

Insurance Contents Table

Accidental Injury Insurance	Coverage	Insured Sum	<b>Indemnity Type</b>
	Accidental and disease death	RMB225000	<b>Total indemnity</b> Containing body processing costs RMB125000
	Accidental disability	RMB200000	<b>Indemnity pro rata</b>
In-patient Medical Insurance	Coverage	Medical Expenses	<b>Indemnity ratio</b>
	in-patient medical expenses	RMB0-400000	<b>100%</b>
Disease Outpatient Insurance	Coverage	Medical Expenses	<b>Indemnity ratio</b>
	Disease Outpatient	RMB 20000	<b>85%,Max.600yuan per day Annual deductible 650 yuan</b>
Traffic Accidental Insurance	Coverage	Insured Sum	<b>Indemnity type</b>
	Accidental death	Airplane RMB200000,	<b>Total indemnity</b>
	Accidental disability	Train and Steamboat RMB100000, Automobile RMB50000	<b>Indemnity pro rata</b>
Hospitalization Allowance	Coverage	Insured Sum	<b>Indemnity type</b>
	In-patient allowance	RMB200/day/person	<b>Max.180 days</b>
Accidental Medical Insurance	Coverage	Insured Sum	<b>Indemnity type</b>
	Accidental medical	RMB20000	<b>100% indemnity</b>

Remarks: The accumulative accidental insurance sum for the minor whose age is under 18 years old can not exceed RMB100000.

The service manual shall not be referred as insurance certificate, the insured policy shall prevail. We shall issue the policy and invoice.

## 服务指南

### Service Guide

为更好的保障来华人员在遭受意外或疾病困扰时的经济利益，您参加了在平安财产保险股份有限公司江苏分公司承保的人身保险和意外医疗保险，以下是关于保险内容的介绍及服务指南。

For guaranteeing the economic benefits for the foreigner who came to china when suffering from disease, you join in the insurance plan of life insurance and accidental medical insurance covered by Jiangsu Branch of Ping An Annuity Insurance Co. The insurance contents and service guide shall be shown as follows:

#### 一、 保险期间 **Insurance Duration**

具体以您参保后，签发的保险单上载明的时间为准

Please refer to the time listed in the policy issued by our company after your application.

#### 二、 参保资格 **Qualification**

所有身体健康、能正常工作和生活的 18-60 周岁来华人士。(18~60 周岁收费标准为 100%，61~70 周岁收费标准为 150%，71~75 周岁收费标准为 200%)

The insured is the visitor from abroad aging from 18 to 60 who is healthy and capable of normal work and normal living (charged by the rate of 100% for the insured who is aging from 18 to 60 years old, by the rate of 150% upon the basic premiums for those who are aging from 61 to 70, and by the rate of 200% upon the basic premiums for those who are aging from 71 to 75 years old.).

#### 三、 参保手续 **Application Procedures**

由各单位统一办理参保手续。The institutions shall handle with application procedures.

#### 四、 受益人 **Beneficiary**

医疗保险金的受益人为参保人本人，身故保险金的受益人为参保人员的法定继承人。

The beneficiary of medical benefits shall be the applicant, and the beneficiary of death benefits shall be the legal heir to the applicant.

#### 五、 就诊指定医院 **Designated Hospital**

1) 指定医院为当地社会基本医疗保险部门定点的区县级以上公立医院。意外急诊首诊可以到非指定的区县级以上公立医院就诊治疗；

The designated hospitals are those public hospitals over the district or county levels designated by the local medical insurance department. If an accidental and emergency treatment is needed, the non-designated public hospital can be chosen.

2) 所指定医院的分院、外宾病区、特诊病区、特诊病房和高干病房等同类病区或病房不在指定的范围内；

The branch of designated hospitals, foreigner hospitalization ward, special treatment ward, special treatment room and high-level cadres ward or those of the same kind are not in the regulated scope.

#### 六、用药范围：Medicine

为了切实保证来华人员获得最充足的保障，本方案医疗药品报销范围按以下相关规定执行：《南京市基本医疗保险药品目录》

For the complete guarantee, the medical scope of the insurance plan shall refer to the regulation of Medicine List of Basic Medical Insurance in Nanjing.

