**Insurance Liabilities**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Responsibility Project** | **Deductible** | **Percentage** | **Insurance Amount** | **Premium** |
| **Accident** |  |  | 50000 | 150 Yuan per year for each |
| **Disease Causes** |  |  |
| **Accidental Disability** |  |  | 50000 |
| **Accidental injury Medical** | 100 | 80% | 5000 |
| **Hospitalization** | 100 |  | 60000 |

The insured who must be hospitalized due to accidents or diseases through hospital diagnosis, every time with respect to its actual reasonable expenditure deducted by the parts of compensation paid in other ways, the company shall pay the parts above 100 Yuan of medical insurance, within the scope of the insurance amount, according to the grades and proportions as stipulated in the table below.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Drade** | **Medical Expenses After Report** | **Payment Proportion** | **Grade** | **Medical Expenses After Report** | **Payment Proportion** |
| 1 | 1000 yuan and the following sections | 50% | 4 | More than 7,000 yuan to 10,000 yuan sections | 70% |
| 2 | More than 1,000 yuan to 4,000 yuan sections | 55% | 5 | More than 10,000 yuan to 30,000 yuan sections | 80% |
| 3 | More than 4,000 yuan to 7,000 yuan sections | 60% | 6 | More than 30,000 yuan sections | 90% |

If the insured’s medical costs caused by accidents or diseases have been compensated from other sources (including but not limited to the social medical insurance, medical treatment, work unit, the infringer or the tort liability, any insurance institutions, including insurers) insurer shall pay compensation after deducting the parts from other sources, for the remaining part of the costs under this contract in the amount of insurance liability limit and the scope of the agreed payment, deductibles, and benefit from the class proportions insurance payment.

**Insurance object**

Enrolled students with good health and able to participate in regular full-time learning, aging from 16 to 35; under 18 years of age, their parents as policyholders insured. The total amount of insurance for parents insured for their children's life insurance, before the insured person’s adulthood, according to the insurance contract the insured death compensation, the insurance sum and the actual payment for the insurance company shall not exceed 100,000 Yuan.

Other details of these insurance parts shall be subject to the official Chinese version of explanation by ping an insurance company.