

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
Type of insurance	Insured amount (Annual Cumulative Total)
Accidental Death	RMB50000
Diseases Death	RMB50000
Disability out of Accidents	RMB10000
Hospitalization Expenses (Diseases/Accidents) or Specific Outpatient Treatment	RMB50000
Hospitalization Compensation (Diseases/Accidents)	RMB50/day
General Accident Outpatient/Emergency Treatment	RMB8700
Rabies Vaccine	RMB300
Minimally Invasive Cosmetic Suture out of accidents	RMB500
Accidental Traumatic Tooth Repair	RMB500

Special agreements:

1. China Life Joyful Comprehensive Accident Insurance (Section A): Accidental Disability Insurance Liability: The insured amount is RMB10,000.
2. China Life Supplementary Student Children's Hospitalization Fixed-Payment Medical Insurance: 30 days waiting period for hospitalization for initial illness (renewal in accordance with the relevant regulations of the company is not subject to the waiting period).
3. China Life Joyful Worry-free Term Life Insurance (Section A): If the insured dies due to illness within 30 days of the waiting period agreed in this contract (if the insurance is renewed in accordance with the relevant regulations of the company, the insurance period of renewal is not limited by the waiting period), this contract is terminated, and the company will pay the insurance money according to the insurance premium (excluding interest) that has been paid in this contract.

If the insured dies due to circumstances other than the foregoing, this contract shall be terminated, and the company shall pay the insurance money according to the insured amount specified in the insurance policy.

4. China Life Additional Student Hospitalization Expenses Compensation Medical Insurance: During the insurance period of this additional contract, if the insured suffers from illness after a waiting period of 30 days (if the policy is renewed in accordance with the relevant regulations of the company, the renewal is not subject to the waiting period), the insured is hospitalized or specified for outpatient treatment in a secondary or above (including secondary) hospital or

other medical institutions recognized by the company. For inpatient or specific outpatient medical expenses that meet the scope of local basic medical insurance, the Company shall pay the inpatient medical insurance or specific outpatient medical insurance according to the payment ratio agreed in this additional contract after deducting the part that has been compensated or paid by local basic medical insurance, publicly-funded medical care, serious illness insurance for urban and rural residents, other expense compensation medical insurance and other channels, as well as the deductible agreed in this additional contract. For the insured who participates in the public-funded medical care and basic medical insurance, the deductible paid by the medical insurance is 0 yuan, and the payment ratio is 88%; for the insured who does not participate in the public-funded medical care and basic medical insurance, and the deductible paid by the medical insurance is 0 yuan, and the payment ratio is 80%.

5. China Life Additional Joyful Accident Injury Compensation Medical Insurance (Section G) :

(1) Accidental Medical Liability: The insurance amount is 8,700 yuan. If the insured suffers an accidental injury and is treated in a second-level or above hospital or other medical institution recognized by the Company due to the accidental injury, after deducting the part that has been compensated by the local basic medical insurance, publicly-funded medical care, and serious illness insurance for urban and rural residents, other expense compensational medical insurance and other channels have compensated or paid the part and the deductible agreed in this additional contract, the balance of the medical insurance shall be paid according to the proportion of payment agreed in this additional contract. For the insured who participate in the public-funded medical treatment and basic medical insurance, the deductible paid by the medical insurance is 0 yuan, and the payment ratio is 88%, and the deductible for the insured who does not participate in the public-funded medical treatment and basic medical insurance is 0 yuan, and the payment ratio is 80%.

(2) Medical liability for rabies vaccination: If the insured suffers an accidental injury and receives rabies vaccination in a secondary hospital or above (including secondary level) or other medical institutions recognized by the company due to the accidental injury, the company shall pay the medical insurance premium for rabies vaccination according to the proportion of payment agreed in this additional contract for the medical expenses incurred and actually incurred by the insured for each course of rabies vaccination. The rabies vaccination medical insurance premium paid by the Company shall be limited to the amount of rabies vaccination medical insurance agreed in this additional contract, and this liability under this supplementary contract shall be terminated when the rabies vaccination medical insurance premium paid once or cumulatively reaches the amount of rabies vaccination medical insurance agreed in this additional contract. The deductible of rabies vaccination medical insurance is 50 yuan, the payment ratio is 100%, and the insurance amount is 300 yuan.

(3) Medical liability for minimally invasive cosmetic sutures: If the insured suffers an accidental injury and undergoes minimally invasive cosmetic sutures in a hospital above the second level (including secondary level) or other medical institutions recognized by the company, the company shall be liable for each minimally invasive cosmetic suture and the actual expenses incurred by the insured. For medically necessary and reasonable medical expenses, the Company shall pay the medical insurance benefits for Minimally Invasive Cosmetic Sutures according to the payment ratio agreed in this Additional Contract after deducting the part that has been compensated or paid by other medical insurance and other means, as well as the deductible agreed in this Additional Contract. The medical insurance premium paid by the Company shall be limited to the amount of medical insurance for minimally invasive cosmetic sutures as agreed in this additional contract, and the liability of this additional contract shall be terminated when the medical insurance premium for minimally invasive cosmetic sutures paid

once or cumulatively reaches the amount of medical insurance for minimally invasive cosmetic sutures agreed in this additional contract. The deductible of the medical insurance premium for minimally invasive cosmetic sutures is 50 yuan, the payment ratio is 100%, and the insurance amount is 500 yuan.