#### 七、意外门急诊范围包括：The scope of accidental out-patient and emergency treatment shall include:

1) 因意外原因造成的休克、昏迷。

Shock, coma caused by accident;

2) 因意外原因所致急性出血。

Emergency bleeding caused by accident;

3) 脑外伤、骨折、脱位、撕裂、烧伤、烫伤或其他急性外伤。

Brain trauma, fracture, dislocation, avulsion, burn or other acute trauma;

#### 八、索赔 Claims

1、索赔手续：被保险人申请医疗费赔偿时，先填写《保险理赔申请书》一份并加盖公章，然后将资料交至保险公司服务人员。

Claims procedures: when the applicant lodges a claim for medical treatment, he/she shall fill in Insurance Claims Application with the seal and then give the relative materials to the service commissioner of insurance company.

2、理赔时限：保险公司收取理赔资料后，在 15 个工作日内完成理赔，并将理赔款项直接打入被保险人个人帐户，或被保险人直接到柜面领取

Claims effectiveness: After taking the claims application, insurance company should finish claims within 15 working days and transfer the indemnity into the individual account of the insurer, or the insured can draw the benefits from the counter directly.

3、索赔时须提供单据：Forms Required in Claims

住院或意外门诊保险金的申请 the out-patient or in-patient insurance application

由被保险人作为申请人，填写保险金给付申请书，并凭下列资料向保险人申请给付保险金：The insured fills in the benefits claims application as the applicant and applies to the insurer for insurance with the following materials:

1)、保险单或其他保险凭证及保险金申请书；Insurance policy or the other insurance documents;

2)、被保险人身份证明；ID certificate of beneficiary;

3)、本补充约定指定或者认可的医疗机构出具的医疗费用原始收据、电脑打印的费用明细清单、意外门急诊病历复印件、出院小结；

Duplicated documentation of the case history, diagnosis certificate, brief summary of leaving hospital, prescription and the original certificate of medical expenses issued by the hospital;

4)、被保险人所能提供的与确认保险事故的性质、原因、伤害程度等有关的其他证明和资料;

Any other certificates and documents can be provided to prove the nature and cause of the insurance accident;

注: 不受理外配药发票及到药房自行购买的药费发票;

Remarks: the medicine invoice bought in drug store or in the other hospital shall not be included.

## 九、索赔时效: **Validity of claims**

1、被保险人申请住院或意外门急诊医疗赔偿时, 应在三个月内提出索赔, 否则, 可能会带来的不利法律后果由被保险人自行承担。

The insured should apply for in-patient or out-patient and emergency medical benefits within 3 months. Any legal consequences otherwise are borne by the insured.

## 十、索赔时须注意事项: **Notes in Claims**

1、病历上注明病情、检查、治疗、用药及剂量; 病历上的记录与收据上的收费的项目相符; 病历上的诊病日期须与收据上的日期一致。

The information about case condition, inspection, treatment, medicine and dosage should be identified in the case history; the charged project in the receipt should be the same as the record in the case history; the date receiving treatment in the case history should be the same as that in the receipt.

## 第二部分 名词释义

### Part Two explanation

#### 一、保险责任 **Insurance Liability**

##### 1、意外身故保险: **Accidental Death Insurance**

被保险人在本保险有效期内因遭受意外事故, 并自事故发生之日起一百八十日内因该事故身故的, 保险人按其保险金额给付意外身故保险金, 对该被保险人的保险责任终止。

In case the insured suffers from accidental injury and dies within 180 days from the day when the accident happens, the insurer shall pay "accidental death insurance benefits" upon the insurance amount and the insurance liability shall be terminated.

##### 2、意外残疾保险: **Accidental Disability Insurance**

被保险人因遭受意外事故, 并自事故发生之日起 180 日内因该事故造成造成《平安附加残疾保障团体意外伤害保险(2013 版)(D 款)》条款所附《人身保险伤残评定标准》所列伤残项目 1-10 级, 本公司依照该标准规定的评定原则对伤残项目进行评定, 并按评定的残疾等级按照本协议附件一所附“残疾比例表”所示的给付比例乘以其意外伤害保险金额给付意外伤残保险金。如治疗仍未结束的, 按事故发生之日起第 180 日的身体情况进行伤残鉴定, 并据此给付意外伤残保险金。

In case the insured suffers from an accident and the disability caused is listed in Level I to X

in Disability Level Compensation Rate attached to Ping An Additional Disability Security Group Accidental Injury Insurance (Edition 2013)(Clause D), the company will conduct evaluation towards the disability according to the rules and indemnify the accidental disability benefit by means of multiplying accidental injury insurance sum with the payment rate prescribed in Disability Rate Sheet in Affix I of this Agreement. For those insured still under medical treatment, the disability level certified 180 days after the accident will be served as the criteria for the payment of "accidental disability benefit" .

