

Comprehensive Medical Insurance & Protection Program for Foreigners Staying in China of Ping An Property & Casualty Insurance Company of China, Ltd. Beijing Branch

Insurance Condition

International students in China, students from Hongkong, Macao and Taiwan, as well as overseas Chinese students (identities of overseas Chinese could be proved by relative authority) who are in healthy condition, able to participate in study normally and from 15 years old to 69 years old, are eligible to this policy.

Insurance Liability

Ping An shall undertake the following insurance liabilities during the valid period of insurance **(Insurance period (from the valid date of the 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 an accident or disease. Insurance liabilities thus terminate.

2. Accidental disability insurance:

If the Insured suffers from an accident and, **within 180 days from the date of the accident**, sustains a disability listed in the *Evaluation Standards and Codes for Personal Insurance Disability (GB/T 44893-2024)*, the insurance company shall evaluate the disability in accordance with the evaluation principles stipulated in these standards. Unless otherwise agreed, the insurance company shall pay the accidental disability insurance benefit by multiplying the insurance amount by the payment ratio specified in these standards corresponding to the evaluation result. If the treatment is not yet completed, a disability assessment will be made based on the physical condition on the **180th day from the date of the accident**, and accidental disability insurance will be paid accordingly.

If the Insured's disability resulting from the current accident, combined with a previous disability, qualifies for a higher level of accidental disability insurance benefits according to the more severe category, the benefit shall be paid based on the *Evaluation Standards and Codes for Personal Insurance Disability (GB/T 44893-2024)* for the more severe category. **However, any previously paid accidental disability insurance benefits (excluding those for disabilities existing before the policy was taken out or resulting from exclusions specified in the *Evaluation Standards and Codes for Personal Insurance Disability (GB/T 44893-2024)*) shall be deducted.**

The cumulative payment amount for accidental disability, accidental death, and disease death benefits for each insured is limited to their corresponding insurance amount. When the cumulative payment amount reaches the Insured amount, the insurance liability for that particular benefit to the Insured ceases.

3. Accidental medical insurance:

If the Insured, who suffers from the accidental incident, receives medical treatment **within 180 days since the occurrence of the accident**, the Insurer shall be liable for 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 RMB 20,000. Whether an accident happens to the Insured for once or several times, the Insurer shall pay the "accidental medical insurance" respectively in accordance with the aforesaid provisions, but the accumulative amount of payment shall not exceed the insured sum of the accidental medical insurance of the Insured. When the accumulative amount of payment reaches the insured sum of the accidental medical insurance of the Insured, the said insurance liability for the said Insured shall be terminated.

For example, the accidents such as bruises of bumps, burns, sprained ankle, accidental cut-wound when cutting vegetables, scratches and bites by cats and dogs.

Reimbursement formula: total amount of reasonable expenditure * 100%=reimbursable amount **(the total amount of reasonable expenditures shall exclude the self-paid or partly self-paid items and expenses stipulated by the local regulations of the basic medical insurance)**

4. Outpatient and emergency medical insurance:

The reasonable and necessary expenses incurred by the Insured for receiving outpatient or emergency medical treatment because of illness, within each insurance period, the **reasonable medical expenses exceeding 650 yuan can apply for a claim, that excess portion** 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.

Medical expenses of outpatient and emergency treatment: The related expenses incurred from general outpatient treatment, emergency treatment, outpatient surgery, hospitalization for observation, 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.

For example, being treated in the outpatient or emergency for fever, sudden abdominal pain, faint, and inflammation etc.

Reimbursement formula: **(the reasonable expenses of each day add up - 650 yuan) *85%=reimbursable amount (the total amount of reasonable expenditures shall exclude the self-paid or partly self-paid items and expenses stipulated by the local regulations of the basic**

medical insurance)

Deductible: RMB 650 yuan (A total of RMB650 yuan is deducted accumulatively for one time during an insurance period). Below the deductible, there is no compensation.

