

China Life Insurance Company Ltd.Tianjin Branch

Confirmation of Insurance Offer

Business office: China Life Insurance Company Ltd.Tianjin Binhai New Area Central Branch Company.

Claims enquiry Tel.: 59820550, 95519

Insurance period	One year
Type of insurance	Insured amount (Annual Cumulative Total)
Accidental Death	RMB60000
Diseases Death	RMB50000
Disability out of Accidents	RMB10000
Hospitalization Expenses (Diseases/Accidents) or Specific Outpatient Treatment	RMB50000
Hospitalization Compensation (Diseases/Accidents)	RMB80/day
General Accident Outpatient/Emergency Treatment	RMB15000
Rabies Vaccine	RMB500
Minimally Invasive Cosmetic Suture out of accidents	RMB800
Accidental Traumatic Tooth Repair	RMB800

Reminder:

1. The hospital shall be a public hospital, level II or above, with medical insurance settlement.
2. The name on the hospital forms and medical receipts must be the same on the official ID card for Chinese students and on the passport for foreign students. (Some students from HK/Taiwan/Macau, the names in the passport are both in English and Chinese. We suggest the Chinese name is used for the registration.). Please check with the school nurse for the student's name in the insurance system before going to the hospital.
3. Please require the doctor to write the medical record (病历本写病历) and issue a medical diagnosis certification with stamp (盖章的诊断证明书)
4. Other documents please refer to below "List of Claims Materials of Student Insurance"
5. As to the part of hospitalization fees which have been reimbursed by social insurance, please provide payment checklist (with seal).

*This is translation from Chinese version. Chinese meaning comes before English when needed.



Special agreements:

1. As to China Life Additional Students and Children Accident Fee Compensation Medical Insurance, the medical fees which are reimbursable as per regulations will be reimbursed at the percentage of 88% within the insured amount. Payment checklist (with seal) from Social Insurance is required for the claim.
2. As to China Life Additional Students and Children Hospitalization Fee Compensation Medical Insurance, the medical fees which are reimbursable as per regulations will be reimbursed at the percentage stipulated below within the insured amount:
For the students and children who have taken part in Urban Residents Basic Medical Insurance, the balance after deduction of the reimbursement from social insurance and compensations from other channels will be reimbursed at the percentage of 88%.
For the students and children who do not take part in Urban Residents Basic Medical Insurance, the balance after deduction of compensations from other channels will be reimbursed at the percentage of 80%.
3. As to China Life Students and Children Life Insurance with Fixed Period and China Life Additional Students and Children Hospitalization Fee Compensation Medical Insurance, the waiting period (to observe whether the insured has had a disease already) is 0 days (according to the regulations of our company about insurance renewal, the renewal period does not have a waiting period).
4. The number of payable days of China Life Additional Students and Children Hospitalization Fee Compensation Medical Insurance is 90 days for each hospitalization. The cumulative number of payable days with each insurance policy is 180 days per year.
5. Medical responsibility for rabies vaccination: The deductible is 0 yuan, the payment percentage is 88% and the maximum insurance reimbursement is 500 yuan. If the interval between the end date of the insured's previous rabies vaccination course and the start date of the current rabies vaccination course is not more than 180 days, the current rabies vaccination course and the previous rabies vaccination course shall be regarded as the same course.
6. Medical responsibilities for minimally invasive cosmetic suture: The deductible is 0 yuan, the payment percentage is 88%, and the maximum insurance reimbursement is 800 yuan.
7. Medical responsibility for traumatic tooth restoration: The deductible is 0 yuan, the payment percentage is 88%, the limit of each tooth is 800 yuan, and the maximum insurance reimbursement is 800 yuan.
8. The reimbursable medical fees shall follow the regulations of reimbursable scope of Tianjin urban employees' basic medical insurance for diagnosis, treatment and medicine.
9. Treatment for diseases which haven't recovered before the contract takes effect and treatment for inherited disease, congenital malformation and deformity or chromosomal anomaly is not under the insurance coverage of our company.
10. Suicide or deliberate self-hurting, injury due to law-breaking behaviors or participation of high-risk sports activities and mental and behavioural disorders are not under the insurance coverage of our company.
11. Beatification, care and remedy for teeth, medical operations for visual acuity correction, medical operations for sex change and cosmetic surgery or orthomorphic operations including circumcision not due to accidental injury are not under the insurance coverage of our company.
12. Diagnosis and treatment at Hong Kong, Macao, Taiwan or outside China are not under the insurance coverage of our company.

