

来华留学生保险 使用指南

International Students Insurance
Instruction Manuel





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1

保险责任

Liability



保险责任(方案一) International Students Insurance (Liability)

保障项目 Coverage	保险金额	Insurance Amount
身故/残疾保险责任 Death/Disability	10万元	100,000
意外伤害医疗保险责任 Medical treatment for accidental injury	2万元	20,000
门诊医疗保险责任 Outpatient and Emergency Medical Injury	2万元 (日限额 600元 起付线 2000元 ,85%赔付)	20,000 (With the daily limit of RMB 600 ,beyond the start to pay limit of RMB 2000 , the insured can enjoy 85% of reimbursement)
住院医疗保险责任 Inpatient medical insurance liability	40万元	400,000
保险费 Insurance premium	600元/年或300元/半年 600/year or 300/half year	

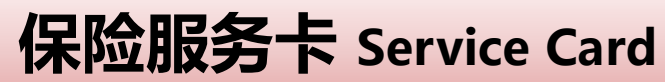
保险责任(方案二)

International Students Insurance (Liability)

保障项目 Coverage	保险金额	Insurance Amount
身故/残疾保险责任 Death/Disability	10万元	100,000
意外伤害医疗保险责任 Medical treatment for accidental injury	2万元	20,000
门诊医疗保险责任 Outpatient and Emergency Medical Injury	2万元 (日限额600元 起付线650元,85%赔付)	20,000 (With the daily limit of RMB600,beyond the start to pay limit of RMB650, the insured can enjoy 85% of reimbursement)
住院医疗保险责任 Inpatient medical insurance liability	40万元	400,000
保险费 Insurance premium	800元/年或400元/半年 (包含中国政府奖学金和孔子学院奖学金) 800/year or 400/ half year (Including China Scholarship Council and Confucius Institute Scholarship)	



2



保险服务卡 Service Card

保险服务卡_正面

International Students Insurance (Service Card, front)



您的服务电话：
24小时双语支持
Service hotline: 24-hour
bilingual service

扫一扫,进入手机版
Scan the QR code and enter the
mobile website

【留学保险网】址
Website of International
Students Insurance

保险服务卡_背面

International Students Insurance (Service Card, back)



这里有服务卡号或提供护照号

Card number or The passport number

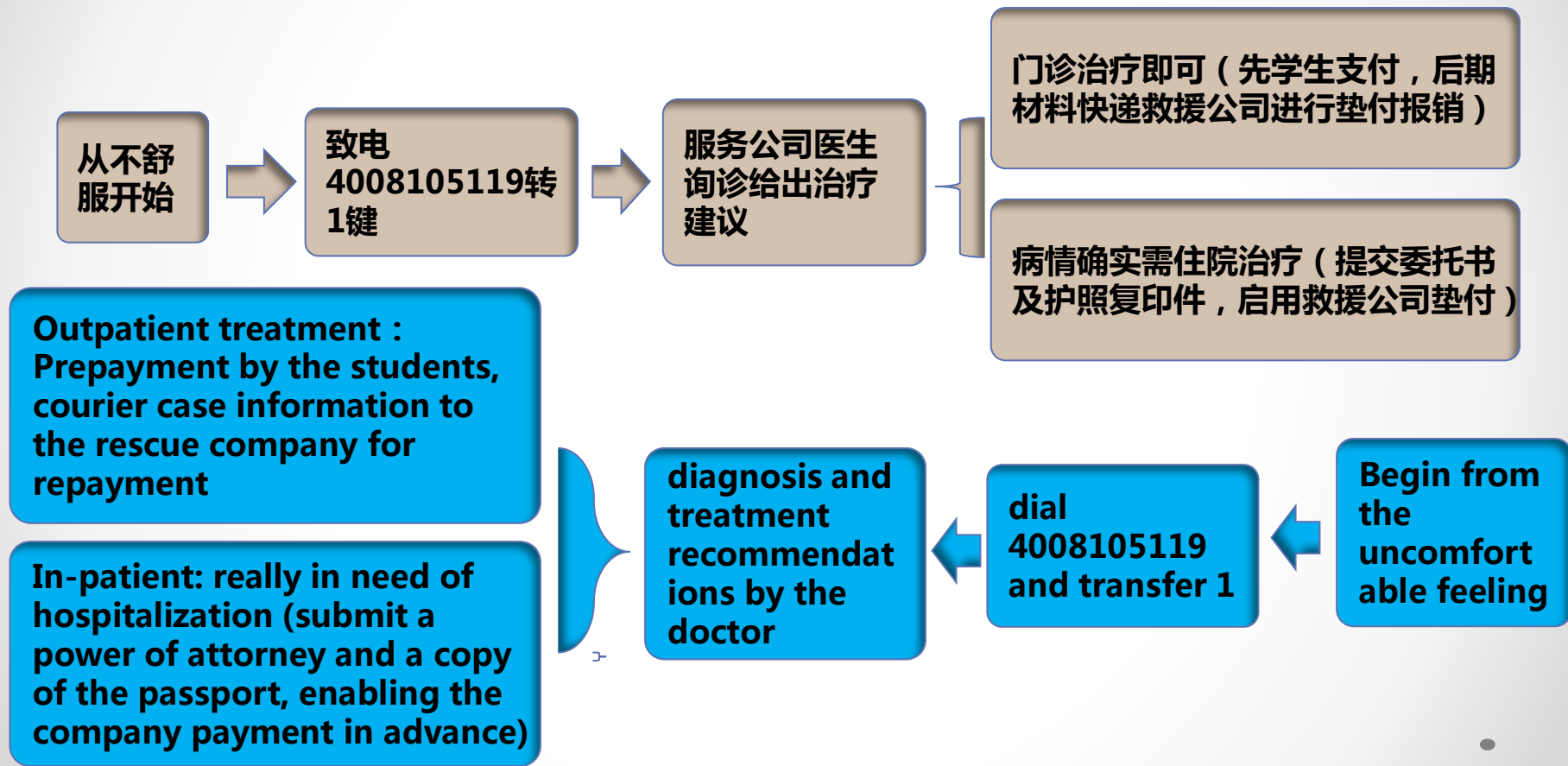
- 护照号和服务卡号是投保后享受服务的两个辨识条件。
- The passport number and card number are the two identification items for the insured to get service.



