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

Ping An Loss of Cancellation of Scheduled Ticket Insurance

Registered No.: C00001731912018052803111

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.

Article 3 The Insured under this insurance contract shall be a passenger who has reserved a ticket in advance.

Article 4 **The Insurance Applicant must complete the application procedures before 24:00 of the next day after he/she has paid for the reservation of ticket.**

Scope of Cover

Article 5 The Insurer may undertake one or more than one insurance item, **specific liability shall be determined by the Applicant and the Insurer through negotiation at the time of applying for this insurance and specified in the policy.**

1. Liability for specified reasons of cancellation

During the period of insurance, if the Insured can't take the scheduled flight and cancels the ticket due to the following reasons after reservation of the flight ticket in advance, **the Insurer shall be liable for ticket amount which is paid by the Insured but can not be refunded according to the deductible and indemnity proportion specified in the policy, which shall not exceed the sum insured specified in the policy.**

1. Death of the Insured and his/her family member;

2. The Insured or his/her family member has to be hospitalized due to the occurrence of accident after the doctor's diagnosis;

3. The Insured or his/her family member suffers acute disease;

4. The national examination entered before ticket reservation and to be taken by the Insured at the destination on the departure date or the subsequent three days is postponed;

5. The Insured or the Insured's spouse suffers accidental abortion fifteen (15) days prior to departure;

6. As a full-time employee, the Insured's employment relationship is terminated by the employer fifteen (15) days prior to departure;

7. The Insured's family property suffers heavy loss due to the natural disaster or the third party's criminal acts seven (7) days prior to departure, and the Insured must cooperate with the police investigation or assess the loss at the scene;

8. The place of departure or destination takes place riots, storm wind, rainstorm, flood, debris flow, landslide, cliff, volcanic eruption, level 5 or above earthquake, tsunami or sudden infectious disease or the employees of the public vehicle carrier are on strike one week before departure.

2. Liability for non-specified reasons of cancellation

During the period of insurance, if the Insured can't take the scheduled flight and cancels the ticket due to the reasons other than Paragraph 1 after reservation of the flight ticket in advance and getting the ticket, **the Insurer shall be liable for ticket amount which is paid by the Insured but can not be refunded according to the deductible and indemnity proportion specified in the policy, which shall not exceed the sum insured specified in the policy.**

If the Insured has been indemnified by other means, then we shall only be liable for the remaining part of indemnity.

Exclusions

Article 6 The Insurer shall not pay the indemnity for the following cases if undertaking the liabilities under Article 5.1 Liability for specified reasons of cancellation:

1. Due to the Insured's own cause, the scheduled travel is canceled or the Insured voluntarily cancels the scheduled travel;

2. The Insured has known or shall have known through reasonable inferences that the insured events than one listed in Article 5.1 may possibly occur when booking the ticket or applying for the insurance;

3. The scheduled flight is canceled due to any criminal acts;

4. The scheduled flight is canceled due to due to occurrence war, military action, armed rebellion, terrorist threat or attack;

5. The Insured fails to check in on time and cancels the scheduled flight;

6. The scheduled flight is canceled due to the Insured's pregnancy or childbirth;

7. The scheduled flight is canceled due to the government prohibition or control;

8. The scheduled flight is canceled due to the financial or contractual obligations pre-existing before applying for the insurance;

9. The scheduled flight is canceled due to loss of related travel documents.

10. The Insurance Applicant fails to complete the application procedures before 24:00 of the next day after he/she has paid for the reservation of ticket.

Article 7 The Insurer shall not pay the indemnity for the following cases if undertaking the liabilities under Article 5.2 Liability for non-specified reasons of cancellation:

- 1. The booked flight is canceled due to any criminal acts of the Insured;**
- 2. The scheduled flight is canceled due to due to occurrence war, military action, armed rebellion, terrorist threat or attack;**
- 3. The scheduled flight is canceled due to the government prohibition or control;**
- 4. The Insurance Applicant fails to complete the application procedures before p.m.:00 of the next day after he/she has paid for the reservation of ticket.**

Article 8 The Insurer shall not indemnify the ticket expenses that can be revocable from the airline and other losses not falling within the scope of cover.

Sum Insured

Article 9 The sum insured of this insurance contract shall be determined by the Applicant and the Insurer and stipulated in the policy.

