# **境外留学全球医保**

新冠保障Plus

THE GLOBAL HEALTH INSURANCE FOR OVERSEAS STUDENTS SPECIAL PROTECTION AGAINST COVID-19



# 央企担当 国人国医

亲情至微 无远弗届境外留学生的【健康港湾】



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# 中再集团

## 中国再保险(集团)股份有限公司



### 中再集团 / CHINA RE

由中华人民共和国财政部和中央汇金投资有限责任公司发起设立。再保险保费规模亚洲最大、全球第七的再保险集团。

中国境内唯一的本十再保险集团、再保险主渠道地位稳固。

It was initiated by the Ministry of Finance of the PRC and Central Huijin Investment Ltd.

It ranks the 7th in the world and the largest in Asia on reinsurance premium.

It is the only local reinsurance group within the territory of the PRC, and has stable and strong main channel position.

疫情发生以来,中再集团充分发挥再保险保障作用,密切关注疫情进展情况,助力 打赢疫情防控阻击战,承担起再保险国家队的责任与使命。

Since the outbreak of the COVID-19, China Re group has given full play to the reinsurance guarantee role, paid close attention to the progress of the epidemic, helped to win the epidemic prevention and control war, and assumed the responsibility and mission of the reinsurance national team.



# COVID-19

### 什么是冠状病毒和新型冠状病毒

#### 什么是冠状病毒和新型冠状病毒?

What is the Coronavirus and the Novel Coronavirus?

冠状病毒是一类主要引起呼吸道、肠道疾病的病原体,这类病毒颗粒的表面有许多规则排列的突起,整个病毒颗粒就像一顶帝王的皇冠,因此得名"冠状病毒"新型冠状病毒(nCoV)是以前从未在人体中发现的冠状病毒新毒株

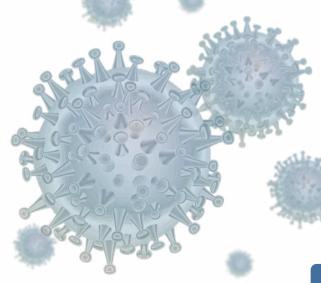
2020年2月7日,国家卫建委决定将"新型冠状病毒感染的肺炎"暂命名为"新型冠状病毒肺炎",简称"冠状肺炎"。2月11日,世界卫生组织(WHO)将其英文名称为 Corona Virus Disease 2019(简称 COVID-19)

Coronavirus is a kind of pathogen that mainly causes respiratory and intestinal diseases. The surface of this kind of virus particles has many regular arranged projections, and the whole virus particle resembles a king's crown, hence the name "coronavirus".

Novel Coronavirus (nCoV) is a new strain of coronavirus that has never been identified in humans before.

On February 7, 2020, the National Health Commission of the People's Republic of China decided to temporarily name as "novel coronavirus pneumonia" short for "coronavirus pneumonia".

On February 11, the World Health Organization (WHO) named it Corona Virus Disease 2019 (short for COVID-19).





# 医疗保障

### 新冠特保 兼顾多元需求

冠状肺炎肆虐全球,留学生们除了更好的保护自己外,**我们也将助力疫情 抗击,为留学生提供全面保障**。

In addition to protecting themselves better, we will also help fight the epidemic and provide comprehensive protection for overseas students.

### 医疗保障 Medical Benefits

**日常医疗保障**(包含等待期后门急诊、住院及特殊医疗保障),新冠疫情属于本保险门急诊、住院的保障范围, 检测费、治疗费均按照所购买套餐约定理赔规则获得赔付。

**附加国内医疗保障**,为留学牛归国期间提供保障,包括由于感染新冠病毒而导致的住院医疗费用。

Medical Benefits (including Outpatient/Emergency Benefits, Hospitalization Benefits and Specific Medical Benefits upon going through the waiting period), COVID-19 is covered by the insurance's Outpatient/Emergency Benefits and Hospitalization, and the insurer shall indemnify the corresponding the testing expense and treatment expense according to claims rules of the purchased insurance plan.

The Rider which is Domestic Medical Benefits provides protection for overseas students during the period of the return to homeland, covers the related inpatient medical expenses of COVID-19





