

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

## **Insurance Condition**

Engaged in short-term exchanges or academic visits at the Insured institution ( including overseas Chinese (overseas Chinese status can be certified by the institution), and Chinese students studying in international colleges who are in good health), aged between 8 and 69 years old, and participating in exchanges or academic visits at the Insured institution.

## **Insurance Contents**

### **(I) Insurance liability**

During the effective period of the insurance (**from the effective date of this insurance to the expiration date**), the insurance company shall bear the following insurance liabilities and services:

#### **1. Death liability:**

If the Insured dies due to an accident or illness, the insurance company will pay the insurance money according to the agreed insurance amount and the insurance liability will terminate.

#### **2. Accidental disability liability:**

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 liability:**

If the Insured suffers an accident and receives treatment **within 180 days from the date of the accident**, the insurance company will pay 100% of the reasonable and necessary medical expenses actually incurred by the Insured.

Accidents include scratches and bites from cats and dogs, injuries from falling while walking, and injuries from falling during sports activities.

Compensation formula: Total reasonable expenses \* 100% = compensation amount (total reasonable expenses do not include self-paid and partial self-paid expenses stipulated by local social basic medical insurance)

Regardless of whether the Insured experiences one or multiple accidents, the insurance company will pay the “Accidental Medical Insurance Benefit” separately according to the aforementioned provisions. However, the cumulative payment amount is limited to not exceeding the Insured’s accidental medical insurance amount. When the cumulative payment amount reaches the Insured’s accidental medical insurance amount, the insurance liability for that particular benefit to the Insured ceases.

### **4. Hospitalization medical liability:**

If the Insured is diagnosed by a hospital as requiring hospitalization due to an accident or, due to **any acute disease or specific disease**, insurance company shall pay 100% of the “hospitalization medical insurance benefits” for reasonable and necessary medical expenses actually incurred, including but not limited to nursing fees(**capped at 300 yuan per day, with a cumulative limit of 30 days**), medical record establishment fees, heating fees, air-conditioning fees, bed fees, examination and testing fees, special examination and treatment fees, surgical fees, medication fees, treatment fees, laboratory fees, radiological fees, and general nursing fees, provided that such expenses are reasonable.

The insurance money will be paid at 100% of the reasonable and necessary treatment expenses for the Insured’s emergency rescue in the hospital.

Regardless of whether the Insured is hospitalized once or multiple times, insurance company will pay the insurance money within the prescribed limit. When the cumulative payment amount for each item reaches the insurance amount, the insurance liability will terminate.

The above **[acute disease and specific disease]** refers to the disease that the Insured suffers suddenly in China during the validity period of insurance and that requires immediate treatment to avoid bodily or life damage.

**Including:** acute onset of pre-existing illnesses (or chronic diseases) that requires immediate treatment, mental illness, upper respiratory tract infections (colds, fevers), acute gastroenteritis, acute appendicitis, allergic skin diseases, vomiting, acute oral inflammation, etc.

**Excluding:** AIDS, sexually transmitted diseases, congenital malformations, dental treatment, preventive surgery and other non-essential emergency treatments, organ transplants, etc.

#### **5. Outpatient and emergency medical liability:**

For reasonable and necessary medical expenses incurred by the Insured due to any **acute disease or specific disease** that requires immediate treatment, **the Insurer shall pay 100% of such expenses** within each insurance period, with a cumulative limit of the insurance amount, which is 20,000 yuan. When the cumulative payment amount reaches the insurance amount, the Insured's insurance liability will terminate.

The above **[acute disease and specific disease]** refers to the disease that the Insured suffers suddenly in China during the validity period of insurance and that requires immediate treatment to avoid bodily or life damage.

**Including:** acute onset of pre-existing illnesses (or chronic diseases) that requires immediate treatment, mental illness, upper respiratory tract infections (colds, fevers), acute gastroenteritis, acute appendicitis, allergic skin diseases, vomiting, acute oral inflammation, etc.

**Excluding:** AIDS, sexually transmitted diseases, congenital malformations, dental treatment, preventive surgery and other non-essential emergency treatments, organ transplants, etc.

