

## **Comprehensive Medical Insurance & Protection Scheme for Foreigners Staying in China of Ping An Annuity Insurance Co., Ltd.**

### **To participate in conditions:**

International students: international students in China, students from Hongkong and Macao and overseas Chinese students ( identities are needed to be proved by relative authority) in healthy condition from 6 to 69 are eligible to this policy.

### **Insurance coverage:**

Ping An shall undertake the following insurance liabilities during the valid period of insurance (Insurance period (from the valid date of policy to the expiry date of the insurance period))

#### **1、 Death insurance:**

Ping An shall pay the stipulated amount of insurance compensation if the Insured dies of any accident or disease. Insurance liabilities thus terminate.

#### **2、 Accidental disability insurance:**

If the Insured suffers from any accident which results in any disability listed in the Injury and Disability Assessment Criteria for Personal Insurances within 180 days since the occurrence of the accident, according to the policy Ping An shall pay the insurance money, whose amount shall be calculated based on the multiplication of the sum insured, which is corresponding to insurer's responsibilities, and the proportion that is specified in the "Proportion Table of Disability Degree and Payment" of Ping An Annuity Insurance Company, Ltd. If medical treatment is still not over on the 180<sup>th</sup> day, disability evaluation shall be made on the basis of the Insured's physical condition on that day and the "Insurance of Accidental Disability" shall be paid in accordance with the "Proportion Table of Disability Degree and Payment".

If the same accident causes the Insured to suffer two or more disabilities, as are specified in the "Proportion Table of Disability Degree and Payment", the Insurer (PingAn) shall pay the total insured amount of the relevant

disabilities. However, if different disabilities befall the same upper limb or lower limb, only the insured amount of one disability shall be paid; if disabilities are of different degrees, the insured amount of the disability that is more serious shall be paid.

If, with the disability resulted from this accident and the previous disability combined, the Insured can claim the insurance for the more serious disability, the insurance shall be paid in accordance with the standard for the more serious disability, but the disability insurance which has been paid previously (disabilities that have taken place before purchase of insurance, or disabilities that are caused by and as a result of liability exemption and are listed in the “Proportion Table of Disability Degree and Payment” shall be deemed as having been compensated already) shall be deducted therefrom.

Note: “Proportion Table of Disability Degree and Payment” is accessible from the website of INSURANCE ASSOCIATION OF CHINA.

The accumulative amount of payment of insurance for death or accident of each insured shall not exceed the insured sum of the insured’s total insurance for the death or accident.

### **3、 Medical Insurance for Accidental Injury:**

If the Insured receives medical treatment within 180 days since the occurrence of the accident, the Insurer shall be liable for the payment of the full amount of the reasonable and necessary expenses actually paid by the Insured for the medical treatment, but the accumulative amount of payment shall not exceed the agreed sum insured, which is up to RMB 20,000 limitation. Whether an accidental injury happens to the Insured for once or several times, the Insurer shall pay the respective “medical insurance for accidental injury” in accordance with the foresaid provisions, but the accumulative amount of payment shall not exceed the Insured’s sum insured. When the accumulative amount of payment reaches the Insured’s sum insured, the said insurance liability for the said Insured shall be terminated.

### **4、 Outpatient and Emergency Medical Insurance:**

If the Insured receive outpatient or emergency medical treatment because of illness and actually incur reasonable and necessary expenses for medical treatment, Within the insurance time , the daily limit for outpatients is RMB600. On the precondition of not exceeding the daily limit, should the daily medical cost is less than RMB600, the actual cost shall be used for calculation. if the daily medical expenses and cost is more than RMB600, the Insurer

only cover RMB600 per day. For medical expenses exceeding the starting line of RMB650, their remaining amount after deducting RMB650 will be reimbursed at a percentage of 85%, and the accumulative payment shall not exceed the limit of RMB20000. The insurance liability shall be terminated once the accumulative amount of payment reaches the sum insured.

Insurance Responsibilities of emergency medical treatment and general outpatient treatment include: The fees of general outpatient treatment, emergency treatment, outpatient surgery, hospitalization for observation, emergency rescue, isolation due to infectious diseases that is certified by the public hospital or department of public health and epidemic prevention, and expense or cost of outpatient and emergency treatment before and after hospitalization that arise from the same cause of disease are also deemed as outpatient and emergency treatment.

