

Special Notice: This English version is for your kind reference only. Please refer to the insurer's Chinese version which is filed in CIRC, as a standard policy wording.

Note: Before determining to purchase the insurance, please carefully read and understand all terms of this Policy, especially "Exclusions" in bold in favor of the Insurer. For any doubt, please feel free to contact staff of the Insurer or call at 95511

Ping An Property & Casualty Insurance Company of China, Ltd.

Ping An Aviation Accident Insurance Clause

General Provisions

Article 1 The insurance contract incorporates insurance clauses, insurance applications, insurance policies and endorsements. Any agreement related to the insurance contract shall be in written form. Any agreement related to the insurance contract shall be in written form.

Article 2 The Applicant of this contract shall be the Insured himself/herself with full capacity for civil conduct or any other person who has an insurable interest to the Insured.

Article 3 The beneficiary of this contract shall include:

1. Beneficiary of death benefit

The Insured or Applicant may designate one or more persons as the beneficiaries of the death benefit when entering into the contract. If there are more than one beneficiary, the Insured or Applicant shall determine their sequence and proportion of the benefits; in the absence of such determination, all the beneficiaries should share the benefits on an equal basis. The Applicant shall ask for the Insured's consent when determining the beneficiary.

In the case of one of the following conditions after the Insured's death, the benefits shall be handled as the Insured's legacy and the Insurer shall fulfill the obligation of payment according to the Law of Succession of the People's Republic of China.

1. There is no designated beneficiary or the designation of the beneficiary is not clear enough to determine;
2. The beneficiary died before the Insured and there is no other beneficiary;
3. The beneficiary forfeits the right of succession according to laws or waives such right and there is no other beneficiary

If the beneficiary and the Insured dies in the same accident and it is impossible to determine the sequence of the deaths, it is assumed that the beneficiary dies first.

The Insured or the Applicant may change the beneficiary of the death benefit by giving a written notice to the Insurer, and the Insurer shall endorse on this contract.

The Insurer shall not be liable for any legal dispute arising out of the change of the

beneficiary of the death benefit.

The designation or change of the beneficiary of death benefit by the Applicant shall be subject to the written consent of the Insured. If the Insured is a person without capacity for civil conduct or a person with limited capacity for civil conduct, the beneficiary of death benefit shall be designated or changed by the guardian of the Insured.

2. Beneficiary of Disability Benefit or Medical Expense Benefit

Unless otherwise agreed, the beneficiary of the disability benefit or medical expense benefit under this insurance contract shall be the Insured himself/herself.

Scope of Cover

Article 4 During the period of insurance, if the Insured dies or suffers death, injury and disability or incurs medical expenses due to an accident during the course of taking passenger aircraft, the Insurer shall pay the benefits in accordance with the following provisions.

1. Liability for Death Benefit

During the period of insurance, if the Insured suffers an accident during taking passenger aircraft and dies within 180 days due to the occurrence of such accident, the Insurer shall pay the death benefit according to the Accident Sum Insured specified in the policy and the Insurer's liability for the Insured shall be terminated.

If the Insured suffers an accident and disappears since the accident date and is then declared dead by the People's Court, the Insurer shall pay the death benefit according to the Accident Sum Insured specified in the policy. However, in case that the Insured is confirmed alive after the declaration of death, the payee of the benefits shall refund the death benefits to the Insurer within 30 days after he/she knows or should know the fact that the Insured is alive.

In case the Insurer has paid for the injury or disability benefit described in paragraph (2) before the Insured's death, such amount already paid shall be deducted from death benefit.

2. Liability for Disability Benefit

During the period of insurance, if the Insured is injured in an accident during taking passenger aircraft and suffers disability of any grade in the attached "Assessment Standards of Injury and Disability for Personal Insurance (Industry Standard)" (hereinafter referred to as "Assessment Standards of Injury and Disability") within 180 days due to the occurrence of such accident, the Insurer shall pay injury and disability benefit by multiplying the Accident Sum Insured specified in the policy by the corresponding percentage in Assessment Standards of Injury and Disability. If the treatment still continues after 180 days, the Insurer will pay the injury and disability benefit according to the Insured's physical condition examination on the 180th day.

(1) In case that two or more parts of the Insured in are injured or disabled due to the same insured event, the grades of injury and disability for each part shall be assessed separately first, if the grades of injury and disability is different, the most severe

grade of injury and disability shall be the final assessment; if the grades of injury and disability for such parts are the same, one grade will be increased on the basis of the original assessment grade at the most, the first grade is the top grade that can be increased to. In case of injury and disability on the same part and with the same nature, no more than two articles of the Assessment Standards of Injury and Disability shall be applied or the same article of which shall not be applied for more than two times.

(2) In case that the Insured is injured and disabled before this accident, the Insurer shall pay the disability benefit according to the corresponding indemnity percentage of the combined injury and disability in Assessment Standards of Injury and Disability, but the indemnity for the original disability according to the Assessment Standards of Injury and Disability shall be deducted.

During the period insurance, the aggregate amount of insurance benefits under paragraph (1) and (2) above shall not exceed the limit of indemnity for accident specified in the policy.

3. Liability for Medical Expense Benefit

During the period of insurance, if the Insured is injured in an accident and accepts medical treatment in hospital that is eligible for the definition of hospital in article 26 (hereinafter referred to as "defined hospital"), the Insurer will pay 80% of the sum in excess of RMB100 of the actual, necessary and reasonable medical expenses incurred within 180 days after the accident to the Insured and reimbursable in accordance with the regulations of the local social medical insurance administrative departments as medical expense benefit.

No matter the Insured suffers one accident or more accidents, the Insurer shall pay the medical expense benefit separately as per the aforesaid provisions, but the aggregate payment is subject to the Accident Medical Expense Sum Insured of that Insured. When the amount payable reaches such limit, the Insurer's liability for such Insured shall be terminated.

If the Insured's medical expense has been reimbursed by other sources, the Insurer will only pay the remaining part.

Exclusions

Article 5 The Insurer will not pay benefit if any of the following cause results in the Insured's death, injury and disability or payment of medical expenses:

1. Intentional act of the Applicant;

2. The Insured's committing self-hurt or suicide, except that the Insured is a person without capacity for civil conduct when committing suicide;

3. Fighting, being attacked or murdered caused by the insured's provocation or intentional act;

4. The Insured's pregnancy, miscarriage, childbirth, disease, drug allergies, heat stroke, sudden death;

5. The insured's receipt of cosmetic surgery and other medical operation or surgery;
6. The insured' taking, using, injecting drug without doctor's advice;
7. Nuclear radiation, nuclear explosion or nuclear pollution;
8. Terroristic attack;
9. The Insured commits crime or resists arrests;
10. The Insured suffers accident after passing through security check and then leaving the airport;

Article 6 If the Insured suffers death, injury and disability or medical expenses occurs during the following period, the Insurer shall not be liable to pay benefits:

1. War, military actions, riots or armed rebellion;
2. When the Insured is drunken or under the influence of drugs or controlled substance

Article 7 The Insurer shall not pay benefit for the following expenses:

1. The items and medicines at the Insured's own expense as stipulated by social medical insurance or other public medical management authority where the policy is issued;
2. Medical expense caused by the Insured's disc bulging or disc protrusion;
3. Nutrition fees, rehabilitation fees, auxiliary appliance expense, face-lifting fees, cosmetic fees, repairing operation fees, tooth cosmetic fees, tooth repairing fees, prosthodontics fees, attendance expenses, traffic expenses, accommodation fee, loss of income, funeral expenses.

Should the Insured die because of the occurrence of any situation of the above Article 5 and 6, the Insurer's liability to the Insured hereunder shall be terminated, and the Insurer shall return to the Applicant the unearned net premium calculated on daily pro-rata basis (one day shall be calculated if the passed time is less than 24 hours).

Sum Insured and Premium

Article 8 The Sum Insured is the maximum amount that shall be paid by the Insurer.

The Sum Insured of this insurance contract, including Accident Sum Insured and Accidental Medical Expense Sum Insured, shall be agreed by the Applicant and the Insurer and specified in the policy.

The premiums under this insurance contract shall be charged based on the period of insurance, see Premium Rate Table. The Applicant shall pay the premium to the Insurer according to the contract.

Period of Insurance

Article 9 The period of insurance shall be determined by the Applicant and the Insurer and stipulated in the policy.

If the Applicant chooses annual insurance contract, the period of insurance shall be one year, commencement from 24:00 of the next date when the Insurer has collected the premium and issued the policy.

If the Applicant chooses one-time insurance contract, the period of insurance shall be the period the Insured is taking the aircraft as the contract. If the Insured changes to take an equivalent flight, this insurance contract shall continue, and the period of insurance shall be the period the Insured is taking such equivalent flight.

Obligations of the Insurer

Article 10 The Insurer shall issue the policy or other insurance certificates in a timely manner after the establishment of the insurance contract.

Article 11 According to Article 19, if the Insurer deems the evidence or materials provided by the Insured incomplete, the Insurer shall timely request the Applicant and/or Insured to supplement all additional documents once for all.

Article 12 The Insurer shall, in a timely manner after the receipt of a claim for payment of the insurance benefits from the Insured, ascertain and determine whether the claim is within the liability of the Insurer; for a complicated case, the Insurer shall make decision as quickly as possible after the complete information of the claim is collected.

The Insurer shall notify the Insured of the decision and fulfill the obligation of payment within ten (10) days after reaching the agreement with the Insured if the event falls within the cover of the policy. If the time limit for indemnity is specifically stipulated in the insurance contract, the Insurer shall make payment within such time limit. If the event is not covered in this policy, the Insurer shall issue the Insured a rejection letter and explain reasons within three (3) days from date of making decision according to the preceding paragraph.

Article 13 The Insurer shall pay in advance the amount determined by the proof or documents on hand if the payment amount cannot be finally determined within sixty (60) days from such reception of the Insurer. The Insurer shall pay the remaining amount to the Insured after the final amount is adjusted.

Obligations of the Insurance Applicant and the Insured

Article 14 Unless otherwise specified, the Applicant shall pay premium upon entering into the insurance contract.

Article 15 When entering an insurance contract, the Applicant shall make true representations if the Insurer makes inquiries on the subject-matter issued or the Insured.

If the Applicant fails to comply with the obligations of making honest representation aforementioned due to willful act and/or gross negligence, which may affect the Insurer's decision as to whether he accepts the risk or raises the premium rate, the Insurer has the right to cancel the insurance contract.

