

Duke Kunshan University

Int'l Student Medical Insurance Service Manual

2023 Policy Year

Insurance Period: from 00:00 on 1st August 2023 to 24:00 on 31st July 2024

Currency Unit: All amounts in this Service Manual are in RMB

AIA Life Insurance Company Limited Jiangsu Branch





Welcome

To ease your worries, we have taken out a comprehensive group insurance policy from AIA Life Insurance Company Limited (hereinafter referred to as the "Insurance Company" or "AIA Life") as a supplement to your social insurance to provide better protection for you.

Please read the contents of this Service Manual carefully and if you are in doubt about the instructions or interpretation of this Service Manual, please contact the Insurance Company's service hotline.

This Service Manual is intended as a guide only and other matters not covered herein shall be governed by the group insurance contract entered into by and between both Parties.

This Service Manual is for students' use only and shall not be circulated to outside parties.

May you and your family have a healthy and wonderful life every day!



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Part I: Important Notice

1. Online Service Platform

You may scan the QR code below to follow our online service platform in the first time and enjoy convenient group insurance services.

 WeChat QR Code



 APP QR Code



2. Insurance Direct Billing Card

After participating in this Policy, you will receive an Insurance Direct Billing Card sent to you by AIA Life. Upon receipt of the Card, please assist in carefully checking whether the spelling of your name is correct. If there is any misspelling of your name, you may call the AIA High-end Medical Service Hotline at 400-838-3288 (7*24 hours) for subsequent treatment.



Please bring along your Insurance Direct Billing Card and a valid identity document to settle your medical bills directly at AIA's partner network hospitals without having to pay for them (please refer to Part IV: Direct Billing Services in this Service Manual for details of the use flows).

You may also log on to our WeChat public account or the official App to view the Insurance Direct Billing e-Card of your valid policy through the [Group Insurance Services] - [High-end Medical] module after you have bound your identity. (See Part III: Online Platform in this Service Manual for details).

3. Important Contacts

AIA High-end Medical Service Hotline 400-838-3288 (7*24 hours)

Customer Service Email: cn.inquiry@aia.com

4. Precautions

Before looking at your insurance coverage, please be fully aware of the following matters.

Eligibility of Participants:

We reserve the right to adjust your coverage if, prior to participating in this Policy, the insured person has suffered from:

Malignant tumor, cardiopathy (cardiac insufficiency at Level II and above), myocardial infarction, leukemia, cirrhosis, hypertension stage III, chronic active hepatitis, chronic obstructive pulmonary disease, cerebrovascular disease, chronic glomerulonephritis, type 1 diabetes, type 2 diabetes with complications, systemic lupus erythematosus, aplastic anemia, congenital disease, hereditary diseases, mental disorders, epilepsy, specific infectious disease (Class A and Class B infectious diseases in the Law of the People's Republic of China on the Prevention and Treatment of Infectious Diseases, including AIDS, excluding Mild and Moderate COVID-19).

Part II: What's Covered

1. Medical Insurance Plan:

✦ Terms and Conditions of the Insurance Coverage:

General pre-existing conditions will be covered; however, catastrophic pre-existing conditions are not covered. Catastrophic pre-existing conditions is critical illnesses which exist prior to the effective date, including malignant tumor, cardiopathy (cardiac insufficiency at Level II and above), myocardial infarction, leukemia, cirrhosis, hypertension stage III, chronic active hepatitis, chronic obstructive pulmonary disease, cerebrovascular disease, chronic glomerulonephritis, type 1 diabetes, type 2 diabetes with complications, systemic lupus erythematosus, aplastic anemia, congenital disease, hereditary diseases, mental disorders, epilepsy, specific infectious disease (Class A and Class B infectious diseases in the Law of the People's Republic of China on the Prevention and Treatment of Infectious Diseases, including AIDS, excluding Mild and Moderate COVID-19).

✦ Waiting Period:

None

✦ Insurance Plan:

(Currency: RMB)

保障范围 Coverage	计划 1 Plan 1	计划 2 Plan 2
保障区域 Covered Area	中国大陆及港澳台 Greater China	中国大陆及港澳台 Greater China
保险期间内最高给付总金额 Overall Annual Maximum	1,000,000	1,000,000
特定昂贵医院赔付比例 Reimbursement Ratio for High-cost Providers	100%	0%
住院及手术医疗保险金 Inpatient and Surgery Benefits		

住院床位费、护理费和膳食费 Room, Board and Nursing, Max 180 days per yr	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
住院药品费 Prescription Drugs	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
住院手术费 Surgical (SB)	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
住院医疗杂费 Misc Hospital Charges	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
恶性肿瘤的放化疗以及肾透析 Chemo- and radiation therapy and Acute Renal Dialysis	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
器官移植手术医疗费 Organ Transplant Surgery	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
每日陪宿费用 Companion Accommodation (per night), Max 180 days per yr	900	900
每日公立医院津贴 Government Hospital Allowance	900	900
住院无理赔日额补贴 Daily Limit for No Claim Hospital Income, Max 30 days per yr	2,700	2,700
门(急)诊医疗费用保险金		
Out-patient Benefits		
西医门(急)诊挂号费、诊疗费 Consultation Fee)	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
门(急)诊手术费 Out-patient Surgery	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
处方药品费及材料费 Prescription Drugs	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
实验室检查化验医疗费 Examinations and Laboratory tests	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
中医门(急)诊治疗及替代疗法 Chinese medicine practitioner and Other Alternative Therapies	12,000	10,000
物理治疗费 Physiotherapy	3,000	2,000
门诊救护车费 Ambulance	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
意外牙科 Emergency Dental due to Accident	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
疫苗与体检 Vaccinations and Health Check-up	800	500
精神疾病治疗 Maximum Limit for Mental Health	60,000	60,000

全球紧急运送及遗体送返 Worldwide Evacuation and Repatriation	保单限额内全额赔付 Fully Covered	保单限额内全额赔付 Fully Covered
保障区域之外的紧急治疗 Maximum Limit for Emergency treatment outside covered area	100,000	100,000

Note: The Insurance Company will not be liable for any items that are covered under the terms and conditions of the insurance but are not listed in the Overview of the Insurance Plan above or are stated as "Not Covered".

