

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.: 13512836229

Insurance period	One year	2025.9.1 – 2026.8.31
Coverage Item	Annual Coverage Limit (CNY)	Policy Terms
Accidental/Illness Death	¥100,000	30-day waiting period for first-time illness death coverage
Accidental Disability	¥10,000	Compensation based on disability level, up to ¥10,000
Outpatient/Emergency Treatment (Accident)	¥5,000	88% reimbursement with social insurance; 80% without; no deductible
Rabies Vaccine	¥500	Max ¥500 per treatment course; ¥50 deductible; 100% reimbursement
Cosmetic Suturing (Accident)	¥1,000	¥50 deductible; 100% reimbursement
Traumatic Dental Repair (Accident)	¥1,000 per tooth	¥50 deductible; 100% reimbursement
Hospitalization (Accident/Illness)	¥100,000	30-day waiting period for illness; 88% reimbursement with social insurance; 80% without; no deductible
Daily Hospitalization Allowance	¥9,000 (¥50/day)	¥50/day for hospitalization due to accident or illness (30-day waiting period); max 90 days per stay, 180 days total

Tip: If your child receives emergency treatment and the hospital allows use of a medical insurance card, they will issue a “Tianjin Basic Medical Insurance First Diagnosis Report for Accidental Injury.” Please keep this document safe.

Claim Documentation Requirements

I. Outpatient Treatment (Accident)

1. Diagnosis certificate (with official stamp)
2. Outpatient receipt and itemized bill (Outpatient receipt must be yellow official invoice; printed slips must be exchanged)
3. Prescription slip
4. Imaging or CT reports (indicate number of images and corresponding reports)
5. Outpatient medical records (including follow-up visits or additional prescriptions)

Note: If treatment is received at more than one hospital, provide the above documents for each hospital.

II. Hospitalization (Accident/Illness)

1. Diagnosis certificate (with official stamp)
2. Hospital receipt
3. Itemized hospital bill (printed at discharge window)
4. Full set of hospitalization medical records
5. Tianjin Basic Medical Insurance Hospitalization Payment Review Form

Note: If treatment is received at more than one hospital, provide the above documents for each hospital.

III. Required Identification Documents

1. Student's ID copy (travel permit or passport).
2. Copy of the student's birth certificate
3. Parent's ID copy (travel permit or passport).
4. Copy of the household registration booklet for both the Chinese parent and child.
 - *Important:* The household number on the copy must be clearly visible.
5. Parent's personal settlement account bank card copy (front and back)
 - Accepted banks: ICBC, ABC, BOC, CCB, Postal Savings Bank

IV. Special Reminders

1. The hospital must be a public secondary or higher-level hospital that is connected to the medical insurance network.
2. When registering at the hospital:
 - Chinese students must use the name on their ID or household registration booklet.
 - International students must use the name on their passport.
 - For students from Hong Kong, Macau, or Taiwan whose ID includes both Chinese and English names, the Chinese name may be used for registration.
 - Please confirm the student's name in the insurance system with the school nurse before visiting the hospital.
3. For other reimbursement documents, please refer to the section titled **"Required Documents for Campus Safety Insurance Claims."**
4. If hospitalization expenses have already been reimbursed through social insurance, please provide the stamped payment verification form.
5. The claim application form will be completed by the school and signed by the applicant.