

特别约定：

1. 被保险人的投保年龄为 180 天至 65 周岁，且身体健康，无缺陷，能正常工作、学习、生活。The Insured person(s) must be aged from 180 days to 65 years old.
2. 根据保监发〔2015〕90 号的规定，对于父母为其未成年子女投保的人身保险，在被保险人成年之前，各保险合同约定的被保险人死亡给付的保险金额（包括在所有商业保险公司所购买的保险，但不包括投资连结保险、万能保险以及航空意外伤害保险）总和、被保险人死亡时各保险公司实际给付的保险金总和：投保年龄不满 10 周岁的，不得超过人民币 20 万元；投保年龄已满 10 周岁但未满 18 周岁的，不得超过人民币 50 万元，故对于被保险人的投保限额超过上述规定的，我司不再承保，若尚未达到限额的，本公司仅就差额部分进行承保。Any insured under 18 years old, if he/she, before the inception of this policy, has other insurance policy/policies that offer(s) death benefit (except unit-linked insurance, universal insurance and aviation personal accident insurance), the death benefits provided by this policy will be excess in all instances to the other insurance policy/policies and the total death benefits of the other insurance policy/policies and this policy shall not exceed the death benefits limit-RMB 100,000 for person under 10 years old or RMB 500,000 for person from 10 to under 18 years old as specified by China Insurance Regulatory Committee in regulation (2015) #90.
3. 【猝死】指貌似健康的人因潜在疾病、机能障碍或其他原因在出现症状后 24 小时内发生的非暴力性突然死亡，属于疾病身故。猝死的认定，如有公安机关、检察院、法院等司法机关的法律文件、医疗机构的诊断书等，则以上述法律文件、诊断书等为准。
[sudden death] refers to the sudden non violent death of a seemingly healthy person within 24 hours after the onset of symptoms due to potential diseases, dysfunction or other reasons, which belongs to disease death. For the determination of sudden death, if there are legal documents of the public security organs, procuratorates, courts and other judicial organs, and the medical institutions' diagnosis, the above-mentioned legal documents and diagnostic documents shall prevail.
4. 本保单项下意外医疗保险责任不限社保用药，保单上所列保险金额为单次事故赔偿限额。Accidental Medical Expenses is not limited to social security medicine. The Maximum Limit on the policy is for a single accident limit.
5. 此保险计划仅承保在最近一年内在中华人民共和国境内（不包含香港，澳门和台湾）居住满 183 天的人员。This insurance only insured foreigners living 183 days or above within the territory of the People's Republic of China in the recent years (not include Hong Kong, Macao and Taiwan).
6. 保险计划 A、B、C 仅承保 1-4 类职业，保险计划 D、E 仅承保 1-3 类职业。Plan A, B, C only subject to 1-4 class occupation. Plan D, E only subject to 1-3 class occupation.
7. 对于投保计划 D、E 的人员年度应税薪金收入不低于人民币 10 万元，保险公司保留要求被保险人提供税务机关出具的纳税证明作为索赔必要材料的权利。For plan D, E, personnel salary annual taxable income is not lower than RMB 100000 yuan. The insurance company reserves the rights to require the insured to provide proof issued by the tax authorities to pay taxes as the necessary materials of claim.