(4) Medical liability for traumatic dental restoration: If the insured suffers an accidental injury and undergoes traumatic dental restoration diagnosis and treatment in a hospital of Level II or above (including level II) or other medical institutions recognized by the company due to the accidental injury. For medically necessary and reasonable medical expenses, the Company shall pay the medical insurance benefits for traumatic dental restoration according to the proportion of payment agreed in this additional contract, after deducting the part that has been compensated or paid by other medical insurance and other means, as well as the deductible agreed in this additional contract, and the amount paid for each tooth shall not exceed the limit agreed in this additional contract. The amount of medical insurance for traumatic dental restoration paid by the Company shall be limited to the amount of medical insurance for traumatic dental restoration as agreed in this additional contract, and the liability of this additional contract shall be terminated when the medical insurance premium for traumatic dental restoration paid in one or cumulative amount reaches the amount of medical insurance for traumatic dental restoration agreed in this additional contract. The deductible of the medical insurance for traumatic dental restoration is 50 yuan, the payment ratio is 100%, the limit is 500 yuan per tooth, and the insurance amount is 500 yuan.

6. The payment of medical expenses shall be carried out within the scope of reimbursement according to the provisions of the basic medical insurance for urban employees in Tianjin.

7. The Company shall not be liable for the treatment of uncured diseases before the effective date of this contract and the treatment of hereditary diseases, congenital malformations, deformities, or chromosomal abnormalities of the Insured.

8. The Company shall not be liable for the Insured Person's suicide or intentional self-injury, injury caused by illegal acts, participation in high-risk sports, and treatment of mental and behavioral disorders.

9. The Company shall not be liable for the Insured Person's teeth whitening, health care and restoration, vision correction surgery or sex reassignment surgery, and cosmetic or orthopedic surgery not caused by accidental injury.

10. The Company shall not be liable for the medical treatment of the Insured in Hong Kong, Macao Special Administrative Region, Taiwan, or outside China.

Reminder:

1. The hospital must be a public secondary or higher hospital in the medical insurance network.
2. Chinese students must fill in the name on their ID card or household registration book, and foreign students must fill in the name on their passports (some Hong Kong, Macao and Taiwanese students must have their passport names in Chinese and English, and Chinese names can be used for registration). Please check with your school doctor to confirm the student's name in the insurance system before you go to the hospital.
3. Please ask the doctor to write the medical record in the medical record book, and issue a diagnosis certificate with the hospital stamp.
4. For other reimbursement documents, please refer to the "Student Insurance Claim Materials Checklist".
5. If the hospitalization social security has been reimbursed, please provide a stamped payment verification form.

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. If more than one detail is displayed on the receipt, there should be a statement of "please see attached", you need to print the detailed list of charges at the cashier.</p>
<p>○ If you have been reimbursed for insurance in other companies, the receipts and all bills are copies, please provide the original copy of the company audit form (or social security or commercial insurance claim division form), which must be stamped</p>
<p>○ Outpatient medical records (medical records from a doctor are required for each visit)</p>
<p>○ Certificate of diagnosis (must be stamped with a medical certificate, a certificate of diagnosis is required for each hospital)</p>
<p>○ Examination fees (CT, MRI, X-ray, ultrasound, etc.) must be accompanied by a checklist and a printed list</p>
<p>○ A list of treatment fees (if too many lines are shown) should be printed</p>
<p>○ A copy of the ID card of the insurer, if the insurer is under the age of 18, a copy of the household registration book needs to be provided; Foreign students are required to provide a copy of their passport</p>
<p>○ Photocopy of birth certificate of the person who encounters an accident.</p>
<p>○ Photocopies of both sides of applicant's bank card in Bank of China, Industrial and Commercial Bank of China, China Construction Bank, Agricultural Bank of China, China Merchants Bank, China Everbright Bank, Guangfa Bank, or Postal Savings (for non-local bank accounts, please provide the photocopy of both sides of bank card of personal clearing account in Bank of China, Industrial and Commercial Bank of China, China Construction Bank, or Agricultural Bank of China).</p>
<p>○ For Chinese students under the age of 18, please provide household register and ID photocopies of one of the parents and photocopy of deposit book or bank card of his/her parents. For foreign passport holder under the age of 18, please provide passport photocopies of one of the parents and photocopy of deposit book or bank card of his/her parents.</p>

Hospitalization
<p>○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.)</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 hospitalization fees (printed, original)</p>
<p>○Relevant medical examination reports (chopped with seal of medical affairs department).</p>
<p>○Certificate of diagnosis (must be stamped with a medical certificate stamp, a certificate of diagnosis is required for each hospital)</p>
<p>○General details of hospitalization fees (printed)</p>
<p>○Social security checklist (if the applicant is enrolled in social security, the checklist will be issued at the cashier at the time of discharge)</p>
<p>○A full set of hospitalization records (go to the medical record room to print at your own expense 15 days after discharge)</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 book shall be provided. For foreign passport holder, passport photocopies of the person who encounters an accident.</p>
<p>○Photocopy of birth certificate of the person who encounters an accident.</p>
<p>○Photocopies of both sides of applicant's bank card in Bank of China, Industrial and Commercial Bank of China, China Construction Bank, Agricultural Bank of China, China Merchants Bank, China Everbright Bank, Guangfa Bank, or Postal Savings (for non-local bank accounts, please provide the photocopy of both sides of bank card of personal clearing account in Bank of China, Industrial and Commercial Bank of China, China Construction Bank, or Agricultural Bank of China).</p>
<p>○For Chinese students under the age of 18, please provide household register and ID photocopies of one of the parents and photocopy of deposit book or bank card of his/her parents. For foreign passport holder under the age of 18, please provide passport photocopies of one of the parents and photocopy of deposit book or bank card of his/her parents.</p>