The Insurer's right to terminate an insurance contract aforementioned is void if not exercised by the Insurer within thirty days after acknowledgment of any events triggering termination of this policy. This right is also void after two years of the establishment of an insurance contract and the Insurer shall be liable for indemnity in respect of an insured event.

If the Applicant willfully fails to comply with the obligations of making honest representations, the Insurer shall not be liable for any loss of or damage to the Item Insured prior to the cancellation of the policy, and premium shall not be refunded.

If the Applicant fails to comply with the obligations of making true statement due to gross negligence, the Insurer shall not be liable for any loss of or damage to the Item Insured prior to the cancellation of the policy, but the premium shall be refunded.

The Insurer shall not terminate the insurance contract where he has already known when contracting that the Insured fails to give representations in truth. The Insurer shall still be liable for indemnity in respect of an insured event.

Article 16 The Applicant shall give the Insurer timely notice of any change of his/her residence or mail address. If the Applicant fails to notify the Insurer, any related notification sent by the Insurer as per the final residence or mail address specified in the Policy shall be deemed as having been delivered to the Applicant.

Article 17 The Applicant and/or the Insured shall notify the Insurer immediately upon acknowledgment of any occurrence of the insured event. **If the Applicant and/or the Insured fail to notify the Insurer in time due to his/her willful act or gross negligence, which makes the Insurer can not make sure the nature, cause and extent of the loss, the Insurer shall not indemnify the Insured in respect of the uncertain part,** except that the Insurer has known the occurrence timely by other means or should have known the occurrence timely.

The above agreement does not include the delay caused by force majeure.

Article 18 Upon occurrence of the insured event, the Insured shall be treated in the defined hospital if necessary; in case the Insured is not treated in the defined hospital due to emergency, the Insured shall notify the Insurer within three days and be transferred to the defined hospital in time according to the conditions. In case the Insured shall be transferred to the undefined hospital, the Insured shall make a written request to the Insurer; the Insurer shall make its determination within three days after receipt of the request; the Insurer shall pay benefit for medical expenses occurred during treatment in accordance with this insurance contract if the Insurer approves the Insured's request.

Claim and Payment of Insurance Benefit

Article 19 The benefits applicant shall submit the following certificates and documentary materials when making claims under the policy. If the benefits applicant fails to provide the following materials for special reasons, he/she shall

provide other legal and valid materials. **In the event that the Insurer is unable to verify the authenticity of the claim due to the benefits applicant's failure to provide related materials, the Insurer shall not be liable to pay for the uncertain part.**

1. Claim for death benefit

- (1) Benefit application form;
- (2) Original policy;
- (3) The identification certificate of the benefits applicant;
- (4) The death certificate of the Insured issued by the public security department or medical institution. If the Insured is declared dead, the benefits applicant shall present the certificate of declaration of death issued by the people's court;
- (5) Certificate of deregistration of the Insured's registered permanent residence;
- (6) Accident certificate issued by the carrier;
- (7) Any other evidences and materials provided by you and the Insured to identify the nature and cause of the insured accident and the extent of loss;
- (8) If the benefits applicant entrusts other person to claim, he/she shall provide the original authorization letter, identification certificate of the trustor and the trustee, as well as other related certificates.

2. Claim for injury and disability benefit

- (1) Benefit application form;
- (2) Original policy;
- (3) Identity document of the Insured;
- (4) Medical certificate for injury and disability identification issued by medical institute of second-level or above or recognized by the Insurer or the judicial identification institute;
- (5) Accident certificate issued by the carrier;
- (6) Any other evidences and materials provided by you and the Insured to identify the nature and cause of the insured accident and the extent of loss;
- (7) If the benefits applicant entrusts other person to claim, he/she shall provide the original authorization letter, identification certificate of the trustor and the trustee, as well as other related certificates.

3. Claim for medical expense benefit

- (1) Benefit application form;
- (2) Original policy;
- (3) Identity document of the Insured;
- (4) The medical certificate and original medical bills issued by the defined hospital;

(5) Accident certificate issued by the carrier;

(6) Any other evidences and materials provided by you and the Insured to identify the nature and cause of the insured accident and the extent of loss;

(7) If the benefits applicant entrusts other person to claim, he/she shall provide the original authorization letter, identification certificate of the trustor and the trustee, as well as other related certificates.

Article 20 The right of the Insured to claim for indemnity shall lapse if the Insured fails to exercise such right within two years from the date the Insured is or should be aware of the occurrence of the insured event.

Dispute Settlement and Law Application

Article 21 Disputes arising from the execution and performance of the policy shall be settled through negotiation between the parties hereto. Should no settlement be reached, the case in dispute shall be submitted to the arbitration institution specified in the policy; where no arbitration institution is specified in the policy and no arbitration agreement is reached after disputes, either party hereinto may bring litigation to the people's court of P. R. China.

Article 22 Any dispute with regard to the policy should apply the laws of P. R. China (excluding the laws of Hong Kong, Macao and Taiwan area).

Other Provisions

Article 23 The Insurance Applicant and the Insurer may amend the contents of the insurance contract subject to mutual agreement.

Should there be any amendments to the insurance contract, the Insurer shall endorse the original policy or any other insurance certificates, or issue an endorsement slip attached to the insurance contract or insurance certificates, or conclude a written agreement of amendment with the Insurance Applicant.

Article 24 The Insurance Applicant may notify the Insurer in writing to terminate the insurance contract after the establishment of the insurance contract, except that the Insurer has paid insurance benefit according to the insurance contract.

When the Applicant requests cancellation of the Policy, he/she shall submit the following documents and materials:

1. Application for cancellation of insurance contract;
- (2) Original policy;
3. Payment receipt of premium;
4. Identity document of the Insurance Applicant;

Where the Applicant requests cancellation of the insurance contract, the effectiveness of insurance contract shall be canceled upon the Insurer's reception of the cancellation application. The Company shall refund the unearned net premium under the policy within 30 days after receipt of the above evidences and materials.

Article 25 If the Insured is hospitalized outside P.R.C., the Insurer's payment will be calculated as per domestic standards where the Policy is issued,

In case of the conversion between the foreign currency and RMB, the Insurer's payment shall be calculated at the exchange rate announced by the People's Bank of China at the date of processing the payment.

Definitions

Article 26

[Year of age] refers to chronological age calculated on basis of date of birth recorded in legal identification documents.

[Insurer] refers to Ping An Property & Casualty Insurance Company of China who signs the insurance contract with the Applicant.

[Accidental injury] refers to any bodily injury directly and solely caused by any extraneous, sudden, unintentional and non-disease objective event.

[Period of taking passenger aircraft] refers to the period from the time when the Insured holds valid ticket and arrives at the airport and passes through security check to the time when the Insured steps out of the door of such aircraft after arrival at the destination.

[Equivalent flight] refers to the flight adjusted by the airliner for the passengers of the scheduled flight or the flight the Insured endorses the ticket of the scheduled flight with the consent of the airliner, the departure airport and destination airport of which is the same as the scheduled flight.

[Hospital] refers to the designated hospital by the Insurer and the Applicant. In case of no designated hospital, refers to the public hospital of second-level II or above evaluated by the Health Department of P.R.C., but excluding asylum and medical institute mainly for non-direct treatment, such as convalescence, rest cure, abstinence of drugs, abstinence, attendance, nursing and etc..Such hospital must have medical appliances in accordance with national standards in related hospital management regulations and qualified doctors and nurses providing medical and attending service 24-h a day.

[Limbs] refers to the four limbs of human body, namely left upper limb, right upper limb, left lower limb and right lower limb.

[Unearned net premium] $\text{Unearned Net premium} = \text{Premium} * (1 - \frac{\text{passed days}}{\text{total policy period days}}) * (1 - 35\%)$. One day applies if the passing period is less than 24 hours.

[Benefits applicant] refers to the Insured, the beneficiary or the legal heirs of the Insured, or other natural person who is entitled to claim for insurance benefit.

[Force majeure] refers to the objective situation that cannot be foreseen, avoided or overcome.

Appendix

Assessment Standards of Injury and Disability for Personal Insurance

Jointly Prepared by Insurance Association of China and Chinese Forensic Medicine
Association

June 8, 2013

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Foreword

This Standard has been formulated according to the requirements for business development of the insurance industry.

Reference has been made to the theories and methods in the World Health Organization's *International Classification of Functioning, Disability and Health* (hereinafter referred to as "ICF") in the formulation of this Standard, and new theoretical framework, terminology system and classification method have been established for the disability standards.

Reference has been made to China's important standards for the assessment of injury and disability in the formulation of this Standard, such as *Standard for Identifying Work Ability—Gradation of Disability Caused by Work-Related Injuries and Occupational Diseases*, *Impairment Assessment of the Injured in Road Traffic Accidents* and so on, and thus the Standard complies with relevant disability policies in China. Meanwhile, reference has also been made to the principles and standards for injury and disability gradation in other countries and regions worldwide.

This Standard has established the basis for assessment of injury and disability for personal insurance purposes and insurance money payment proportion in the insurance industry, and each insurance company should develop insurance products and provide insurance services according to their respective business characteristics based on the methods, content and structure hereof.

Unit responsible for drafting the Standard: The *Insurance Association of China*.

This Standard stipulates the grades for the assessment of injury and disability for personal insurance purposes and the principle and method for insurance money payment proportions. The degree of injury and disability for personal insurance purposes is divided into 10 grades from Grade 1 to Grade 10, and the insurance money payment proportion ranges from 100% to 10%.

1 Scope of Application

This Standard applies to the protection against injury and disability in accident insurance products or insurance products including accident liability, and is used to assess the degree of injury and disability caused by accidental injury factors.

2 Terms and Definitions

The following terms and definitions apply to this Standard.

2.1 Injury and disability: Physical disability caused by accidental injury.

2.2 Body structure: Refers to the anatomical parts of the body, such as organs, limbs and their components.

2.3 Body function: Refers to the physiological functions of the body's various systems.

3 Content and Structure of the Standard

By referring to the functioning and disability-related classification theories and methods in the ICF, this Standard has established 8 major categories, namely “structure and mental function of the nervous system”, “eye, ear and related structures and functions”, “vocal and verbal structures and functions”, “structure and function of the cardiovascular, immune and respiratory systems”, “related structure and function of the digestive, metabolic and endocrine systems”, “related structure and function of the urinary and reproductive systems”, “neuromusculoskeletal and movement-related structures and functions” and “skin and related structures and functions”, totally 281 personal insurance-covered injury and disability articles.