被保险人该次意外事故导致的伤残合并前次伤残可领较严重项目意外伤残保险金的，按较严重项目标准给付，但前次已给付的意外伤残保险金（投保前已有或因责任免除事项所致《人身保险伤残评定标准》所列伤残的，视为已给付意外伤残保险金）应予以扣除。

每一被保险人的意外身故保险金及意外伤残保险金的累计给付金额以该被保险人的意外伤害保险金额上限，累计给付金额达到其意外伤害保险金额时，对该被保险人的保险责任终止。

In case the insured is eligible for the insurance benefit for more serious disability due to the current accident and the last disability, the insurance benefit for more serious disability will apply but shall be deducted by the last paid compensation of disability insurance benefit (for those suffering disability listed in the Disability Level Compensation Rate or suffering above disability arising out of the responsibility-exemption events, it shall be deemed as the disability insurance benefit already paid).

The accumulative indemnity of accidental death benefits and accidental disability benefits of each insured can not exceed the insurance sum; the insurance liability shall be terminated when the accumulative payment reaches the insured sum of accidental insurance.

### **3、疾病身故保险金 Disease-caused Death Insurance**

被保险人在本保险有效期内，因遭受疾病导致身故，保险人按其保险金额给付疾病身故保险金，对该被保险人的保险责任终止。

In case the insured dies from disease, the insurer shall terminate the insurance liability upon indemnity of death benefits according to the insurance amount.

### **4、意外住院津贴 Accidental In-patient Allowance**

被保险人在本保险有效期内因遭受意外事故并自事故发生之日起一百八十日内因该事故经医院确诊必须住院治疗的，保险人根据被保险人的合理住院天数，按 100 元/天给付“意外住院医疗现金补贴”。

意外住院医疗现金补贴的累计给付日数最多为 180 日，累计给付日数达到 180 日时，对该被保险人的保险责任终止。

In case the insured suffers from accident and must receive in-patient treatment by the advice of hospital within 180 days from the day when the accident happens, insurer shall pay in-patient allowance benefits with RMB100 for each day according to the reasonable in-patient days with the limitation of 180 days, and the insurer shall terminate insurance liability when payment days reach 180.

### **5、意外医疗保险：Accidental Medical Insurance**

被保险人在本保险有效期内，每次因遭受意外事故并在医院进行治疗，保险人就其事故发生之日起一百八十日内发生的、符合当地社会基本医疗保险规定的合理医疗费用按 100%比例给付“意外医疗保险金”。

During the insurance term, in case the insured suffers from an accident and receives medical treatment within 180 days after the accident, the insurer shall indemnify the reasonable medical expenses by 100% upon the reasonable medical expenses.

被保险人不论一次或多次遭受意外事故而造成合理医疗费用的，保险人均按上述约定分别给付意外医疗保险金，但累计给付金额以该被保险人的意外医疗保险金额为限，累计给付金额达到其意外医疗保险金额时，对该被保险人的保险责任终止。

This benefit will be paid without reference to times of the accidents, but the accumulative total per capita shall not exceed the insurance sum. The insurance liability shall be terminated when the accumulative payment reaches the insured sum.

#### **6、住院医疗保险：In-patient Medical Insurance**

在本保险有效期内，尚未参加投保所在地社保的被保险人因遭受意外伤害保险事故或疾病，经医院确诊必须住院治疗的，保险人就其在住院期间发生的、符合当地社会基本医疗保险规定的 0-40 万元合理床位费、合理手术费与合理医疗费用（不包含个人全自费，包括乙类药品及基本医疗保险支付部分费用的诊疗项目中按比例由个人先自付部分费用），按照 100%比例赔付“住院医疗保险金”。

During the valid term of the contract, when the insured who has not joined in the social insurance suffers from an accident or disease and must receive in-patient treatment upon the advice of hospital, the insurer shall pay in-patient medical benefits by the rate of 100% upon the reasonable accommodation fee (0-400,000 Yuan), reasonable operation fee and reasonable medical expenses which happened during the in-patient term (fees all at the person's own expenses excluded; including Class B drugs and personal pre-paid fees pro rata in the treatment partially covered by basic medical care insurance).