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 pay 100% of the “hospitalization and medical insurance” to the insured with regard to the actual and reasonable expenses for medical treatment, including reasonable and necessary fees for nursing (limited to **RMB300 Yuan per day and accumulate up to 60 days**), medical record, heating, air-conditioning, bed, examination, special examination and treatment, operation, medicine, treatment, laboratory test, radiation, etc.

The relevant expenses incurred for emergency rescue are covered under the hospitalization medical responsibility. The reasonable and necessary treatment costs for emergency rescue provided to the Insured at the hospital will be reimbursed at 100% of the insured amount.

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

In another word: if diagnosis confirms that the insured must be hospitalized for treatment because of suffering from the injury or illness, the insured may apply online for advanced payment by the hospital or at his own expense of medical expense for hospitalization and reimburse later.

Reimbursement equation: reasonable hospitalization expenditure * 100%=reimbursable amount **(the total amount of reasonable expenditures shall exclude the self-paid or partly self-paid items and expenses stipulated by the local regulations of the basic medical insurance)**

6. Personal liability insurance:

The Insured shall bear the reasonable medical expenses and compensation liability for death or disability, as well as the compensation liability for property damage related to the vehicle, arising from an accident caused by negligence or carelessness, resulting in injury or death to a third party or property damage related to the vehicle. The economic compensation liability the Insured is responsible for, according to the laws of the People’s Republic of China (excluding the laws of Hong Kong, Macao, and Taiwan), will be compensated by the insurer within the compensation limits specified in this insurance plan, in accordance with the terms of the insurance plan. After the occurrence of an insured event, if the insured is subject to arbitration or litigation due to the insured event, the insurance company shall also indemnify the insured for the arbitration or litigation fees that the insured is required to pay and other necessary and reasonable expenses pre-approved in writing by the insurance company (hereinafter referred to as "Legal Fees"). The amount of compensation for legal fees shall be calculated separately from the compensation limit for each accident specified in the insurance plan and

shall not exceed 30% of the compensation limit for each accident.

Note:

1) The medical institutions involved in all the above medical insurance liabilities are limited to the public hospitals established within the mainland of the People's Republic of China; However, if the Insured receives treatment in areas such as the foreign guest ward, VIP ward, private rooms, Level-A wards, single rooms, special outpatient areas, high-ranking official wards, rehabilitation centers, sanatoriums, or similar types of wards or rooms in public hospitals, the company will not reimburse any medical expenses therefrom.

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 basic medical insurance, the self-paid or partly self-paid items and expenses cannot be reimbursed by the insurer.

3) For the Insured who is taking out insurance for the first time or not renewing the insurance, there is a waiting period (observation period) of 30 days from the date of insurance. If any medical expenses for disease and subsequent treatment are incurred during the waiting period, the company shall not be liable for claims. There is no waiting period for renewal of policy or treatment of the Insured in the event of an accident.

4) For all the above medical expenses, if other third parties have paid part or all of the expenses, our company will only reimburse the remaining reasonable expenses within the scope of the local basic medical insurance reimbursable items; however, the limited parts involved in the insurance liability, such as bed and nursing fees, are also subject to restrictions. If the third party has a reimbursement ratio, the limited part will be deducted from the reimbursed amount based on the limited amount, and our company will only reimburse the remaining amount. If there is no reimbursement ratio, the limited part will be deducted from the standard amount of this item based on the limited amount according to the standards of the local basic medical insurance, and the remaining amount will be reimbursed, and the amount will be limited to the insurance amount.

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Liability Exemption

I. Liability Exemption for Death and Accidental Disability Insurance

Ping An shall be exempted from the insurance liabilities for death and accidental 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, suicide, intentional crime, resistance to criminal compulsory measures taken according to the law on the part of the Insured;
3. Fighting, drunkenness or affected by alcohol, and active taking, sucking or injection of drugs on the part of the Insured;
4. Driving a motor vehicle under the influence, driving a motor vehicle without a legal and