List of Claims Materials of Student Insurance

Outpatient
<ul style="list-style-type: none"> ○ Claims application form shall be completed (filled with black ink pen) and signed by applicant (note: if the applicant is under the age of 18, guardian's name and parents' phone number shall be filled in the column "Applicant" and the item "Signature of applicant" shall be filled with the guardian's name.)
<ul style="list-style-type: none"> ○ Statement of the accident (either by student or school) and certificate of school (certifying that the student studies in the school and has social insurance or commercial insurance) with school seal.
<ul style="list-style-type: none"> ○ Light-Brown sheet of medical expense receipt (printed, original), medicine prescription and printed list of medicine charges.
<ul style="list-style-type: none"> ○ Diagnosis certificate (chopped with seal for diagnosis certificate).
<ul style="list-style-type: none"> ○ The outpatient's case history.
<ul style="list-style-type: none"> ○ If receipts and all bills are photocopies, please provide a checklist (or named as payment details) issued by the institute which retains the originals, and the checklist or payment details shall be chopped with the institute's seal.
<ul style="list-style-type: none"> ○ For Chinese students, ID photocopy of the person who encounters an accident. If the person is under 18 years old, photocopy of household register shall be provided. For foreign passport holder, passport photocopies of the person who encounters an accident.
<ul style="list-style-type: none"> ○ Photocopy of birth certificate of the person who encounters an accident.
<ul style="list-style-type: none"> ○ Medical examination fees shall be supported with medical examination report and printed list.
<ul style="list-style-type: none"> ○ Printed list of treatment fees
<ul style="list-style-type: none"> ○ Laboratory fees shall be supported with laboratory report (copy is acceptable).
<ul style="list-style-type: none"> ○ Radiology fees shall be supported with radiology report.
<ul style="list-style-type: none"> ○ Photocopies of applicant's <u>deposit book or bank card</u> of Agricultural Bank of China, Industrial & Commercial Bank of China, Postal Savings Bank of China, China Construction Bank, Bank of China, or China Merchants Bank (for non-local bank accounts, please provide the photocopy of deposit book of personal clearing account of Industrial & Commercial Bank of China).
<ul style="list-style-type: none"> ○ For Chinese students under the age of 18, please provide household register and ID photocopies of one of the parents and photocopy of deposit book or bank card of his/her parents. For foreign passport holder under the age of 18, please provide passport photocopies of one of the parents and photocopy of deposit book or bank card of his/her parents.

Hospitalization
<ul style="list-style-type: none"> ○ Claims application form shall be completed (filled with black ink pen) and signed by applicant and chopped with school seal (note: if the applicant is under the age of 18, guardian's name and parents' phone number shall be filled in the column "Applicant" and the item "Signature of applicant" shall be filled with the guardian's name.)
<ul style="list-style-type: none"> ○ Statement of the accident (either by student or school) and certificate of school (certifying that the student studies in the school and has social insurance or commercial insurance) with school seal.
<ul style="list-style-type: none"> ○ Light-Brown sheet of hospitalization fees (printed, original)
<ul style="list-style-type: none"> ○ Diagnosis certificate (chopped with seal for diagnosis certificate)
<ul style="list-style-type: none"> ○ General details of hospitalization fees (printed)
<ul style="list-style-type: none"> ○ The first page of the hospitalization case history (chopped with seal of medical affairs department of hospital, and note whether <u>date of birth is correct or not</u>, if not, please make correction in a timely manner with hospital seal chopped).
<ul style="list-style-type: none"> ○ Hospital discharge summary (chopped with seal of medical affairs department).
<ul style="list-style-type: none"> ○ Photocopy of hospitalization log (chopped with seal of medical affairs department).
<ul style="list-style-type: none"> ○ Relevant medical examination reports (chopped with seal of medical affairs department).
<ul style="list-style-type: none"> ○ Log of the first course of disease, pathology report (original) (chopped with seal of medical affairs department).
<ul style="list-style-type: none"> ○ Other relevant medical examinations.
<ul style="list-style-type: none"> ○ For Chinese students, ID photocopy of the person who encounters an accident. If the person is under 18 years old, photocopy of household register shall be provided. For foreign passport holder, passport photocopies of the person who encounters an accident.
<ul style="list-style-type: none"> ○ Photocopy of birth certificate of the person who encounters an accident.
<ul style="list-style-type: none"> ○ Photocopies of applicant's <u>deposit book or bank card</u> of Agricultural Bank of China, Industrial & Commercial Bank of China, Postal Savings Bank of China, China Construction Bank, Bank of China, or China Merchants Bank (for non-local bank accounts, please provide the photocopy of deposit book of personal clearing account of Industrial & Commercial Bank of China).
<ul style="list-style-type: none"> ○ For Chinese students under the age of 18, please provide household register and ID photocopies of one of the parents and photocopy of deposit book or bank card of his/her parents. For foreign passport holder under the age of 18, please provide passport photocopies of one of the parents and photocopy of deposit book or bank card of his/her parents.