

Asia University Students Group Accident Insurance Coverage (Simplified Version)

★Details shall be governed by the China Life insurance application★

**【Death benefits】**

1. Death by disease: 1 million
2. Death by accident: 1.1 million

**【Disability benefits】**

1. Total disability caused by disease: 1 million
2. Disability caused by accident (subject to disability level table): 25 up to 1.1 million.

**【Medical benefits for accident】**

Hospital/clinic visits for accident treatment may be compensated according to the original copy or duplicate copy of a receipt stating the actual medical expenses for up to ten thousand per accident.

**【Cancer treatment benefits】**

Cancer treatment insurance	Daily allowance for hospitalization due to cancer (Unlimited days)	Cancer recuperation at home (Unlimited days)	Cancer surgery expense (Unlimited days)
Coverage	1,000/day	1,000/ day	15,000/ day

**【Major burn injury treatment benefits】**

Compensation for accident insurance for major burns, up to 100,000 yuan.

Major burn injury shall mean: second-degree burn surface area above 20%, third-degree burn surface area above 10%, or facial burn with damage to functions of five-sense organs.

**【Bone fracture benefits for accident】**

Bone fracture due to accident injury will be compensated with ‘Compensation for Bone Fracture without Hospitalization’ depending on specific anatomical location of fractured bones.

(Abstraction from the description by fracture types and number of days stated on the terms and conditions of group insurance application)

**Complete fracture** :  $1/2 \times$  hospitalization daily allowance at 800/day  $\times$  anatomical location-day.

**Incomplete fracture** :  $1/4 \times$  hospitalization daily allowance at 800/day  $\times$  anatomical location-day

\* China Life Specialist On-campus Service \*

Hours: 3-5 pm every Thursday

Location: Students Guidance Section, Students Affair Office, Administration Building

If you have any question regarding students group accident insurance, please visit Students Guidance Section where an insurance service specialist will be available for you.

**Bone crack** :  $1/8 \times$  hospitalization daily allowance at 800/day  $\times$  anatomical location-day  
**Asia University Students Group Safety Insurance Coverage (Simplified Version)**

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**【Hospitalization insurance】**

This insurance allows ‘Option afterward for one of two’, which means the insured may choose from either actual expense coverage based on the original receipt or compensation with fixed amount based on the diagnosis report (with days of hospitalization stated). If the original receipt stating the actual medical expenses (excluding the amount already covered by the National Health Insurance coverage) during hospitalization period is available, the insured may claim for the hospitalization for medical treatment due to disease or accident subject to the benefit limits stated in the following table. If the original receipt is not available, the insured may alternatively claim for fixed amount daily allowance for hospitalization at 700/day, up to 60 days, by presenting a diagnosis report (with days of hospitalization stated), but each accident must be 14 days apart from another accident.

Hospitalization and medical treatment insurance	Type	Original receipt	Fixed amount for hospitalization
	Coverage	(Actual expense coverage)	(Daily allowance-compensation)
	Meals at ward(limit applies)	800/day	800/day
	Misc. expense for treatment ( limit applies )	24,000	-
	General surgery expense ( limit applies )	32,000	-
	Physician diagnosis expense ( limit applies )	400	-

**【Notices for hospitalization insurance】**

1. Nine complications caused by accident injury during pregnant period are covered: miscarriage, ectopic gestation, molar pregnancy, placenta previa, abruptio placenta, postpartum hemorrhage, Preeclampsia, Eclampsia, and toxemia of pregnancy.
  2. The outpatient registration fees for hospital visit occurred one week before and after hospitalization will be regarded as miscellaneous medical expense. Daily outpatient registration fee occurred during the two weeks after surgery and discharge from hospital will be compensated only for ward meal expense.
  3. Temporary hospitalization for observation ordered during outpatient visit and actually charged, or outpatient visit lasts longer than 6 hours without hospitalization, if stated on diagnosis report, will be compensated according to actual medical expense or paid as one day of hospitalization based on daily allowance.
  4. Actual expense coverage shall apply for outpatient surgery at an open hospital (limited to the same day of the surgery) according to the original copy of receipt.
  5. Daily ward meal expense will be doubled for up to seven days for hospitalization in intensive care unit.
- ★ Submit application to the Students Guidance Section, and, after one month, visit the China Life website’s group insurance page to check claim record.**  
**Please enter the University’s GUI No.: 17713214 and your Citizen ID No. when logging in.**