3

保险使用方法 Using method

保险使用方法 USING METHOD



保险使用方法 USING METHOD

发生意外或疾病就医



Public hospital

A sample medical record form with a barcode at the top. The form contains various fields for patient information, medical history, and treatment. The text is in Chinese. A red stamp is visible on the right side of the form.

一定记得写病历
而且是每次

A sample medical invoice from the Central Medical Clinic. The title is "中央医疗门诊收费收据" (Central Medical Clinic Outpatient Fee Receipt). The form contains fields for patient information, medical services, and fees. A red stamp is visible in the center of the form.

留收据

保险使用方法 USING METHOD

需要住院



如果看门诊后，医生说需要住院，一定先打电话，如果是网络医院，可以得到医疗费垫付，学生就可以安心治疗了。

保险使用方法 USING METHOD

理赔申请资料

申请项目 \ 所需材料	护照复印件及签证页复印件	医院发票原件	病历复印件（每次就诊病历日期与发票日期相对应）	费用明细	意外事故证明	出院小结或住院病历复印件	银行存折复印件或银行卡客户信息表
意外门诊	需要	需要	需要		需要		需要
疾病门诊	需要	需要	需要				需要
住院（因意外）	需要	需要		需要	需要	需要	需要
住院（因疾病）	需要	需要		需要		需要	需要

注意事项：

- 1、就诊前务必拨打电话4008105119转1进行寻诊；
- 2、意外事故须提供意外事故证明及相关部门的定性材料（如：交通事故须出具交通部门的交通事故责任认定书等）；
- 3、银行账户信息必需包括账号、帐户名和开户行信息。

保险使用方法 HOW TO APPLY FOR CLAIM

Firstly, you should prepare the following documents as required. Then, please send the documents you have prepared to us.

Documents for Claims Insurance Liabilities	Copy of passport and visa page	Original of receipt	Medical record (the date in every medical record should be corresponding to the date in every receipt)	Original of detailed expenditure sheet	Course and certificate of accident	Copy of hospital discharge summary or medical record of hospitalization	Copy of passbook or information sheet of bank card customer
Outpatient (because of accident)	Needful	Needful	Needful		Needful		Needful
Outpatient (because of disease)	Needful	Needful	Needful				Needful
Hospitalization (because of accident)	Needful	Needful		Needful	Needful	Needful	Needful
Hospitalization (because of disease)	Needful	Needful		Needful		Needful	Needful

Please pay attention to the following matters:

1. Before seeing a doctor, please call 4008105119 and press NO.1 key for medical consultation.
2. Certificate of accident, in case of a traffic accident, please submit a liability conformation of traffic accident issued by the traffic unit.
And if other accidents happen, please also submit relative certification materials.
3. The information about bank account has to include account number, account name and name of the deposit bank.