Period of Insurance

Article 10 The insurance period starts at the time when the Insured has booked the airline ticket and paid the premium to obtain the insurance policy number, and ends at the time when the flight scheduled for the insured takes off.

Obligations of the Insurer

Article 11 The Insurer shall issue the policy or other insurance certificates to the Applicant in a timely manner after the establishment of the insurance contract.

Article 12 According to Article 20, 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 13 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 14 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 15 Unless otherwise specified, the Applicant shall pay off premium upon entering into the insurance contract.

Article 16 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, but premium shall 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 17 Upon acknowledgment of the insured event, the Applicant and the Insured shall notify the Insurer in time. 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.

Claim Settlement

Article 18 Upon occurrence of the insurance event, the Insured must report it to the Insurer and provide the following materials:

1. Policy number or other valid insurance certificates;
2. Claim Application;
3. Identity document of the Insured;
4. Certificate of ticket issuing and certificate on the nonrefundable amount of ticket price

issued by airline;

5. The benefit applicant shall provide the following certificates and materials if applying for the insurance liability under Article 5.1:

(1) In the case that the Insured or his/her family member is disabled, dies or needs to be in hospital for treatment due to accidental injury, or suffers a sudden severe acute disease, the Insured shall provide the death certificate issued by the hospital recognized by the police or medical records, diagnose proof and other evidences issued by the county-level hospital or above, and relevant relatives' proof;

(2) The Insured shall provide medical certificate in the case that the Insured or the Insured's spouse suffers accidental abortion;

(3) As a full-time employee, in the case that the Insured's employment relationship is terminated by the employer, the Insured shall provide employment contract and dismissal certificate;

(4) In the case that the Insured's family property suffers heavy loss due to the natural disaster or the third party's criminal acts, the Insured shall provide the incident certificate issued by the police, fire department and other authorities;

(5) In the case that the examination to be taken by the Insured is postponed, the Insured shall provide admission ticket and examination postponement certificate issued by the examination organizer

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.

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.

Article 19 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 20 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 or no arbitration agreement is reached after disputes, either party hereinto may bring litigation to the people's court of P. R. China(excluding Hong Kong, Macao and Taiwan area).

Article 21 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 22 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 23 Prior to commencement of insurance, the Applicant may request cancellation of the Policy and the paid premium shall be refunded to the Applicant after approval of the Insurer.

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. Insurance 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 Applicant may not cancel the contract after the commencement of insurance liability.

Definitions

【Amount of ticket price】 refers to the amount of the ticket with a certain limit on ticket refund and endorsement, to which some discounts are given to the person reserving the ticket in advance by the airline, excluding airport construction fee, fuel surcharge and other taxes and fees levied by the administrative authorities and government.

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

【Family members】 refer to the Insured's spouse, children, parents (including the Insured's parents and his/her spouse's parents) under this contract.

【Full-time employee】 refers to the employee who enters into a full-time employment contract with the state authorities, institutions, legal entities or other organizations.

【Severe loss of property】 refers to total or more than two thirds of value of the house or home property suffers damage or loss.

【Severe acute disease】 refers to the disease for which the Insured has not received any treatment or diagnosis prior to the effectiveness of the Insurance Contract, it must be suffered for the first time during the insurance period and acutely attacks within 72 hours and must be treated immediately to avoid physical or life damage to the Insured, excluding previous diseases, chronic diseases, mental disease, schizophrenia, AIDS, sexually transmitted diseases, genetic diseases, congenital disease or defect, congenital malformation, dental treatment (except dental outpatient treatment led by accidental injury), preventive operation and other non-emergency operations and organ transplant.

【Previous disease】 refers to disease or symptoms which is known or should know suffered before commencement date of this insurance. Including but not limited to: before commencement of the insurance contract, a clear diagnosis has been given by the doctor, but without treatment; or without the doctor's diagnosis and treatment, but significant symptoms persist, and it should be aware by general medical knowledge.

【Riot】 refers to a number of persons illegally assembly to or threaten to engage in violent activities for the purpose of breach of the peace.

【Storm wind】 refers to the wind at or above grade 11, that is, the wind speed is up to 28.5 m/s or above, which is subject to the data released by the meteorological department.