被保险人不论一次或多次住院治疗，保险人均在上述约定给付住院医疗保险金，累计给付金额达到其保险金额时，该项保险责任终止。

Without reference to times of in-patient treatment, insurer shall pay supplementary in-patient medical benefits upon the mentioned appointment and the insurance liability shall be terminated when the accumulative payment reaches the insured sum.

当保险期限结束时，被保险人必须继续接受住院治疗的，保险人继续承担保险责任 90 天，但累计给付金额达到保险金额时，保险责任终止。

In case the insured must continue to receive in-patient treatment when the insurance term ends, the insurer shall undertake the insurance liability for 90 days, but the insurance liability shall be terminated when the accumulative payment reaches the insured sum.

#### **7、交通意外身故保障：Traffic Accidental Death Insurance**

被保险人以乘客身份在乘坐所投保的客运公共交通工具期间因遭受意外事故，并自事故发生之日起 180 日内因该事故身故的，保险人按其意外伤害保险金额给付意外身故保险金，对被保险人保险责任终止。

In case the insured suffers from an accident and dies within 180 days after the accident when the insured rides a public traffic vehicle as a passenger, the insurer shall terminate the

responsibility to the insured upon indemnity of the accidental death benefit.

## 8、交通意外残疾保障：Traffic Accidental Disability Insurance

被保险人以乘客身份在乘坐所投保的客运公共交通工具期间因遭受意外事故，并自事故发生之日起180日内因该事故造成《平安附加残疾保障团体意外伤害保险(2013版)(D款)》条款所附《人身保险伤残评定标准》所列伤残项目的，本公司依照该标准规定的评定原则对伤残项目进行评定，并按评定的残疾等级按照本协议附件一所附“残疾比例表”所示的给付比例乘以其所投保的客运公共交通工具意外伤害保险金额给付意外伤残保险金。如治疗仍未结束的，按事故发生之日起第180日的身体情况进行伤残鉴定，并据此给付意外伤残保险金。

In case the insured suffers from accidental disability when rides a public traffic vehicle as a passenger and disability is caused within 180 days from the day the accident happens which is listed in Disability Level Compensation Rate attached to Ping An Additional Disability Security Group Accidental Injury Insurance (Edition 2013)(Clause D), the company will conduct evaluation towards the disability according to the rules and indemnify the accidental disability benefit by means of multiplying public vehicle accidental disability insurance sum with the payment rate prescribed in Disability Rate Sheet in Affix I of this Agreement. If the insured is still under treatment, insurer shall pay the benefits upon the disability level appraised at the 180th day from the day when accident happens.

被保险人该次以乘客身份在乘坐所投保的客运公共交通工具期间因遭受意外事故导致的伤残合并前次伤残可领较严重项目意外伤残保险金的，按较严重项目标准给付，但前次已给付的意外伤残保险金（投保前已有或因责任免除事项所致《人身保险伤残评定标准》所列伤残的，视为已给付意外伤残保险金）应予以扣除。

每一类客运公共交通工具下的被保险人的意外身故保险金及意外伤残保险金的累计给付金额以该被保险人的该类客运公共交通工具意外伤害保险金额为限，累计给付金额达到意外伤害保险金额时，对该被保险人保险责任终止。

For disability caused in the accident this time as the insured rides the public traffic vehicle as a passenger coupled with the previous disability, if the insured is entitled to accidental disability benefit for relatively serious cases, the insured is indemnified according to the standard of the relatively serious case and the accidental disability benefit previously paid will be deducted (for those suffering disability listed in the “Disability Level Compensation Rate” or suffering above disability arising out of the responsibility-exemption events, it shall be deemed as the disability insurance benefit already paid).

The accumulative indemnity of accidental death benefits and accidental disability benefits of each insured in riding a public traffic vehicle cannot exceed the insurance sum; the insurance liability shall be terminated when the accumulative payment reaches the insured sum of accidental insurance.