This Standard classifies and grades functioning and disability, and divides the degree of injury and disability for personal insurance purposes is divided into 10 grades from Grade 1 to Grade 10, in which Grade 1 is the severest, while Grade 10 is the mildest. Corresponding to the grades of the degree of injury and disability for personal insurance purposes, the insurance money payment proportion is also divided into ten levels. Grade 1 injury and disability corresponds to 100% of insurance money payment proportion, and Grade 10 injury and disability corresponds to 10% of insurance money payment proportion, featuring a difference of 10% for each grade.

4 Principles for Assessment of Injury and Disability

4.1 Determination of category of injury and disability: In the assessment of injury and disability, the category of injury and disability involved should be determined according to the conditions of damage to the human body structures and functions.

4.2 Determination of grade of injury and disability: According to the conditions of injury and disability, the grade of injury and disability should be determined under the same category.

4.3 Determination of insurance money payment proportion: Insurance money payment proportion should be determined according to the percentage corresponding to the grade of injury and disability.

4.4 Principle for assessment of multiple injuries and disabilities: When an insurance accident causes two or more than two injuries and disabilities, the degree of each injury and disability should be determined separately first; if the grades of multiple injuries and disabilities are different, the severest grade of injury and disability should be the final assessment conclusion; if the grades of multiple injuries and disabilities are the same, the grade of injury and disability should be promoted by one level at most to Grade 1 on the original assessment basis. Injury and disability of the same part and nature should not be assessed by using more than two articles of the Standard or the same article more than twice.

5 Note

“More than” in this Standard includes the value or the part itself.

Assessment Standards of Injury and Disability for Personal Insurance (Industry Standard)

(Z. B. X. F. (2013) No. 88)

Note: This Standard classifies and grades functioning and disability, and divides the degree of injury and disability for personal insurance purposes is divided into 10 grades from Grade 1 to Grade 10, in which Grade 1 is the severest, while Grade 10 is the mildest. **Corresponding to the grades of the degree of injury and disability for personal insurance purposes, the insurance money payment proportion is also divided into ten levels. Grade 1 injury and disability corresponds to 100% of insurance money payment proportion, and Grade 10 injury and disability corresponds to 10% of insurance money payment proportion, featuring a difference of 10% for each grade.**

1 Structure and mental function of the nervous system

1.1 Meninges structural damage

Traumatic cerebrospinal fluid rhinorrhea or otorrhea	Grade 10
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1.2 Brain structural damage and mental dysfunction

Extreme intellectual impairment (IQ less than or equal to 20) caused by traumatic brain injury, inability to take care of one's own daily life, in a state of being fully nursing-dependent	Grade 1
Severe intellectual impairment (IQ less than or equal to 34) caused by traumatic brain injury, requiring others' help in daily life, in a state of being fully nursing-dependent	Grade 2
Severe intellectual impairment (IQ less than or equal to 34) caused by traumatic brain injury, inability to live a completely independent life, requiring constant care, in a state of being mostly nursing-dependent	Grade 3
Moderate intellectual impairment (IQ less than or equal to 49) caused by traumatic brain injury, activities of daily living being severely limited, requiring help sometimes, in a state of being mostly nursing-dependent	Grade 4

Note: ① Dependence on nursing: The degree of loss of "basic activities of daily living" is adopted to determine the degree of dependence on nursing.

② Basic activities of daily living refer to: (1) dressing: one can dress and undress; (2) movement: one can move from one room to another; (3) action: one can get on or off bed or a wheelchair independently; (4) using toilet: one can control his/her bowel; (5) eating: one can take food from a prepared bowl or dish and feed oneself; (6) bath: one can take a shower or bath independently.

③ Degree of dependence on nursing: (1) fully nursing-dependent means that one cannot take care of oneself completely, and requires nursing for all of the six basic activities of daily living mentioned above; (2) mostly nursing-dependent means that one cannot take care of oneself mostly, and requires nursing for three or more than three of the six basic activities of daily living mentioned above; (3) partially nursing-dependent means that one cannot take care of oneself partially,

and requires nursing for one or more than one of the six basic activities of daily living mentioned above.

1.3 Consciousness dysfunction

Consciousness function refers to the general mental function in a conscious and alert state, including a clear and sustained state of wakefulness. Consciousness dysfunction referred to in this Standard refers to a vegetative state caused by traumatic brain injury.

Vegetative state caused by traumatic brain injury	Grade 1
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Note: Vegetative state refers to the loss of cognitive function caused by severe traumatic brain injury, absence of conscious activity, and inability to execute orders, while spontaneous breathing and blood pressure is maintained with sleep-wake cycle. The person cannot understand and express language, but can open his/her eyes automatically or under stimulation, with non-purposeful eye tracking movement. Hypothalamus and brainstem functions are basically maintained.

2 Eye, ear and related structures and functions

2.1 Eyeball injury or visual dysfunction

Visual function refers to the sensory function related to the feeling of existing light or the form, intensity, shape and colour of visual stimuli. In this Standard, visual dysfunction refers to eye blindness or low vision.

Loss of both eyeballs	Grade 1
Loss of one eyeball, and the other eye blindness reaches Grade 5	Grade 1
Loss of one eyeball, and the other eye blindness reaches Grade 4	Grade 2
Loss of one eyeball, and the other eye blindness reaches Grade 3	Grade 3
Loss of one eyeball, and the other eye's low vision reaches Grade 2	Grade 4
Loss of one eyeball, and the other eye's low vision reaches Grade 1	Grade 5
Loss of one eyeball	Grade 7

2.2 Visual dysfunction

In addition to eye blindness and low vision, visual dysfunction in this Standard also includes visual field defect.

Blindness of both eyes reaches Grade 5	Grade 2
Visual field defect of both eyes, and the diameter is less than 5°	Grade 2
Blindness of both eyes is greater than or equal to Grade 4	Grade 3
Visual field defect of both eyes, and the diameter is less than 10°	Grade 3
Blindness of both eyes is greater than or equal to Grade 3	Grade 4
Visual field defect of both eyes, and the diameter is less than 20°	Grade 4
Low vision of both eyes is greater than or equal to Grade 2	Grade 5
Low vision of both eyes is greater than or equal to Grade 1	Grade 6
Visual field defect of both eyes, and the diameter is less than 60°	Grade 6
Blindness of one eye reaches Grade 5	Grade 7

Visual field defect of one eye, and the diameter is less than 5°	Grade 7
Blindness of one eye is greater than or equal to Grade 4	Grade 8
Visual field defect of one eye, and the diameter is less than 10°	Grade 8
Blindness of one eye is greater than or equal to Grade 3	Grade 9
Visual field defect of one eye, and the diameter is less than 20°	Grade 9
Low vision of one eye is greater than or equal to Grade 1.	Grade 10
Visual field defect of one eye, and the diameter is less than 60°	Grade 10

Note: ① Visual acuity and visual field

Grade		Grading standards for low vision and blindness	
		Best corrected visual acuity	
		Best corrected visual acuity lower than	Best corrected visual acuity equal to or higher than
Low vision	1	0.3	0.1
	2	0.1	0.05 (3m index)
Blindness	3	0.05	0.02 (1m index)
	4	0.02	Light perception
	5	No light perception	

If the central vision is good but visual field is narrowed, with the central fixation point as the center, visual field diameter less than 20° and greater than 10° constitutes Grade 3 blindness; visual field diameter less than 10° constitutes Grade 4 blindness. Corrected visual acuity prevails as the vision referred to in this Standard, which cannot be restored after treatment.

② Visual field defect refers to narrowed spatial scope that the eye can see when looking ahead without rotating the eyeball caused by damage, making it difficult to engage in work, study or other activities.

2.3 Structural damage to the eyeball's crystalline lens

Traumatic cataract	Grade 10
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Note: Traumatic cataract: This article applies to all people who have not undergone surgeries; for related visual dysfunction after traumatic cataract surgery, please refer to relevant articles to assess the grade of injury and disability.

2.4 Eyelid structural damage

Significant bilateral eyelid defect	Grade 8
Bilateral ectropion	Grade 8
Bilateral incomplete eyelid closure	Grade 8
Significant unilateral eyelid defect	Grade 9
Unilateral ectropion	Grade 9
Unilateral incomplete eyelid closure	Grade 9

Note: Significant eyelid defect means that the eyelid cannot completely cover the cornea when the eye is closed.

2.5 Ear structural damage or auditory dysfunction

Auditory dysfunction refers to refers to the sensory function related to the feeling of existing sound and recognition of location, pitch, volume and sound quality.

Hearing loss in both ears is greater than or equal to 91dB, and loss of both ears	Grade 2
Hearing loss in both ears is greater than or equal to 91dB, and loss of one ear	Grade 3
Hearing loss in one ear is greater than or equal to 91dB, hear loss in the other ear is greater than or equal to 71dB, loss of one ear, and loss of the other ear is greater than or equal to 50%	Grade 3
Hearing loss in both ears is greater than or equal to 71dB, and loss of both ears	Grade 3
Hearing loss in both ears is greater than or equal to 71dB, and loss of one ear	Grade 4
Hearing loss in both ears is greater than or equal to 56dB, and loss of both ears	Grade 4
Hearing loss in one ear is greater than or equal to 91dB, hear loss in the other ear is greater than or equal to 71dB, and loss of one ear is greater than or equal to 50%	Grade 4
Hearing loss in both ears is greater than or equal to 71dB, and loss of one ear is greater than or equal to 50%	Grade 5
Hearing loss in both ears is greater than or equal to 56dB, and loss of one ear	Grade 5
Loss of both ears	Grade 5
Loss of one ear, and loss of the other ear is greater than or equal to 50%	Grade 6
Loss of one ear	Grade 8
Loss of one ear is greater than or equal to 50%	Grade 9

2.6 Auditory dysfunction

Hearing loss in both ears is greater than or equal to 91dB	Grade 4
Hearing loss in both ears is greater than or equal to 81dB	Grade 5
Hearing loss in one ear is greater than or equal to 91dB, and hearing loss in the other ear is greater than or equal to 71dB	Grade 5
Hearing loss in both ears is greater than or equal to 71dB	Grade 6
Hearing loss in one ear is greater than or equal to 91dB, and hearing loss in the other ear is greater than or equal to 56dB	Grade 6
Hearing loss in one ear is greater than or equal to 91dB, and hearing loss in the other ear is greater than or equal to 41dB	Grade 7
Hearing loss in one ear is greater than or equal to 71dB, and hearing loss in the other ear is greater than or equal to 56dB	Grade 7
Hearing loss in one ear is greater than or equal to 71dB, and hearing loss in the other ear is greater than or equal to 41dB	Grade 8

Hearing loss in one ear is greater than or equal to 91dB	Grade 8
Hearing loss in one ear is greater than or equal to 56dB, and hearing loss in the other ear is greater than or equal to 41dB	Grade 9
Hearing loss in one ear is greater than or equal to 71dB	Grade 9
Hearing loss in both ears is greater than or equal to 26dB	Grade 10
Hearing loss in one ear is greater than or equal to 56dB	Grade 10

3 Vocal and verbal structures and functions

3.1 Nasal structural damage

Complete loss of external nose	Grade 5
Defect of the most part of external nose	Grade 7
Defect of nasal tip and one side of wing of the nose	Grade 8
Bilateral nasal or nasopharyngeal atresia	Grade 8
Defect of one side of wing of the nose	Grade 9
Unilateral nasal or nostril atresia	Grade 10

3.2 Oral structural damage

Tongue defects is greater than 2/3 of the whole tongue	Grade 3
Tongue defects is greater than 1/3 of the whole tongue	Grade 6
Loss of 16 or more than 16 teeth due to oral lesions	Grade 9
Loss of 8 or more than 8 teeth due to oral lesions	Grade 10

3.3 Vocal and verbal dysfunction

Vocal and verbal dysfunction in this Standard refers to the loss of speech.

