

Duke Kunshan University

ISOS 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 worldwide emergency assistance service package from AIA Life Insurance Company Limited (hereinafter referred to as the "Insurance Company" or "AIA Life") as a supplement to your 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 ISOS service hotline at 400-818-0628 (outside mainland China +86 10 84687311).

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!

ISOS Worldwide Emergency Assistance Service

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 ISOS Worldwide Emergency Assistance Service for you.



1. Introduction of Service

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.

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; 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.
A. International Travel Assistance Service
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.
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.
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.
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.
5. Emergency Tele-interpretation/ Local Interpreter Referral

<p>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>
<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.</p>
<p>C. Domestic 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 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.</p>
<p>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.</p>

For the Medical Assistance Services as outlined in the above Section B and C, the insurer will arrange for the expenses incurred to be paid direct to ISOS, subject to the following annual maximums:

-  **Repatriation of Mortal Remains or Local Burial: RMB 200,000**
-  **Emergency Medical Evacuation and Repatriation, Arrangement for Travel Companion under Emergency: RMB 500,000**

2. Service Process

2.1 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

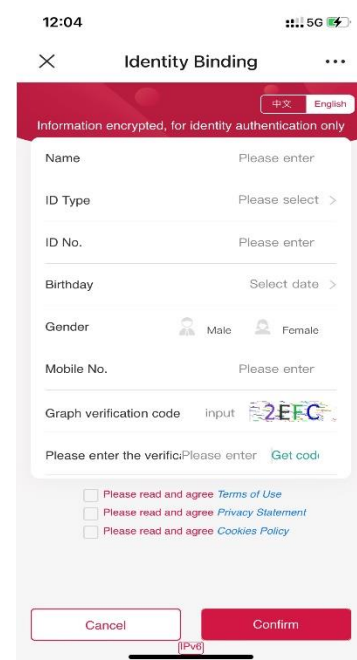


APP QR Code



2.1.1 Identity Binding

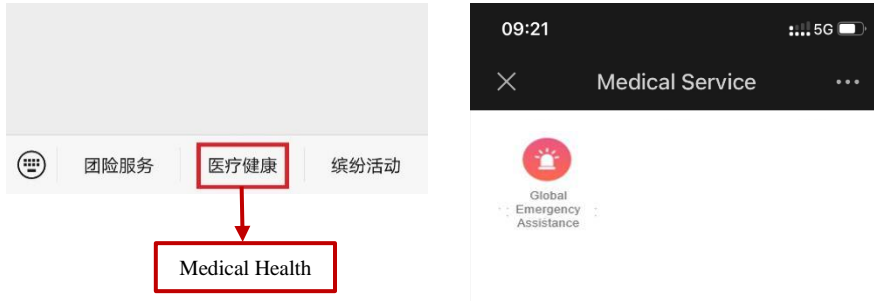
Scan the QR code below to follow the WeChat public account "AIA Group Insurance" or download the "AIA CSOL" App, and enter your basic personal information for identity binding.



2.1.2 Medical & Health

[Medical Health] - [Worldwide Emergency Assistance]

Click on the icon to start the corresponding service



2.2 ISOS 7*24 Service Hotline

Mainland China 400-818-0628

Outside Mainland China +86 10 84687311