

Insurance Claim

Do be sure to firstly call 4008105119 EXT 1 to make a diagnosis inquiry before you go to see a doctor.

Dear customers:

If you want to learn about the services of settlement of claim of comprehensive insurance for people coming to China of Ping An Endowment Insurance Co., Ltd., please read this guide carefully.

(1) Procedures for insurance claims:

Standard procedures of insurance claims after occurrence of insurance accident:

1. Please call directly 4008105119 EXT 1 for medical consultation due to disease or accident. The rescue doctor will consult, diagnose, and provide medical guidance and precautions for insurance claim. After consulting diagnosis and outpatient treatment, if the doctor confirms that further hospitalization is required, the insured can apply for advanced payment of medical expense for hospitalization to the rescue company. After communication and confirmation of the rescue company and hospital, it will be decided whether the advanced payment procedures shall be started. If the insured is directly hospitalized without consulting, diagnosis and recording of doctor of the rescue company and outpatient treatment (including those whose conditions do not meet the requirements of hospitalization but require the outpatient doctor to agree with hospitalization), the rescue company will not be responsible for advanced payment of medical expense for hospitalization. If advanced payment for medical expenses is made without the above procedures, the insured will not be able to get compensation.

2. Major accident can be reported with the following contact information

Telephone number for claim consultation and reporting: 4008105119 EXT 1. You can call 010-67185217 in the areas without telephone number beginning with 400.

You cannot get compensated without reporting through the 400 call or following the standard procedures.

(2) Document to be presented for settlement of claims:

1).One-year term life insurance

A Copy of passport and visa page of the Insured

B Disability certificate when the Insured is disabled (an evaluation report shall be issued by the assigned evaluation body)

C Death certificate of the Insured

D Certificate of relationship between the Insured and all the beneficiaries, and copy of identification proof of the beneficiaries

E Certificate of accident, in case of an accident (in case of traffic accident, the traffic unit should issue a liability confirmation of traffic accident)

2).Medical treatment for accidental injuries

A Copy of passport and visa page of the Insured

B Course and certificate of accident (in case of traffic accident, the traffic unit should issue a liability confirmation of traffic accident)

C Original of receipt

D Medical record, detailed expenditure sheet and copy of examination report and laboratory test report of each respective treatment (date of examination and date of invoice shall be corresponding).

3).Medical treatment for outpatient and emergency

A Copy of passport and visa page of the Insured

B Original of receipt

C Medical record, detailed expenditure sheet and copy of examination report and laboratory test report of each respective treatment (date of examination and date of invoice shall be corresponding).

If the fees have exceeded the minimum payment line of RMB650 Yuan, then the medical record, detailed expenditure sheet and copy of examination report and laboratory test report of treatment that costs below 650 Yuan are also required to be presented.

4).Hospitalization

A Copy of passport and visa page of the Insured

B Certificate of accident, in case of an accident (in case of traffic accident, the traffic unit should issue a liability confirmation of traffic accident)

C Original of receipt and detailed expenditure sheet for hospitalization

D Copy of hospital discharge summary or medical record of hospitalization

Special instructions to item 2) to item 4) above:

(1) Besides, the Insured's bank account opened in the mainland of China and accurate information (account No. name, opening bank information), which can be obtained from copy of deposit book and bank costumer table, in relation to the account must be attached to the claim settling documents for each request for compensation; (For details, please call 4008105119 EXT 1)

(2). Where in one insured incident, the Insured has to be treated in two or more hospitals, relevant documents such as diagnosis certificate and medical record from relevant hospitals shall be presented.

(3). Hospitals for treatment shall be limited to the public hospitals within the territory of the Chinese mainland, and requested items and expenses that can be reimbursed

should in accordance with the scope of local regulations of social basic medical insurance.

5). Application for nursing fee

Original Invoices of nursing fee issued by hospital or by nursing service company.

Materials for claims of settlement sent to: 北京市朝阳区东三环中路 55 号双子座 B 座 303 室（邮编 100022）

Addressee: 来华项目理赔部

电话: 4008105119 转 1 键

Please Dial: 4008105119 转 1

Chinese explanation prevails in case of contradiction arising out of the
aforementioned contents.