Total loss of speech	Grade 8
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Note: Total loss of speech means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the dentilingual, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage or speech center in the brain resulting in aphasia, provided that a medical diagnosis certificate is issued by a qualified otolaryngologist. **However, aphasia caused by any mental disorder is not included.**

4 Structure and function of the cardiovascular, immune and respiratory systems

4.1 Heart structural damage or dysfunction

Chest injury leads to lung transplantation	Grade 1
Chest injury leads to heart penetrating wound repair surgery, and then there are significant changes in ECG	Grade 3
Chest injury leads to myocardial rupture repair	Grade 8

4.2 Spleen structural damage

Abdominal injury leads to splenectomy	Grade 8
Abdominal injury leads to partial splenectomy	Grade 9
Abdominal injury leads to spleen rupture repair	Grade 10

4.3 Lung structural damage

Chest injury leads to unilateral pneumonectomy	Grade 4
Chest injury leads to bilateral pulmonary lobectomy	Grade 4
Chest injury leads to ipsilateral pulmonary bilobectomy	Grade 5
Chest injury leads to pulmonary lobectomy	Grade 7

4.4 Thorax structural damage

Thorax structural damage in this Standard refers to rib fracture or loss.

Fracture of 12 or more ribs caused by chest injury	Grade 8
Fracture of 8 or more ribs caused by chest injury	Grade 9
Loss of 4 or more ribs caused by chest injury	Grade 9
Fracture of 4 or more ribs caused by chest injury	Grade 10
Loss of 2 or more ribs caused by chest injury	Grade 10

5 Related structure and function of the digestive, metabolic and endocrine systems

5.1 Chewing and swallowing dysfunction

Chewing refers to the function of crushing, grinding or chewing food with posterior teeth (e.g., molars). Swallowing refers to the function of sending food and beverages at an appropriate frequency and speed into the stomach through the mouth, pharynx and esophagus.

Total loss of chewing and swallowing function	Grade 1
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Note: Loss of chewing and swallowing function refers to a state of inability to ingest or swallow foods other than liquid food as a result of the incapableness of chewing and swallowing caused by organic disorders or dysfunction due to reasons other than the teeth.

5.2 Intestinal structural damage

Abdominal injury leads to small bowel resection of greater than or equal to 90%	Grade 1
Abdominal injury leads to small bowel resection of greater than or equal to 75%, associated with short bowel syndrome	Grade 2

Abdominal injury leads to small bowel resection of greater than or equal to 75%	Grade 4
Abdominal or pelvic injury leads to resection of the entire colon, rectum and anus structure, as well as ileostomy	Grade 4
Abdominal or pelvic injury leads to resection of the rectum and anus structure, as well as partial resection of the colon and colostomy	Grade 5
Abdominal injury leads to small bowel resection of greater than or equal to 50%, including ileocecal resection	Grade 6
Abdominal injury leads to small bowel resection of greater than or equal to 50%	Grade 7
Abdominal injury leads to small bowel resection of greater than or equal to 50%	Grade 7
Abdominal injury leads to partial resection of the colon	Grade 8
Pelvic injury leads to rectum and anus damage, leaving permanent sigmoid colostomy	Grade 9
Pelvic injury leads to rectum and anus damage, as well as scarring	Grade 10

5.3 Stomach structural damage

Abdominal injury leads to total gastrectomy	Grade 4
Abdominal injury leads to gastrectomy of greater than or equal to 50%	Grade 7

5.4 Pancreatic structural damage or metabolic dysfunction

Metabolic dysfunction in this Standard refers to dependence on insulin.

Abdominal injury leads to total pancreatectomy	Grade 1
Abdominal injury leads to pancreatectomy of greater than or equal to 50%, associated with dependence on insulin	Grade 3
Abdominal injury leads to pancreatic and duodenal resection	Grade 4
Abdominal injury leads to pancreatectomy of greater than or equal to 50%	Grade 6
Abdominal injury leads to partial pancreatectomy	Grade 8

5.5 Liver structural damage

Abdominal injury leads to hepatectomy of greater than or equal to 75%	Grade 2
Abdominal injury leads to hepatectomy of greater than or equal to 50%	Grade 5
Abdominal injury leads to partial hepatectomy	Grade 8

6 Related structure and function of the urinary and reproductive systems

6.1 Structural damage to the urinary system

Abdominal injury leads to bilateral nephrectomy	Grade 1
Abdominal injury leads to unilateral nephrectomy	Grade 1
Pelvic injury leads to loss of bilateral ureter	Grade 5

Pelvic injury leads to bilateral ureteral atresia	Grade 5
Pelvic injury leads to loss of one ureter and atresia of the other	Grade 5
Pelvic injury leads to cystectomy	Grade 5
Pelvic injury leads to urethral atresia	Grade 5
Pelvic injury leads to loss of one ureter and severe stenosis of the other	Grade 7
Pelvic injury leads to atresia of one ureter and severe stenosis of the other	Grade 7
Abdominal injury leads to unilateral nephrectomy	Grade 8
Pelvic injury leads to severe stenosis of both ureters	Grade 8
Pelvic injury leads to loss of one ureter and stenosis of the other	Grade 8
Pelvic injury leads to atresia of one ureter and stenosis of the other	Grade 8
Abdominal injury leads to unilateral partial nephrectomy	Grade 9
Pelvic injury leads to loss of one ureter	Grade 9
Pelvic injury leads to atresia of one ureter	Grade 9
Pelvic injury leads to urethral stricture	Grade 9
Pelvic injury leads to partial cystectomy	Grade 9
Abdominal injury leads to kidney rupture repair	Grade 10
Pelvic injury leads to severe stenosis of one ureter	Grade 10
Pelvic injury leads to bladder rupture repair	Grade 10

6.2 Structural damage to the reproductive system

Perineal injury leads to loss of bilateral testicles	Grade 3
Perineal injury leads to complete atrophy of bilateral testicles	Grade 3
Perineal injury leads to loss of one testicle and complete atrophy of the other	Grade 3
Perineal injury leads to total loss of penis	Grade 4
Perineal injury leads to vaginal atresia	Grade 5
Perineal injury leads to loss of penis by more than 50%	Grade 5
Perineal injury leads to bilateral loss of the vas deferens	Grade 6
Perineal injury leads to bilateral atresia of the vas deferens	Grade 6
Perineal injury leads to loss of the vas deferens on one side, and atresia on the other side	Grade 6
Chest injury leads to loss of both breasts in women	Grade 7
Pelvic injury leads to hysterectomy	Grade 7
Chest injury leads to loss of one breast and partial loss of the other in women	Grade 8
Chest injury leads to loss of one breast in women	Grade 9
Pelvic injury leads to partial resection of the uterus	Grade 9
Pelvic injury leads to uterine rupture repair	Grade 10
Perineal injury leads to loss of one testicle	Grade 10

Perineal injury leads to complete atrophy of one testicle	Grade 10
Perineal injury leads to loss of the vas deferens on one side	Grade 10
Perineal injury leads to atresia of the vas deferens on one side	Grade 10

7 Neuromusculoskeletal and movement-related structures and functions

7.1 Structural damage to the head and neck

Total loss of bilateral maxillary bones	Grade 2
Total loss of bilateral inferior maxillary bones	Grade 2
Total loss of maxillary bone on one side and inferior maxillary bone on the other side	Grade 2
Total loss of maxillary bone and inferior maxillary bone on the same side	Grade 3
Loss of maxillary bones and inferior maxillary bone, and loss of 24 or more teeth	Grade 3
Total loss of unilateral maxillary bone	Grade 3
Total loss of unilateral inferior maxillary bone	Grade 3
Loss of unilateral maxillary bone is greater than or equal to 50%, and defect of oral and facial soft tissue is greater than 20cm ²	Grade 4
Loss of unilateral inferior maxillary bone is greater than or equal to 6cm, and defect of oral and facial soft tissue is greater than 20cm ²	Grade 4
Penetrating defect of the face is greater than 20cm ²	Grade 4
Loss of maxillary bones and inferior maxillary bone, and loss of 20 or more teeth	Grade 5
Loss of unilateral maxillary bone is greater than 25% yet less than 50%, and defect of oral and facial soft tissue is greater than 10cm ²	Grade 5
Loss of unilateral inferior maxillary bone is greater than or equal to 4cm, and defect of oral and facial soft tissue is greater than 10cm ²	Grade 5
Loss of unilateral maxillary bone is equal to 25%, and defect of oral and facial soft tissue is greater than 10cm ²	Grade 6
Defect of facial soft tissue is greater than 20cm ² , associated with salivary fistula	Grade 6
Loss of maxillary bones and inferior maxillary bone, and loss of 16 or more teeth	Grade 7
Loss of maxillary bones and inferior maxillary bone, and loss of 12 or more teeth	Grade 8
Loss of maxillary bones and inferior maxillary bone, and loss of 8 or more teeth	Grade 9
Loss of maxillary bones and inferior maxillary bone, and loss of 4 or more teeth	Grade 10
Skull defect is greater than or equal to 6cm ²	Grade 10

7.2 Head and neck joint dysfunction

Unilateral temporomandibular joint stiffness, and Grade III difficulty in opening mouth	Grade 6
Bilateral temporomandibular joint stiffness, and Grade III difficulty in opening mouth	Grade 6
Bilateral temporomandibular joint stiffness, and Grade II difficulty in opening mouth	Grade 8
Unilateral temporomandibular joint stiffness, and Grade I difficulty in opening mouth	Grade 10

Note: The method for determination and measurement of difficulty in opening mouth is to place the patient's own index finger, middle finger and ring finger in parallel vertically in the middle of the upper and lower central incisors for measurement. Normal mouth opening means that the abovementioned three fingers can be vertically placed between the upper and lower incisors (equivalent to about 4.5cm); Grade I difficulty in opening mouth means when the mouth is wide open, only the index and middle fingers can be vertically placed (equivalent to about 3cm); Grade II difficulty in opening mouth means when the mouth is wide open, only the index finger can be vertically placed (equivalent to about 1.7cm); Grade III difficulty in opening mouth means when the mouth is wide open, the spacing between the upper and lower incisors is less than the transverse diameter of the index finger.