valid driver's license or driving a motor vehicle without a legal and valid driving license, or driving an electric bicycle without a valid 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 the AIDS virus (HIV-positive);
11. Participation in high-risk sports and high-risk competitive activities, such as engagement in diving, skydiving, wingsuit flying, glider or hang glider piloting, roller skating, skiing and ice skating, bungee jumping, rock climbing, exploration, wrestling, judo, taekwondo, martial arts, karate, fencing, combat sports, stunt performances, motor racing, horse racing, parkour, and other high-risk sports;
12. The Insured passing away or becoming injured and disable outside mainland China;
13. Providing false insurance information, or non-overseas students insured as an overseas student;
14. Those accidents that occur during the time when the Insured 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 (Accidental Medical Treatment, 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 the law on the part of the Insured;
3. Fighting, drunkenness or affected by alcohol, and active taking, sucking or injection of drugs on the part of the Insured;
4. Driving a motor vehicle under the influence, driving a motor vehicle without a legal and

valid driver's license or driving a motor vehicle without a legal and valid driving license, or driving an electric bicycle without a valid license on the part of the Insured;

5. War, military conflict, riot or armed rebellion;
6. Nuclear explosion, nuclear radiation or nuclear pollution;
7. The insured suffers from congenital diseases, congenital deformities or defects, hereditary diseases, existing disease (disease or symptoms that already exist prior to the date of insurance and non-continuous within the insurance period);
8. The insured suffers from 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 (including sterilization), abortion and complications caused by above-mentioned causes;
10. Medical accident occurring to the Insured because of cosmetic surgery or other surgical operations;
11. The medical expenses incurred by the Insured for dental care, such as washing teeth, dentures, dental implants, false filling, porcelain teeth, etc., as well as expenses incurred in oral restoration, orthodontics, oral health care and beauty; the reasonable medical expenses of the Insurer's dental fillings, tooth nerve treatment, tooth pulling, tooth impaction treatment and periodontal diseases (such as, periodontitis, gingivitis, periapical inflammation, except for teeth cleaning) due to dental caries, dental pulp disease and cracked teeth are within the insurance liability of the Insurer;
12. The expenses incurred by the Insured for orthopedics, correction (e.g., eye examination and glasses prescription, vision correction surgery, etc.), plastic surgery, cosmetic and beauty treatments (including but not limited to: treatment for skin pigmentation; treatment and removal of freckles, age spots, moles; treatment or surgery for skin vascular malformations, scars, tattoo removal, skin discoloration; laser beauty treatments, wrinkle removal, eye bag removal, double eyelid surgery, treatment for alopecia areata, graying hair, hair loss, hair transplant, hair removal, rhinoplasty, and breast augmentation); rehabilitation and therapeutic treatments; as well as the purchase or rental costs of various rehabilitation equipment and other durable medical devices; and various fitness treatment programs, including but not limited to nutrition, weight loss, weight gain, and height enhancement expenses;
13. The expenses incurred by the Insured for items such as physical examinations, disease screenings, and other health checkups; various medical consultations and health forecasts, including but not limited to health consultation, sleep consultation, sexual health consultation, psychological counseling, etc.; various preventive and health-care treatments, including therapies, convalescence, rest care, or special nursing services; such as vaccinations, foot reflexology treatments, fitness massages, and other related services;
14. Treatment for conditions resulting from the long-term or excessive intake or use of certain substances (such as alcohol, cannabis, opioids, sedatives, hypnotics or

anti-anxiety medications, cocaine, stimulants, synthetic cathinones, caffeine, hallucinogens, nicotine, MDMA or related drugs, dissociative drugs, and other psychoactive substances) and addictive behaviors, as well as the treatment of mental illnesses arising from these conditions;