8. 家庭主妇、离退休人员仅可投保 A、B、C 计划。Housewives and retirees can only choose plan A, B, C.
9. 本保险限购一份，多投无效；若被保险人在保单有效期内自愿投保由本公司承保的多种产品（不包括团体意外险及旅行保险），且在不同保险产品或同一保险产品的不同计划中有相同保障或相同保险利益的，保险人仅按相同保障或相同保险利益在保险金额最高者做出赔偿，并退还其他保险或计划项下已收取的相应保障或保险利益的保险费。Each insured person can only be entitled one insurance plan under this product.If the applicant applies different insurance products from the Company (not including group insurance and travel insurance) and there are the same Benefits under different insurance products, the Company will indemnify the insured only one Benefit with the highest limit and refund the premium of other same Benefits when claim occurs.
10. 本保险中医疗相关保障限定为在中华人民共和国境内合法经营的二级以上（含二级）公立医院普通部或保险公司认可的其他医疗机构中发生的医疗费用，但不包括北京市平谷区、密云县、怀柔区的所有医疗机构。The medical coverage under this policy is limited to the general department of second class above (including level 2)public hospitals with legal business license within the territory of the People's Republic of China or other medical institutions recognized by the insurance company, but not including all medical institutions of pinggu district, miyun county, huairou district of Beijing city.
11. 本产品承保以下旅游期间的户外运动过程中发生的保险责任：海拔 5000 米以下的休闲旅游、远足徒步、登山运动、露营、固定路线洞穴体验；定向运动、拓展活动、场地趣味活动；游泳、潜水（下潜深度不超过 18 米）、溯溪、划船、帆船、帆板、皮划艇、漂流；人工场地攀岩及下降、滑雪运动；骑马游玩、马术培训。The policy covers the following travel period occurred in the process of outdoor sports insurance liability: an altitude of 5000 meters below the leisure travel, hiking hiking, mountaineering, camping, fixed route cave experience;Directional movement, outreach activities, fun activities;Swimming, diving, diving depth of no more than 18 m), wading, rowing, sailing, windsurfing, kayaking, rafting,Artificial ground rock climbing, skiing and decline;Riding for pleasure, equestrian training.
12. 本产品不承保：任何种类的速度竞赛或比赛（徒步除外）、竞技性冬季运动、极限运动，海拔 5000 米以上的攀登、滑雪、高山滑翔、极地探险，非固定路线洞穴探险、跳伞、空中跳跃、狩猎、蹦极、潜水（下潜深度超过 18 米），摔跤、柔道、空手道、跆拳道、马术、武术、拳击的运动或特技表演。This policy does not cover: any kind of speed or competition, except (hiking), athletics winter sports, extreme sports, 5000 meters climbing, skiing, and mountain glide, polar explorers, without a fixed route, parachute and jumps in spelunking, hunting, bungee jumping, diving (more than 18 m depth), wrestling, judo, karate, taekwondo, equestrian, martial arts, boxing movement or stunts.
13. 本产品不承保任何职业或半职业的体育运动及有奖金的赛事活动。This policy does not cover any professional or semi-professional sports and events have the prize.
14. 被保险人若有任何职业变更，须于 10 天内以书面方式通知保险公司以作调整。未如实告知职业的，保险人有权据此解除保险合同乃至拒赔。Please inform us within 10

days if your occupation has changed.

15. 除条款约定的责任免除，下列期间或情形下不论任何原因导致的费用、损失，本公司不负赔偿责任：

(1) 任何原因进行的牙齿保养、 牙齿修复、牙齿整形或牙齿植种；非因意外事故进行的任何牙科检查、治疗或手术，以及任何进食活动(包括咀嚼或啃咬)引发的牙科治疗；对非自然牙进行的任何治疗。

(2) 中草药、中药材或任何传统中医治疗。传统中医治疗包括但不限于推拿、按摩、指压治疗、足科治疗、营养师治疗、理疗、针法、灸法、针灸、顺外治疗、整骨治疗。

(3) 营养费、康复费、整容费、美容费、修复手术费、交通费、伙食费、误工费、丧葬费等费用。

(4) 任何自然产生的状况、衰老退化现象及渐进过程。

(5) 因椎间盘膨出或突出造成的医疗费用。

Except for the exemption stipulated in the agreement, the company shall not be liable for the expenses and losses caused by any reason in the following circumstances:

(1) **Dental care, restoration, reshaping or planting for any reason; any dental examination, treatment or non-accidental operation, and any dental treatment caused by eating activities (including chewing or gnawing); any treatment for unnatural teeth.**

(2) **Chinese herbal medicine, Chinese herbal medicine or any traditional Chinese medicine treatment. Traditional Chinese medicine treatment includes but not limited to massage, massage, finger pressure treatment, foot treatment, nutritionist treatment, physical therapy, acupuncture, moxibustion, acupuncture, external treatment, osteotomy.**

(3) **Nutrition cost, rehabilitation cost, cosmetic cost, cosmetology cost, repair operation cost, transportation cost, board cost, work delay cost, funeral cost, etc.**

(4) **Any naturally occurring condition, aging degradation phenomenon and gradual process.**

(5) **Medical expenses caused by herniation or protrusion of intervertebral disc.**

16. 意外每日住院津贴：若被保险人入住医院时未进行手术治疗，则该次事故的意外每日住院津贴最长给付天数为 7 天。**Accident daily hospitalization allowance: if the insured does not receive surgical treatment when staying in the hospital, the maximum payment of accident daily hospitalization allowance is 7 days.**

17. 本保险所称自驾车：是指被保险人合法拥有或租赁的 7 座（含）以下非营运为目的的四轮机动车辆（不含国家机关及企事业单位用车、货车、摩托车、拖拉机、特种车及残疾人电动车）。

18. 本特别约定与条款若有冲突，以本特别约定为准，未尽事项以条款为准。If there is any conflict between this special agreement, the terms and conditions of policy, the special agreement shall prevail, the rest will be subject to terms and conditions of the policy.