7.3 Structural damage to the upper extremities, hand dysfunction or joint dysfunction

Total loss of both hands	Grade 4
Total loss of functioning of both hands	Grade 4
Total loss of one hand, and total loss of functioning of the other	Grade 4
Loss (or loss of functioning) of both hands is greater than or equal to 90%	Grade 5
Loss (or loss of functioning) of both hands is greater than or equal to 70%	Grade 6
Loss (or loss of functioning) of both hands is greater than or equal to 50%	Grade 7
Total loss of functioning of two of the three major joints of one upper extremity	Grade 7
Total loss of functioning of one of the three major joints of one upper extremity	Grade 8
Loss (or loss of functioning) of both hands is greater than or equal to 30%	Grade 8
Loss (or loss of functioning) of both hands is greater than or equal to 10%	Grade 9
Difference between the lengths of the two upper extremities is greater than or equal to 10cm	Grade 9
Difference between the lengths of the two upper extremities is greater than or equal to 4cm	Grade 10

Partial loss of functioning of one of the three major joints of one upper extremity due to fracture involving the articular surface	Grade 10
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Note: Calculation of loss of hand and loss of functioning: the thumb accounts for 36% of the functioning of a hand, in which the distal knuckle and proximal knuckle each accounts for 18%; the forefinger and middle finger each accounts for 18% of the functioning of a hand, in which the distal knuckle, middle knuckle and proximal knuckle account for 8%, 7% and 3%, respectively; the ring finger and little finger each accounts for 9% of the functioning of a hand, in which the distal knuckle, middle knuckle and proximal knuckle account for 4%, 3% and 2%, respectively; the palm accounts for 10% of the functioning of a hand, in which the first, second and third metacarpals each accounts for 4%, 2% and 2%, while the fourth and fifth metacarpals each accounts for 1%. In this Standard, the degree of loss of hands or loss of functioning is the result of cumulative calculation by the method described above.

7.4 Pelvic structural damage

Pelvic ring fracture, and the difference between the relevant lengths of the two lower extremities is greater than or equal to 8cm	Grade 7
Acetabular fracture, and the difference between the relevant lengths of the two lower extremities is greater than or equal to 8cm	Grade 7
Pelvic ring fracture, and the difference between the relevant lengths of the two lower extremities is greater than or equal to 6cm	Grade 8
Acetabular fracture, and the difference between the relevant lengths of the two lower extremities is greater than or equal to 6cm	Grade 8
Pelvic ring fracture, and the difference between the relevant lengths of the two lower extremities is greater than or equal to 4cm	Grade 9
Acetabular fracture, and the difference between the relevant lengths of the two lower extremities is greater than or equal to 4cm	Grade 9
Pelvic ring fracture, and the difference between the relevant lengths of the two lower extremities is greater than or equal to 2cm	Grade 10
Acetabular fracture, and the difference between the relevant lengths of the two lower extremities is greater than or equal to 2cm	Grade 10

7.5 Structural damage to the lower extremities, foot dysfunction or joint dysfunction

Loss of the part above the tarsometatarsal joint of both feet	Grade 6
Difference between the lengths of the two lower extremities is greater than or equal to 8cm	Grade 7
Total loss of functioning of two of the three major joints of one lower extremity	Grade 7
Complete destruction of the arch structure of both feet	Grade 7
Loss of the part above the tarsometatarsal joint of one foot	Grade 7
Difference between the lengths of the two lower extremities is greater than or equal to 6cm	Grade 8
The arch structure of one foot is completely destroyed, and destruction	Grade 8

of the arch structure of the other foot is greater than or equal to 1/3	
Total loss of ten toes of both feet	Grade 8
Total loss of functioning of one of the three major joints of one lower extremity	Grade 8
Total loss of functioning of ten toes of both feet	Grade 8
Difference between the lengths of the two lower extremities is greater than or equal to 4cm	Grade 9
Complete destruction of the arch structure of one foot	Grade 9
Loss of five or more of the ten toes of both feet	Grade 9
Total loss of functioning of five toes of one foot	Grade 9
Destruction of the arch structure of one foot is greater than or equal to 1/3	Grade 10
Loss of two or more of the ten toes of both feet	Grade 10
Difference between the lengths of the two lower extremities is greater than or equal to 2cm	Grade 10
Total loss of functioning of one of the three major joints of one lower extremity due to fracture involving the articular surface	Grade 10

Note: ① Destruction of the arch structure: Refers to loss of the arch structure or loss of functioning caused by accidental injury.

② Complete destruction of the arch structure: Refers to complete destruction of inner and outer longitudinal arch and transverse arch structure of the foot, including loss and loss of functioning; destruction of 1/3 of the arch structure refers to destruction of any of the three arches of the foot.

③ Toe loss: Refers to complete cut-off of the part above the toe joint.

7.6 Limbs structural damage, limb dysfunction or joint dysfunction

Loss of more than three limbs (the part above the wrist for arms and above the ankle for legs)	Grade 1
Total loss of functioning of more than three limbs	Grade 1
Loss of two limbs (the part above the wrist for arms and above the ankle for legs), and total loss of functioning of another limb	Grade 1
Loss of one limb (the part above the wrist for arms and above the ankle for legs), and total loss of functioning of another limb	Grade 1
Loss of two limbs (the part above the elbow for arms and above the knee for legs)	Grade 2
Loss of one limb (the part above the elbow for arms and above the knee for legs), and total loss of functioning of another limb	Grade 2
Total loss of functioning of two limbs	Grade 2
Loss of one limb (the part above the wrist for arms and above the ankle for legs), and total loss of functioning of the other limb	Grade 3
Loss of two limbs (the part above the wrist for arms and above the ankle for legs)	Grade 3
Total loss of functioning of two of the three major joints of the two upper extremities or lower extremities, or one upper extremity and one	Grade 4

lower extremity	
Loss of one limb (the part above the elbow for arms and above the knee for legs)	Grade 5
Total loss of functioning of one limb	Grade 5
Loss of one limb (the part above the wrist for arms and above the ankle for legs)	Grade 6
Comminuted fracture of the part above the long bone-epiphyseal plate of four limbs	Grade 9

Note: ① Epiphyseal plate: The definition of epiphyseal plate only applies to children. Fracture of long bone-epiphyseal plate of four limbs may affect limb development; in the presence of limb developmental disorders, the grade of injury and disability should be assessed separately.

② Loss of limb functioning refers to loss of functioning of the three major joints of limbs (wrist, elbow and shoulder joints of arms or ankle, knee and hip joints of legs)

③ Loss of joint functioning refers to permanent complete stiffness or paralysis of the joints, or the inability to move joints with consciousness.

7.7 Spinal structural damage and dysfunction of joint mobility

Spinal structural damage in this Standard refers to cervical or lumbar fracture and dislocation. Dysfunction of joint mobility in this Standard refers to the loss of activity of the neck or waist.

Spinal fracture and dislocation leads to cervical or lumbar malunion, and loss of neck or waist mobility is greater than or equal to 75%	Grade 7
Spinal fracture and dislocation leads to cervical or lumbar malunion, and loss of neck or waist mobility is greater than or equal to 50%	Grade 8
Spinal fracture and dislocation leads to cervical or lumbar malunion, and loss of neck or waist mobility is greater than or equal to 25%	Grade 9

7.8 Muscle strength dysfunction

Muscle strength function refers to the function related to the strength generated by muscle or muscle group contraction. Muscle strength dysfunction in this Standard refers to quadriplegia, hemiplegia, paraplegia or monoplegia.

Quadriplegia (muscle strength of more than three limbs is lower than or equal to Grade 3)	Grade 1
Paraplegia (muscle strength is lower than or equal to Grade 2) and fecal and urinary incontinence	Grade 1
Quadriplegia (muscle strength of more than two limbs is lower than or equal to Grade 2)	Grade 2
Hemiplegia (muscle strength is lower than or equal to Grade 2)	Grade 2
Paraplegia (muscle strength is lower than or equal to Grade 2)	Grade 2
Quadriplegia (muscle strength of more than two limbs is lower than or equal to Grade 3)	Grade 3

Hemiplegia (muscle strength is lower than or equal to Grade 3)	Grade 3
Paraplegia (muscle strength is lower than or equal to Grade 3)	Grade 3
Quadriplegia (muscle strength of more than two limbs is lower than or equal to Grade 4)	Grade 4
Hemiplegia (muscle strength of one limb is lower than or equal to Grade 2)	Grade 5
Paraplegia (muscle strength of one limb is lower than or equal to Grade 2)	Grade 5
Monoplegia (muscle strength is lower than or equal to Grade 2)	Grade 5
Hemiplegia (muscle strength of one limb is lower than or equal to Grade 3)	Grade 6
Paraplegia (muscle strength of one limb is lower than or equal to Grade 3)	Grade 6
Monoplegia (muscle strength is lower than or equal to Grade 3)	Grade 6
Hemiplegia (muscle strength of one limb is lower than or equal to Grade 4)	Grade 7
Paraplegia (muscle strength of one limb is lower than or equal to Grade 4)	Grade 7
Monoplegia (muscle strength is lower than or equal to Grade 4)	Grade 8

Note: ① Hemiplegia refers to paralysis of one side of the upper and lower extremities.