**Note: 1. The medical institutions involved in all the above medical insurance liabilities are limited to public hospitals within the mainland of the People's Republic of China. If the Insured receives treatment in a public hospital's foreign guest ward, VIP ward, private room, Level-A ward, single room, rehabilitation center, sanatorium, special diagnosis and special needs ward, high-ranking cadre ward or other similar wards or rooms, the insurance company will not reimburse all of his/her medical expenses.**

**2. For all the above medical expenses, if other third parties pay part or all of the expenses, the insurance company is only responsible for compensating the remaining reasonable expenses that are consistent with the payment scope of local basic medical insurance. 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 compensation ratio, the limited part will be deducted from the compensated amount based on the limited**

amount, and the insurance company will only compensate the remaining amount. If there is no compensation ratio, the limited part will be deducted from the standard amount of this item based on the limited amount according to the standards of local basic medical insurance, and the remaining amount will be compensated, and the insurance amount will be the limit.

3. The medical expenses involved in all the above medical insurance liabilities are limited to the expenses within the items that can be reimbursed by the local social basic medical insurance. Self-paid or partially self-paid items stipulated by the medical insurance are not within the scope of reimbursement.

## **(II) Disclaimers**

### **1. Death and accidental disability liability**

The insurance company shall not be liable for paying insurance benefits if the Insured dies or suffers accidental disability due to any of the following circumstances:

- 1) The Insurer or beneficiary intentionally kills or intentionally injures the Insured;
- 2) The Insured intentionally injures himself/herself, commits suicide, commits a crime intentionally, or resists criminal compulsory measures taken in accordance with the law;
- 3) The Insured fights, gets drunk or under the influence of alcohol, or takes or injects drugs;
- 4) The Insured drives a motor vehicle while intoxicated, drives a motor vehicle without a valid driver's license, drives a motor vehicle without a valid driving license, or drives an electric bicycle without a valid license;
- 5) War, military conflict, riot or armed rebellion;
- 6) Nuclear explosion, nuclear radiation or nuclear pollution;
- 7) Injuries caused by the Insured's pregnancy, miscarriage or childbirth;
- 8) The Insured suffers a medical accident due to cosmetic surgery or other internal or surgical surgery;
- 9) The Insured uses drugs without following the doctor's advice, but this does not apply to over-the-counter drugs used in accordance with the instructions for use;
- 10) The Insured is suffering from AIDS or is infected with the HIV virus (HIV positive);
- 11) The Insured dies or becomes disabled outside Mainland China;
- 12) The Insured participates 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;**

**13) Providing false insurance application information or applying for insurance as a student while not being a student;**

**14) An accident that occurs during the work-study period of the Insured.**

**If the above circumstances occur and the Insured dies, the insurance company's insurance liability for the Insured will terminate.**

**2. Medical liability (accidental medical treatment, hospitalization & outpatient and emergency medical treatment)**

**The insurance company shall not be liable for paying insurance benefits if the Insured incurs medical expenses due to any of the following circumstances:**

**1) The Insurer or beneficiary intentionally kills or intentionally injures the Insured;**

**2) The Insured intentionally injures himself/herself, commits a crime intentionally, or resists criminal compulsory measures taken in accordance with the law;**

**3) The Insured is involved in a fight, is drunk or under the influence of alcohol, or takes, smokes or injects drugs;**

**4) The Insured drives a motor vehicle while intoxicated, drives a motor vehicle without a valid driver's license, or drives a motor vehicle without a valid driving license, or drives an electric bicycle without a valid license;**

**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, or pre-existing diseases (diseases or symptoms that existed before the insurance was taken out, and the insurance period is not continuous);**

**8) The Insured suffers from AIDS or is infected with HIV or sexually transmitted diseases;**

**9) The Insured's pregnancy, miscarriage, childbirth, infertility treatment, artificial insemination, prenatal and postnatal examinations, birth control (including sterilization), abortion, and complications caused by the above reasons;**