15. Taking, application or injection of medicine without the permission of doctor on the part of the Insured;
16. Medical expenses incurred outside Mainland China or in private hospitals within Mainland China, and expenses incurred in drug stores and companies of medical apparatus and instruments;
17. Accidents that occur outside Mainland China and the follow-up treatments as a consequent on the part of the Insured;
18. Charge of telephone, transportation, meals, etc. on the part of the Insured;
19. Participation in high-risk sports and high-risk competitive activities, such as engagement in diving, skydiving, wingsuit flying, glider or hang glider piloting, roller skating, skiing and ice skating, bungee jumping, rock climbing, exploration, wrestling, judo, taekwondo, martial arts, karate, fencing, combat sports, stunt performances, motor racing, horse racing, parkour, and other high-risk sports;
20. Providing false insurance information, or non-overseas students insured as an overseas student;
21. Experimental treatment and costs incurred for medical experiment purpose;
22. The insurant shall turn to medical treatment in strict accordance with the hospital admissions standards. If not, the insurer does not reimburse the cost of hospitalization;
23. Medical treatment fees incurred without reporting in advance by dialing 400 telephone numbers or not approved;
24. Relevant expenses incurred by the Insured during the time when they do their part-time work.

III. Personal Liability

The insurer shall not be liable for any losses, expenses, or liabilities arising from the following causes:

1. Intentional acts or gross negligence by the policyholder or the insured;
2. War, hostile actions, military actions, armed conflicts, strikes, riots, disturbances, or terrorist activities;
3. Nuclear radiation, nuclear explosion, nuclear contamination, or other radioactive contamination;
4. Atmospheric pollution, land pollution, water pollution, or other types of pollution;

5. Administrative actions or judicial actions;
6. Diseases or infectious diseases;
7. Infringement of others' rights to name, name rights, portrait rights, reputation rights, honor rights, or personal privacy by the insured;
8. Infringement of others' intellectual property rights (including trademark rights, patent rights, copyright, trade secrets, etc.) by the insured.

The insurer shall also not be liable for the following losses, expenses, or liabilities:

1. Liability of the insured for personal injury or death of their family members, household employees, or temporary residents, or for damage to property owned or managed by them;
2. Fines, penalties, or punitive damages;
3. Indirect losses;
4. Losses, expenses, and liabilities caused by the insured using computer viruses, hacking, or other computer technologies;
5. Loss of property that cannot be appraised, including gold, jewelry, currency, valuable securities, tickets, stamps, antiques, documents, account books, technical materials, drawings, and living organisms;
6. Claims known or reasonably foreseeable by the policyholder or the insured prior to insurance application;
7. Deductibles specified in this insurance plan and deductibles converted from deductible rates;
8. Losses, expenses, and liabilities arising from personal injury or death of third parties or property damage caused by the insured driving a motor vehicle;
9. Contractual liabilities of the insured, except for economic compensation liabilities that the insured shall bear under the law in the absence of a contract;
10. Losses caused by products, goods, or merchandise sold or given away by the insured or their employees;
11. Losses caused by the insured or their employees engaging in specialized professions such as doctors, pharmacists, beauticians, accountants, auditors, designers, supervisors, appraisers, or lawyers;
12. Losses caused to clients due to processing, repair, improvement, or contracting work by the insured or their employees;
13. Any accident occurring outside the People's Republic of China (including Hong Kong, Macau, and Taiwan).

Other losses, expenses, or liabilities not covered by this insurance liability are also excluded from compensation by the insurer.

Insurance premium

Insurance Liabilities	Insurance Amount (Yuan) RMB	Age 15—69	
		Insurance Premium (Yuan per half a year per person)	Insurance Premium (Yuan per year per person)
Liability for Death + Accidental Disability	100000	500	1000
Accidental Medical Treatment	20000		
Hospitalization Medical Treatment	400000		
Medical Treatment for Outpatient and Emergency (The medical expenses exceeding 650 yuan can apply for a claim, that excess portion will be reimbursed at a percentage of 85%)	20000		
Personal Liability	200000		

Note: The above insurance product portfolio applies to the terms and conditions of *Ping An Property & Casualty Insurance Supplement Inpatient Medical Insurance*, *Ping An Property & Casualty Insurance Supplementary Outpatient and Emergency Medical Insurance*, *Ping An Property & Casualty Insurance Hospitalization Allowance Insurance*, *Ping An Property & Casualty Insurance Accidental Injury Insurance (Version C)*, *Ping An Domestic Emergency Medical Rescue Insurance Clause*, *Ping An Property & Casualty Insurance Additional Designated Service Provider Insurance Terms*, *Ping An Property & Casualty Insurance Additional Policyholder Scope Adjustment Insurance*, *Ping An Supplementary Disease and Death Insurance* and *Ping An Personal Liability Insurance*. **In the event of any inconsistency between the content of the insurance product portfolio and the terms and conditions, the content of the insurance product portfolio shall prevail. Any matters not covered shall be handled in accordance with the insurance terms.**

In case of any dispute over the above contents, the Chinese interpretation shall prevail.