**Note:**

Daily limit: The top claim limit of available medical cost

Starting-line to pay the limitation: RMB 650 (accumulative for one time during one valid insurance period). Below the starting-line, there is no claim.

**5、 Hospitalization and Medical Insurance:**

If diagnosis confirms that the Insured must be hospitalized for treatment because of suffering from the accident or the illness Ping An shall be liable for the full payment of the “hospitalization and medical insurance” with regard to the actual and reasonable expenses for medical treatment, including reasonable and necessary fees for nursing (limited to RMB150 Yuan per day for limitation of accumulative 30 days), medical record, heating, air-conditioning, bed, examination, special examination and treatment, operation, medicine, treatment, laboratory test, radiation, etc to the insured as 100% proportion.

During one valid insurance period, whether the Insured is hospitalized for once or several times, the Insurer shall pay the costs of hospitalization as per compensation rule, but the insurance liability shall be terminated once the accumulative amount of payment reaches the limitation of RMB 400, 000.

**Note:**

1) Medical organizations which are involved in all the foregoing medical insurance liabilities are limited to the public hospitals established within the border of the Chinese mainland; However, for the insured, all medical expenses incurred in sub-branch of public hospitals, ward area for foreigners, ward area for special treatment and

needs, ward for special treatment and needs, ward for high-ranking officials, or similar ward area or VIP ward room or separate ward room, shall be excluded from the insurance, and such expenses for treatment shall not be covered by the insurer.

2) Medical treatment expenses generated by all the foregoing medical insurance liabilities are limited to the items and expenses that can be reimbursed in accordance with the local regulations of social basic medical insurance, the self-paid or partly self-paid items and expenses cannot be reimbursed by the insurer.

3) The first 30 days period of the first application for insurance or non-continuous coverage is waiting period (observation period). Where the insured is hospitalized or outpatient during the waiting period and related medical cost is occurred, the insurer bears no liability of compensation. The treatment for continuous insured or the Insured suffered from an accident is not subject to any waiting period.

4) If any third party has partially or fully paid any above-mentioned medical treatment fees, Ping An shall be liable for the amount of reasonable fees that are in accordance with the payment scope. But the fees for nursing, bed, outpatient and emergence treatment daily limitation fee and other fees within the insurance coverage are also limited. If the third party has a specified proportion for payment, then Ping An shall be liable only for the payment within its proportion deducting the already paid amount. If the third party has no specified proportion for payment, then Ping An shall be liable for the rest, not exceeding the insured sum, of the limited amount in accordance with the regulations of the local social medical insurance and with a deduction of the standard amount of this item.

5) If the Insured suffers from a major disease or a chronic disease before the purchase of this insurance, the Insurer shall not bear the liability of payment.

## **Liability Exemption**

### **I. Liability Exemption for Death and Disability Insurance**

Ping An shall be exempted from the insurance liabilities for death and disability caused by any of the following circumstances on the part of the Insured:

1. Deliberate killing or injury conducted by the policy-holder or beneficiary to the Insured;
2. Deliberate self-harm, intentional crime, resistance to criminal compulsory measures taken according to

- law, suicide or arrest resistance on the part of the Insured;
3. Fighting, drunkenness and active taking, sucking or injection of drugs on the part of the Insured;
  4. Driving under the influence, driving without a legal and valid driving license or driving a motor vehicle without a valid driving license on the part of the Insured;
  5. War, military conflict, riot or armed rebellion;
  6. Nuclear explosion, nuclear radiation or nuclear pollution;
  7. Pregnancy, abortion, miscarriage, delivery (including caesarean birth) , birth control, treatment of infertility, contraceptive sterilization, artificial impregnation and related complication on the part of the Insured;
  8. Medical accident occurring to the Insured because of cosmetic surgery or other surgical operations;
  9. Taking of medicine (excluding OTC medicine taken according to instructions) without permission of doctor on the part of the Insured;
  10. During the period when the Insured suffers from AIDS or is infected with AIDS virus (HIV-positive);
  11. Sports and athletic activities of high risk only professionals participate. (The Insured engages in high risk activities such as diving, parachuting, paragliding, roller skating, skiing, skating, bungee jumping, rock climbing, wrestling, judo, taekwondo, martial art, karate, fencing, etc.
  12. The Insured passes away or become disable outside the mainland China.
  13. Providing false insurance information, or international experts and teachers taking out an insurance policy as a student
  14. Those accidents that occur during the time when foreign students do their part-time work;

If the Insured is caused dead in any of the foregoing circumstances, Ping An shall terminate the insurance liability of the Insured.