② Paraplegia refers to a disease featuring disappearance of senses, motor and reflexes of bilateral limbs below the injured plane after spinal cord injury, and loss of functioning of the bladder and anal sphincter.

③ Monoplegia refers to paralysis of a limb or a part of a limb.

④ Muscle strength: To determine the degree of paralysis of limbs, muscle strength is divided into 6 grades from Grade 0 to Grade 5.

Grade 0: The muscles are completely paralyzed with no contraction.

Grade 1: Mild muscle contraction can be seen or touched, but no action can be produced.

Grade 2: The muscles can move without the influence of gravity, meaning that the limbs can move on the bed surface, but cannot be lifted.

Grade 3: Actions can be completed in a direction opposite to gravity, and the patient is capable of fighting against externally applied resistance.

Grade 4: The patient can fight against some resistance, but the resistance is lower than that of normal people.

Grade 5: Normal muscle strength.

8 Skin and related structures and functions

8.1 Structural damage to the head and neck skin and restoration dysfunction

Skin restoration function refers to the function of restoring skin damage or other injuries. Skin restoration dysfunction in this Standard refers to scarring.

Grade III burns of the head and neck, and the area is greater than or equal to 8% of the total body surface area	Grade 2
Facial skin damage leads to scarring, and the scar area is greater than or	Grade 2

equal to 90% of the facial skin area	
Neck skin damage leads to scarring and total loss of neck mobility	Grade 3
Facial skin damage leads to scarring, and the scar area is greater than or equal to 80% of the facial skin area	Grade 3
Neck skin damage leads to scarring, and loss of neck mobility is greater than or equal to 75%	Grade 4
Facial skin damage leads to scarring, and the scar area is greater than or equal to 60% of the facial skin area	Grade 4
Grade III burns of the head and neck, and the area is greater than or equal to 5% and less than 8% of the total body surface area	Grade 5
Neck skin damage leads to scarring, and loss of neck mobility is greater than or equal to 50%	Grade 5
Facial skin damage leads to scarring, and the scar area is greater than or equal to 40% of the facial skin area	Grade 5
Facial skin damage leads to scarring, and the scar area is greater than or equal to 20% of the facial skin area	Grade 6
Head avulsion leads to scalp loss, and the area is greater than or equal to 20% of the scalp area	Grade 6
Neck skin damage leads to scarring of the anterior triangle of neck, and the scar area is greater than or equal to 75% of area of the anterior triangle of neck	Grade 7
Facial skin damage leads to scarring, and the scar area is greater than or equal to 24cm ²	Grade 7
Grade III burns of the head and neck, and the area is greater than or equal to 2% and less than 5% of the total body surface area	Grade 8
Neck skin damage leads to scarring of the anterior triangle of neck, and the scar area is greater than or equal to 50% of area of the anterior triangle of neck	Grade 8
Facial skin damage leads to scarring, and the scar area is greater than or equal to 18cm ²	Grade 8
Facial skin damage leads to scarring, and the scar area is greater than or equal to 12cm ² or facial line-like scar is longer than or equal to 20cm	Grade 9
Facial skin damage leads to scarring, and the scar area is greater than or equal to 6cm ² or facial line-like scar is longer than or equal to 10cm	Grade 10

Note: ① Scar: Refers to hypertrophic scar after wound healing, **excluding atrophic scars whose skin is smooth with no significant changes in the texture.**

② Calculation of facial range and scar area: Facial range refers to the region up to the hair line, down to the lower edge of the lower jaw, and two sides to the rear edge to the mandibular ramus, including the forehead, eye, eye socket, nose, mouth and lips, chin, cheekbone, cheek and parotideomasseteric region. Full face, 5-equal-partition method and actual scar area measurement are adopted for the calculation of facial scar area to respectively calculate scar areas. If there are multiple facial scars, the areas can be cumulatively added.

③ Anterior triangle of neck: The two sides are the front edge of the sternocleidomastoid, and the bottom is the upper edge of the hyoid body and the lower edge of the mandible.

8.2 Structural damage to the skin of all parts and restoration dysfunction

Skin damage leads to scarring, and scar area is greater than or equal to 90% of the total body surface area	Grade 1
Grade III burns of the trunk and limbs, whose area is greater than or equal to 60% of the total skin area	Grade 1
Skin damage leads to scarring, and scar area is greater than or equal to 80% of the total body surface area	Grade 2
Skin damage leads to scarring, and scar area is greater than or equal to 70% of the total body surface area	Grade 3
Grade III burns of the trunk and limbs, whose area is greater than or equal to 40% of the total skin area	Grade 3
Skin damage leads to scarring, and scar area is greater than or equal to 60% of the total body surface area	Grade 4
Skin damage leads to scarring, and scar area is greater than or equal to 50% of the total body surface area	Grade 5
Grade III burns of the trunk and limbs, whose area is greater than or equal to 20% of the total skin area	Grade 5
Skin damage leads to scarring, and scar area is greater than or equal to 40% of the total body surface area	Grade 6
Area of abdominal wall defect caused by abdominal injury is greater than or equal to 25% of the abdominal wall area	Grade 6
Skin damage leads to scarring, and scar area is greater than or equal to 30% of the total body surface area	Grade 7
Grade III burns of the trunk and limbs, whose area is greater than or equal to 10% of the total skin area	Grade 7
Skin damage leads to scarring, and scar area is greater than or equal to 20% of the total body surface area	Grade 8
Skin damage leads to scarring, and scar area is greater than or equal to 5% of the total body surface area	Grade 9

Note: ① Calculation of total skin scar area: It is calculated by the percentage of the skin scar area in the total body surface area, namely China's *new nine* division method: in the 100% body surface area, the head and neck accounts for 9% (9×1) (head, face and neck each accounts for 3%); two upper extremities account for 18% (9 × 2) (two arms 7%, two forearms 6%, two hands 5%); the front and back of the torso including perineum account for 27% (9 × 3) (forequarters 13%, hindquarters 13%, perineum 1%); two lower extremities (including hip) account for 46% (two buttocks 5%, two thighs 21%, two legs 13%, two feet 7%) (9×5 +1) (female feet and buttocks each account for 6%).

② Burn area and burn depth: Burn area is calculated by China's *new nine* division method while burn depth by three-grade and four-division method. Grade III burn means that the burn is deep through the skin and reaches beneath the skin, muscles and bones. **Burn accident does not include frostbite burns, inhalation injury (also known as respiratory burns) and electrical injury.** After burns, the grade of injury and disability can be assessed according to the burn area and depth; after medical treatment terminates, the grade of injury and disability can be assessed

according to the consequential degree of dysfunction and the size of skin scar area, whichever is severer shall prevail as the final grade of injury and disability.

Ping An Property & Casualty Insurance Company of China, Ltd.

Ping An Personal Travel Flight Delay Insurance Clause

General Provisions

Article 1 The insurance contract incorporates insurance clauses, insurance applications, insurance policies and endorsements. Any agreement related to the insurance contract shall be in written form.

Article 2 The Applicant of this contract shall be the Insured himself/herself with full capacity for civil conduct or any other person who has an insurable interest to the Insured (excluding partnerships by private individuals, lease holding farm households and individual businesses).

Article 3 The beneficiary under this insurance contract shall be the Insured himself/herself.

Scope of Cover

Article 4 During the period of insurance, the Insurer shall assume the following insurance liabilities:

1. During the period of insurance, the Insurer shall indemnify the Insured if the fixed flight that the Insured will take is delayed due to inclement weather, natural disaster, mechanical failure, strike, hijacking or sabotage, temporary protests, terrorist acts, air traffic control and airline overbooking which lead to the starting time delayed is up to the time specified in the insurance policy.

2. In case the carrier arranges an alternative flight after cancellation of scheduled flight and the Insured chooses to take such alternative flight, the Insurer shall make indemnity in accordance with the sum insured specified in the policy if the delayed time reaching to the time specified in the policy; in case the carrier fails to arrange an alternative flight and the time of cancellation of scheduled flight is later than the scheduled departure time, the Insurer shall make indemnity in accordance with the sum insured specified in the policy.

During the period of insurance, in case the Insured takes more than one flight, the delayed time on different flights may not be calculated aggregately; in case the Insured takes continuous connecting public connecting flight, which is failed to be taken by the Insured due to the above-mentioned event, then waiting time can not be included in delayed time.

If the Insured willingly applies for more than one insurances which have the same coverage under different insurances (excluding the

insurance of which the policy-holder is a group) underwritten by the Insurer for the same oversea working purpose, the Insurer will make the indemnity only under the policy that has the highest insured amount, and refund the corresponding insurance premiums collected under the same coverage for other insurances.

Exclusions

Article 5 The Insurer shall not be liable for the following circumstances:

- 1. Flight delay or cancellation is caused by the Insured;**
- 2. The Insured has known or should have known through reasonable assumption that the delay may be equal to or longer than the time specified in the insurance policy when booking a flight or applying for an insurance.**
- 3. The scheduled flight is canceled 2 hours (inclusive) before the departure time;**
- 4. Scheduled departure time is not falling within the period of insurance;**

Sum Insured and Premium

Article 6 The aggregate limit of indemnity to be paid by the Insurer under this insurance clause shall not exceed the sum insured specified in the policy during the period of insurance.

The Applicant shall pay the premium to the Insurer according to the contract.

Period of Insurance

Article 7 The period of insurance of this insurance contract shall be determined by the Insurer and the Insurance Applicant, the time of commencement and termination being subject to the stipulation in the policy.

If the policy is an annual policy, which means that the insurance period is one year, the Insured can commence several trips during the insurance period. If the policy is a single insurance contract, which means the insurance period is less than one year, the period insurance shall commence from purchase of ticket to arrival at destination or cancellation of flight.

Obligations of the Insurer

Article 8 The Insurer shall issue the policy or other insurance certificates in a timely manner after the establishment of the insurance contract.

Article 9 According to Article 13, if the Insurer deems the evidence or materials provided by

the Insured incomplete, the Insurer shall timely request the Applicant and/or Insured to supplement all additional documents once for all.

Article 10 The Insurer shall, in a timely manner after the receipt of a claim for payment of the insurance benefits from the Insured, ascertain and determine whether the claim is within the liability of the Insurer; for a complicated case, the Insurer shall make decision as quickly as possible after the complete information of the claim is collected.

The Insurer shall notify the Insured of the decision and fulfill the obligation of payment within ten (10) days after reaching the agreement with the Insured if the event falls within the cover of the policy. If the time limit for indemnity is specifically stipulated in the insurance contract, the Insurer shall make payment within such time limit. If the event is not covered in this policy, the Insurer shall issue the Insured a rejection letter and explain reasons within three (3) days from date of making decision according to the preceding paragraph.