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# 医疗保障

# 新冠特保 兼顾多元需求

### 日常医疗

#### 住院保险责任

被保险人在留学所在地患疾病或因意外伤害需要入院治疗的,针对于住院床位费和膳食费、治疗费、 检查费、手术费、药品费、陪护费等的赔付保障

#### 门(急)诊保险责任

被保险人在留学所在地患疾病或因意外伤害需要前往门(急)诊就医的,针对于诊查费、治疗费、检查费、 手术费、药品费等的赔付保障

#### 特殊医疗保险责任

特定门诊医疗	等待期后发现有恶性肿瘤或慢性肾衰竭的,针对恶性肿瘤放化疗、肾脏 透析治疗的门诊医疗费的赔付保障
处方药	持医师开具的用药处方,前往药房购买处方药物的,针对处方药费的赔 付保障
口腔医疗	因遭受意外伤害导致天然牙齿受损需要治疗的,针对口腔治疗费的赔付 保障
精神疾病和 行为障碍医疗	等待期后发现有心理问题,导致精神疾病或行为障碍的,针对门诊或住 院治疗费的赔付保障
特定药物依赖医疗	针对非个人意愿,对特定药物产生依赖症的相关治疗费的赔付保障
耐用设备、康复设备 和矫形支具	因意外伤害或患病需要到医疗机构购买或更换(限一次)或租用的相关 设备费用的赔付保障
救护车	患疾病或因意外伤害需要使用急救车辆的,针对救护车费的赔付保障
预防保健	根据学校要求或法律规定而必须进行免疫接种或预防护理、疾病排查的, 针对预防保健费的赔付保障
生育医疗	经过等待期后受孕的,针对生育相关医疗费的赔付保障,其中包含: ① 生育保障及产后护理 ② 新生儿检查、护理及预防保健 ③ 妊娠综合并发症治疗



# **Medical Benefits**

The Special Protection Against COVID-19 and Meets Diversified Needs

#### **Medical Benefits**

#### **Hospitalization Benefits**

The insurer shall indemnify the Hospitalization Benefits covering Inpatient Room and Board Expense, Inpatient Treatment Expense, Inpatient Miscellaneous Expense, Inpatient Surgery Expense, Inpatient Drug and Medicine Expense, Inpatient Accompanying Fee etc., arising from hospitalization for treatment of the insured's disease or any accidental injury in overseas study destination.

#### **Outpatient/Emergency Benefits**

The insurer shall indemnify the Outpatient/Emergency Benefits covering Outpatient/Emergency Physician's Visits Fees, Outpatient /Emergency Treatment Expense, Outpatient/Emergency Drug and Medicine Expense, Outpatient/Emergency Surgery Expense etc., arising from the insured's disease or any accidental injury in overseas study destination.

#### **Specific Medical Benefits**

Specific Outpatient Treatment	The insurer shall indemnify the Specific Outpatient Treatment Benefits subject to the waiting period, the relevant expense of radiotherapy or chemotherapy arising from a malignancy, or hemodialysis or renal dialysis arising from a chronic renal failure of the insured
Prescription Drug	The insurer shall indemnify the Prescription Drug Benefits if the insured purchases drugs prescribed by a doctor
Dental Treatment	The insurer shall indemnify the Dental Treatment Benefits covering the medical expense of dental treatment, on the insured's natural teeth arising from any accidental injury
Psychiatric Disorders and Behavioral Disorders Treatment	The insurer shall indemnify the Psychiatric Disorders and Behavioral Disorders Treatment Benefits subject to the waiting period, the outpatient or inpatient medical expense arising from Psychiatric Disorders or Behavioral Disorders of the insured
Substance Abuse	The insurer shall indemnify the Substance Abuse Treatment Benefits covering outpatient or inpatient medical expense arising from drug addiction of the insured
Durable Medical Equipment Rehabilitation Equipment and Orthopedic Brace	The insurer shall indemnify the Durable Medical Equipment, Rehabilitation Equipment and Orthopedic Brace Benefits covering expense of purchase, replacement (once only) or rental of the relevant medical equipment prescribed by a medical facility, arising from any accidental injury, or disease
Ambulance Service	The insurer shall indemnify the Ambulance Service Benefits covering ambulance service expense arising from disease or any accidental injury to the insured
Preventive Care	The insurer shall indemnify the Preventive Care Benefits if the insured receives preventive care services including immunizations, preventive care, and disease screening but only if those services are mandated by the state law or the institution
Maternity	The insurer shall indemnify the Maternity Benefits if the insured becomes pregnant subject to the waiting period, covering:  ① maternity insurance and postpartum care expense ② neonatal screening, nursing and preventive care expense ③ gestational complication treatment expense



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# 全面呵护

# 量身定制 满足个性化需求

### 意外伤害

意外伤残——在境外发生意外伤害导致伤残时,依据伤残等级给付补偿金意外身故——在境外发生意外伤害导致身故时,给付身故补偿金

### 全球紧急救援

被保险人在留学所在地区域外旅行期间遭受意外伤害或患急性病,针对紧急医疗救援、紧急转院 / 运返、转院或运返陪同、家属境外慰问探访和遗体运返或安葬所发生的施救费用、交通费用、住宿费等的赔付保障

### 学业中断

由于以下原因导致被保险人不能继续在留学所在地就读,针对实际支付的学费中不能退回部分的赔付保障

- i 被保险人身故
- ii 被保险人直系亲属身故
- ⅲ 被保险人因为遭受严重身体伤害连续住院超过30日,或由于医疗原因被送返回国

### 旅行不便

被保险人在留学所在地区域外旅行期间,针对被保险人发生的旅程延误、证件遗失、财产损毁或丢失,提供相应补偿金的赔付保障

### 个人第三者责任

因被保险人过失发生意外导致第三者人身伤亡或者财产损失的,针对需向第三方赔付费用的赔付保障





# **Comprehensive Care**

Customized Plan Meets Individual Needs

#### **Accidental Death and Dismemberment Benefits**

Accidental Dismemberment: The insurer shall indemnify the Disability Benefits arising from the insured's injury or disability due to an accident overseas, according to the degree of disability.