## **II. Liability Exemption for Medical Insurance Liability (Medical Treatment of Accidental Injury, Outpatient, Emergency and Hospitalization)**

Ping An shall be exempted from the insurance liabilities for medical expenses caused by any of the following circumstances on the part of the Insured:

1. Deliberate killing or injury conducted by the policy-holder or beneficiary to the Insured;
2. Deliberate self-harm, intentional crime or resistance to criminal compulsory measures taken according to law on the part of the Insured;
3. Fighting, drunkenness and active taking, sucking or injection of drugs on the part of the Insured;
4. Driving under the influence, driving without a legal and valid driving license or driving a motor vehicle without a valid driving license on the part of the Insured;
5. War, military conflict, riot or armed rebellion;
6. Nuclear explosion, nuclear radiation or nuclear pollution;
7. Congenital diseases, hereditary diseases, existing disease (disease or symptoms that already exist prior to the date of insurance);
8. AIDS or HIV infection, sexually transmitted diseases;
9. Pregnancy, miscarriage or delivery on the part of the Insured, infertility treatment, artificial insemination, prenatal and postnatal check, birth control, abortion and complications caused by above-mentioned causes;
10. Medical accident occurring to the Insured because of cosmetic surgery or other surgical operations;
11. Expenses of orthopedics, correct procedure, plastic surgery or rehabilitation therapy received by the Insurer;
12. Health check (physical examination), healing, convalesce or special care
13. Taking, application or injection of medicine without the permission of doctor on the part of the Insurer;
14. Medical expenses incurred outside the Chinese mainland or in private hospitals of the Chinese mainland, and expenses incurred in drug stores;
15. Charge of telephone, transportation, etc. on the part of the Insured;

16. Sports and athletic activities of high risk only professionals participate.(The Insured engages in high risk activities such as diving, parachuting, paragliding, roller skating, skiing, skating, bungee jumping, rock climbing, wrestling, judo, taekwondo, martial art, karate, fencing, etc.
17. Providing false insurance information, or the international experts and teachers taking out an insurance policy as a student.
18. Experimental treatment and costs incurred for medical experiment purpose.
19. The insurant should turn to medical treatment in strict accordance with the hospital admissions standards. If not, the insurer does not reimburse the cost of hospitalization.
20. Fees incurred without reporting the case in advance or through the guidance channels (400 telephone number) of medical treatment under non-emergent circumstances or fees are not approved.
21. Relevant expenses incurred by foreign students during the time when they do their part-time work.

## Insurance premium

Insurance Liabilities	RMB Insurance Amount (Yuan) RMB	Age 6-69 (International Student)	
		Insurance Premium (Yuan per half a year per person)	Insurance Premium (Yuan per year per person)
Liability for Death + Accidental Disability	100,000	400	800
Medical Treatment for Accidental Injury	20,000		
Medical Treatment for Outpatient and Emergency (With the daily limit of RMB600,beyond the start to pay limit of RMB650, the insured can enjoy 85% of reimbursement)	20,000		
Hospitalization Medical Treatment	400,000		

**Note:** Matters not mentioned herein shall be executed according to “Ping An Additional Disability Guarantee Group Accident Insurance (2013) (Clause D)”, “Ping An One-year Group Term Life Insurance”, “Ping An Additional Accidental Injury Group Medical Insurance”, “Ping An Inpatient, Outpatient and Emergency Comprehensive Group Medical Insurance” and “Ping An Inpatient Group Medical Insurance”.

If any dispute arises concerning the contents mentioned above, the Chinese interpretation shall prevail.