Article 11 The Insurer shall pay in advance the amount determined by the proof or documents on hand if the payment amount cannot be finally determined within sixty (60) days from such reception of the Insurer. The Insurer shall pay the remaining amount to the Insured after the final amount is adjusted.

Obligations of the Insurance Applicant and the Insured

Article 12 Unless otherwise specified, the Applicant shall pay premium upon entering into the insurance contract.

Article 13 The benefits applicant shall submit the following certificates and documentary materials when making claims under the policy. If the benefits applicant fails to provide the following materials for special reasons, he/she shall provide other legal and valid materials. **In the event that the Insurer is unable to verify the authenticity of the claim due to the benefits applicant's failure to provide related materials, the Insurer shall not be liable to pay for the uncertain part.**

1. Policy or other valid insurance certificates;
2. Claim form correctly completed by the Insured;
3. Identity document of the Insured;
4. Original boarding pass of the Insured;
5. Official written certificate on flight delay or cancellation and the delayed time issued by the airline;
6. Any other evidences and materials provided by the Insured to identify the nature and cause of the insured accident and the extent of loss.
7. If the Insured entrusts other person to claim, he/she shall provide the original authorization letter, identification certificate of the trustor and the trustee, as well as other related certificates.

The Insured is obligated to require the carrier to issue a written certificate on flight delay or cancellation and the delayed time, and submit it to the Insurer. Otherwise, the Insurer shall assume no liability for indemnity.

Article 14 When entering an insurance contract, the Applicant shall make true representations

if the Insurer makes inquiries on the subject-matter insured or the Insured.

If the Applicant fails to comply with the obligations of making honest representation aforementioned due to willful act and/or gross negligence, which may affect the Insurer's decision as to whether he accepts the risk or raises the premium rate, the Insurer has the right to cancel the insurance contract.

The Insurer's right to terminate an insurance contract aforementioned is void if not exercised by the Insurer within thirty days after acknowledgement of any events triggering termination of this policy. This right is also void after two years of the establishment of an insurance contract and the Insurer shall be liable for indemnity in respect of an insured event.

If the Applicant willfully fails to comply with the obligations of making honest representations, the Insurer shall not be liable for any loss of or damage to the Item Insured prior to the cancellation of the policy, and premium shall not be refunded.

If the Applicant fails to comply with the obligations of making true statement due to gross negligence, the Insurer shall not be liable for any loss of or damage to the Item Insured prior to the cancellation of the policy, but the premium shall be refunded.

The Insurer shall not terminate the insurance contract where he has already known when contracting that the Insured fails to give representations in truth. The Insurer shall still be liable for indemnity in respect of an insured event.

Article 15 The Applicant and/or the Insured shall notify the Insurer immediately upon acknowledgement of any occurrence of the insured event. If the Applicant and/or the Insured fail to notify the Insurer in time due to his/her willful act or gross negligence, which makes the Insurer can not make sure the nature, cause and extent of the loss, the Insurer shall not indemnify the Insured in respect of the uncertain part, except that the Insurer has known the occurrence timely by other means or should have known the occurrence timely.

The above agreement does not include the delay caused by force majeure.

Dispute Settlement and Law Application

Article 16 Disputes arising from the execution and performance of the policy shall be settled through negotiation between the parties hereto. Should no settlement be reached, the case in dispute shall be submitted to the arbitration institution specified in the policy; where no arbitration institution is specified in the policy and no arbitration agreement is reached after disputes, either party hereinto may bring litigation to the people's court of P. R. China.

Article 17 Any dispute with regard to the policy should apply the laws of P. R. China (excluding the laws of Hong Kong, Macao and Taiwan area).

Other Provisions

Article 18 The Insurance Applicant and the Insurer may amend the contents of the insurance contract subject to mutual agreement.

Should there be any amendments to the insurance contract, the Insurer shall endorse the original policy or any other insurance certificates, or issue an endorsement slip attached to the insurance contract or insurance certificates, or conclude a written agreement of amendment with the Insurance Applicant.

Article 19 The Insurance Applicant may notify the Insurer in writing to terminate the insurance contract after the establishment of the insurance contract, except that the Insurer has paid insurance benefit according to the insurance contract.

When the Applicant requests cancellation of the policy, he/she shall submit the following documents and materials:

1. Application for cancellation of insurance contract;
2. Original policy;
3. Payment receipt of premium;
4. Identity document of the Insurance Applicant;

Where the Applicant requests cancellation of the insurance contract, the effectiveness of insurance contract shall be cancelled upon the Insurer's reception of the cancellation application. The Company shall refund the unearned net premium under the policy within 30 days after receipt of the above evidences and materials.

Definitions

Article 20

[Delayed time] delayed time shall be determined by the following methods, **which shall be subject to the policy**: (1) from the scheduled departure time to the actual time of departure, or to the departure time of alternative flight arranged by the airline; or (2) from the scheduled arrival time to the actual time of arrival time, or to the arrival time of alternative flight arranged by the airline.

[Unearned net premium] Unearned Net premium= premium * (1-passed days/total policy period days) * (1-35%).One day applies if the passing period is less than 24 hours.

[Waiting time] refers to the time during which the Insured is waiting for the departure of alternative flight when the Insured fails to take the scheduled flight and has to take an alternative flight due to the flight delay, excluding the delayed time of such alternative flight.

Rider of Ping An Travel Delay of Aviation Consigned Baggage Insurance Clause

General Provisions

Article 1 This supplementary insurance is a rider of various Travel Accident Insurances and Health Insurances (hereinafter referred to as "main insurance"). The Insurance Clauses, Proposal Form, Policy, Certificate, Endorsements (if any), and etc. attached with the main contract and relevant to this insurance contract shall be an integral part of this rider. Any agreement concerning this rider shall be made in written form.

In case of any conflict between the provisions of the main insurance and the rider,

the provisions of the rider shall be paramount. As to other matters not referred to in the rider, the main insurance shall be paramount.

Insuring Agreement

Article 2 During the Insurance Period, the Insurer will indemnify the Insured for the specified Insurance Amount when the consigned baggage of the Insured does not arrive within the period stipulated in the Policy after the Insured arrives at the destination due to the airline company who receives the consignment of the transportation of the baggage by the Insured during the travel and transports the baggage through the scheduled flight that the Insured takes.

Exclusions

Article 3 This rider is not applicable to the exclusions under the main insurance, but the Insurer shall not be liable for any loss directly or indirectly caused by or arising from:

- 1. The consigned baggage is detained, confiscated, segregated, examined or destroyed by the custom or other governmental organizations;**
- 2. War, civil warfare, military actions, terrorist activity, strike, riot, or turmoil, or nuclear explosion, radiation or pollution.**

Insurance Amount

Article 4 The maximum amount payable by the Insurer shall not exceed the Insurance Amount specified in the Policy.

Obligations of the Insured

Article 5 The Insured has the obligation to ask the airline to provide the written certificate about the delay of the consigned baggage and submit the material to the Insurer. Otherwise, the Insurer is not liable for indemnity.

Article 6 The Insured shall submit the following proof and documentary materials when making claims under the policy:

- (1) Original policy or other valid insurance certificate;
- (2) Benefit application form;
- (3) The identification certificate of the Insured;
- (4) Official written certificate issued by the airline company about the delay of the consigned baggage;
- (5) All other certificates and documents concerning the verification of the nature, cause and extent of the insured event that can be provided by the benefits applicant;

(6) If the Insured entrusts other person to claim, he/she shall provide the original authorization letter, identification certificate of the trustor and the trustee, as well as other related certification.

Miscellaneous

Article 7 This rider shall terminate in case of the occurrence of one of the following situations:

- (1) The termination of the main insurance contracts;
- (2) the Applicant requests cancellation of this rider.

Ping An Property & Casualty Insurance Company of China, Ltd.

Ping An Personal Air Consigned Luggage Loss Insurance Clause

General Provisions

Article 1 The insurance contract incorporates insurance clauses, insurance applications, insurance policies and endorsements. Any agreement related to the insurance contract shall be in written form.

Article 2 The Applicant of this contract shall be the Insured himself/herself with full capacity for civil conduct or any other person who has an insurable interest to the Insured (excluding partnerships by private individuals, lease holding farm households and individual businesses).

Scope of Cover

Article 3 During the period of insurance, the Insured consigns his/her luggage to the regular flight for transportation during travel, if the luggage is destroyed, lost or damaged during the period from consignment to delivery (including land transportation for performance of air transportation contract), the Insurer shall pay indemnity which is equivalent to the amount of compensation made by the carrier, which shall not exceed actual loss of consigned luggage and exceed the sum insured specified in the policy.

Exclusions

Article 4 The Insurer shall not be liable for the following cases or losses:

- 1. Loss caused by the Insured's failure to comply with national laws, government regulations, orders and requirements;**
- 2. Destruction of, loss of or damage to personal effects carried by the Insured;**

3. destruction of, loss of or damage to consigned luggage completely caused by nature, quality or defect of such luggage;
4. Loss caused by natural disaster or other out-of-control causes (war or military conflict);
5. Shortage of or damage to the internals with complete packing and seal, unless it is evidenced that such shortage or damage is caused by the airline due to its negligence, the Insurer shall not be liable for loss of luggage;
6. The Insured does not raise an objection when picking up the luggage and the carrier does not provide Error Records of Luggage Transportation and Damage Records of Luggage;
7. Indirect loss caused by loss of luggage;
8. Consigned luggage hanging a Non-responsibility Card;
9. The Insurer shall not be liable for the part of overweight for which is not paid;
10. Other items which can not be put into the luggage according to the relevant requirements, such as fragile items, perishable goods, valuables, documents, certificates, securities, cash, gold and silver jewelry, for which the Insurer is not liable;
11. Loss caused by the Insured's negligence;
12. Loss caused by delay on consigned luggage.

Sum Insured

Article 5 The sum insured shall be agreed between the Insurance Applicant and the Insurer and specified in the policy.

Period of Insurance

Article 6 The period of insurance shall be determined by the Applicant and the Insurer and stipulated in the policy.

Claim Application

Article 7 The Insured should provide the following evidences and information to the Insurer as claiming for indemnity:

1. Policy or other valid insurance certificates;
2. Claims application filled by the Insured or its representatives;
3. Identity document of the Insured;
4. Written certificate on destruction of, loss of or damage to consigned luggage and relevant compensation certificate issued by the airline;
5. Any other evidences and materials provided by the Insured to identify the nature and cause of the insured accident and the extent of loss.

