

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

Code: 120901

Reminders:

1. Please fill in the *Confirmation of Insurance Offer* after carefully reading the details of *A Letter to the Students and Their Parents of the Area* and *Special Agreements*.
2. The *Confirmation of Insurance Offer* is an important component of an insurance contract. Please fill in it in a careful manner with a carbon ink pen. It shall be signed by the student personally. In order to identify the name, age, gender and other items of the student, please fill in with normal and neat handwriting, and avoid careless and illegible handwriting.
3. The insurance coverage takes effect from the effective date indicated in the insurance contract. Before the effective date, our company will not undertake the insurance coverage.
4. The first sheet of *Confirmation of Insurance Offer* shall be submitted to our company and other sheets shall be kept properly by the applicant.
5. In case that the insured encounters any accident under the insurance coverage during the insurance period, please notify us in time and prepare relevant documents as per the requirements of the insurance clauses. In this way, we can provide swift service to you.

We sincerely thank for your trust and support.

Claims enquiry tel. of China Life Insurance Company Ltd. Binhai Company: 25853419, 25855436, 95519

Insurance period	One year
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Type of insurance	Insured amount
China Life Students and Children Life Insurance with Fixed Period	RMB50000 (including two covered items: death out of accidents and death out of diseases)
China Life Additional Students and Children Accident Fee Compensation Medical Insurance	RMB6000
China Life Additional Students and Children Hospitalization Fee Compensation Medical Insurance	RMB40000
Total of Premium	(In words) RMB One Hundred (¥100)

The second sheet kept by the insurance applicant

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 80% within the insured amount.
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 80%.
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 and deductibles (RMB100) will be reimbursed at the percentage of 60%.
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 30 days (according to the regulations of our company about insurance renewal, the renewal period does not have a waiting period).
4. The reimbursable medical fees shall follow the regulations of reimbursable scope of Tianjin urban employees' basic medical insurance for diagnosis, treatment and medicine.
5. 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.
6. 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.
7. Beatification, care and remedy for teeth, medical operations for visual acuity correction, medical operations for sex change and cosmetic surgery or orthomorphia operations not due to accidental injury are not under the insurance coverage of our company.
8. 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
<p>○ 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.)</p>
<p>○ 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.</p>
<p>○ Light-Brown sheet of medical expense receipt (printed, original), medicine prescription and printed list of medicine charges.</p>
<p>○ Diagnosis certificate (chopped with seal for diagnosis certificate).</p>
<p>○ The outpatient's case history.</p>
<p>○ 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.</p>
<p>○ 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 photo copies of the person who encounters an accident.</p>
<p>○ Photocopy of birth certificate of the person who encounters an accident.</p>
<p>○ Medical examination fees shall be supported with medical examination report and printed list.</p>
<p>○ Printed list of treatment fees</p>
<p>○ Laboratory fees shall be supported with laboratory report (copy is acceptable).</p>
<p>○ Radiology fees shall be supported with radiology report.</p>
<p>○ 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).</p>
<p>○ For Chinese students under the age of 18, please provide ID photo copies of one of the parents and the student with photo copy of deposit book or bank card of his/her parents. For foreign passport holder under the age of 18, please provide passport photo copies of one of the parents and the student with photo copy of deposit book or bank card of his/her parents.</p>

Hospitalization
○ 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.)
○ 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.
○ Light-Brown sheet of hospitalization fees (printed, original)
○ Diagnosis certificate (chopped with seal for diagnosis certificate)
○ General details of hospitalization fees (printed)
○ 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).
○ Hospital discharge summary (chopped with seal of medical affairs department).
○ Photocopy of hospitalization log (chopped with seal of medical affairs department).
○ Relevant medical examination reports (chopped with seal of medical affairs department).
○ Log of the first course of disease, pathology report (original) (chopped with seal of medical affairs department).
○ Other relevant medical examinations.
○ 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 photo copies of the person who encounters an accident.
○ Photocopy of birth certificate of the person who encounters an accident.
○ 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).
○ For students under the age of 18, please provide ID photocopies (for Chinese parents) or passport photocopies (for Foreign parents) and deposit book or bank card of his/her parents.

Remarks: as to the part of hospitalization fees which have been reimbursed by social insurance, please provide payment checklist (with seal).

Reminder: 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). Please check with the school nurse for the student's name in the insurance system before going to the hospital.