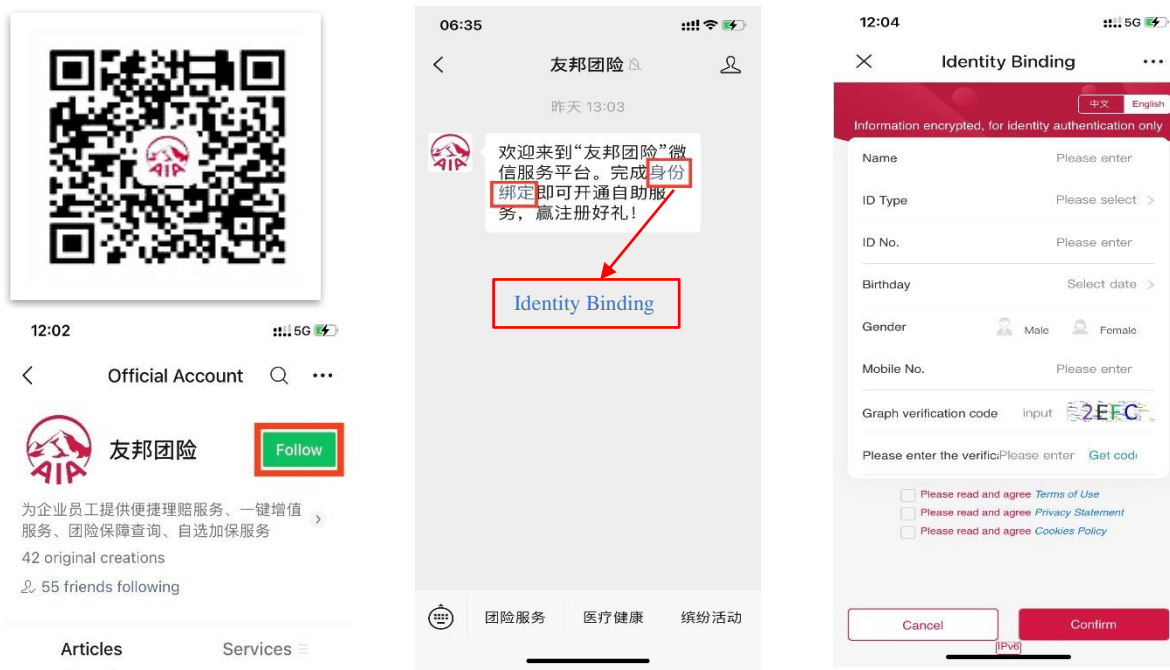
Please refer to the terms and conditions of the insurance contract for details of the Insurance Liability and Liability Exemption, which are subject to the terms and conditions of the insurance contract.

Part III: Online Platform

After following the WeChat public account or downloading the App, you may refer to the following online platform introduction to get a more comprehensive understanding of the online service functions.

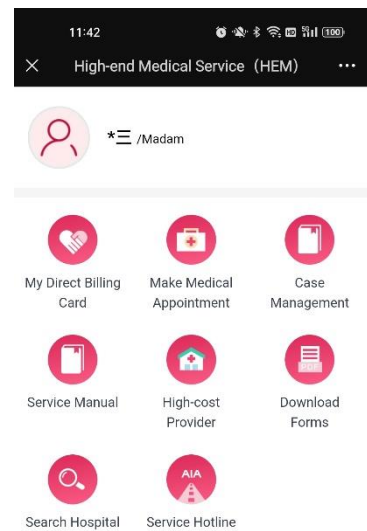
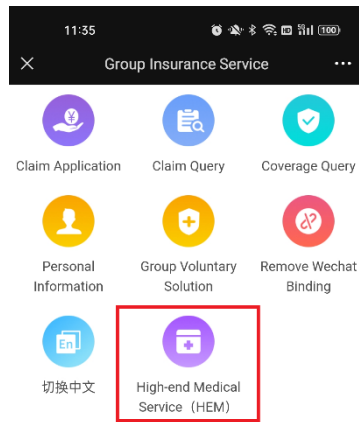
1. Identity Binding

Scan the QR code below to follow the WeChat public account "AIA Group Insurance" or download the "AIA CSOL" App, and enter your basic personal information for identity binding.



2. Group Insurance Services

The Group Insurance Services contains 6 modules: [High-end Medical Services], [Claim Application], [Claim Inquiry], [Coverage Inquiry], [Employee Handbook], [Personal Information] and [Self-Selected Additional Insurance]. Click on an icon to start the corresponding service, and click on [High-end Medical Services] icon for dedicated high-end medical services such as hospital inquiry, doctor appointment and electronic direct billing card inquiry.

