

声明:

公司（用户）应在收到员工福利手册后的 5 个工作日内，以内网展示或内部邮件等方式向员工进行公示。任何公司或个人如不同意投保，公司（用户）应及时收集该等意见并向保险公司书面反馈，并同时将该反馈内容发送给嘉惠。该等反馈均应通过指定的电子信箱进行。如无反馈则视为对保险公司就保险条款内容和提示完全理解，没有异议，同意投保。

保险公司指定电子信箱: service_customer@axatp.com

嘉惠指定电子信箱: china_serivce@airplus.com

Note:

Each company (Subscriber) shall announce this employee benefit handbook to its employees in the way of displaying on the intranet or emails, etc. within 5 days upon receiving the employee benefit handbook. If any company or individual disagrees with the insurance, such disagreement shall be collected and provided as feedback to insurer in writing at designated e-mail box by the company (Subscriber). Company shall send the same feedback to AirPlus. Such feedback shall be sent to designated email boxes. It shall be deemed that the company or individual fully understand the policy clause and instructions of the insurance company without objection and agree to be insured, if above disagreement is not received by insurer in time.

Designated email box of the Insurer: service_customer@axatp.com

Designated email box of AirPlus: china_serivce@airplus.com



安盛保險

AirPlus Payment Management Co., Ltd.

**AirPlus Account Travel Group Accident Insurance
Travel Insurance (2101000089321000009)
Benefit Handbook**

Note:

Should there be any inconsistencies between the English and the Chinese version, the Chinese version shall prevail.



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AXA Assistance 24hr Emergent Assistance Service
AirPlus Hotline: +86 512 67243083
Language: Chinese, English

Note:

This Handbook serves as an introduction to the employee benefits and guideline for the insurance claim. Please refer to the T&Cs issued for the detailed insurance coverage.

About AXATP

AXATP (AXA Tianping Property & Casualty Insurance Company Limited) is the largest foreign-funded Property & Casualty insurer in Chinese Market. Since established by merger and acquisition between Tianping Auto Insurance Company Limited and the wholly-owned subsidiary of the largest global insurance group AXA in China, AXATP is committed to becoming a leading, customer-oriented, digitization insurance brand. AXATP is headquartered in Shanghai, with registered capital of RMB 846 million.

To take advantage of AXA's global reputation and experience in insurance, and leverage Tian Ping's rich local experiences and branch network, our (AXATP's) ambition is to go beyond our traditional role as the insurance company and become a true partner for our customers in their daily lives. We are always directing our innovation efforts toward products and services with high value added that offer effective, sustainable solutions to our customers, from motor to travel, personal accident and household coverage, etc.

About AXA

AXA Group is a French multinational company that engages in global insurance, asset management, and other financial related services. AXA has become the global leader in its industry, employs more than 160,000 people in 62 countries. Total revenues were stable on a comparable basis, according to the standard calculation of the international accounting, AXA's full-year revenue was at € 98.55 billion, including the core profit of € 6.2 billion in 2017. As of December 31, 2017, total assets under management of AXA has amounted to € 1438.5 billion.

AXA has been rewarded the NO.1 insurance brand for the 10th consecutive year, and ranked 27th on Fortune 500 in 2018. The staff are working to become what they are dreamed of: a group of pioneering, innovative entrepreneurs always on the alert, and never accept defeat.

Note: Revenue data as of Dec 31st, 2017.



Important Notice of AirPlus Account Travel Group Accident Insurance Benefit

To enable the AirPlus Account users to have better insurance coverage for business travel, AirPlus has applied AirPlus Account Travel Group Accident Insurance for you with AXA Tianping Property & Casualty Insurance Company Limited. For the sake of protecting your benefit, it is hereby introduce you the insurance benefits, AXA Assistance Service as well as the insurance claims procedure.

Policy Number: 21010000893210000009
Effective Period: 2022/01/01 0:00—2022/12/31 24:00

Schedule of Benefits

Coverage	Maximum Limit per Insured Person (RMB: Yuan)
	Travel Insurance
Common Carrier Accident Coverage	
Common Carrier Accidental Death, Burns & Dismemberment	3,000,000
Common Carrier Accidental Total and Permanent Disability (Level 1)	3,000,000
Overseas Medical & Related Expense due to an accident	
Overseas Accidental Medical & Related Expense Deductible: 370	37,000
Accidental Daily Hospital Income up to 90 days	370
Accidental Emergency Overseas Assistance Service (incl. Accidental Emergency Evacuation & Repatriation, Repatriation of Mortal Remains)	
Emergency Overseas Assistance Service(incl. Emergency Evacuation & Repatriation, Repatriation of Mortal Remains) due to an accident	740,000
Travel Interruption	
Travel Delay for 4 hours and above of delay	740
Flight Transfer Delay	740
Baggage Delay for 4 hours and above of delay for 48 hours and above of delay	740 1,480



Common Carrier Luggage and Personal Belongings	
Limit for Loss of Luggage (Deductible: RMB370) Limit per item or set of items: 1,000	1,480
Limit for Damaged Luggage Limit per item or set of items: 1,000	1,480

Automatic Extension of Coverage	not exceeding 10 days
Aggregate Limit Per Accident [Note 1]:	20,000,000

[Note1]:

Aggregate Limit shall mean the maximum limit that the Company will be liable for death, dismemberment arising out of any Accident covered under the policy. In respect of any one Accident, all payments made to all the Insured Persons shall not exceed the Aggregate Limit per Accident as specified in the Schedule. If the aggregate limit is not sufficient to cover the sum insured of each insured, the Company shall pay each Insured Person at the proportion as the sum insured of each Insured Person bears to the said Aggregate Limit.

[Note2]:

If Travel Inconvenience Plan has the same coverage item with Basic Package Plan, Travel Insurance Plan and Travel Insurance Plus Plan, the indemnity limit could not be accumulated, and the maximum indemnity limit could not exceed that in Travel Inconvenience Plan.

Remarks:

- This Policy extends to cover claims occurs when the Insured Person passively participates in the war.**
- We and other service providers will not provide cover or pay claims under this policy if doing so would expose us or the service provider to a breach of international economic sanctions, laws or regulations, including but not limited to those provided for by the European Union, United Kingdom, United States of America or under a United Nations resolution. If a potential breach is discovered, where possible we will advise you in writing as soon as we can.**

Benefits Introduction

The Insured Person may be included in below coverage only if it uses the AirPlus Account granted by the Policyholder(1920 999 88 xxxxxx or 1920 000 88 xxxxxx) to purchase the common carrier ticket and consequently takes the relevant Common Carrier.

The TAMARA bookings are via Air China AirPlus Company Account (1920 999 88 xxx) or AirPlus Company Account (1920 000 88 xxx) and the relative transaction is declared to AXA, as such, these will be .