【Rainstorm】 refers to the rain with a rainfall of more than 16 mm in an hour, or a rainfall of more than 30 mm in 12 consecutive hours, or a rainfall of more than 50 mm in 24 consecutive hours, which is subject to the data released by the meteorological department.

【Flood】 refers to flash flood, river overflow, tide overflow and flow backward. However, regular flood tide, water leakage of automatic fire extinguishers, seepage under perennial water level or underground and water pipes burst shall be excluded herein.

【Debris flow】 refers to flood current containing large amounts of sediments and stones on the mountain suddenly induced and flowing out with heavy rain or a large number of ice water.

【Cliff Collapse】 refers to stone cliff and soil cliff collapse and fall apart due to natural weathering, rain erosion; or the sand soil drenched by the heavy rain collapses.

【Infectious diseases】 refer to the infectious diseases stipulated in the Law of the Peoples Republic of China on the Prevention and Treatment of Infectious Diseases.

【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.

2.

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

**Ping An Loss of Change of Scheduled Flight Ticket Insurance
Clauses**

Registered No.: C00001731912018083115581

General

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

Article 2 The Applicant of this insurance contract shall be a natural person with full capacity for civil conduct.

Article 3 The Insured under this insurance contract shall be a passenger who has reserved a ticket in advance.

Article 4 If the time of insurance is stipulated in the insurance contract, the Applicant shall complete the insurance within the time stipulated in the insurance contract.

Coverage

Article 5 The Insurer may undertake one or more than one insurance item, **specific liability shall be determined by the Applicant and the Insurer through negotiation at the time of applying for this insurance and specified in the policy.**

(I) Liability for specified reasons of rebooking

During the policy period, if the Insured can't take the scheduled flight and changes the ticket due to the following reasons after reservation of the flight ticket in advance, **the Insurer shall be liable** for the rebooking fee to be paid by the insured in line with the airline regulations **according to the deductible and indemnity proportion specified in the policy, which shall not exceed the sum insured specified in the policy.**

1. Death of the Insured and his/her family member;
2. The Insured or his/her family member has to be hospitalized due to the occurrence of accident after the doctor's diagnosis;
3. The Insured or his/her family member suffers acute disease;
4. The national examination entered before ticket reservation and to be taken by the Insured at the destination on the departure date or the subsequent three days is postponed;
5. The Insured or the Insured's spouse suffers accidental abortion fifteen (15) days

prior to departure;

6. As a full-time employee, the Insured's employment relationship is terminated by the employer fifteen (15) days prior to departure;

7. The Insured's family property suffers heavy loss due to the natural disaster or the third party's criminal acts seven (7) days prior to departure, and the Insured must cooperate with the police investigation or assess the loss at the scene;

8. The place of departure or destination takes place riots, storm wind, rainstorm, flood, debris flow, landslide, cliff, volcanic eruption, level 5 or above earthquake, tsunami or sudden infectious disease or the employees of the public vehicle carrier are on strike one week before departure.

(II) Liability for non-specified reasons of rebooking

During the policy period, If the Insured book the airline flight ticket in advance and cannot take the flight due to reasons other than those listed in Item (I) above after the ticket is issued successfully, **the Insurer shall be responsible for the indemnification according to the deductible and indemnification proportion specified in the policy** for the expenses to be paid by the Insured according to the airline regulations, **the maximum amount of indemnity shall be the Insured amount specified in the policy.**

If the Insured has been indemnified by other means, then we shall only be liable for the remaining part of indemnity.

Exclusions

Article 6 The Insurer shall not pay the indemnity for the following cases if undertaking the liabilities under Article 5 (I) "Liability for specified reasons of rebooking":

(I) The Insured has known or should have known through reasonable assumption that the insured event listed in Article 5 (I) may occur when booking the flight or insurance;

(II) The scheduled flight is rebooked due to any criminal acts;

(III) The scheduled flight is rebooked due to war, military action, armed rebellion, terrorist threat or attack;

(IV) The Insured fails to check in on time and changes the scheduled flight;

(V) The scheduled flight is rebooked due to the Insured's pregnancy or childbirth;

(VI) The scheduled flight is rebooked due to the government prohibition or control;

(VII) The scheduled flight is rebooked due to the financial or contractual

obligations pre-existing before applying for the insurance;

(VIII) The scheduled flight is rebooked due to loss of related travel documents;

(IX) The Applicant fails to complete the insurance within the time stipulated in the insurance contract.