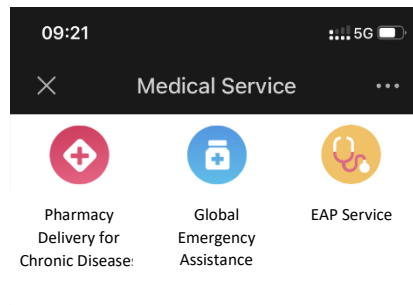


Note: You can click on the [Personal Information] icon to make changes to your email address. If you need to amend your ID information and registered mobile phone, you need to submit it to HR for amendment, and online service platform does not support such operation.

3. Medical & Health

The [Medical Health] module includes: [Pharmacy Delivery for Chronic Diseases] and [Global Emergency Assistance] [EAP Service] submodules.

Click on an icon to start the corresponding service (see Part VI: Value-added Services for more information)



Part IV: Direct Billing Services

The Direct Billing Services can help you enjoy direct billing at AIA's partner network hospitals, eliminating the need to advance your medical expenses and send your claim forms. Please refer to the following guidelines.

1. Prior authorization/pre-authorization

In order to make the direct billed medical treatment/claim process that you may go through smoother, please ensure that you are aware of the prior authorization mechanism. Pre-authorization can help you understand the medical consultation process for major treatment and the claim process in advance, and, by contacting us in advance, you will obtain professional help from the AIA Group Insurance High-end Medical Services Team.

Should you encounter any difficulties or questions during the prior authorization application process, please feel free to call the AIA High-end Medical Service Hotline at 400 8383 288 (7*24 hours).

Step 1: If you require any of the following treatments, please apply at least 2 working days in advance to the AIA High-end Medical Customer Service Centre

- ✚ each single examination of over RMB5,000 or each dose of medicine of over RM5,000
- ✚ all hospitalization treatments or all surgical treatments
- ✚ first out-patient acute renal dialysis, out-patient electrotherapy, chemotherapy, or radiation therapy for malignant tumors
- ✚ post-operative home care/rehabilitation/end stage care
- ✚ psychopathic medical treatment
- ✚ worldwide emergency rescue

Step 2: Contact the AIA High-end Medical Service Team

- ✚ Call the AIA High-end Medical Service Hotline at 400-838-3288 (7*24 hours)
- ✚ Send an email to cn.gop@aia.com; cn.inquiry@aia.com

Step 3: Apply for prior authorization

- ✚ If you seek medical treatment in a public hospital, you need to collect the following materials by yourself and submit them to the Insurance Company.
- ✚ If you seek medical treatment in a private hospital, the following materials will be collected and submitted to the Insurance Company by the hospital's commercial insurance department
- ✚ Required Documents:
 - Copy of identity certificate (copy of both the front and back required for an ID card)
 - Copy of insurance card
 - Out-patient medical history written by the doctor(s) (including the time of first onset)
 - Laboratory reports and imaging reports
 - Specific start date and length of hospitalisation
 - Estimated medical expenses (if any)

Step 4: Obtain authorization

- ✚ AIA will notify the customer's treating doctor or hospital contact of the results of the review within 2 working days. For cases where the estimated medical expenses exceed RMB100,000, the reviewing time may be extended

Warm Prompt:

1. In the event of an emergency where it is impossible to obtain prior authorization in a timely manner, you must notify the AIA High-end Medical Customer Service Centre within 48 hours after receiving treatment.
2. Prior authorization does not guarantee a reimbursement rate of 100% and the final claim settlement result is subject to claim review.
3. For treatments involving prior authorization, it is still recommended that you promptly contact us for giving a prior notice, whether you use the Direct Billing Services or not.

2. Direct Billed Medical Consultation Process in the Mainland China and Greater China

Step 1: Select the network hospital you want to visit, and you may inquire the complete list of network hospitals by the following ways

- ✚ Log on to the "AIA Group Insurance" online platform and click on the "Group Insurance Service/High-end Medical Module/Hospital Inquiry" icon
- ✚ Or call the AIA High-end Medical Service Hotline at 400-838-3288 (7*24 hours)

Step 2: To ensure that your medical consultation goes smoothly, we recommend that you make an appointment with a network hospital in advance as follows:


- ✚ Call the AIA High-end Medical Service Hotline at 400-838-3288 (7*24 hours);
- ✚ Log on to the WeChat public account "AIA Group Insurance" and click on the [Group Insurance Service] - [High-end Medical] icons and click on the "Doctor Appointment" item;

Step 3: Please arrive 15 minutes earlier with your valid identity document and Direct Billing Card.

Step 4: After you have completed your medical consultation, please sign the bill or fill out the Claim Form according to the hospital's guidelines. Thereafter, the bill will be settled by the Insurance Company directly with the network hospital.

Warm Prompt:

- 1) If you receive treatment at one of AIA's partner network hospitals, we will settle the bill directly with the hospital and you are not required to pay the bill on site. If you visit a hospital that is not one of AIA's partner network hospitals, you can still claim for the related medical expenses from AIA, and the claim process may be referred to the "Ex-post Claim Services".
- 2) Direct Billing Services are not the equivalent of a reimbursement rate of 100%, and are provided for your convenience in medical consultation only. The actual amount of



insurance payable will be determined by the Insurance Company after the completion of claim review, based on the information of the actual medical consultation and the coverage agreed in the Policy.