6. If the Insured entrusts other person to claim, he/she shall provide the original authorization letter, identification certificate of the trustor and the trustee, as well as other related certificates.

In the event that the Insurer is unable to verify the losses as a result of the Insured's failing to fulfill the obligation of providing claiming materials stipulated in the preceding paragraph, the Insurer is not liable for indemnity of the parts which the Insurer cannot determine.

Dispute Settlement and Law Application

Article 8 Disputes arising from the execution and performance of the policy shall be settled through negotiation between the parties hereto. Should no settlement be reached, the case in dispute shall be submitted to the arbitration institution specified in the policy; where no arbitration institution is specified in the policy and no arbitration agreement is reached after disputes, either party hereinto may bring litigation to the people's court of P. R. China.

Article 9 Any dispute with regard to the policy should apply the laws of P. R. China (excluding the laws of Hong Kong, Macao and Taiwan area).

Other Provisions

Article 10 The Insurance Applicant and the Insurer may amend the contents of the insurance contract subject to mutual agreement.

Should there be any amendments to the insurance contract, the Insurer shall endorse the original policy or any other insurance certificates, or issue an endorsement slip attached to the insurance contract or insurance certificates, or conclude a written agreement of amendment with the Insurance Applicant.

Article 11 The Insurance Applicant may notify the Insurer in writing to terminate the insurance contract after the establishment of the insurance contract, except that the Insurer has paid insurance benefit according to the insurance contract.

When the Applicant requests cancellation of the policy, he/she shall submit the following documents and materials:

1. Application for cancellation of insurance contract;
2. Original policy;
3. Payment receipt of premium;
4. identity document of the Insurance Applicant;

Where the Applicant requests to cancel this insurance contract, the effectiveness of insurance contract shall be terminated upon the Insurer's reception of the cancellation application. The Insurer shall refund the unearned net premium under the policy within 30 days after receipt of the above evidences and materials.

Definitions

Article 12

[Insurer] refers to Ping An Property & Casualty Insurance Company of China who signs the insurance contract with the Applicant.

[Regular flight] refers to the aircraft flights and helicopter flights regularly flying between the commercial airports (not including the government, enterprise and private charter flights) which are run by the carrier holding the public operating license issued by the government authority and legally are open to the public at charge, with the purpose of public transport.

[Unearned net premium] Unearned Net premium= premium * (1-passed days/total policy period days) * (1-35%). One day applies if the passing period is less than 24 hours.

Rider of Ping An Travel Loss of Baggage and Travel Document Insurance Clause

General Provisions

Article 1 This supplementary insurance is a rider of various Travel Accident Insurances and Health Insurances (hereinafter referred to as “main insurance”). The Insurance Clauses, Proposal Form, Policy, Certificate, Endorsements (if any), and etc. attached with the main contract and relevant to this insurance contract shall be an integral part of this rider. Any agreement concerning this rider shall be made in written form.

In case of any conflict between the provisions of the main insurance and the rider, the provisions of the rider shall be paramount. As to other matters not referred to in the rider, the main insurance shall be paramount.

Insuring Agreement

Article 2 During the Insurance Period, if the Insured suffers the following losses during travel, the Insurer will be liable for such loss according to the Policy:

(1) The baggage or travel document is damaged, destroyed or lost as a result of traffic accident, natural disasters or theft or plunder by a third party. After finding the baggage or travel document is thieved or plundered, the Insured is obligated to report the local policy office within 24 hours and offer the written proof of loss issued by the policy;

(2) The unaccompanied baggage or travel document is damaged or lost while it's in the custody of a third party transport organization or hotel, provided that the written proof stating the fact issued by such third party transport organization or hotel is submitted to the Insurer;

(3) The baggage or travel document is stolen from a parked and locked motor vehicle, or from the locked containers attached to the vehicle, provided that: 1) the motor vehicle and the container are both locked; 2) evident mark of violence; 3) the event occurs at the time between 6 o'clock a.m. and 10 o'clock p.m.. After finding the baggage or travel document is thieved, the Insured is obligated to report the local policy office within 24 hours and offer the written proof of loss issued by the policy.

The loss shall be calculated as:

(1) The loss of the baggage shall be the actual repair costs or the actual value, whichever is smaller, subject to the specified Insurance Amount. The loss of the tape, dish, disk and media data shall be the material cost to buy the same carrier.

(2) The loss of the travel document shall be the material cost and service fees to obtain a same new document, subject to the specified Insurance Amount.

Exclusions

Article 3 The following items are not covered:

- 1. Gold, silver, jades, jewelry, crystal and its product, glass and its product, cash, securities, bills, credit card, token, document, animal, plant, food and drink, furniture, antique and curio;**
- 2. Data recorded on the tape, dish, disk or similar carrier, excluding the material cost of the carrier;**
- 3. The loss of commercial good or sample;**
- 4. Mobile telephone (or cell phone), portable computer, PDA;**
- 5. Direct or indirect loss due to governmental or judicial actions, including confiscation, detainment by the Custom;**
- 6. Scratch and/or dent that do not influence use;**
- 7. Loss without reason or mysterious disappearance;**
- 8. Loss of the motor vehicle and its accessory, ship, airplane or other conveyance;**
- 9. Consequential loss;**
- 10. For each item whose loss exceeds RMB 1000 Yuan, the Insured can not provide the original invoice.**

Insurance Amount and Deductible

Article 4 The maximum amount payable by the Insurer shall not exceed the Insurance Amount specified in the Policy.

The Insured is obligated to bear the loss within the deductible per each item.

Obligations of the Insured

Article 5 (1) The Insured is obligated to take all reasonable and necessary measures to keep the baggage and travel document in safety. Upon occurrence of the accident or loss, the Insured is obligated to take measures to save, search or protect the items to minimize the loss.

(2) Acknowledgement of the loss of baggage and travel document, the Insured is obligated to take measures to report the case to local police office, and take proof of accident in writing provided by the police office. The Insurer will pay for the loss provided that the Insured can submit the foresaid written proof of accident.

(3) When finding that the unaccompanied baggage or travel document in the custody of the public carrier or hotel is damaged or lost, the Insured is obligated to report to the local police office and said keeper, have their written proof of loss, and submit to the Insurer. **The Insurer will not pay without such written proof.**

Article 6 The Insured shall submit the following proof and documentary materials when making claims under the policy:

- (1) Benefit application form;
- (2) Original policy;
- (3) The identification certificate of the Insured;
- (4) Traffic ticket (such as air ticket, ticket and etc.), bills of the hotel, bills of travel and other relevant certificate;
- (5) List of damaged or lost property, purchasing invoice for the loss of item whose price exceeds RMB1000;
- (6) Original bill for obtaining a new travel document,
- (7) Written proof of loss stating the fact by local police authority for the theft or plunder case;
- (8) Written proof stating the cause, course or loss issued by the legal carrier, hotel that keep the property;
- (9) All other certificates and documents concerning the verification of the nature, cause and extent of the insured event that can be provided by the benefits applicant;
- (10) If the Insured entrusts other person to claim, he/she shall provide the original authorization letter, identification certificate of the trustor and the trustee, as well as other related certification.

Article 7 If any third party is held liable for the loss or damage insured against hereby, the Insured shall take all necessary measures to lodge a claim against the third party and the Insurer shall be entitled by subrogation to claim for indemnity against such third party from the date of payment subject to the limit of the payment, and the Insured shall provide the Insurer with all the necessary documents and relevant information known.

Article 8 If the lost, thieved or plundered article is found or returned, or the Insured has already been indemnified by third party liable for the loss, the Insured shall return the insurance benefit paid by the Insurer.

Miscellaneous

Article 9 In case of the occurrence of the insured event, if the insured's losses can be indemnified under other insurance which has the same coverage as this insurance contract, the insurer shall bear the residual liability.

Article 10 This rider shall terminate in case of the occurrence of one of the following situations:

- (1) The termination of the main insurance contracts;
- (2) the Applicant requests cancellation of this rider.

Definition

Article 11

[Baggage] refers to personal travel case, items in it and personal property.

[Travel Document] refers to ID card, passport and other legal documents necessary for travel.

[Actual repair costs] refers to the labor and material cost required for repairing the item to the status prior to the accident.

[Actual Value] equals to the amount that the purchasing price of the property subtracts the depreciation amount which can represent the property's using conditions, but shall not exceed the replacement value at the time of loss (refers to the price of the same item)

[Natural hazards] refers to lightning, windstorm, rainstorm, flood, sandstorm, hailstorm, sandstorm, mud-rock flow, avalanche, sudden landslide, volcano, underground fire, sudden subsidence of ground, earthquake, tsunami and other unforeseen, unavoidable and unconquerable phenomena of nature.

Rider of Travel Insurance Clause for Loss of Hijacking of

Ping An

Article 2 During the period of insurance, if a highjack happens on the airplane being taken by the Insured during the trip, the Insurer shall indemnify the Insured by multiplying the hourly compensation amount with the hours that the Insured is illegal hijacked in accordance with this Rider, which shall not exceed the insured amount specified in the policy.

In case the time of illegal highjack is less than an hour, the payment shall be calculated on the basis of an hour.

Insured Amount

Article 3 The hourly compensation amount and the insured amount under this Rider shall be agreed between the Insurance Applicant and the Insurer and specified in the policy.

Obligations of the Insurance Applicant and the Insured

Article 4 The claimant shall provide the Insurer with the following documents and materials in case of lodging a claim:

1. Claim form;
2. Original policy;
3. Identity document of the claimant;
4. Written documents issued by the local police, the carrier or the relevant authorities to certify the hours that the Insured was illegally hijacked due to the highjack;
5. Other evidences and materials provided by the Insured to ascertain the nature, causes and extent of losses of the insured event.

In the event that the Insurer is unable to verify the losses as a result of the Insured's failing to fulfill the obligation of providing claiming materials stipulated in the preceding paragraph, the Insurer is not liable for indemnity of the portion which the Insurer cannot verify.

Definition

【Airplane hijacking】 refers to any person implements violence or force, or threatens and intimidates by force, violence or any other means to highjack or control the airplane when the airplane is flying or stops on the runway.

【Highjack】 refers to the act illegally to deprive the Insured's freedom against the Insured's willingness by detention, confinement or other enforcement methods.