4

信息查询 Information Query



信息查询_手机 QUERY VIA CELL PHONES

手机查询信息 Query via Cell Phones

International student insurance
service platform in China

Passport NO / The service card

Please enter a valid ID

☒ login

电话 010-59731611 www.lhgi.net
传真 010-66217611 lxbx@lhgi.net

用护照号、服务卡号登陆
Log in with the Passport No.
or Service Card No.



当前保单信息
Current Insurance Policy

当前理赔信息
Claim Information

	
当前保单 Current Insurance Policy	理赔信息 Claim Information
	
暂无退保信息 No Surrender Information	暂无历史保单信息 No History of Insurance Policy

信息查询_手机 QUERY VIA CELL PHONES











有中、俄、日、韩、英、越、
蒙、法、西班牙、阿拉伯版
十种文字可直接查阅



保险责任
Insurance Liability



理赔须知
Claim Notice

-  中文 >
-  русский >
-  日本語 >
-  한국의 >
-  English >
-  Việt >
-  МОНГОЛ ХЭЛ >
-  French >
-  Spanish >
-  Arabic >

理赔材料寄送地址：北京市朝阳区东三环
中路55号双子座B座303室（北京环球医
疗救援有限责任公司）
收件人：来华项目理赔部 电话：010-
59104919 邮编：100022

-  中文 >
-  русский >
-  日本語 >
-  한국의 >
-  English >
-  Việt >
-  МОНГОЛ ХЭЛ >
-  French >
-  Spanish >
- Arabic >

常见问题查询- Q & A



常见问题

留学生问：我从老师那边获得了一张红色的保险卡，有什么作用？

此处点击答案

Click here to get answer

留学生问：我在哪里可以了解到更详细的保险说明？

保险公司答：如果你想了解你所购买的保险的具体信息，例如保险责任范围，保险理赔资料，资料邮寄地址等，你可以登录网址www.lxbx.net了解的相关保险内容信息，有10种语言的详细说明。



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保险提示 Tips



免责提示(TIPS)

公立医院的分院

sub-branch of public hospitals

特诊特需病区 ward area for
special treatment and needs

外宾病区

ward area for foreigners

特诊特需病房和高干病房 ward
for high-ranking officials

酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车

Driving under the influence, driving
without a legal and valid driving license,
driving a motor vehicle without a valid
driving license on the part of the Insured;

怀孕、流产、分娩、不孕不育症治疗、人工受精、产前产后检查；节育、堕胎，及以上原因引起的并发症

Pregnancy, miscarriage or delivery
on the part of the Insured,
infertility treatment, artificial
insemination, prenatal and
postnatal check, birth control,
abortion and complications caused
by above-mentioned causes;

免责声明(TIPS)

**门急诊医疗责任：起付线2000元
(or650元)以下部分不予赔付**

**Outpatient and emergency medical
insurance: Starting-line to pay the
limitation: RMB 2000(or650), Below
the starting-line,there is no claim.**

自费和部分自费项目均不能报销

**the self-paid or partly self-
paid items and expenses
cannot be reimbursed.**

畸形、矫正、整容或康复性治疗

**Expenses of orthopaedics, diorthosis,
face-lift or rehabilitation therapy
received by the Insurer**

**患先天性疾病、遗传性疾病、既往症（投保前已患疾病或已存在的症状，
保险期间非连续的）**

**Congenital diseases, hereditary diseases, existing disease (disease or
symptoms that already exist prior to the date of insurance);**

保险备注提示(Tips)

保险细则以《平安养老保险股份有限公司来华人员综合保险保障计划简介》为准，或参阅www.lxbx.net中的投保指南及理赔指南

The policy terms and conditions shall be in accordance with Comprehensive Insurance & Protection Scheme for Foreigners Staying in China of Ping An Annuity Insurance Company, Ltd. You can also refer to the Insurance Guide and Claim Guide on www.lxbx.net.

祝您在中国的学习生活

开心 快乐 健康