- 3) If, after using the Direct Billing Services, the claim review finds that there is any expense not covered by the Policy, you will receive a repayment notice from the Insurance Company or the hospital. Please return such expense in a timely manner within 30 days after receiving the repayment notice. Failure to do so may affect your normal use of the Direct Billing Services in the future.
- 4) If you have any question about the results of your claim, please feel free to the AIA High-end Medical Service Hotline for advice.

Part V: Claim Services

If you visit a hospital that is not one of AIA's partner network hospitals, you can still file a claim normally in accordance with the provisions of the Policy. You shall pay the medical expenses first and then collect the relevant documents to file a claim with AIA Life. Please refer to the following two ways to file a claim.

1. Online Claims

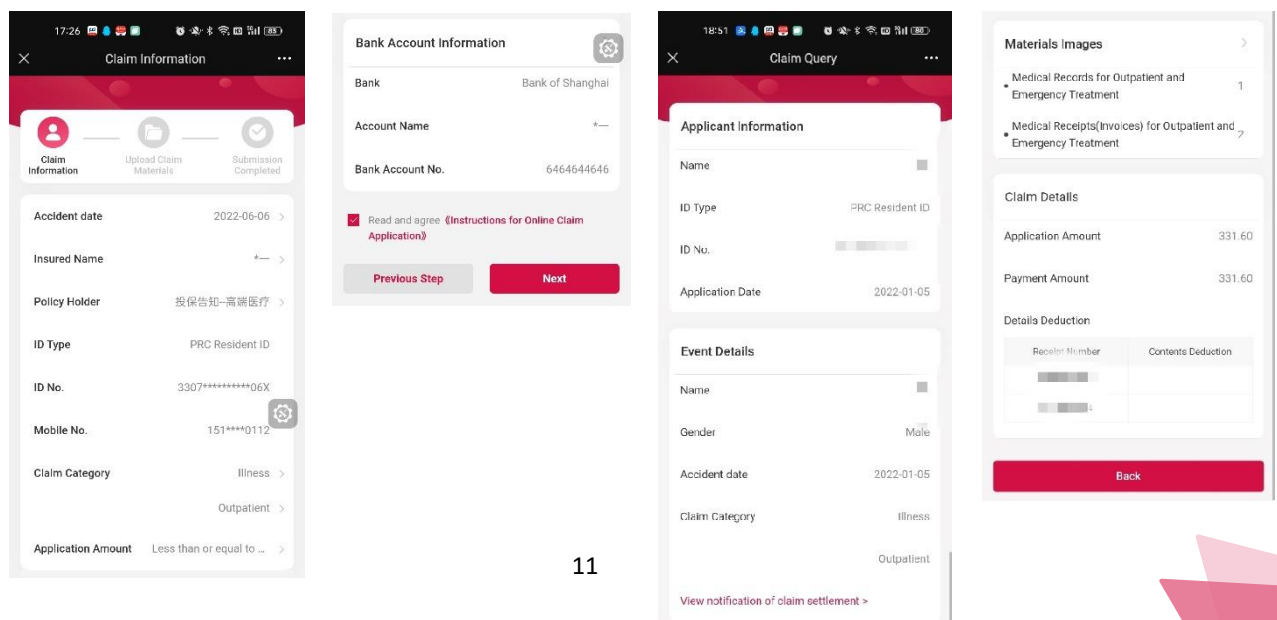
1.1 Notes on Online Claims

- 1) Applicable to the claims for out-patient or emergency visits in the Chinese mainland with the medical expenses of up to RMB3,000 each time.
- 2) You are not required to submit the original invoice, which may be kept by yourself. In case of any missing or omitted claim documents, we will inform you via the WeChat push function that you are required to completely make up the claim documents.
- 3) A claim will be reviewed and closed within 5 business days upon receipt of the complete claim documents.

1.2 Online Claims Service Platform Operation Guide

Step 1: Follow the WeChat public account "AIA Group Insurance" or download the "AIA Group Insurance" App. Entering your basic personal information for identity binding, you will be taken to your exclusive policy home screen. (please refer to Part III: Online Platform)

Step 2: After entering the claim application page, you can submit your claim online. In addition, you can also inquire the past claim submission records on the WeChat platform.



2. Offline Claim Submission

Step 1: Collect the following claim documents:

Contents		Document Requirements	Note
1	Group Insurance Claim Form*	Original	
2	Invoice for medical expenses	Original	
3	List of expenses	Copy	
4	Out-patient and emergency medical records/examinations and laboratory reports	Copy	
5	Inpatient medical records/discharge summary	Copy	
6	ID card of the insured person (copy)	Copy	Applicable to claims exceeding RMB 10,000
7	Cover page of medical report (showing the date of health examination and name)	Copy	Applicable to Wellness Benefit

*You may log on to the AIA official website (<https://www.aia.com.cn/zh-cn/index.html>) - Customer Service Guide - Forms Download - Group Insurance to download the "Group Insurance Claim Form" and refer to the claim instructions attached to the Claim Form to prepare the corresponding documents.

Step 2: Please collate and submit your claim documents to AIA Claim Box in the campus, or courier them to the AIA Claims Center at

15F, Suyue Plaza, No.118 Suzhou west Rd,

Suzhou Industrial Park, Suzhou, Jiangsu Province, 215021, P.R.China

AIA Life Insurance Company Limited Jiangsu Branch

Corporate Solutions Dept.