Such Insured Person shall not be entitled to the benefits above unless it pays the common carrier expenses of the travel with an AirPlus Account (but such expenses shall not include the expenses of the common carrier for the direct travel from his/her usual residence or work place or his/her checking in hotel, office space or meeting place in the destination of the journey to the airport, neither include the expenses of the common carrier for direct travel from the airport to the his/her checking in hotel, office space or meeting place in the destination of the journey or the direct return to his/her usual residence or work place) , and takes on the relevant Common Carrier thereby. The policy holder must declare this travel and insurance plan to AXA within forty-five (45) days as of such Travel.

☆ **Accidental Death & Dismemberment Benefit:**

If, whilst this Policy is in force, any Insured Person suffers from an Accident covered in this Policy while riding as a passenger in, on or boarding a Common Carrier defined in the Policy until alighting the said Common Carrier during the insured Journey, which Accident results in the death or the Dismemberment as defined in the Policy of the Insured Person within one hundred and eighty (180) days as of such Accident, the Insurer will, as per the sum insured stated in the Schedule as applicable to such Insured Person, pay the beneficiary the death benefit, or pay such Insured Person the accidental Dismemberment benefit upon confirmation by the Insurer of the Dismemberment of the Insured Person. The liabilities of the Insurer under this Clause to such Insured Person shall cease immediately upon payment of any of the aforesaid benefits.

Common Carrier referred to hereunder shall mean: any bus, coach, taxi (limited to four wheeled motor vehicle), tram or rail train (inclusive of subway, light train and maglev train) provided and operated by a carrier duly licensed by the relevant competent governmental bodies for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company and any helicopter provided and operated by an airline and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

☆ **Overseas Medical & Related Expense due to an accident:**

If, within the validity period of this Attached Contract, any insured person suffers during the travel from an accident agreed upon in the principal contract or from a disease, and has received necessary treatment within the validity period of the insurance liability under this Attached Contract within ninety days as of the date when the accident occurred or when he began to suffer from the disease, the insurer will, to the limit of the sum insured for the insured person under this Attached Contract as specified in the insurance policy schedule, compensate for the necessary and reasonable actual medical expenses that the insured person has paid.

☆ **Overseas Daily Hospital Income due to an accident:**

If, within the validity period of this Attached Contract, any insured person suffers in the course of travelling outside China's territory from an accident agreed upon in the principal contract or from a disease, and has to be hospitalized for treatment, the insurer will, on the basis of the amount of daily hospitalization allowances for the insured person under this Attached Contract within ninety days as specified in the insurance policy

schedule, as well as the number of days of the hospitalization, pay the indemnity to the insured person, provided that the total indemnity amount shall be to the limit of the sum insured for the insured person under this Attached Contract as specified in the insurance policy schedule.

☆ **Overseas Medical Carriage and Return**

If, within the validity period of this Attached Contract, any insured person suffers during the travel from an accident agreed upon in the principal contract or from a disease, and the insurer's authorized rescue institution or authorized representative considers from the medical angle that carriage is necessary, the insured person shall be carried to a local hospital or other nearby hospital qualified for treatment. If it is considered by the insurer's authorized rescue institution or authorized representative from the medical angle that the insured person is necessary to be returned, such insured person shall be returned to the domicile specified in his lawful and effective certificate.

The insurer's authorized rescue institution or authorized representative shall have the right to, according to the health conditions or treatment requirements of the insured person and with reference to the doctor's advice, decide on whether to carry him, the means of carrying him back, and the destination. The patient will be carried or returned with professional doctors and nurses staffed and by necessary public conveyance. The public conveyance may be rescue airplane, ambulance, civil airplane, train or other suitable public conveyance.

The expenses of carriage shall include the expenses of transport arranged by the insurer's authorized rescue institution or authorized representative, the expenses of on-way medical treatment and nursing care, as well as costs of medical equipment and devices. The expenses necessary for carriage shall, after being checked and confirmed by the insurer, be directly paid to the insurer's authorized rescue institution, with the total amount not exceeding the sum insured for the insured person under this Attached Contract as specified in the insurance policy schedule. If the actual expenses exceed the sum insured, the excessive portion of expenses shall be paid by the insured person.

The insurer shall not be liable for indemnifying any expenses not approved and arranged by the insurer's authorized rescue institution or authorized representative; if, in case of emergent treatment, the insured person is unable to notify the insurer's authorized rescue institution due to a certain cause, the insurer shall have the right to make indemnity according to the insurance plan selected by the policy holder and at the necessary reasonable fee rate for the insurer's authorized rescue institution to provide or arrange such service on the same conditions.

If the insured person voluntarily applies for several kinds of comprehensive insurance of the same travel which is underwritten by the insurer (excluding group insurance), and has the same benefit in different insurance products, the insurer shall only indemnify the insured person according to the highest sum insured.

☆ **Overseas Carrying Back Remains and Funeral Expenses**

The benefits for carrying back remains under this Attached Contract and the benefits for funeral shall be in total to an amount to the limit of the sum insured for the insured person under this Attached Contract as specified in the insurance policy schedule.

1) Benefits for Carrying Back Remains: If, within the validity period of this Attached Contract, any insured person suffers during the travel from an accident or from a disease covered within the terms of the principal contract which directly and singly caused the insured person to die as of occurrence of the accident or the disease, the insurer's authorized rescue institution shall preserve the remains or arrange cremation as the local actual situation may be, and shall carry back the insured person's remains or cremains to the insured person's domicile specified in his lawful and effective certificate. The expenses for carrying back remains shall include the expenses for anticorrosion, preservation, cremation and transport of the corpse as well as the cremains box, etc., and shall be paid directly to the insurer's authorized rescue institution after being checked and confirmed by the insurer, with the total amount to the limit of the sum insured for the insured person under

this Attached Contract as specified in the insurance policy schedule. If the actual expenses exceed the sum insured, the excess portion of expenses shall be paid by the beneficiary of the benefits for death or the insured person's successors.

2) Benefits for Funeral: If, within the validity period of this Attached Contract, any insured person suffers during the travel from an accident agreed upon in the principal contract or from a disease, therefore directly and singly caused the insured person to die as of occurrence of the accident or the disease, and a funeral is required by the local actual situation to be held at the locality of his death, the insurer shall pay the benefits for funeral to the insured person's successors or the beneficiary of the benefits for death at the amount of actually paid funeral expenses for the insured person, with the payment amount to the limit of the sum insured for the insured person under this Attached Contract as specified in the insurance policy schedule.

☆ **Travel Delay**

The Company shall pay indemnity to the Insured Person up to the limit applicable to such Insured Person under the Rider as stated in the Schedule in the event that the Common Carrier by which the Insured Person has arranged to travel is delayed up to a length of time stated in the Schedule due to inclement weather, natural disaster, mechanic breakdown, strike, hijack or slowing down, temporary protest by the employees of other air and sea carriers, Terrorist Action, air traffic control, or Over-selling of Tickets by the airline during the Insured travel while this Rider is in force.

