

A Letter to Students

--Commercial insurance

Dear BNBU Students,

Hello !

Welcome to BNBU ! The new academic year is coming, you are about to enter the school to start learning. In order to give you a healthy growth and family economic stability to provide full protection, China Pacific Property Insurance Co., Ltd. Zhuhai Central Branch will underwrite the student accident and health insurance for you. Which is not only insurance, but also a solid backing on your way to pursuing dreams. May your new academic year be fulfilling and wonderful .

Best wishes to you!

Details of specific insurance schemes are as follows:

Student type	Coverage	Amount Insured	Deductible Agreement	Premium
Chinese students	Accidental injury and death, disease death , accidental dismemberment	Accidental death benefit RMB100,000 Disease death benefit RMB100,000 Accidental disability benefit RMB100,000	No Deductible	RMB 30 /person/year
	Accident Medical insurance (Including accidental outpatient, illness hospitalization)	Accidental outpatient benefit RMB50,000 Accident and illness hospitalization benefit RMB45,000	Deductible amount is RMB 50 for per person per accident,and the indemnity ratio is 100%	
	Hospitalization benefit	RMB 50 per day	No deductible day,and the maximum benefit period is 180 days	
Foreign students	Accidental injury and death, disease death , accidental dismemberment	Accidental death benefit RMB 100,000 Disease death benefit RMB100,000 Accidental disability benefit RMB 100,000	No Deductible	RMB 600 /person/year
	Accident Medical insurance (Including accidental outpatient, illness hospitalization)	Accidental outpatient benefit RMB 50,000 Accident and illness hospitalization benefit RMB 500,000	No Deductible for per person per accident,and the indemnity ratio is 100%	
	Hospitalization benefit	RMB 100 per day	No deductible day,and the maximum benefit period is 180 days	
Pre-existin g condition	In each insurance period ,the insurance company does not assume insurance liability for chronic diseases, incurable diseases and accidental injury disabilities, accidental injury medical liability that have been paid for in the previous year, as well as diseases, congenital diseases, hereditary diseases and complications that have been contracted before the initial insurance.			

Exclusion	① Self-inflicted injury or suicide of the Insured, except when the Insured commits suicide as a person without civil capacity; ② During the period of mental disorder or insanity of the Insured; ③ Fighting, assault or murder caused by provocation or intentional behavior of the Insured; ④ Medical expenses incurred by the Insured in a medical institution below Grade II and not recognized by the Insured; ⑤ Past diseases suffered by the Insured before the insurance is insured and not cured at the time of insurance. Treatment and rehabilitation of disability prior to insurance; ⑥ Hereditary diseases, congenital malformations, deformations or chromosomal abnormalities; ⑦ Expenses for physical examination, convalescence, psychological consultation or rehabilitation treatment of the insured; ⑧ Risks incurred during the waiting period; ⑨ Other liability exemptions stipulated in the policy.
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一、Electronic policy inquiry method:

- 1、Call the hotline 95500, transfer to the manual customer service, providing the passport no. and name of applicant.
- 2、When applying for insurance, the electronic policy or the insurance contract acknowledgement will be automatically sent to the reserved mobile phone number and the student's personal UIC email account after policy issue.
- 3、Visit Pacific Insurance website: <https://www.cpic.com.cn/>, download the electronic policy at the service hall

二、Claims Notice:

- 1、**Claim notification:** If insurance liability accident occurs, report it **within 48 hours**.
- 2、Call the hotline 95500, transfer to the manual customer service, notice of loss.
- 3、Scan WeChat public account QR code and register with applicant information, submitting the claim document.
- 4、Contact your insurance sales personnel : Sophia (+86 15992659729) to consult the insurance affair.

三、Special terms and conditions:

- 1、The insurance liability, liability exemption and other contents related to this policy shall be subject to the insurance contract, and the insurance clauses shall be subject to the clauses of Chinese version. You can scan the QR code to read the detailed insurance clauses.
- 2、The insurance coverage is within China (including Hong Kong, Macao and Taiwan), and the medical expenses shall be subject to the national medical insurance standards approved within China.



Public Account OR code



Terms QR Code