## 二、责任免除 Exclusions

1、意外伤害保险、意外伤害医疗保险、意外住院现金补贴保险、疾病身故保险、交通意外保险、重大疾病保险的责任免除适用《平安附加残疾保障团体意外伤害保险(2013版)(D款)》、《平安一年期团体定期寿险条款》、《平安交通团体意外伤害保险(2013版)》、《平安附加意外伤害团体医疗保险条款》、《平安附加意外伤害住院现金补贴团体医疗保险条款》、《平安附加门诊急诊团体医疗保险条款》、《平安住院团体医疗保险条款》、《平安团体重大疾病保险条款》的责任免除条款。

The exclusions for accidental insurance, accidental medical insurance, accidental in-patient

allowance insurance, disease death insurance, traffic accidental insurance, dread disease insurance shall apply with the exclusions in Ping An Additional Disability Security Group Accidental Injury Insurance (Edition 2013) (Clause D), Ping An One-year Term Life Insurance, Ping An Traffic Group Accidental Death/Disability Insurance (Edition 2013), Ping An Accessory Accidental Medical Insurance, Ping An Accessory Accidental In-patient Allowance Group Medical Insurance, Ping An Accessory Out-patient Group Medical Insurance, Ping An Supplementary In-patient Group Medical Insurance and Ping An Group Dread Disease Insurance Clause

**2、医疗险因下列情形之一，导致被保险人医疗费用支出的，保险人不承担保险责任：**

With respect to the medical expenses caused under the following cases, the insurer shall not undertake the insurance liability:

**1)** 投保人对被保险人的故意杀害、故意伤害；

The insured suffers from intentional homicide or injury committed by the insurer.

**2)** 被保险人故意自伤、故意犯罪、抗拒依法采取的刑事强制措施或自杀，但被保险人自杀时为无民事行为能力人的除外；

The insured commits intentional self-injury or a crime or resists the criminal coercive measures legally adopted or commits suicide (the insured committing suicide without capacity of civil conduct excluded).

**3)** 被保险人殴斗、醉酒，主动吸食或注射毒品；

The insured is involved in fights, alcohol addiction, intentional taking-in or injection of drugs.

**4)** 被保险人酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；

The insured is found drunk driving, driving without a valid license or driving those unlicensed motor vehicles.

**5)** 战争、军事冲突、暴乱或武装叛乱；

Wars, military conflicts, riots or armed revolts take place.

**6)** 核爆炸、核辐射或核污染；

Nuclear explosion, radiation or pollution happen.

**7)** 被保险人因妊娠（含宫外孕）、流产、分娩（含）导致的伤害；

The insured suffers from injuries due to pregnancy (including ectopic pregnancy), abortion or delivery (including Cesarean delivery).

**8)** 被保险人因医疗事故、药物过敏或精神和行为障碍（依照世界卫生组织《疾病和有关健康问题的国际统计分类（ICD-10）》确定）导致的伤害；

The insured suffers from injuries due to medical accident, drug allergy or mental or behavioral disorder (according to WHO International Statistical Categorization of Diseases and Relevant Healthy Problems (ICD-10)).

**9)** 被保险人未遵医嘱，私自使用药物，但按使用说明的规定使用非处方药不在此限；

The insured privately takes in drugs without following the doctor's advice (those taking in OTC drugs in line with instructions for use excluded).

**10)** 猝死、细菌或病毒感染（因意外伤害导致的伤口发生感染者除外）；



Occasions like sudden death, bacteria or virus infection are run into (those suffering from wound infection caused by accidental injury excluded).

**11)** 被保险人从事潜水、跳伞、攀岩、蹦极、驾驶滑翔机或滑翔伞、探险、摔跤、武术比赛、特技表演、赛马、赛车等高风险运动。

The insured is engaged in such high-risk activities like diving, parachuting, rock-climbing, bungee-jumping, glider or paraglider driving, adventure exploration, wrestling, martial arts competition, stunt performance, horse-racing and car-racing.

**12)** 被保险人感染艾滋病病毒或患艾滋病期间因疾病导致的

The insured suffers from HIV virus infection or diseases in AIDS period.