**Do be sure to firstly call 4008105119 EXT 1 to make a diagnosis inquiry before you go to see a doctor.**

**Dear customers:**

If you want to learn about the services of settlement of claim of comprehensive insurance for people coming to China of Ping An Endowment Insurance Co., Ltd., please read this guide carefully.

**(1) Procedures for insurance claims:**

Standard procedures of insurance claims after occurrence of insurance accident:

1. Please call directly 4008105119 EXT 1 for medical consultation due to disease or accident. The rescue doctor will consult, diagnose, and provide medical guidance and precautions for insurance claim. After consulting diagnosis and outpatient treatment, if the doctor confirms that further hospitalization is required, the insured can apply for advanced payment of medical expense for hospitalization to the rescue company. After communication and confirmation of the rescue company and hospital, it will be decided whether the advanced payment procedures shall be started. If the insured is directly hospitalized without consulting, diagnosis and recording of doctor of the rescue company and outpatient treatment (including those whose conditions do not meet the requirements of hospitalization but require the outpatient doctor to agree with hospitalization), the rescue company will not be responsible for advanced payment of medical expense for hospitalization. If advanced payment for medical expenses is made without the above procedures, the insured will



not be able to get compensation.

2. Major accident can be reported with the following contact information

Telephone number for claim consultation and reporting: 4008105119 EXT 1. You cannot get compensated without reporting through the 400 call or following the standard procedures.

**(2) Document to be presented for settlement of claims:**

**1).One-year term life insurance**

A Copy of passport and visa page of the Insured

B Disability certificate when the Insured is disabled (an evaluation report shall be issued by the assigned evaluation body)

C Death certificate of the Insured

D Certificate of relationship between the Insured and all the beneficiaries, and copy of identification proof of the beneficiaries

E Certificate of accident, in case of an accident (in case of traffic accident, the traffic unit should issue a liability confirmation of traffic accident)

**2).Medical treatment for accidental injuries**

A Copy of passport and visa page of the Insured

B Course and certificate of accident (in case of traffic accident, the traffic unit should issue a liability confirmation of traffic accident, which is needed.)

C Original of receipt

D Medical record, detailed expenditure sheet and copy of examination report and laboratory test report of each respective treatment (date of examination and date of invoice shall be corresponding).

**3).Medical treatment for outpatient and emergency**

A Copy of passport and visa page of the Insured

B Original of receipt

C Medical record, detailed expenditure sheet and copy of examination report and laboratory test report of each respective treatment (date of examination and date of invoice shall be corresponding).

If the fees have exceeded the minimum payment line of RMB650 Yuan, then the medical record, detailed expenditure sheet and copy of examination report and laboratory test report of treatment that costs below 650 Yuan are also required to be presented.

#### **4).Hospitalization**

A Copy of passport and visa page of the Insured

B Certificate of accident, in case of an accident (in case of traffic accident, the traffic unit should issue a liability confirmation of traffic accident)

C Original of receipt and detailed expenditure sheet for hospitalization

D Copy of hospital discharge summary or medical record of hospitalization

#### **Special instructions to item 2) to item 4) above:**

(1) Besides, the Insured's bank account opened in the mainland of China and accurate information (account No. name, opening bank information), which can be obtained from copy of deposit book and bank costumer table, in relation to the account must be attached to the claim settling documents for each request for compensation; (For details, please call 4008105119 EXT 1 )

(2). Where in one insured incident, the Insured has to be treated in two or more hospitals (including two hospital), relevant documents such as diagnosis certificate and medical record from relevant hospitals shall be presented.

(3). Hospitals for treatment shall be limited to the public hospitals within the territory of the Chinese mainland, and requested items and expenses that can be reimbursed should in accordance with the scope of local regulations of social basic medical insurance.

#### **5). Application for nursing fee**

Original Invoices of nursing fee issued by hospital or by nursing service company

**Materials for claims of settlement sent to:** 北京市朝阳区东三环中路 55 号双子座 B 座 303 室 (邮编 100022)

**Addressee:** 来华项目理赔部

**Please Dial :** 4008105119 to 1

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Chinese explanation prevails in case of contradiction arising out of the aforementioned contents.