**10) The Insured suffers a medical accident due to cosmetic surgery or other internal or surgical surgery;**

**11) Medical expenses incurred by the Insured for dental care, such as teeth cleaning, tooth transplantation,**

dentures, inlays, porcelain teeth, etc., as well as expenses incurred for oral restoration, oral orthodontics, oral health care and beauty; (Reasonable medical expenses incurred by the Insured for filling, nerve treatment, tooth extraction, impacted tooth treatment and periodontal tissue diseases such as periodontitis, gingivitis and radiculitis (excluding dental cleaning treatment) caused by caries, pulp disease and cracked teeth are within the scope of the Insurer's insurance liability);

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) Oral intake, application or injection of drugs by the Insured without following the doctor's advice;

16) Medical expenses incurred outside Mainland China and in private hospitals within Mainland China, as well as expenses incurred by pharmacies and medical equipment companies;

17) Accidents and subsequent treatments that occur to the Insured outside Mainland China;

18) Telephone charges, transportation fees, meal expenses, etc. incurred by 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 purchasing insurance as an international student when you are not an international student;

21) Relevant expenses incurred by the Insured for experimental treatment in a hospital for the purpose of medical experiment;

22) The Insured shall strictly follow the admission standards of the hospital where he/she is receiving treatment. If the admission standards are not met but the Insured wishes to be hospitalized or stay in bed at his/her own will, the expenses will not be reimbursed;

23) Relevant expenses incurred by the Insured during the period of work-study.

### (III) Insurance premium rate

Insurance liability	Insurance amount (Yuan)	8-69 years old					
		Premium (Yuan / person · 7 days)	Premium (Yuan / person · 15 days)	Premium (Yuan / person · one month)	Premium (Yuan / person · two months)	Premium (Yuan / person · three months)	Premium (Yuan / person · four to six months)
Death liability + accidental disability	100000	70	120	160	240	320	400
Accidental medical treatment	20000						
Hospitalization treatment (Acute disease and specific disease only)	300000						
Outpatient and emergency treatment (Acute disease and specific disease only)	20000						

Note: The above insurance product portfolio applies to the terms and conditions of *Ping An Property & Casualty*

*Insurance Supplementary Acute 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, and Ping An Supplementary Disease and Death 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.**

### **(I) 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 to get.

**(II) Documents required for claims:**

**1. Death + accidental disability**

A. A copy of the Insured's identity certificate;

B. Disability appraisal certificate for the Insured in case of the disability of the Insured (the appraisal report shall be issued by a designated appraisal institution);

C. Death certificate of the Insured;

D. Accident certificate (for example, if a traffic accident occurs, a road traffic accident responsibility determination certificate or criminal identification certificate issued by the public security department is required; if a fall from height or drowning occurs, the public security organ or relevant department must issue qualitative materials proving that the accident is an accident or suicide; if an accident is caused by drinking, a quantitative report on alcohol content is required);

E. Proof of relationship between the Insured and the beneficiary and copies of the identification certificates of family members.

**2. Accidental medical insurance**

A. A copy of the Insured's identity certificate;

B. Accident certificate (if a traffic accident occurs, a road traffic accident responsibility determination letter issued by the public security department is required);

C. Original outpatient receipt, expense list, medical records (corresponding to each outpatient visit) and copies of examination and laboratory test reports.

**3. Hospitalization medical insurance**

A. A copy of the Insured's identity certificate;

B. Proof of the accident (e.g. a road traffic accident liability determination letter issued by the public security department is required in the event of a traffic accident);

C. Hospital diagnosis certificate, original hospitalization receipt, original hospitalization detailed list, discharge summary or copy of hospitalization medical record.

**4. Outpatient and emergency medical insurance**

A. A copy of the Insured's identity certificate;

B. Originals of receipts for charges;

C. Medical records corresponding to each visit (the medical record date must correspond to the invoice date),

detailed expense information, and copies of examination and test reports.

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

The original invoice for nursing fees issued by the hospital or nursing company during hospitalization.

#### **Explanation of the above medical expense application items:**

(1) Each claim application must include the details of Insured's bank accounts in Chinese mainland, including account name, account number, and deposition bank information, which can be provided via a copy of a passbook or a bank client information form. (For details, please call 4008105119)

(2) If treatments in two or more hospitals are related to one insurance accident, the diagnosis certificate, medical record copy and other relevant documents for each treatment must be provided.

**This program is an insurance product portfolio**

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This material is for your information.

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