**13)** 保险单中特别约定的除外疾病；

Other diseases unlisted in the Bill of Insurance written with specially stipulated diseases;

**14)** 遗传性疾病、先天性畸形、变形或染色体异常、精神病或精神分裂及其他先天性缺陷或疾病；

Hereditary diseases, congenital deformity, Deformation or chromosomal abnormalities, mental disease or schizophrenia or other congenital defects or diseases;

**15)** 既往症

Anamnesis;

**16)** 被保险人在康复医院、联合诊所、民办医院、私人诊所、家庭病房、按摩医院、挂床等治疗；

The insured receives medical treatment at a rehabilitation center, polyclinic, privately-owned hospital, private clinic, family ward, massage hospital or experiences out-patient hospitalization.

**17)** 被保险人因牙护理，如洗牙、牙移植、义齿、镶牙、牙体缺损修复、烤瓷牙等发生的医疗费用，以及口腔修复、口腔正畸、口腔保健及美容所发生的费用；（被保险人因龋齿、牙髓病、牙隐裂所引起的补牙、治牙神经、拔牙、阻生齿治疗以及牙周组织疾病，如牙周炎、牙龈炎、根周炎（洁牙治疗除外），所发生的医保范围内的合理医疗费用，属于保险人保险责任范围）；

Medical fees caused in the dental care of the insured, such as toothwash, dental implant, artificial tooth, dental prosthetics, tooth defect restoration and porcelain teeth and fees caused in oral rehabilitation, orthodontics, oral care and aesthetic dentistry; (If the insured suffers from decayed teeth, endodontics or cracked teeth and needs dental filling, dental neural treatment, dental extraction, resistance dentition treatment or the insured suffers from periodontal diseases like periodontitis, gingivitis and periodontalginivitis (except the teeth cleaning treatment), all the medical fees caused within reasonable medical care scope are categorized in the insurance liability of the insurer.)

**18)** 皮肤色素沉着、面部痤疮、面膜，疤痕美容、激光美容、脱痣、祛除纹身、除皱、祛雀斑、开双眼皮、治疗白发、治疗秃发、植发、脱毛、隆鼻、隆胸、穿耳洞等项目的治疗；

Treatment in skin pigmentation, facial acnes, facial masks, scar beauty, laser beauty, nevus depigmentation, tattoo removal, wrinkle removal, freckle removal, eye-lid surgery, gray hair cure, bold cure, hair implant, hair removal, nose jobs, boob jobs, ear piercing and etc.;

**19)** 矫形治疗：如腋臭、口吃、鼻鼾手术（阻塞性睡眠呼吸暂停综合症除外）、平足等项目；

Orthopedic treatment: surgeries for bromhidrosis, dysphemia and snoring (except obstructive sleep apnea syndrome) and flatfoot treatment;

**20)** 如减肥、增胖、增高等项目；各种健康体检项目：如体检、疾病普查等项目；各种预防、保健性、疗养、静养或特别护理的诊疗项目：如各种疫苗预防接种、足部反射推拿疗法、健身按摩等项目；

Treatment in weight reduction, fat adding, height raising and etc.; treatment in various health checks like physical check-ups and disease screening; various preventive, healthcare, recuperative, convalescent or special care treatments including vaccination, foot reflexology massage therapy and fitness massage;

**21)** 验眼配镜、装配假眼、假肢或者助听器；

Eyesight test and glasses selection; fitting artificial eyes and limbs or audiphones;

**22)** 弱视、斜视、屈光不正及其他眼部先天性缺陷；

Amblyopia, squint, refractive errors or other congenital eye defects;

**23)** 各种不孕不育症、性功能障碍；

Diverse types of infertility and sexual dysfunction;

**24)** 被保险人所发生的当地社会基本医疗保险主管部门规定自费的医疗费用（另有约定，从其约定）；

Medical fees resulting from the insured and prescribed by the local social basic medical insurance department in charge as self-borne fees ( Provisions otherwise prevail.);

**25)** 被保险人所发生的当地社会基本医疗保险主管部门规定部分自费的诊疗项目费用与药品费用（另有约定，从其约定）；

Treatment fees and drug fees resulting from the insured and prescribed by the local social basic medical insurance department in charge as partially self-borne fees( Provisions otherwise prevail.);