The period of delay will be the longer of: 1) time between the original scheduled departure time of the Common Carrier and the revised departure time of the first available Alternative Transportation; or 2) time between the original arrival time and the time of the actual arrival of the Insured Person at the planned destination by the Alternative Transportation

Public conveyance as mentioned in this Attached Contract:

shall mean a ship that holds a public traffic business license lawfully issued by a relevant government authority and lawfully carries passengers by charging fees, an airline company running fixed flights or a fixed-wing airline run by an air charter service company, a helicopter run by an airline company and flying between two fixed commercial airports or between two commercial heliports holding the business licenses. Any of the above listed public conveyance shall not, if used for a purpose other than public transport, be defined as a public conveyance under this Attached Contract.

Substitutive public conveyance as mentioned in this Attached Contract:

shall mean any of the above mentioned public conveyance, or a bus, long-distance bus, taxi (which shall not be a motor vehicle of less than four wheels), ferry, hovercraft, hydrofoil, train, trolley car, rail train (which may be subway, light rail and maglev train) that holds a public traffic business license lawfully issued by a competent government authority and lawfully carries passengers by charging fees, or any fixed airport bus operated as per the fixed route and timetable. Any of the above listed public conveyance shall not, if used for a purpose other than public transport, not be defined as a public conveyance under this Contract.

☆ **Flight Transfer Delay**

If, within the validity period of this Attached Contract, any insured person has missed the determined, connected and subsequently booked flight at the transfer point during the travel due to the late arrival of the pre-booked flight, and there is no other substitutive flight within 8 hours after the airplane taken by the insured person actually arrives at the transfer point, and the air carrier or any third party fails to provide hotel lodging and/or diet or any compensation funds, the insurer shall indemnify the insured person's hotel accommodation and/or diet expenses incurred therefrom to the limit of the sum insured for the insured person under this Attached Contract as specified in the insurance policy schedule.

With regard to the same insurance incident, the insured person may only apply for indemnity under either "Flight Transfer Delay Rider" or "Travel Delay Rider" (only applicable to the event that the insured person's insurance policy schedule contains such insurance).

☆ **Luggage Delay**

If, within the validity period of this Attached Contract, the consigned luggage kept in custody by the carrier of a public conveyance that the insured person takes fails to arrive at the time specified in the insurance policy schedule after the insured person has arrived at the scheduled destination during the travel, the insurer shall pay the benefit to the insured person to the limit of the sum insured for the insured person under this Attached Contract as specified in the insurance policy schedule.

If, however, the insured person received any indemnity under "Luggage and Personal Belongings Rider" due to the same cause, the insurer shall no longer pay the benefits under this Attached Contract.

☆ **Luggage and Personal Belongings**

If, within the validity period of this Attached Contract, any insured person's personal property (such as luggage, any personal article or personal belonging in the luggage) is lost or accidentally damaged during the travel due to any third party's theft, robbery or attempting theft, or the liability of the carrier or any other third party, and such luggage or article is lawfully owned by the insured person, the insurer will, after deducting the deductible amount (if any), pay the replacement price or the repair expenses, with the payment not exceeding the lowest of the following amounts:

1. all repair expenses arising at the time when the losses occur;
2. the replacement price arising at the time when the losses occur;
3. the sum insured for the insured person under this Contract as specified in the insurance policy schedule.

If, due to a cause as mentioned in the preceding paragraph, the insured person's any personal belonging is damaged and cannot be repaired reasonably and economically, it shall be deemed that such belonging has been lost, and the indemnity amount shall be calculated at the replacement price of such personal belonging to the limit of the sum insured for the insured person under this Attached Contract as specified in the insurance policy schedule. In such case, the ownership of the property shall belong to the insurer after it has made the indemnity.

If the loss or damage occurs when the insured person's property is in the custody or control of the flight / carrier or any third party, the insured person shall first raise his/her claim to the flight/carrier or the third party and then submit a photocopy of the proof on the losses to the insurer.

If the flight/carrier or the third party fails to make full indemnity to the insured person, the insurer will indemnify the balance to the limit of the sum insured for the insured person under this Attached Contract as specified in the insurance policy schedule.

If there has been more than one year since the insured person purchased his personal belongings, or the insured person is unable to prove that there has not been more than one year since he purchased his personal belongings, the insurer may, when making the indemnity, make appropriate deductions or repairs on the basis of the extent of their abrasion and depreciation.

DEFINITIONS

The policyholder shall mean:

AirPlus Payment Management Co., Ltd.



The Insured Person shall mean:

The person who uses the AirPlus Account granted by the Policyholder (1920 999 88 xxxxxx or 1920 000 88 xxxxxx) to purchase the air ticket for such journey and consequently takes the relevant Common Carrier.

The Group shall mean:

The collection of all attributes defined for all members.

Accident shall mean:

Any unexpected, unintentional, non-sickness related, unforeseen events caused by external and sudden incident which results in solely, directly and independently of any other causes the bodily injury, dismemberment or death of any Insured Person. For avoidance of doubt, no Sudden Death resulting from conditions whatsoever shall be covered under this Policy.

War shall mean:

Whether war declaration exists or not, the sovereign country to achieve the expansion of its economy or territory, nationalism, ethnic, religious, or other purposes in any war or military action.

The insured Person Passive Participation in the War shall mean:

The insured person has no active participation during the war, unless the insurance accident is caused by nuclear weapons, biological chemical weapons or war already exists before the insured traveling to such region.

The insured Person Passive Participation in the War does not include military actions in travel destination or insurance accident happened in Afghanistan, chechnya, Iraq, north Korea and the somalia.

Terrorist act as mentioned in this Attached Contract shall mean:

Any act declaring or not declaring the purpose of obtaining economic, racial, nationalism, political, ethnic or religious benefits, irrespective whether such benefits are announced, which is committed against any natural person, property or government by actual or threatening use of force or violence, and which directly results in or leads to the damage, injury, danger or destruction thereof, or endangers human life or property. Robbery or any other crime mainly aiming at personal benefits, or any crime mainly caused from the previous personal relationship between the aggrieved party and the inflictor shall not be deemed as terrorist act. Terrorist acts shall include any action proven or ascertained by the government of that country as terrorist act.

Force Majeure shall mean:

Any external event which is unforeseen, unavoidable and cannot be overcome.

Serious bodily injury as mentioned in this Contract shall mean:

A bodily injury caused from an accident or disease, which is determined by a hospital doctor from diagnosis that the person's health conditions might threaten his life and prevent him from continuing the original trip.

Claimant shall mean:

The Insured Person, death beneficiary/beneficiaries defined herein, legal heir of the Insured Person or any other person legally entitled to the benefits provided by the Policy.