Claims

Please call 4008105119 for consultation before seeing a doctor.

Dear customers,

If you want to know about the comprehensive insurance claims service for people coming to China provided by Ping An Property & Casualty Insurance Company of China, Ltd. Beijing Branch, please read the following carefully.

(1) Claims procedures:

After the occurrence of an insurance accident, the standard claims procedures are as follows:

Step 1: Consultation and reporting:

If medical treatment is needed due to physical discomfort, you must call 4008105119 before seeking treatment. The rescue doctor will conduct a health inquiry, provide medical guidance, and inform you about the claims procedures.

Step 2: Apply for hospitalization advance payment:

If, after the consultation and outpatient treatment, the doctor diagnoses the need for further hospitalization, you can apply for hospitalization advance payment. After confirmation with the payment company that you meet the conditions for the advance, the payment will be processed according to the advance payment procedure.

Notice:

If you have not reported via the 4008105119 phone line or undergone a consultation, or if you directly admitted to the hospital without outpatient treatment (including cases where hospitalization is requested despite not meeting hospitalization criteria), the advance payment company will not be responsible for covering the hospitalization costs. For cases where the above reporting procedure is not followed and you pay medical expenses out-of-pocket, reimbursement will not be possible.

(2) Documents required for claims:

1) Death or accidental disability

- 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. Copies of certificates of the relationship between the Insured and all the beneficiaries, and copies of identification proofs of the beneficiaries
- E. Certificate of accident in case of an accident (in case of traffic accident, the traffic unit shall issue a liability confirmation of traffic accident; in case of falling from the height and drowning, the public security organs or relevant departments shall issue the materials determining whether it is accidental or suicidal; in case of alcohol-induced accident, a quantitative report on the alcohol concentration shall be issued.)

2) Accidental medical treatment

- A. Copies of passport and visa page of the Insured
- B. Process and certificate of accident (in case of a traffic accident, the traffic unit shall issue a liability confirmation of traffic accident, which is needed.)
- C. Original of receipt
- D. Medical record, detailed expenditure sheet and copies of examination report and laboratory test report of each respective treatment (The date of the medical record and the date of invoice shall be corresponding with each other).

3) Medical treatment for outpatient and emergency

- A. Copies of passport and visa page of the Insured
- B. Original of receipt
- C. Medical record, detailed expenditure sheet and copies of examination report and laboratory test report of each respective treatment (The date of the medical record and the date of invoice shall be corresponding with each other).

If the fees reach the deductible of RMB650 Yuan, then the original invoice, 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. Copies of passport and visa page of the Insured
- B. Certificate of the accident in case of an accident (in case of the traffic accident, the traffic unit shall 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) The Insured's bank account opened in mainland China and accurate information of this account, including account No., name, opening bank information, which can be obtained from a copy of deposit book and bank customer table, must be attached to the claim settling documents for each request for compensation; (For details, please call 4008105119)
- (2) Where the insured treated in two or more hospitals (including two hospitals) respectively for one insured incident, relevant documents such as diagnosis certificate and medical record from relevant hospitals of each treatment shall be presented.
- (3) Hospitals for treatment shall be limited to the public hospitals within the territory of Mainland China, and requested items and expenses that can be reimbursed shall in accordance with the scope of local regulations of basic medical insurance.

5) Application for nursing fee

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

6) Personal Liability Insurance

- A. Accident proof
- B. List of property damage
- C. Documentation of personal injury expenses as required by medical insurance

This program is an insurance product portfolio

Please log in www.lxbx.net for latest insurance introduction.

This material is for your information.

In case of any dispute over the above contents, the Chinese interpretation shall prevail.