**26)** 不孕不育治疗、人工受精、怀孕、分娩（含难产）、流产、堕胎、节育（含绝育）、产前产后检查以及由以上原因引起的并发症（若有女性生育责任另有约定参照则以其为准）；

Infertility treatment, artificial impregnation, pregnancy, childbirth(including dystocia), miscarriage, abortion, birth control (including sterilization), prenatal and postnatal check and complications caused (Provisions on female childbirth obligations otherwise prevail.);

**27)** 整容手术或其他内、外科手术导致的医疗事故所致的相关；

Matters related with medical accidents caused by plastic surgery or other kinds of surgeries;

**28)** 各种医疗鉴定项目：如劳动能力鉴定（职工劳动、工伤、职业病诊断鉴定），精神病人的司法鉴定，医疗事故鉴定，各种验伤费等；

Medical identification of various types: labor capability identification (labor, working injury and occupational disease diagnosis identification of employees), forensics of psychiatric patients, medical accident identification, various injury check fees and etc.;

29) 被保险人在非保险人指定或者认可的医院治疗；

The insured receives treatment at hospitals that are designated or acknowledged by the non-insured.

30) 被保险人未经保险人同意的转院治疗；

The insured transfers to another hospital for treatment without approval from the insurer

31) 被保险人出险日在保险协议有效期外而发生的医疗费用，以及在中国境外、台湾、香港、澳门地区发生的医疗费用（条款另有约定的除外）；

Medical fees happening to the insured on insurance expiration day and meanwhile exceeding the validity of insurance agreement; medical fees occurring overseas and Taiwan, Hong Kong and Macau; (Provisions otherwise prevail)

32) 检查、治疗、用药与所诊断疾病不符的；

Checks, treatment, drug use are inconsistent with the diagnosed diseases.

33) 非本协议约定的急诊情况在急诊治疗的费用；

Fees occurring in emergency treatment under emergency circumstances unprescribed by this Agreement;

34) 代配药、外配药；

Substitutive dispensing and outside dispensing;

35) 无相关主述、疾病诊断的病史，直接配药或取药的；

Direct dispensing or drug taking for those without history cases of main state or disease diagnosis;

36) 精神和行为障碍（依照世界卫生组织《疾病和有关健康问题的国际统计分类（ICD-10）》确定）；

**3、因下列投保前已患疾病（即既往症）及其并发症或已有残疾导致的保险事故为所有保障责任的责任免除：**

All insurance liabilities are exempted on the accidents caused by previous diseases before insuring (anamnesis) and complications or previous disability.

被保险人本次投保前所患一般疾病及恶性肿瘤、心脏病（心功能不全II级以上）、心肌梗塞、白血病、高血压（II级以上）、肝硬化、慢性阻塞性支气管疾病、脑血管疾病、慢性肾脏疾病、糖尿病、再生障碍性贫血、癫痫、**先天性疾病、遗传性疾病、精神和行为障碍（依照世界卫生组织《疾病和有关健康问题的国际统计分类（ICD-10）》确定）、艾滋病、性病、《中华人民共和国传染病防治法》规定的传染病、《平安团体重大疾病保险条款》（平保养发[2009]105号）规定的30种重大疾病、已有伤残的治疗和康复所发生的医疗费用支出。**《中华人民共和国传染病防治法》规定的传染病及其他未治愈疾病及其并发症或已有残疾的治疗和康复所发生的医疗费用支出。

Medical expenses occurring in treatment and rehabilitation towards malignant tumor, heart disease (cardiac insufficiency above level II), myocardial infarction, leukemia, high blood pressure

(above level II), cirrhosis, chronic obstructive bronchial diseases, cerebrovascular diseases, chronic renal diseases, diabetes, aplastic anemia, epilepsy, infectious diseases prescribed in Infectious Disease Prevention and Treatment Method of People' s Republic of China and other uncured diseases and their complications or previous disability before the insured has him/her self insured this time;

其中，既往症指被保险人在本合同生效日之前所患知道或应当知道的有关疾病或症状。通常的情况为：

Among those, anamnesis refers to diseases or symptoms the insured suffered from and that the insured already have known or should have known before the valid date of the Agreement. Normal cases are:

(1) 本次投保前，医生已有明确诊断，长期治疗未间断。

The doctor already has a clear diagnosis before the insuring behavior and the long-term treatment is continuous.