Recipient of Death Benefit shall mean:

The death beneficiary/beneficiaries defined herein, legal heir of the Insured Person or any other person legally entitled to the death benefits.

Hospital as mentioned in this Contract shall mean:

The medical institution having a lawful business license, having qualified doctors and nurses who may provide patients with round-the-clock hospitalizing treatment and nursing services, which shall not be an institution mainly aiming at rehabilitation, recuperation, care, alcohol withdrawal, drug detoxification or other similar purposes.

If the insured person is treated in a hospital inside China's territory not due to an emergent disease, such hospital must be a hospital of level 2 or 3 which meets the above conditions.

If, due to an emergent disease, the insured person needs to be treated in a nearby hospital of not level 2 or 3 inside China's territory, he shall notify the insurer within 48 hours as of occurrence of the insurance accident, and shall, after his physical state is stabilized, be conveyed into a hospital of level 2 or 3 which meets the above conditions.

Within the Territory shall mean:

Mainland China excluding Hong Kong and Macau Special Administrative Regions, and Taiwan province.

Physicians/Doctor as mentioned in this Contract:

shall mean a licensed doctor who is not the insured person or his lineal relative or business associate (such as commercial partner, employee or employer) and who has obtained the doctor's license issued by the medical and health authority of the country where he practices, with his treatment services falling within the scope of his license and trainings. "Physician/Doctor" as mentioned in any place of this Insurance Contract shall, if applicable, be understood as a general practice doctor and/or special doctor.

Lineal relative as mentioned in this Contract:

shall mean the insured person's spouse, parents (-in-law), children, brothers and sisters, grand parents, grand children.

Previous health conditions as mentioned in this Contract:

shall mean the physical or mental defect or bad conditions which have already existed prior to the effectiveness date of this insurance policy schedule.

Exclusions of Basic Policy

Main Exclusions for Accidental Death & Dismemberment Benefit

The insurer shall not bear any indemnity liability for any insured incident occurring during the following period or arising from any of the following causes:

1. war, military action, riot or armed rebellion; invasion, enemy's act, hostile action (whether declared or not), civil war, rebellion, revolution, uprising, military action or usurping on power, confiscation, nationalization, requisition, damage or destruction of properties as per any government's or national authority's command, riot or commotion;
2. explosion, burns, pollution or radiation caused from any biological, medical or atomic weapon or any atomic or nuclear device; ionizing radiation or radioactive energy pollution coming from any radioactive nuclear fuel or from any nuclear waste generated from fuel combustion, radioactive and toxic explosion, or other dangerous substance of any explosive nuclear device or its nuclear parts;
3. the policy holder's intentional acts; or the insured person injures himself or commits a suicide (irrespective of whether his minds are clear or not at that moment).
4. Fight or being attacked or murdered due to the insured person's provocation or intentional act;
5. the insured person participates in a military or police task or implements a task in the identity of a law enforcer;
6. injury incurred from the insured person's engaging in any illegal or criminal activity or from his resisting arrest; and the period when he is detained by the judicial authority or stays in prison after a sentence;
7. the insured person is in a period of being indulgent in excessive alcohol or affected by alcohol, drug or controlled medicine; incident occurring to the insured person due to mental disorder or abnormality.
8. the insured person is in a period of driving under influence of alcohol, unlicensed driving or driving any motor public conveyance without a valid license; the insured person takes a public conveyance illegally or takes a public conveyance not registered and permitted by the local government department;
9. the insured person does not obey the doctor's advice or prescription, and privately takes, applies or injects any drug;
10. the insured person is in the period of having a sexual disease or sexually transmitted disease, including acquired immune deficiency syndrome (AIDS) or the period of being infected by human immunodeficiency virus (HIV) (the above terms shall have the meanings defined by the world trade organization). If the above virus or its antibody is found from the insured person's blood sample, it shall be affirmed that the patient has been infected with such virus);
11. the insured person is in a period of staying in any airplane or air public conveyance (unless he takes a civil or commercial flight in the identity of a passenger);
12. pre-existing condition or the insured person's previous health conditions not declared to the insurer and not accepted by the insurer in writing;
13. despite that licensed doctor does not consider it suitable for travel, the insured person still continues the travel;
14. the insured person takes part in any occupational sport, contest or any award-based or remuneration-based sport;
15. the insured person takes part in a horse race, any vehicle performance, vehicle contest or stunt performance;
16. the incident occurring when the insured person takes part in a speed match (except walking), motorcycle match or contest, mountain climbing (by using ropes and pitons reasonably), rock climbing, soaring, gliding, parachute jumping, bungee jumping, adventure, exploration of on-ground holes, flying (unless he takes a civil or commercial flight as a fee paying passenger) or other extreme sport;
17. the insured person is employed by a commercial vessel; is taking service in the navy or air force; implementing occupational operation or testing any type of public conveyance;
18. the insured person engages in an occupational activity of petroleum exploitation, mining, air photographing, treatment of explosives, deforestation, construction undertaking at the work site, transport,



carriage, loading and unloading, on-water work, elevated work of level 2 or above (as what is specified in the national standards of the people's republic of china, i.e., GB3608-83);

19. the insured person's pregnancy, abortion, childbirth, disease, drug allergy, food poisoning, facial operation, plastic surgery operation, bacterial or virus infection (except the infection of wound caused from an accidental injury).

Main Exclusions for Medical & Related Expense due to an accident

Items 1 through 17 of the liability exclusion clause in the principal contract shall all be applicable to this Attached Contract. If any liability exclusion clause in the principal contract is in conflict with this Clause, this Clause shall prevail.

The insurer shall not be liable for indemnifying any medical expense incurred during any of the following periods or from any of the following causes:

1. dentistry treatment or operation made not due to accidental injury, or teeth restoration or teeth plastic surgery due to any cause;
2. eyesight correction made not due to accidental injury, or optometric examination made due to correction of the eyesight; ametropia;
3. facial operation, plastic surgery operation or any unnecessary operation;
4. intervertebral disc hernia;
5. congenital disease and congenital deformity;
6. pre-existing condition or the insured person's previous health conditions not declared to the insurer and not accepted by the insurer in writing;
7. treatment for curing pressure, worry, depression, intensity, emotion, mental disease or mental problem or disorder; being affected by alcohol, drug or controlled medicine, or abuse or misuse of drug;
8. pregnancy, abortion, childbirth, infertility, sterility, contraception or sterilization operation; sexually transmitted disease;
9. general physical examination, health maintenance, special nursing care or calmful rest, recuperation, or psychological treatment; treatment aiming at obesity or for losing or gaining weight; expenses of vaccination, circled cutting of foreskin or any other similar preventive measure; any natural condition, senility or retrogression or gradual process;
10. recurrence of accidental injury or disease after ineffectiveness of the insurance policy schedule;
11. medical expenses of sustaining treatment, including the medicine treatment which has begun before this insurance is purchased;
12. injury incurred from drug allergy or other medical treatment;
13. treatment or surgical operation of a tonsil disease, adenoids, hernia or disease of female genital organ.; however, the provisions of this liability exclusion clause shall not apply to the emergent treatment or operation which the insured person has to accept immediately for avoiding life danger or permanent injury;
14. the treatment or operation which may, according to the opinions of the insured person's doctor in charge, be reasonably postponed until the insured person comes back to China but which the insured person insists on making outside China's territory;
15. the failure to obtain proofs of the hospital or doctor;
16. on the condition that the insured person's purpose of travel is to receive medical treatment or that licensed doctor does not consider it suitable for travel, the insured person still continues the travel;
17. extra expenses for being accommodated in a single or private room of the hospital, clinic or nursing care office, unless the insured person's doctor considers it necessary for the insured person to be accommodated in such a room.