0512-6522 5558 *78004

Step 3: If further additional documents are required -

- 1) We will send an email to you, please check and reply it in a timely manner;
- 2) If you have already been bound to the WeChat public account "AIA Group Insurance", we will also send you the message through the WeChat push function, and you may

follow the message to upload the additional documents online or submit the relevant documents offline.

Note: If we do not receive your response within 15 days, we will temporarily close the case by rejecting the claim, but you reserve the right to resubmit the claim later with the additional documents.

Step 4: After your claim is closed, the AIA Claims Service Center will send you a notice of claim closure via email. You may also log on to the WeChat public account "AIA Group Insurance" or the "AIA Group Insurance" App to view the notice of claim closure.

3. Warm Prompt for Claims

- 1) Medical records: including the records of the first visit and all out-patient medical records corresponding to the invoice date, admission records and discharge summary of inpatient medical records; only out-patient medical records are required for those who are not hospitalized; prenatal examination medical records are required for those who apply for maternity expenses.
- 2) Copies of out-patient and emergency medical records, examination and laboratory reports, inpatient medical records/discharge summaries, etc. shall be provided with clear copies, complete contents, true records contained and no alteration; otherwise, the originals thereof shall be supplemented.
- 3) If you have not provided a bank account number in the past, or if a bank account number already provided by you needs to be changed, you shall fill in the information of the bank account for receiving the insurance benefits claimed when you file a claim.
- 4) ID card of the insured person (copy): If the claim amount is expected to be RMB10,000 or more, please provide a copy of the identity certificate of the patient.
- 5) We recommend that you keep a copy or a scanned copy of your invoice in case it is lost in transit.

Part VI: Value-added Services

AIA Group Insurance has always made it a constant commitment and responsibility to protect the "Healthier, Longer, Better Lives" of our corporate and individual customers, and we work together with our corporate customers to provide a range of health services for you.

1. Service Items

You may enjoy the following value-added services items under the Policy: Pharmacy Delivery for Chronic Diseases / Worldwide Emergency Assistance Services/ EAP Service. The specific services are shown in the [Medical & Health] module of the WeChat public account "AIA Group Insurance" or the " AIA CSOL" App.

Click on the [Medical & Health] module on the home screen to see all the services available to you. Click on an icon to start the corresponding service with one click.

2. Introduction to Services

2.1 Pharmacy Delivery for Chronic Diseases

Provide online follow-up consultation, medication dispensing and drug delivery services for insured persons with specific chronic diseases (the specific chronic diseases here refer to *hypertension, diabetes, hepatitis B, coronary heart disease, hyperthyroidism, hypothyroidism, emphysema, chronic bronchitis, rheumatoid arthritis*).

You need to submit your hospital's latest medical records and relevant medical information in the [Pharmacy Delivery for Chronic Diseases] service interface, and an online doctor will provide the medical consultation, condition analysis, condition guidance, issuance of prescription drugs for specific chronic diseases in graphic form, and provide delivery of prescription drugs (excluding types of drugs requiring cold chain transportation). The expenses incurred for the purchase of medicines will be automatically settled online by AIA, and you are not required to claim them again.

2.2 Worldwide Emergency Assistance Services

Provide the following emergency assistance services to the insured. Whether the emergency assistance service fee is covered shall be subject to your agreed plan, and you shall be responsible

for the expenses that are outside of the geographic coverage or exceed the agreed limit of the plan coverage.

<p>When member travels outside Mainland China with single trip not exceeding 90 days, he/she is entitled to the following International Travel Assistance Service and International Medical Assistance Service;</p> <p>When member travels outside the resident prefecture-level city and within Mainland China, when the geographical distance is over 150kms and the trip does not exceed 90 days, in case of an accident or sudden illness, he/she is entitled to the following Domestic Medical Assistance Service.</p>
<p>A. International Travel Assistance Service</p>
<p>1. Information Service If the insured member has any relevant consultation before or during the trip, the vendor can provide the insured with relevant foreign visa requirements information, immunization prevention related regulations, weather forecast information, exchange rate information and other consulting services.</p>
<p>2. Emergency Travel Service During the trip, in the event of an emergency and the inability to continue the trip on the originally planned route, the vendor can help arrange emergency changes to tickets and hotel accommodations. If there are related change costs, the insured shall bear it him/herself.</p>
<p>3. Assistance Service on Loss of Luggage or Passport In the event that the insured member loses baggage or travel documents (e.g. passports) during travel, the vendor will be able to provide the relevant agency information, as well as information on the procedures for the replacement of documents. The cost of document replacement shall be borne by the insured member.</p>
<p>4. Emergency Legal Assistance Refer local law firms to insured members, assist in arranging bail, etc., however, related legal expenses incurred need to be borne by the insured.</p>
<p>5. Emergency Tele-interpretation/ Local Interpreter Referral Provide urgent telephone interpretation services for insured members; If required, the vendor may also assist in introducing local translators, yet the cost of hiring a translator shall be borne by the insured.</p>
<p>6. Emergency Message Delivery In the event of an emergency injury or illness event of the member, the vendor can assist with transmitting information to the insured's relatives, friends or colleagues upon the application and consent of the insured or his/her family. If assistance is required to deliver urgent documents, the associated delivery costs shall be borne by the member.</p>
<p>7. Embassy Referral Provide member with the name, address, telephone number and other information of the Chinese Embassy and Consulate in the destination country and the Chinese embassy and consulate in China.</p>
<p>B. International Medical Assistance Service</p>
<p>1. Tele Medical Assistance Service</p>
<p>2. Emergency Medical Evacuation and Repatriation: in case of any emergency situation where medical evacuation is medically necessary, ISOS shall arrange for the insured to be transferred to the nearest hospital with appropriate medical care capacity; following emergency medical evacuation and preliminary treatment, if the insured is medically necessary to be repatriated, ISOS will arrange for he/she to be repatriated to his/her home country (the state of nationality as stated on the passport) or resident country.</p>

