

# Brief Introduction to Comprehensive Insurance for Foreigners in China

## I) SCOPE OF COVER

### Group Safety Insurance

The Company shall bear the following insured liability in the term thereof :

(1) In the case of injury by any accident insured against or disease (including SARS) suffered by the insured, the Company shall give an indemnity according to the agreed insured amount, upon which, the insured liability terminates.

(2) In the case of any injury of the insured by any accident insured against and disability caused by such accident within 180 days from the occurrence of the same, the Company shall give an indemnity in the amount resulting from the agreed insured amount times the proper rate specified in the Schedule of Disability Levels and Rates of Payment attached hereto.

The Company shall give an indemnity whenever the insured becomes disable due to any accident insured against during the term of insured liability, provided that the aggregate indemnities given shall be limited to the agreed insured amount.

In the case of death of the insured resulting from any accident insured against that has caused disability of the insured and occurring within 180 days after the occurrence of such accident, the Company shall give only the balance between the agreed insured amount and the indemnity given for the disability; in the case of death occurring beyond such 180 days, the Company shall, regardless of whether the death is or is not caused by the same accident, give an indemnity according to the agreed insured amount, upon which, the insured liability terminates.

### Group Accessory Medical Insurance for Accidental Injury

In the term of the Contract, the Company shall bear the following insured liability :

In the case of accidental injury of the insured and medical treatment within 180 days after the occurrence of the accident, the Company shall indemnify for 75% of the reasonable and actual medical expenses.

### Group Medical Insurance for Hospitalization

In the term of the Contract, the Company shall bear the following insured liability :

The Company shall indemnify for the actual and reasonable expenses for hospitalization, including bed fees (not exceeding Y 100/day), expenses for operation, expenses for medicine, expenses for treatment, expenses for laboratory test, radiation expenses and expenses for examination, due to any accidental injury or disease (including SARS) occurring to the insured in the term of the Contract.

### Group Huge Medical Expense Insurance

The Company shall indemnify in full for the amount above certain amount of reasonable and necessary medical expenses occurring in the period of insurance and reasonable and necessary medical expenses for hospitalization (including bed fees (not exceeding Y 100/day), expenses for medicine, expenses for treatment, expenses for nursing, expenses for test and examination, expenses for special examination and treatment, expenses for ambulance and expenses for operation) occurring in the period of insurance and one month after the expiration of the Contract due to any disease (including SARS) or accidental injury occurring to the insured, provided that the aggregate indemnities given shall be limited to the insured amount.

Note : the medical institutions in the foregoing provisions shall be limited to public hospitals in China's mainland.

## II) EXCLUSIONS

### Group Safety Insurance

The group safety insurance does not cover death or disability of the insured caused by any of the following circumstances :

1. Intentional act of the policyholder or beneficiary;
2. The insured commits any crime, drug addiction or scuffle, gets drunk, injures himself or commits suicide;

3. The insured drives when drunk or without a driving license;
4. the insured is pregnant, has an abortion or gives delivery;
5. the insured suffers from AIDS or other venereal diseases;
6. War, military actions, civil war or armed rebellion; and
7. Nuclear explosions, nuclear radiation or nuclear pollution.

Upon death of the insured caused by any of the above mentioned circumstances, the insured liability of the Company shall terminate and the unexpired premium shall be returned after deducting the handling fee.

**Comprehensive Medical Insurance**

(Group Accessory Medical Insurance for Accidental Injury, Medical Insurance for Hospitalization and Huge Medical Expense Insurance)

The comprehensive medical insurance does not cover medical expenses of the insured caused by any of the following circumstances :

1. The policyholder or beneficiary intentionally murders or injures the insured;
2. The insured intentionally commits a crime or resists arrest, commits suicide or intentionally injures himself;
3. The insured commits scuffle, gets drunk, takes or injects drugs;
4. The insured drives when drunk or without a driving license or drives a motor vehicle without a valid driving certificate;
5. Malpractice in cosmetic or other medical or surgical operations to the insured;
6. Expenses for orthopedics, cosmetic operation, or treatment for recovery of the insured;
7. Registration fees, board expenses, expenses for nursing, expenses for accompany, expenses for heating and expenses for transportation of the insured;
8. Items and medicines that according to the provisions of the administrative department of free medical service should be at one's own expense;
9. The insured takes, applies or injects medicine not as advised by the doctor;
10. War, military actions, riot or armed rebellion;
11. Nuclear explosions, nuclear radiation or nuclear pollution, and
12. The insured suffers from AIDS or other venereal diseases.

**Premiums**

Coverage	Insured Amount (Yuan) RMB
Group Safety Insurance	100000
Group Accessory Medical Insurance for Accidental Injury	10000
Group Medical Insurance for Hospitalization	60000
Group Huge Medical Expense Insurance	60000 - 400000

In the case of any discrepancy between the English and Chinese versions, the latter shall prevail. The Company shall not be responsible for any error in the English translation.

# Foreigner's Guide for Insurance and Claiming

## Procedure of Insurance

Each school shall remit the premiums in a unified manner to the account designated by Ping An Insurance Company (Beijing Branch, China Ping An Life Insurance Co.,Ltd.; 0200003619023102130; Nanlishi Road Subbranch, Industrial and Commercial Bank of China), and e-mail the list of insured to the address designated by Ping An Insurance Company (wangyanwen@paic.com.cn). The insurance shall take effect as of 00:00 hour following the day when the premiums were remitted to the designated account. Ping An Insurance Company shall, after undertaking the insurance, send the invoice and insurance policy to the school.

## The standard Procedure of Claim

1. To make a claim directly to the Claims Department of Beijing Branch, Ping An Insurance Company. Phone: (010)66210383, 66213388-83101, 66214234

2. Documents required for claiming :

### (1) Group Accidental Injury

A a copy of the insured's passport;

B a certificate of disability (issued by a judicial or labor administrative organ), in the case of disability of the insured;

C a certificate of death, in the case of death of the insured;

D a certificate of accident issued by the administrative department of public security and traffic, in the case of traffic accident;

E a copy of the beneficiary's ID certificate, in the case of death of the insured; and

F the indemnity plan approved and signed by the beneficiary, in the case of indemnity for death.

### (2) Group Accessory Medical Expense for Accidental Injury

A a copy of the insured's passport;

B details and a certificate of the accident (a certificate of accident issued by the administrative department of public security and traffic is required in the case of traffic accident); and

C the medical certificate, medical record, receipt for outpatient service expenses, prescriptions, and reports of ultrasonic, CT, X-ray and nuclear magnetic examinations issued by the hospital.

### (3) Group Medical Expense for Hospitalization

A a copy of the insured's passport;

B details and a certificate of the accident; and

C the medical certificate, receipt for hospitalization expenses and the original and detailed documents relating to the hospitalization.

**(4) Each set of documents for a claim shall be attached with an account designated by the insured or school with the signature of the insured or seal of the school on it.**

## Notes :

1. In the case of medical treatment in two or more hospitals arising from a same accident, the medical certificates and medical records of both or all hospitals shall be required.

2. The hospital must be a medical institution of second class or above.

3. After settlement of a claim, the Insurance Company shall send to the applicant indemnities, and a bill of sharing of medical expenses with the seal of the Company on it for reimbursement of the rest of the medical expenses.

4. The documents shall be sent to:

Group Insurance Claims Department, 14th floor, Ping An Building, No.2 Jinrong Avenue, Xicheng District, Beijing. Attention to : Ci Xia (or Feng Wei), Zip Code : 100032.

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