Main Exclusions for Accidental Emergency Evacuation & Repatriation, Repatriation of Mortal Remains

Items 1 through 18 of the liability exclusion clause in the principal contract shall all be applicable to this Attached Contract. If any liability exclusion clause in the principal contract is in conflict with this Clause, this Clause shall prevail.

The insurer shall not bear any indemnity liability for the death or the expenses directly or indirectly incurred during the following period or from any of the following causes:

1. any expense for the third party's service, which the insured person does not have to pay, or any expense included in the travel fee charges;
2. any expenses for emergent medical escort or return or expenses for carrying back remains not approved and arranged by the insurer or the insurer's authorized rescue institution;
3. dentistry treatment or operation made not due to accidental injury, or teeth restoration or teeth plastic surgery due to any cause;
4. eyesight correction made not due to accidental injury, or optometric examination made due to correction of the eyesight; ametropia;
5. facial operation, plastic surgery operation or any unnecessary operation;
6. intervertebral disc hernia;
7. congenital disease and congenital deformity;
8. pre-existing condition or the insured person's previous health conditions not declared to the insurer and not accepted by the insurer in writing;
9. mental disease, disorder or abnormality; being affected by alcohol, drug or controlled medicine, or abuse or misuse of drug;
10. pregnancy, abortion, childbirth, sterility, contraception or sterilization operation; sexually transmitted disease;
11. general physical examination, health maintenance, special nursing care or calmful rest, recuperation, or psychological treatment;
12. injury incurred from drug allergy or other medical treatment;
13. treatment or surgical operation of a tonsil disease, adenoids, hernia or disease of female genital organ; however, the provisions of this liability exclusion clause shall not apply to the emergent treatment or operation which the insured person has to accept immediately for avoiding life danger or permanent injury;
14. the treatment or operation which may, according to the opinions of the insured person's doctor in charge, be reasonably postponed until the insured person comes back to China while the insured person insists on making outside China's territory;
15. the failure to obtain proofs of the hospital or doctor;
16. on the condition that the insured person's purpose of travel is to receive medical treatment or that licensed doctor does not consider it suitable for travel, the insured person still continues the travel;
17. extra expenses for being accommodated in a single or private room of the hospital, clinic or nursing care office, unless the insured person's doctor considers it necessary for the insured person to be accommodated in such a room;
18. if the aiding action of the insurer's authorized rescue institution is delayed or unable to be taken due to strike, war, invasion, armed conflict, civil war, civil disturbance, rebellion, terrorist action, political crisis, riot, commotion, political or administrative interference, radioactive energy or other force majeure cause such as hurricane, flood, earthquake or tsunami, or due to a cause not attributable to the insurer's authorized rescue institution (e.g., the insured person's family or agent is negligent to notify the insurer's authorized rescue institution), the insurer's authorized rescue institution shall not bear any duty of emergency aid;

Main Exclusions for Daily Hospital Income due to an accident

Items 1 through 16 of the liability exclusion clause in the principal contract shall all be applicable to this Attached Contract. If any liability exclusion clause in the principal contract is in conflict with this Clause, this Clause shall prevail.



The insurer shall not bear any indemnity liability for the insured person's being in hospital during any of the following periods or directly or indirectly due to any of the following causes:

1. dentistry treatment or operation made not due to accidental injury, or teeth restoration or teeth plastic surgery due to any cause;
2. eyesight correction made not due to accidental injury, or optometric examination made due to correction of the eyesight; ametropia;
3. facial operation, plastic surgery operation or any unnecessary operation;
4. intervertebral disc hernia;
5. congenital disease and congenital deformity;
6. pre-existing condition or the insured person's previous health conditions not declared to the insurer and not accepted by the insurer in writing;
7. treatment for curing pressure, worry, depression, intensity, emotion, mental disease or mental problem or disorder; being affected by alcohol, drug or controlled medicine, or abuse or misuse of drug;
8. pregnancy, abortion, childbirth, infertility, sterility, contraception or sterilization operation; sexually transmitted disease;
9. general physical examination, health maintenance, special nursing care or calmful rest, recuperation, or psychological treatment; treatment aiming at obesity or for losing or gaining weight; vaccination, circled cutting of foreskin or any other similar preventive measure; any natural condition, senility or retrogression or gradual process;
10. recurrence of accidental injury or disease after ineffectiveness of the insurance policy schedule;
11. sustaining treatment, including the medicine treatment which has begun before this Insurance is purchased;
12. injury incurred from drug allergy or other medical treatment;
13. treatment or surgical operation of a tonsil disease, adenoids, hernia or disease of female genital organ.; however, the provisions of this liability exclusion clause shall not apply to the emergent treatment or operation which the insured person has to accept immediately for avoiding life danger or permanent injury;
14. the treatment or operation which may, according to the opinions of the insured person's doctor in charge, be reasonably postponed until the insured person comes back to China but which the insured person insists on making outside China's territory;
15. the failure to obtain proofs of the hospital or doctor;
16. on the condition that the insured person's purpose of travel is to receive medical treatment or that licensed doctor does not consider it suitable for travel, the insured person still continues the travel.

Main Exclusions for Travel Delay

All the clauses of liability exclusion in the principal contract (if applicable) shall be applicable to this Attached Contract. If any liability exclusion clause in the principal contract is in conflict with this Clause, this Clause shall prevail.

The insurer shall not bear any indemnity liability for the delay of any insured person's trip, which results directly or indirectly from any of the following causes:

1. the insured person fails to make registration as per the predetermined itinerary, or fails to obtain the written proof on delayed hours and the cause of delay from the carrier of the public conveyance which he planned to take;
2. the insured person fails to, after fulfilling registration, be punctually boarded on the public conveyance which he planned to take (unless he fails to be boarded due to an insured incident);
3. the delay is caused from the travel agency's negligence or fault;
4. the insured person fails to be boarded on the earliest convenient substitutive public conveyance arranged by the carrier of the public conveyance which he planned to take;

5. the insured person has, when booking the public conveyance for the trip, known the existing circumstances or conditions possible to lead to delay of the trip, including but not limited to any strike or other workers' protest declared or occurring at that moment, and any severe weather or natural disaster occurring at that moment.