3. Repatriation of Mortal Remains or Local Burial: if an accident or acute illness occurs to the insured, and directly result in his/her death within 30 days outside his/her home country, ISOS will arrange local burial or repatriation of mortal remains to the home country.
C. Domestic Medical Assistance Service
1. Tele Medical Assistance Service
2. Emergency Medical Evacuation and Repatriation: in case of any emergency situation where the attending hospital is unable to provide appropriate medical service, and medical evacuation is medically necessary, ISOS shall arrange for the insured to be transferred to the nearest hospital with appropriate medical care capacity; following emergency medical evacuation and preliminary treatment, if the insured is medically necessary to be repatriated, ISOS will arrange for he/she to be repatriated to his/her resident city for further treatment.
3. Arrangement for Travel Companion under Emergency: if travel companion is required during emergency medical evacuation, ISOS will arrange the travel for the companion nominated by the insured. The service includes public transportation (economy standard) and short-term accommodation.

For the Emergency Assistance Services as outlined in the above table, the insurer will arrange fees payment directly to ISOS, subject to the Overall Annual Maximum

You may access Emergency Assistance Services via AIA online service platform or the following ISOS 7*24 Service Hotline:

Mainland China **400-818-0628**

Outside Mainland China **+86 10 84687311**

2.3 EAP Service

One-for-one EAP service is available via AIA online service platform or 24h hotline:

400-619-1990. Service language: Chinese & English.

If you would prefer dialing the 24h hotline direct, the service process will be as the following:



Part VII: Appendixes

Appendix I: List of High-cost Hospitals

Please note, for **Plan 2** members, the reimbursement rate for the medical expenses incurred in the following hospitals shall be **0**.

和睦家医院及诊所（除上海外的其他城市） United Family Hospitals and Clinics (In all cities, except Shanghai)
百汇医疗集团（除成都鹰阁医院；除百汇馨康品牌旗下的医疗机构） ParkwayHealth Medical Group (In all cities, except Chengdu Gleneagles Hospital and Parkway Shenton brand clinics)
上海东方联合医院（上海东方国际医院） Shanghai East International Medical Center
莱佛士医疗南京、北京、天津、天津泰达、深圳、大连诊所（前国际（SOS）紧急救援诊所北京、天津、天津泰达、南京、深圳） Raffles Medical Clinic in Nanjing, Beijing, Tianjin, Tianjin TEDA, Shenzhen, Dalian (Previous International SOS Clinics in Beijing, Tianjin, Nanjing, Shenzhen, Dalian)
港安医院-司徒拔道（香港） Hong Kong Adventist Hospital – Stubbs Road
明德国际医院及明德医疗中心 Matilda International Hospital and Matilda Medical Centre
香港养和医疗集团（包含所有医院、医疗中心及诊所） Hong Kong Sanatorium & Hospital (HKSH) Medical Group (including all hospitals, medical centers, and clinics)

* The list of high-cost hospitals is fixed during the policy year except for the below situation:

- The new branches or clinics under a medical group in the list;
- If the name of a medical group / medical institution in the list is changed, other institutions are acquired or acquired by other institutions.

Appendix II: Exclusions

Liability Exemption under the Group High-end B Medical Policy

I. For inpatient and surgery benefits

The Company will not be obligated to pay benefits in case of any inpatient and surgery expenses resulted from one of the following circumstances:

- (1) an Insured Person is deliberately murdered or injured by the Applicant;
- (2) ametropia, mental disorder or by alcohol, dope, drug abuse (Definition 15) or controlled substance (Definition 16);
- (3) pregnancy (including ectopic pregnancy), miscarriage, childbirth, barrenness, contraception and sterilization;
- (4) cosmetology and surgery reshaping or any congenital disease, congenital abnormality, or defect;
- (5) den treatments or operation not caused by accident and, oral rehabilitation or tooth reshaping caused by any reasons;
- (6) general physical examination, resting therapy, special nursing care or having a good rest, convalescence treatment, non-operation or drug treatment;
- (7) injury resulted from the Insured Person's intentional acts;
- (8) the Insured Person's intentional crime or resistance to criminal enforcement arrangements taken in law;
- (9) nuclear explosion, radiation or pollution;
- (10) war, military action, revolt or armed rebellion;
- (11) strike, attacked or murdered due the Insured Person's provocation or intentional behavior;
- (12) the Insured Person drunk driving (Definition 17), driving without a valid driver's license (Definition 18) or driving motor vehicle traffic without a valid certificate (Definition 19);
- (13) the Insured Person conducts diving (Definition 20), water-skiing, skiing, roller skating, skateboard, skateboard vehicle, gliding ala, bailout, rock climbing (Definition 21) or adventure activities (Definition 22);
- (14) the Insured Person conducts wrestling, judo, karate, taekwondo, equestrian, boxing matches or a stunt show (Definition 23);
- (15) the Insured Person conducts horse racing match, a variety of vehicle performance, racing, driving go-karts;
- (16) immunization, vaccine inoculation or prophylactic inoculation;
- (17) purchase or use of externally used insulin pump for II diabetes, wheel chair, and various electrical walkers; various appliances, such as artificial limb, artificial eye, and neck collar not

used for emergency treatment, clamp plates and imitation hair, implants, hearing aid, contact lenses, glasses and other similar articles;

(18) expenses incurred for receiving treatment after the Insured Person stays in any country or area other than the Chinese mainland more than 180 days accumulatively if, within the term of the Contract, the Insured Persons stays in any country or area other than the Chinese mainland more than 180 days accumulatively;

(19) medical expenses incurred from medical accidents or medical negligence resulted from check, anaesthesia, surgery and medicine treatment, or from injuries due to use of OTC or failure to follow medical advice;

(20) expenses incurred by the Insured Person due to suffering from an anamnesis (Definition 24).