(2) 本次投保前，医生已有明确诊断，治疗后症状未完全消失，仍有间断性用药或治疗的。

The doctor already has a clear diagnosis before the insuring behavior and the symptoms still linger after treatment which still need intermittent drug taking or treatment.

(3) 本次投保前发生，未经医生诊断和治疗，但症状明显且持续存在，按一般普遍认知的医学常识应当知道的。

Symptoms are evident and remain before the insuring behavior without any diagnosis or treatment from the doctor, bur in normal cases the diseases are known according to general common sense in medicine.

**附件一：残疾给付比例表 Appendix I: Disability Benefit Percentage Table**

残疾等级 Disability Level	1 级 Level I	2 级 Level II	3 级 Level III	4 级 Level IV	5 级 Level V	6 级 Level VI	7 级 Level VII	8 级 Level VIII	9 级 Level IX	10 级 Level X
给付比例 Benefit Percentage	100%	75%	50%	30%	20%	15%	10%	3%	2%	1%

**自费学习留学生医疗保险报销注意事项**

**Notice for Medical Insurance Claim Procedure for Self-sponsored Int' l Students**

**就诊医院：** 区县级以上公立医院（普通病床）

**Hospital:** public hospitals of district and country level or above (ordinary beds)

**用药范围：** 南京市（或当地）医保范围内用药

**Medication scope:** medication within the scope of Nanjing (Or local) medical insurance (or

referring to local medical insurance)

**就诊姓名:** 建议使用护照名

**Name used during treatment:** Suggested use Passport Name or part of Passport Name

<b>住院/ In-patient Treatment (Emergency or Disease)</b>	
所需材料/Documentation	提供者/Provider
1.意外证明（学校盖章，如疾病住院不需提供）Emergency Certificate (with university Stamp, not needed otherwise for disease-caused hospitalization)	1. University
2.发票（原件）Invoice (Original)	2. Student(Patient)
3.门诊病历（复印件）Out-patient Medical Record (Copy)	3. Student(Patient)
4.用药清单（原件）Medication List (Original)	4. Student(Patient)
5.出院小结（原件）Hospital Discharge Abstracts(Original)	5. Student(Patient)
6.护照（复印件）Passport (Copy)	6. Student(Patient)
7.保单（复印件）Insurance Policy (Copy)	7. University
8.银行卡（正反面复印件）BOC Bank Card copy (both sides)	8. Student(Patient)
9.银行柜面出具的存取款凭条 BOC Bank Deposit or withdraw receipt obtained at the bank counter	9. Student(Patient)
10.变更申请书（左下角盖章）Alteration Application Letter	10. University & Student(Patient)
11.转账账户确认证明（按银行柜台小票将信息填写完整后盖章）Bank Transfer Account Confirmation Certificate (with Student' s signature)	11. University & Student(Patient)
12.理赔申请书（左下角请签名）Compensation Application Letter (signature on the left bottom side)	12. University & Student(Patient)
13.同一人证明（盖章）The Same Person Certificate	13. University

<b>意外门诊/ Emergency Out-patient Treatment</b>	
所需材料/Documentation	提供者/Provider

1.意外证明（学校盖章）Emergency Certificate (with University Stamp)	1. University
2.发票（原件）Invoice (Original)	2. Student(Patient)
3.门诊病历（复印件） Out-patient Medical Record (Copy)	3. Student(Patient)
4.保单（复印件） Insurance Policy (Copy)	4. University
5.护照（复印件）Passport (Copy)	5. Student(Patient)
6.银行卡（正反面复印件）BOC Bank Card copy (both sides)	6. Student(Patient)
7.银行柜面出具的存取款凭条 BOC Bank Deposit or withdraw receipt obtained at the bank counter	7. Student(Patient)
8.变更申请书（左下角盖章）Alteration Application Letter	8. University & Student(Patient)
9.转账账户确认证明（按银行柜台小票将信息填写完整后盖章） Bank Transfer Account Confirmation Certificate (with Student' s signature)	9. University & Student(Patient)
10、理赔申请书（左下角请签名）Compensation Application Letter (signature on the left bottom side)	10. University & Student(Patient)
11、同一人证明（盖章）The Same Person Certificate	11. University