Main Exclusions for Flight Transfer Delay

All the clauses of liability exclusion in the principal contract (if applicable) shall be applicable to this Attached Contract. If any liability exclusion clause in the principal contract is in conflict with this Clause, this Clause shall prevail.

The insurer shall not bear any indemnity liability for the delay of any insured person's trip, which results directly or indirectly from any of the following causes:

1. the insured person fails to make registration as per the predetermined itinerary, or the insured person fails to obtain the written proof on the delayed hours and cause of delay from the carrier, travel agency or airport;
2. the planned flight which the insured person fails to be punctually boarded on after fulfilling the registration (unless the insured person fails to be punctually boarded due to an insured incident);
3. the delay is caused from the travel agency's negligence or fault;
4. there is another substitutive flight within 8 hours after the insured person has arrived at the transfer point but the insured person fails to be on board;
5. the insured person has known the existing circumstances or conditions possible to lead to delay of the trip when he books a subsequent connecting flight for the trip, including but not limited to any strike or other workers' protest declared or occurring at that moment, and any severe weather or natural disaster occurring at that moment;
6. when the insured person books the subsequent connecting flight, there is less than three hours between the time when the subsequent connecting flight he has booked takes off and the predicted time of arrival of the flight which he takes and flies to the transfer point.

Main Exclusions for Luggage Delay

All the clauses of liability exclusion in the principal contract (if applicable) shall be applicable to this Attached Contract. If any liability exclusion clause in the principal contract is in conflict with this Clause, this Clause shall prevail.

The insurer shall not bear any indemnity liability for the luggage delay directly or indirectly due to any of the following causes:

1. the luggage consigned by the insured person is confiscated, detained, separated, inspected or destroyed by the customs or other government department;
2. the insured person fails to, after arriving at the scheduled destination, notify the luggage delay to the carrier of the public conveyance and to obtain the written proof on the number of hours of the luggage delay;
3. the luggage or article not consigned in that travel;
4. the insured person has his luggage taken lien by the carrier of the public public conveyance or the agent of the said carrier;

Main Exclusions for Luggage and Personal Belongings

All the clauses of liability exclusion in the principal contract (if applicable) shall be applicable to this Attached Contract. If any liability exclusion clause in the principal contract is in conflict with this Clause, this Clause shall prevail.

The insurer shall not bear any indemnity liability for any losses of the insured person's luggage or personal belonging, which are directly or indirectly incurred from any of the following properties, during any of the following periods or from any of the following causes:



1. losses directly or indirectly caused from the computer problem of the year of 2000;
2. gold or silver, jewel adornments, ornaments, mobile phone, portable computer or Personal Digital Assistant (PDA) except those insured under this Attached Contract as specified in the insurance policy schedule;
3. the loss or damage incurred from the delay, confiscation, requisition or detainment by the Customs or other administrative authority;
4. contact lens, cornea protective membranes and microscope lens (for photographing);
5. the loss or damage of any fragile article such as glass product, crystal product, porcelain, marble product, pottery/earthware, tortoise shell, etc., except the losses incurred from fire, robbery, indoor theft or from an incident occurring to a public conveyance in the transport process;
6. articles or samples used for commercial activities;
7. loss or damage incurred from normal abrasion, tear, depreciation, moth-eating, mouldiness, perishing, erosion, deterioration, light function, or in the process of heating, drying, cleaning, dyeing, replacement or repair, or from scratch, dent, mechanical or electric breakdown, improper use, unsound handwork or design, use of problematic or defective material or technology;
8. loss of cash, treasury notes, bonds, bills, stamps, coupons, land deed, stocks or any other form of negotiable instruments, travel certificate, debit card (including credit card), postage stamps, manuscript, document, medal or coin;
9. disturbance to the mechanical or electronic system; loss of data recorded on a tape, recording card, disk or other similar device;
10. the process of any modification, cleaning or repair;
11. the luggage which is not consigned in the very travel; the loss or damage of any remembrance or article which is sent in advance or separately mailed or transported (such as by shipment);
12. articles not looked after by the insured person or his companion; any loss with no specific cause or mysterious missing;
13. animal, plant, food, consumable or fast moving consumer goods;
14. motor vehicle and the accessories thereof, motorcycle, bicycle and the accessories thereof, vessel, engine and any other form of public conveyance;
15. an article is stolen because of being placed in a vehicle watched by no one, unless there is an obvious mark of violence;
16. furniture, antiques, artworks, curios, musical instruments, and equipments of sports such as golf, diving, camping or skiing;
17. rented equipment;
18. smuggling, illegal transport or trade;
19. the article which can work normally or whose normal functions may be resumed after being repaired by the carrier, hotel or any other liable party.