Article 7 The Insurer shall not pay the indemnity for the following cases if undertaking the liabilities under Article 5 (II) Liability for non-specified reasons of rebooking:

(I) The scheduled flight is rebooked due to any criminal acts;

(II) The scheduled flight is rebooked due to war, military action, armed rebellion, terrorist threat or attack;

(III) The scheduled flight is rebooked due to the government prohibition or control;

(IV) The Applicant fails to complete the insurance within the time stipulated in the insurance contract.

Article 8 Whether the Applicant choose to apply for Article 5 (I) "changing the insurance liability for the reasons listed" or Article 5 (II) "changing the insurance liability for the reasons not listed", the Insurer shall not be liable for the following expenses and losses:

(I) The rebooking fee refundable by the Insured from the airline;

(II) The upgrading fee arising from the rebooking of the Insured;

(III) Other cases or losses not included in the scope of coverage.

Sum Insured

Article 9 The sum insured of this insurance contract shall be determined by the Applicant and the Insurer and stipulated in the policy.

Policy period

Article 10 The policy period starts at the time when the Insured has booked the airline ticket and paid the premium to obtain the policy number, and ends at the time when the flight scheduled for the insured takes off or determined by the Applicant and the Insurer through consultation, and shall be specified in the policy.

Obligations of the Insurer

Article 11 The Insurer shall issue the policy or other insurance certificates to the Applicant in a timely manner after the establishment of the insurance contract.

Article 12 According to the insurance contract, if the Insurer deems the evidence or materials provided by the Insured incomplete, the Insurer shall timely notify the Applicant and/or Insured to supplement all additional documents once for all.

Article 13 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 of insurance benefit within ten days after reaching the agreement with the Insured if the event falls within the coverage 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 14 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 Applicant and the Insured

Article 15 Unless otherwise specified, the Applicant shall pay premium upon entering into the insurance contract.

Article 16 When entering an insurance contract, the Applicant shall make true representations if the Insurer makes inquiries on the subject-matter of the Insured.

If the Applicant fails to comply with the obligations aforementioned due to willful act and/or gross negligence, which may affect the Insurer's decision on whether he accepts the risk or raises the premium rate, the Insurer shall have 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 intentionally fails to fulfill the obligation of truthful disclosure, the Insurer shall not be liable for the indemnity and shall not refund the premium for the insured event occurred before the termination of the contract.

If the Applicant fails to fulfill the obligation of truthful disclosure due to gross negligence, which has a serious impact on the occurrence of the insured events, the Insurer shall not be liable for the indemnification for the insured events before the termination of the contract, but shall refund the premium.

The Insurer shall not terminate the contract if it already knows the information that the Applicant fails to fulfill the obligation of truthful disclosure at the time of the establishment of the contract. In the case of an insured event, the Insurer shall bear the liability for

indemnity.

Article 17 Upon acknowledgment of the insured event, the Applicant and the Insured shall notify the Insurer in time. **If the Applicant, the Insured or the beneficiary fails 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 loss severity of the insured event, 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.

Treatment of Claim

Article 18 Upon occurrence of the insured event, the Insured must report it to the Insurer and provide the following materials:

(I) Policy number;

(II) Claim Application;

(III) Identity document of the Insured;

(IV) Certificate of ticket issuing and certificate on the rebooking amount issued by airline;

(V) The benefit applicant shall provide the following certificates and materials if applying for the insurance liability under Article 5 (I):

1. In the case that the Insured or his/her family member is disabled, dies or needs to be in hospital for treatment due to accidental injury, or suffers a sudden severe acute disease, the Insured shall provide the death certificate issued by the hospital recognized by the police or medical records, diagnose proof and other evidences issued by the county-level hospital or above, and relevant relatives' proof;

2. The Insured shall provide medical certificate issued by a defined hospital in the case that the Insured or the Insured's spouse suffers accidental abortion;

3. As a full-time employee, in the case that the Insured's employment relationship is terminated by the employer, the Insured shall provide employment contract and dismissal certificate;

4. In the case that the Insured's family property suffers heavy loss due to the natural disaster or the third party's criminal acts, the Insured shall provide the incident certificate issued by the police, fire department and other authorities;

5. In the case that the examination to be taken by the Insured is postponed, the Insured shall provide admission ticket and examination postponement certificate issued by the examination organizer

(VI) Any other evidences and materials provided by the Insured to identify the nature and cause of the insured accident and loss severity.