II. For out-patient (emergency) benefits

The Company will not be obligated to pay benefits in case of any out-patient (emergency) expenses resulted from one of the following circumstances:

- (1) the Insured Person receives recuperation, special nursing or convalescence;
- (2) the Insured Person be suffered from AIDS or be infected with HIV (Definition 25);
- (3) exemptions from insurance liabilities for inpatient and surgery benefits under Paragraphs (1) to (5), (7) to (15) and (17) to (19).

III. For nursing care following discharged from hospital benefits

The Company will not be obligated to pay benefits in case of any nursing care following discharged from hospital expenses resulted from one of the following circumstances:

- (1) expenses of nursing care incurred after the Insured Person stays in any country or area other than the Chinese mainland more than 180 days accumulatively if, within the term of the Contract, the Insured Persons stays in any country or area other than the Chinese mainland more than 180 days accumulatively;
- (2) medical expenses incurred from medical accidents or medical negligence resulted from check, anaesthesia, surgery and medicine treatment, or from injuries due to use of OTC or failure to follow medical advice;
- (3) exemptions from insurance liabilities for inpatient and surgery benefits under Paragraphs (1) to (5) and (7) to (15).

IV. For mental health benefits

The Company will not be obligated to pay benefits in case of any mental health expenses resulted from one of the following circumstances:

- (1) excessive drinking or being affected by alcohol, drugs, controlled substance (excluding medicines for mental disease);
- (2) the Insured Person having hereditary mental disease;
- (3) exemptions from insurance liabilities for inpatient and surgery benefits under Paragraphs (1) and (18).

V. For worldwide evacuation and repatriation benefits


The Company will not be obligated to pay benefits in case of any worldwide evacuation and repatriation expenses resulted from one of the following circumstances:

- (1) excessive drinking or being affected by alcohol, drugs or controlled substance;
- (2) arrival at any country or area where the government where the place of departure is located, or where the determination is located or UN advises expressly not to go;
- (3) expenses incurred from searching and rescuing the Insured Person in mountain, on the sea, in desert, wood or similar remote regions, including those from searching by air or ocean for evacuation from ships or ocean to side;
- (4) worldwide evacuation and repatriation expenses incurred after the Insured Person stays in any country or area other than the Chinese mainland more than 180 days accumulatively if, within the term of the Contract, the Insured Persons stays in any country or area other than the Chinese mainland more than 180 days accumulatively;
- (5) exemptions from insurance liabilities for inpatient and surgery benefits under Paragraphs (1), (7) to (10) and (12).

VI. For emergency treatment outside covered area benefits

The Company will not be obligated to pay benefits in case of any emergency treatment outside covered area expenses resulted from one of the following circumstances:

- (1) treatment of certain disease or symptom which has existed before the Insured Person arrives at the countries and areas outside covered area;

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- (2) regular medical treatment or other treatments which may be delayed when an Insured Person returns the covered area;
 - (3) treatment that an Insured Person has been aware of, plans or should anticipate;
 - (4) pregnancy (including ectopic pregnancy), delivery, sterility infertility, birth control and sterilization;
 - (5) arrival at any country or area where the government where the place of departure is located, or where the determination is located or UN advises expressly not to go;
 - (6) exemptions from insurance liabilities for inpatient and surgery benefits under Paragraphs (1) to (2), (4) to (16) and (19).


VII. For maternity benefits


The Company will not be obligated to pay benefits in case of any maternity expenses resulted from one of the following circumstances:

- (1) the Insured Person taking, paining or injecting medicines in violation of medical advice;
- (2) the Insured Person fighting, drinking, taking, using or injecting drugs;
- (3) selective abortion for non-medical reasons and its complications;
- (4) complication resulted from proposed home delivery;
- (5) treatment of birth control, contraception, sterilization (including sterilization and restoration operations), sterility infertility and sexual functions, or treatment of complications resulted therefrom;
- (6) treatment of injuries or diseases arising from an Insured Person insisting on tourism without observation of doctor's advice for health reasons or tourism by air when the Insured Person has been pregnant more than 28 weeks;
- (7) exemptions from insurance liabilities for inpatient and surgery benefits under Paragraph (18).

VIII. For dental benefits

The Company will not be obligated to pay benefits in case of any dental expenses resulted from one of the following circumstances:

- (1) dental treatment received for beauty, including false teeth, implants and veneer, and relevant expenses;
 - (2) precious metal materials (Definition 26) used during dental treatment;
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(3) exemptions from insurance liabilities for inpatient and surgery benefits under Paragraphs (1), (7) to (8) and (18).