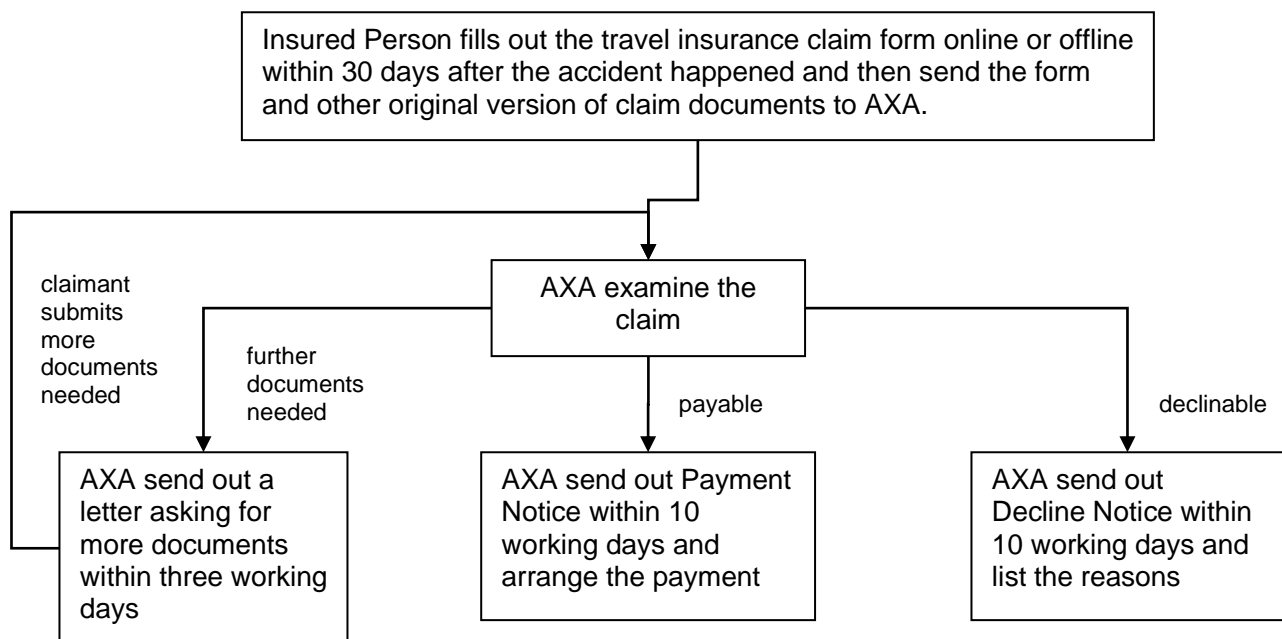
Insurance Claims Introduction

☑ Claims Application

Recommended: follow WeChat official account “嘉惠商旅支付专家”, click “保险理赔” to fill in application form and upload necessary claim documents online. Please refer to “使用说明” for operation procedure.

Other ways: fill in claim form (appendix 2) and send scanned copy of necessary claim documents to airplusCHN@axa-travel-insurance.com, our claim team will review and contact claimant if necessary. If you want to check claim status, please contact: 021-50151838, 9:30- 18:00.

☑ Claims Procedure



☑ Fast Claims

If your claims could satisfy following requirements, we promise to send out Payment Notice in 3 working days after collecting all claims documents.

- Claim indemnity less than CNY3,000
- Policy premium fully paid
- Claim should be applied after insured person finish the business travel and arrive to China mainland, submit all required claim documents, no objection for insurance coverage.
- Claim indemnity is paid to insured person or beneficiary directly in currency of CNY, the actual time of receipt of the indemnity is influenced by Bank Transfer and ways to receive the indemnity.

☑ AXA Assistance 24hr Emergent Assistance Service

When an emergency situation occurs, please call the account 24 hours travel assistance Tel: (+86) 512 67243083, and please inform AXA Assistance staff of your name, policy number, current status, required service and contact information.

Frequently Asked Questions

- 1. We have purchased a global life insurance from another insurance company. If we apply via AirPlus Company Account to AXA Tianping AirPlus Account Travel Group Accident Insurance, what about the claims for the same coverage?**

Answer: Accidental death and dismemberment insurance can be accumulated, indemnity of other Expenses should follow non-profit principle.

- 2. If happened on an accident or sickness overseas, what can I do?**

Answer: If it is covered by the Policy, the Insured Person can go to hospital with 24 hours quality service directly, or dial AXA Assistance for help and keep the related documents for claim.

The Insurer shall not be deemed to cover nor shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the People's Republic of China or United States of America.

- 3. Is the indemnity limit in the AXA Tianping AirPlus Account Travel Group Accident Insurance on a yearly basis or on a single trip basis?**

Answer: It is on single trip basis.

- 4. What documents shall be provided for claim about Death, Dismemberment insurance?**

Answer: In case of death of the Insured Person, the Claimant shall fill in a claim form and provide the following proofs and original documents to us so as to apply for the Accidental death benefits:

- 1) death certificate, autopsy report or other relevant similar credentials recognized by us, the Hospital or the public security department;
- 2) proof of cancellation of residential registration or other relevant similar credentials, identity document of the Insured Person;
- 3) proof of residential registration or other relevant similar credentials, identity document of the beneficiary/beneficiaries of the Accidental death benefits;
- 4) original documents of heir to the inheritance and share notarial deed.

In case of dismemberment of the Insured Person, the Claimant shall fill in a claim form and provide the following proofs and original documents to us so as to apply for Accidental dismemberment benefits:

Report on the degree of dismemberment of the Insured Person issued by medical or judicial institutions recognized by us;

- 5. Does the policy cover the pre-existing sickness when the Insured Person is on overseas trip?**

Answer: No, the policy could not cover the pre-existing condition. Pre-existing Condition means the existence of symptoms that cause an ordinarily prudent person to seek diagnosis, care, or treatment with a 12- month period preceding the effective date of the Policy, or a condition for which medical advice or treatment was recommended by a physician or received from a physician within a 6-month period preceding the effective date of the Policy.

- 6. How to claim daily hospital income?**

Answer: The Insured Person shall submit the following proofs and original documents together with the completed Claim Form as required by the Company to the Company within thirty (30) days as of the completion of treatment:



(1) complete medical report issued by the in-patient or emergency unit or the attending doctor's diagnosis certificate;

(2) original medical expense receipt issued by the Hospital;

(3) discharge summary and the hospital listing;

(4) other proof and materials relevant to the claim the Claimant could provide.

7. How to claim 'Loss of Personal Effects'?

Answer: Supporting documents of 'Loss of Personal Effects':

(1) list of lost/damaged property with details of date of purchase, amount and purchase invoice;

(2) local Police Written Report;

(3) written proof of lost items or damaged items by Hotel management department or the carrier;

8. How could we do if it is not possible to get company chop on the Payment Certificate from TMC when claim happened?

Answer: Email from the corresponding TMC who issued the air ticket/ train ticket of the public transportation will be treated as a certificate to prove the purchase. And this email should be from the mailbox of the respective TMC.

You can find the detailed claim document requirement in the "Claim Form" afterwards.

Appendix 1 AXA Assistance Global emergent assistance service

AXA Travel assistance of the AXA Group is one of the world's largest travel assistance companies with the world's largest rescue network and one of the most experienced travel assistance companies.

- 24 hour hot-line service
- Medical evacuation & repatriation
- Repatriation of remains
- Facilitation of deposit guarantee
- Hospital deposit guarantee
- Information services: travel, Visa, weather ,embassy referral, translator/Interpreter refer, legal assistance
- Special assistance: assistance on loss of travel documents, baggage, emergency travel assistance

How to use AXA Assistance travel service

- When an emergency situation occurs, please call the account 24 hours travel assistance Tel: (+86) 512 67243083, and please inform AXA Assistance staff of your name, policy number, current status, required service and contact information.

Please tell AXA Assistance staff about the service you need and provide your location details, telephone and your policy number is 21010000893210000009.

If you encounter an emergency such as an accident or illness abroad, please be sure to contact the assistance agencies or insurance companies.

1. If any of the affairs mentioned hereinafter happened, you need to dial the hotline at the first time and tell the client about the policy number to get first aid.

The affairs include:

- ◆ Emergency medical evacuation and repatriation.
- ◆ Hospitalization arrangement
- ◆ Emergency booking
- ◆ Travel information
- ◆ Lost luggage aid
- ◆ Legal service referral
- ◆ Common support service

2. If the trip was extended by any force majeure, and the insurance contract was already expired, the insurance company will extend the grace period until the end of the trip freely according to the situation.

