

600 方案:

险种代码	险种名称	责任代码	责任名称	保额	保费
Y001	平安产险意外伤害保险	YA01	意外身故	225000	600 元/人/年 或 50 元/人/月
J007	平安附加疾病身故保险	JB01	疾病身故	225000	
Y001	平安产险意外伤害保险	YA01	意外残疾	200000	
J003	平安产险附加意外伤害医疗费用补偿保险	JA17	意外住院和门急诊	20000	
J046	平安产险住院津贴保险 (A 款)	JD01	意外和疾病住院津贴	36000	
J557	平安产险住院医疗费用补偿保险	JA15	意外和疾病住院	400000	
Y003	平安产险交通工具意外伤害保险 (B 款)	YA08	飞机意外伤害身故和残疾	200000	
		YA09	火车意外伤害身故和残疾	100000	
		YA10	轮船意外伤害身故和残疾	100000	
		YA11	汽车意外伤害身故和残疾	50000	
J508	平安产险附加门诊急诊医疗保险	JA16	意外和疾病门诊	20000	

特别约定:

1、此单为外籍来华人员业务；2、住院医疗保险责任：本公司就被保险人实际发生的在当地医保规定范围内的合理住院医疗费用（含乙类药及乙类诊疗项目中由个人先行支付部分）按 100%比例赔付，无等待期。3、我司承担连续投保人员（或提供既往保单记录亦可视同连续投保）首次投保后发生的意外、疾病及其并发症导致的保险责任。首次投保前已发生的意外、疾病及其并发症为除外责任；4、意外医疗：合理医疗费用（含乙类药及乙类诊疗项目中由个人先行支付部分和对于事故发生之日起一百八十日后因骨折内固定取出而实际支出的合理医疗费用），按 100%比例赔付。5、对未满 18 周岁的被保险人的身故保险金累计赔付限额按照以下限额执行：不满 10 周岁的，不得超过人民币 20 万元；10 至 18 周岁的，不得超过人民币 50 万元。6、意外伤害残疾赔付标准，按照保单主险条款所附《人身保险伤残评定标准及代码》（标准编号为 JR/T0083—2013）中意外伤害残疾一至十级对应给付比例分别为意外伤害保额的 100%、75%、50%、30%、20%、15%、10%、3%、2%、1%；最高赔付金额为 20 万。7、本保单提供意外及疾病医疗垫付（不含门诊），24 小时援助热线 24hr Global Assist Hotline: 95511。8、本保单项下增加我司定点医院：泰康仙林鼓楼医院。9、本保单意外和疾病住院津贴无免赔额，健康险无等待期。10、疾病门诊：保险金额 2 万元（含乙类药及乙类诊疗项目中由个人先行支付部分），年免赔 650 元，每日限额 600 元，赔付比例 85%；11、经投保人申请并经保险人同意，本保单附加《平安附加承保地域特约条款》，仅承担被保险人在中国境内（不含港澳台）发生的保险责任。12、本保单被保险人为身体健康、能正常工作或正常生活的自然人，精神和行为障碍为除外责任（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）。13、无其他特别约定。

600RMB Scheme:

Risk type code	The name of the type of insurance	Responsible Code	Name of responsibility	Sum Insured	Premium
Y001	Ping An Property & Casualty Accidental Injury Insurance	YA01	Accidental Death	225000	600 元 /person/year Or 50 元 /person/month
J007	Ping An Additional Sickness Death Insurance	JB01	Death from Illness	225000	
Y001	Ping An Property & Casualty Accidental Injury Insurance	YA01	Accidental disability	200000	
J003	Ping An Property & Casualty Supplemental Accidental Injury Medical Expense Compensation Insurance	JA17	Accidental Injury Hospitalization and Outpatient Emergency	20000	
J046	Ping An Property & Casualty Hospitalization Allowance Insurance (Section A)	JD01	Hospitalization allowance for accidents and sicknesses	36000	
J557	Ping An Property & Casualty Inpatient Medical Expenses Compensation Insurance	JA15	Hospitalization for Accidents and Illnesses	400000	
Y003	Ping An Property & Casualty Vehicle Accident Insurance (Paragraph B)	YA08	Aircraft Accidental Injury Death and Disability	200000	
		YA09	Train Accidental Injury Death and Disability	100000	
		YA10	Ship Accidental Injury Death and Disability	100000	
		YA11	Car Accidental Injury Death and Disability	50000	
J508	Ping An Property & Casualty Insurance Supplemental Outpatient Emergency Medical Insurance	JA16	Accident and Illness Clinics	20000	

Special Appointment:

1. This list is for foreign personnel coming to China; 2. Inpatient medical insurance liability: The company is actually paid by the insured within the scope of the local medical insurance provisions of the reasonable inpatient medical expenses (including Class B drugs and the part paid by the individual in advance in the Class B diagnosis and treatment projects) in the proportion of 100%, without a waiting period. 3. Our company bears the insurance liability caused by accidents, diseases and complications that occur after the first insurance

application of continuous insurance personnel (or providing previous insurance records can also be regarded as continuous insurance). Accidents, Sicknesses and complications that have occurred before the first application are excluded; 4. Accidental medical treatment: Reasonable medical expenses (including Class B drugs and Class B diagnosis and treatment projects paid by individuals in advance and reasonable medical expenses actually incurred due to internal fixation and removal of fractures after 180 days from the date of the accident) are paid in proportion to 100%. 5. The cumulative compensation limit for the death insurance benefit of the insured under the age of 18 shall be implemented according to the following limits: if the insured is under the age of 10, it shall not exceed RMB 200,000; Between the ages of 10 and 18, it shall not exceed RMB 500,000. 6. Accidental injury disability compensation standards, according to the "Personal Insurance Disability Assessment Standards and Codes" attached to the main insurance clause of the policy (standard number is JR/T0083-2013) in the accident injury disability level 1 to 10 corresponding payment ratios of accident injury disability level 1 to 100%, 75%, 50%, 30%, 20%, 15%, 10%, 3%, 2%, 1% respectively; The maximum payout amount is 200,000. 7. This policy provides medical advance payment for accidents and Sicknesses (excluding outpatient), 24hr Global Assist Hotline: 95511. 8. Under this insurance policy, add our designated hospital: Taikang Xianlin Drum Tower Hospital. 9. There is no deductible for accident and Sickness hospitalization benefit under this policy, and there is no waiting period for health insurance. 10. Disease outpatient treatment: the insurance amount is 20,000 yuan (including class B drugs and class B diagnosis and treatment projects paid by individuals in advance), the annual deductible is 650 yuan, the daily limit is 600 yuan, and the compensation ratio is 85%; 11. Upon the application of the insured and the consent of the insurer, this policy is attached to the "Ping An Additional Regional Special Clauses", and only bears the insurance liability incurred by the insured in China (excluding Hong Kong, Macao and Taiwan). 12. The insured person of this policy is a natural person who is in good health, able to work normally or live normally, and mental and behavioral disorders are excluded from liability (determined in accordance with the International Statistical Classification of Diseases and Related Health Problems (ICD-10) of the World Health Organization). 13. No other special agreements.