提交申請表和相關資料。學生因學校意外在山頂醫院就診並不屬免費醫療服務範圍，有關的醫療費用將由學生保險支付;
- 按“醫療券使用須知”不可兌換現金。學生保險索償申請不可使用醫療券;
- 學生保險為保障學生因學校活動意外產生合理及必須的基本醫療費用。倘產生較基本為高的費用(例如: 特約門診或住宿單人/頭等病房等)，有關差額費用將不會被學生保險服務承擔;
- 如欠缺上述任何一份文件，或在沒有辦妥衛生局執業准照的診所或醫生就醫，有關的醫療支出將不會被學生保險服務承擔。

### 聯絡資料:

安達保險澳門股份有限公司

地址: 澳門商業大馬路 5 號澳門財富中心 5 樓

理賠部電郵: [pa.mo@chubb.com](mailto:pa.mo@chubb.com)

電話: 8296-4350

教育及青年發展局 – 8397-2356 / 8397-2276

\*\*\* 如果兩個版本之間存在任何不一致或歧義，則以繁體中文版本為準。