3. If the accident is included in the insurance coverage, try to dial the AXA Assistance hotline first and then ask how to deal with the problem.

4. The insurer will not indemnify the expenses without any permission and authorization of insurer or AXA Assistance. In the case of emergency medical care, AXA Assistance can not be notified for some reason, The insurer will make compensation based on your applicable insurance plan and AXA Assistance will provides or arranges reasonable compensation for compensation

5. In case of accident or illness, you should notify the insurance company as soon as possible. You may need to bear the cost of insurer due to delay notice, such as investigation and inspection, except for delays caused by force majeure. The insurer may not indemnify any circumstances that cannot prove the occurrence of an insurance accident, which due to delayed notice.



Appendix 2 Claim Form

Please complete this form as truthfully and accurately and return with the supporting documents within 30 days after the occurrence of the claimed condition to:

Travel Claim, 9 F, bldg. 27, 1000 Jinhai Road, PuDong District, Shanghai, Post Code: 201206

airplusCHN@axa-travel-insurance.com

Tel: 021-50151838

Please follow WeChat official account “嘉惠商旅支付专家” to apply your claim online

Further information / documents may be requested depending on the nature and extent of the claim. Separate forms must be used for different claimants.

THE INSURED PERSON			
Policy No: 21010000893210000009		Journey Period / Policy Period From To	
Name	Sex	Age	Occupation Identity Card Number
Correspondence Address		Postal Code	Contact No. E-mail
If Claimant is an underage, please specify:			
Name of Guardian:		Relation to Claimant:	
DETAILS OF THE CLAIM			
Occurrence Location		Date of Occurrence	Time a.m./p.m
Describe in detail what your claim is:			
Name of Witness	Address		Contact Number
If you are entitled to recover losses from any other insurance policy, please give details:			
Name of Insurer :		Policy Number:	
Claimed Item:		Claimed / Settled Amount ¥	
BANK DETAILS Claim settlement, if any, will be credited to your account by bank transfer. Please provide the following details:			
Account Name:	Bank:	Account Number:	



All Claims

1. Copy of claimant's passport with signature and movement
2. The insured (and their guardian) ID card copy
3. The relationship certification copy between the insured and their guardian(if applicable)
4. Copy of claimant's bank book;
5. Common Carrier Payment Certificate

CLAIMED ITEM, AMOUNT & SUPPORTING DOCUMENTS

Part I: Personal Injury / Sickness

Claimed Item	Supporting Documents Required	Claimed Amount
Medical Expenses	1.Original medical records from in-patient/out-patient/emergency units with attending doctor's diagnosis; 2.Original Medical Expenses Receipts issued by Hospital or Qualified Medical Practitioner; 3.Original Hospital Record / Discharge Note; 4. Medical Examination Reports issued by the Hospital.	
Hospital Income		
Hospital Deposit guarantee		
Compassionate Visitation	1.Original medical examination report on the insured person; 2.Original Death Certificate/Post-mortem report issued by relevant authorities; 3.Proof of cancellation of residential registration or identity documents of the insured person; 4.Proof of residential registration or identity documents of the beneficiaries; 5.Original proof of traveling and accommodation expenses necessarily incurred by an adult immediate family member of the insured person	
Interpreter Service	1. Hospital certificate(More than 24 hours) 2. Original Expenses Receipts for local translators fee.	
Following up medical treatment within 3 months	Including following up medical treatment with 3 months in Chinese Mainland: 1.Original medical records from in-patient/out-patient/emergency units with attending doctor's diagnosis; 2.Original Medical Expenses Receipts issued by Hospital or Qualified Medical Practitioner; 3.Original Hospital Record / Discharge Note; 4. Medical Examination Reports issued by the Hospital.	
Major Burns & Permanent Dismemberment	1. Original "Permanent Disability Certificate" issued by Grade 3A hospital or judiciary institutions.	
Accident Death	1.Original Death Certificate/Post-mortem report issued by relevant authorities; 2.Proof of cancellation of residential registration or identity documents of the insured person 3.Proof of residential registration or identity documents of the beneficiaries 4.Letters of Administration	
Immediate Cash Relief		
Emergency Assistance Service	1. The expenses for medical evacuation and repatriation of remains service will be paid to AXAS directly by us after approval. If for medical emergency reason the insured was unable to contact AXAS, and arrange the evacuation or repatriation themselves, the amount paid will, subject to the plan subscribed, be based on comparable service and costs as recommended by AXAS.	

Part 2: Property Loss/Damage

Claimed Item	Supporting Documents Required	Claimed Amount
Baggage and Personal Effects	1.Local Police Report; 2.Hotel's or Carrier's report certifying the lost or damage of the personal property; 3.List of lost/damaged property with details of date of purchase, amount and purchase invoice;	
Travel Delay	1. Documentary proof from common carrier or its representative indicating the duration delayed.	
Baggage Delay	2.Ticket(s), boarding pass issued by common carrier(s);	
Trip Cancellation	1.Documentary proof of original itinerary and actual itinerary; 2.Documentary proof of the reason for the cancellation or curtailment (including medical report, death certificate, relationship proof of the injured/sick/deceased person to the insured person); 3.Original receipt showing any pre-paid costs or deposits made; 4. Proof of un-used and non-refundable traveling expenses.	

DECLARATION & AUTHORISATION

The undersigned hereby declare that to the best of my/our knowledge and belief, the above statements are fully and truly made. I/We understand that the furnishing of this form to me/us or its preparation by any representative of AXA Tianping Property & Casualty insurance Company Limited or the acceptance or retention of the proof thereafter by the Company shall not constitute its waiver of any of the conditions of the policy. The undersigned hereby authorize any physician, medical practitioner, hospital, clinic, police authority, insurance company or any other organization and institution that has any record or knowledge of my / the Insured's health and medical history or any treatment, advice or accident details and that has been or may hereafter be consulted to disclose to the Company or its authorized representatives such information. This authorization shall bind my / the Insured's successors and assigns and remain valid notwithstanding my / the Insured's death or incapacity in so far as legally possible. A photocopy of this authorization shall be considered as effective and valid as the original.

Signature of Claimant:	Signature of Guardian (If claimant is an Infant):	PAGE 23
Date:	Date:	



Appendix 3 Travel Insurance

Common Carrier Payment Certificate

This is hereby to certify that _____ (name of the Insured Person) with ID number/passport number _____ from _____ (company name), purchased on _____ (purchase date) at _____ (name of Travel Management Company / Airline) the common carrier _____ (flight number/train number) departing on _____ (departure date). The ticket was paid by AirPlus Account _____ (account number).

The name of the Insurance Plan purchased by the company _____.

_____ (name and stamp of Travel Management Company / Airline)
Date: _____