IX. For vision examination and lens and frames benefits

The Company will not be obligated to pay benefits in case of any vision examination and lens and frames expenses resulted from one of the following circumstances:

- (1) expenses of vision examination and lens and frames outside the covered area set forth in the Application Form;
- (2) vision examination and lens and frames expenses incurred after the Insured Person stays in any country or area other than the Chinese mainland more than 180 days accumulatively if, within the term of the Contract, the Insured Persons stays in any country or area other than the Chinese mainland more than 180 days accumulatively.



意外事故说明 (因意外事故出险时为必填项目, 请简述出险时间、地点、原因及经过)*:
Description of accident (it is a mandatory item in accidents covered by insurance; please brief the time, place, cause and course of the accident)*:

出险时间或首诊日期*: _____, 出险地点或首诊医院*: _____, 医生诊断: _____,
 Time of accident or date of first visit*: _____, place of accident or primary-care hospital*: _____, doctor diagnosis: _____,
 原因与经过*: _____
 Cause and Course*: _____

意外事故是否经有关部门处理? * 是 (请提供该部门出具的事故报告原件) _____ 否
 Has the accident been handled by the relevant department? * Yes (please provide the original accident report issued by the department) No

是否曾向其他保险公司投保? * 是 (请注明保险公司名称及保险合同编号) _____ 否
 Have you insured with any other insurance company? * Yes (please specify the name of the insurance company and the insurance contract number) No

反保险欺诈提示:
Anti-insurance Fraud Tips:
 诚信是保险合同基本原则, 涉嫌保险欺诈将承担以下责任:
 Integrity is the basic principle of insurance contract. Anyone suspected of insurance fraud shall bear the following responsibilities: NCGC189 BCHOVKL 900839

- (刑事责任) 进行保险诈骗犯罪行为, 可能会受到拘役、有期徒刑, 并处罚金或者没收财产的刑事处罚。保险事故的鉴定人、证明人故意提供虚假的证明文件, 为他人诈骗提供条件的, 以保险诈骗罪的共犯论处。
 (Criminal Liability) Anyone who commits insurance fraud may be sentenced to criminal detention, fixed-term imprisonment and may also be fined or be sentenced to confiscation of property. An appraiser or witness of an insured accident who deliberately provides false supporting documents to create conditions for others to commit fraud shall be punished as an accomplice to the crime of insurance fraud.
- (行政责任) 进行保险诈骗活动, 尚不构成犯罪的, 可能会受到15日以下的拘留、5000元以下罚款的行政处罚; 保险事故的鉴定人、证明人故意提供虚假的证明文件, 为他人诈骗提供条件的, 也会受到相应的行政处罚。
 (Administrative Liability) Anyone participating in insurance fraud activities which do not constitute a crime, may be detained for up to 15 days and fined up to 5,000 yuan. An appraiser or witness of an insured accident who deliberately provides false supporting documents to create conditions for others to commit fraud shall also be subject to appropriate administrative penalties.
- (民事责任) 故意或因重大过失未履行如实告知义务, 保险公司不承担赔偿或给付保险金的责任。
 (Civil Liability) The insurance company shall not be liable for compensation or payment of insurance benefits in the event that the Insurant fails to fulfill the duty of disclosure due to intentional or gross negligence.

声明及授权:
Declaration and Authorization:

- 本人已阅读并知晓上述“反保险欺诈提示”条款。
 I have read and understand the above "Anti-insurance Fraud Tips".
- 本人声明以上陈述与回答全部属实, 本人并无隐瞒或遗漏。如有虚假, 愿意承担法律责任。
 I declare that the above statements and answers are true, complete and accurate and I have not concealed or omitted anything. I am willing to take any legal responsibility for providing false information (if any).
- 本人授权被保险人接受过治疗或住院或具有被保险人健康情况记录的任何内外科医生、医院、诊所、公安、保险公司或任何组织, 均可以将该意外之细节、被保险人健康情况、过往的病历、医嘱, 以及任何住院、治疗、病历详细资料提供给贵公司及其所委托的合作机构。本人愿意承担由此产生的一切法律后果。此授权书的复印件与正本具同等效力。
 I authorize any physician or surgeon, hospital, clinic, public security organ, insurance company or any organization where the Insurant has been treated or hospitalized, or who holds records of the Insurant's medical condition to provide details of the accident, the Insurant's medical condition, previous medical history, medical advice, and any details of hospitalization, treatment and medical records to your company and any cooperative organizations entrusted by your company. I intend to bear all the legal consequences arising therefrom. Any copy of this Power of Attorney shall have the same effect as the original.
- 本人清楚明白并同意赔偿款项一经通过银行成功划账至上述银行账号, 即视为本人已收到该笔赔偿款项。
 I understand and agree that I shall be deemed to have received the amount of compensation once it has been successfully transferred to the above bank account through the bank.

申请人 (受益人/出险人或其监护人) 签名*: _____
 Signature of Applicant (Beneficiary / Patient or guardian) *:

日期*: _____
 Date*:

营销员姓名: _____ 编号: _____ 营销服务部/组别: _____ 联系电话: _____
 Agent Name: _____ No.: _____ Agency Name: _____ Phone: _____

为了保护您的个人信息权益, 敬请扫码查看《个人信息处理 规则告知书》及《儿童个人信息处理规则告知书》(被保险人14周岁以下未成年人时适用)

To safeguard your interests of personal information, please scan the QR code to obtain the "Notification of Personal Information Processing Rules" and "Notification of Children's Personal Information Processing Rules" (apply to insured minors under the age of 14).



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