(VII) 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.

Article 19 The right of the benefits applicant to claim for indemnity from the Insurer shall lapse if the Applicant fails to exercise such right within two years from the date the Applicant is or should be aware of the occurrence of the insured event.

Dispute settlement and applicable laws

Article 20 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 or no arbitration agreement is reached after disputes, either party hereinto may bring litigation to the people's court of the People's Republic of China (excluding the laws of Hong Kong, Macao and Taiwan).

Article 21 Any dispute with regard to the policy should apply the laws of People's Republic of China (excluding the laws of Hong Kong, Macao and Taiwan).

Miscellaneous

Article 22 The 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 policy or any other insurance certificates, or issue an endorsement slip attached to the policy or insurance certificates, or conclude a written agreement of amendment with the Applicant.

Article 23 Prior to commencement of insurance, the Applicant may request cancellation of the Policy and the paid premium shall be refunded to the Applicant after approval of the Insurer.

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

- (I) Application for cancellation of insurance contract;
- (II) Policy;
- (III) Payment receipt of premium;
- (IV) Identity document of the 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 Applicant may not cancel the contract after the commencement of insurance liability.

Definitions

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

[Family members] refer to the Insured's spouse, children, parents (including the Insured's parents and his/her spouse's parents) under this clauses.

[Full-time employee] refers to the employee who enters into a full-time employment contract with the state authorities, institutions, legal entities or other organizations.

[Severe property loss] refers to total or more than two thirds of value of the house or home property suffers damage or loss.

[Severe acute disease] refers to the disease for which the Insured has not received any treatment or diagnosis prior to the effectiveness of the Insurance Contract, it must be suffered for the first time during the insurance period and acutely attacks within 72 hours and must be treated immediately to avoid physical or life damage to the Insured, **excluding previous diseases, chronic diseases, mental disease, schizophrenia, AIDS, sexually transmitted diseases, genetic diseases, congenital disease or defect, congenital malformation, dental treatment (except dental outpatient treatment led by accidental injury), preventive operation and other non-emergency operations and organ transplant.**

[Previous disease] refers to any disease or symptom that the insured has been diagnosed with or is aware of (should be aware of) prior to the effective date of this insurance contract. Including but not limited to: before commencement of the insurance contract, a clear diagnosis has been given by the doctor, with interrupted long-term treatment; or a clear diagnosis has been given by the doctor, but the symptoms do not disappear completely after treatment under intermittent medication; or without the doctor's diagnosis and treatment, but significant symptoms persist, and it should be Insured or general medical knowledge.

[Riot] refers to a number of persons illegally assembly to or threaten to engage in violent activities for the purpose of sabotage of the peace.

[Storm wind] refers to the wind at or above grade 11, that is, the wind speed is up to 28.5 m/s or above, which is subject to the data released by the meteorological department.

[Rainstorm] refers to the rain with a rainfall of more than 16 mm in an hour, or a rainfall of more than 30 mm in 12 consecutive hours, or a rainfall of more than 50 mm in 24 consecutive hours, which is subject to the data released by the meteorological department.

[Flood] refers to flash flood, river overflow, tide overflow and flow backward. However, regular flood tide, water leakage of automatic fire extinguishers, seepage under perennial water level or underground and water pipes burst shall be excluded herein.

[Debris flow] refers to flood current containing large amounts of sediments and stones on the mountain suddenly induced and flowing out with heavy rain or a large number of ice water.

[Cliff Collapse] refers to stone cliff and soil cliff collapse and fall apart due to natural weathering, rain erosion; or the sand soil drenched by the heavy rain collapses.

[Infectious diseases] refer to the infectious diseases stipulated in the Law of the People's Republic of China on the Prevention and Treatment of Infectious Diseases.

[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 or above evaluated by the Health Department of People's Republic of China, **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 24h a day.