Accidental Death: The insurer shall indemnify the Accidental Death Benefits if death occurs due to an accident overseas.

#### **Worldwide Emergency Assistance Benefits**

The insurer shall indemnify the Worldwide Emergency Assistance Benefits, including Emergency Medical Assistance, Emergency Evacuation, Emergency Repatriation, and Evacuation/Repatriation Benefits for A Companion Traveling with The Evacuated/Repatriated Person, Family Member Condolence Visit Overseas, Repatriation of Mortal Remains or Burial services and the necessary and reasonable expenses of sue and labor, transportation, and accommodation, if the insured suffers from any accidental injury or acute disease during his(her) travel outside of his(her) overseas study destination.

#### **Tuition Refund Benefits**

The insurer shall indemnify the Tuition Refund Benefits covering actually paid tuition which cannot be refunded from the school if the insured interrupts study in his (her) overseas study destination for the following reasons:

- i Decease of the insured
- ii Decease of the insured's direct relatives
- iii Hospitalization of over 30 consecutive days arising from severe physical injury to the insured, or repatriation of the insured for medical treatment

#### **Travel Inconvenience Benefits**

The insurer shall indemnify the Travel Inconvenience Benefits covering Travel Delays, Loss of Travel Documents, Damage or Loss of Personal Effects, during the insured's travel outside of his (her) overseas study destination.

### **Personal Liability Benefits**

The insurer shall indemnify the Personal Liability Benefits for payment of compensation to the third party, arising from the death or accidental injury, or loss or damage of personal property to the third party caused by the insured negligence.



# 医疗资源

# 顶级医疗网覆盖全球

欧洲 Europe	医院 Facilities急诊 Urgent Care Centers	
北美洲 North America	医院 Facilities急诊 Urgent Care Centers	
南美洲 South America	医院 Facilities 急诊 Urgent Care Centers	1011 659
亚洲 Asia	医院 Facilities	936 2368
大洋洲 Oceania	医院 Facilities 急诊 Urgent Care Centers	- 133 - 375
非洲 Africa	医院 Facilities	86 156



# 服务保障

# 7x24小时中英文双语客服



中英文双语客服 24 小时在线,提供包括安抚留学生情绪,新冠病毒肺炎防护咨询,医疗机构查询、预约,就医过程协助等

24-hour online customer service in English and Chinese, offers the services including appeasing the mood of overseas students, the consulting on the prevention against COVID-19 viruses, inquiries and appointments with medical facilities, medical assistance services etc.

### 联系方式



# 服务特色

### 7x24小时中英文双语客服

#### 投保后 Be Insured



专业客服—对一针对保险材料核对、保障内容、保险使用及注意事项等进行培训,确保境外使用无忧

Our professional service specialist will offer trainings on insurance materials and insurance protections to ensure your effective coverage when necessary

### 生效后 Be Effective



提供实时就医协助服务,解决就医过程中与医生沟通不畅,避免延误病情 提供全球范围内紧急救援服务,解决学生在留学期间外出旅行等所遇到的紧急情况 专业医官为学生日常疾病提供远程医疗协助(病情评估及医疗建议等)



Provide real-time medical assistance service for smooth communication between students and practitioners to ensure a timely & proper treatment

Provide the worldwide assistance service for students when travelling while studying abroad

Remote medical assistance service on daily basis by professional practitioner (health assessment and medical advice, etc.)





# 服务特色

# 提供全面服务 解决后顾之忧

### 健康信息周报

Students' Health Weekly Report

每周一向家长定向发送上周健康及就医信





信息咨询 / Information Consultation



签证办理 Visa Application



使领馆信息 Embassy and Consulate Information



疫情防护 **Epidemic Protection** 



生活资讯 Living Information



居住咨询 Accommodation Information



出行建议 Travel Advice







# 投保须知



## 投保须知 / Eligibility

- 1. 被保险人需:年龄 10-49 周岁,身体健康,能正常生活、学习;
- 2. 被保险人须为具有中华人民共和国国籍的公民;
- 3. 被保险人须获得中国/境外教育主管部门认可的教育机构的入学资格;
- 4. 投保需要提供被保险人基本信息及其护照、录取信电子版(按需);
- 5. 被保险人子女、配偶、父母年龄在 0-54 周岁,可作为附加被保险人投保;
- 本保险各项保险责任等待期,详见本保险条款及保单。
- The insured should be 10-49 years old having good health conditions, and be able to study/live normally;
- 2. The insured shall be a citizen of the People's Republic of China;
- The insured shall have been admitted by an overseas higher education institution accredited by the education authorities of the People's Republic of China or the overseas;
- The insured shall provide the basic personal information, the electronic version of passport and the school offer (if required);
- The children, spouse and parents of the insured can be insured as the additional insured, whom are 0-54 years old;
- 6. Please refer to the terms and policy of the insurance on the waiting period of the benefits.

# 套餐价格

### 留学生保险价格 Overseas Students' Plan Price

安心	心套餐	青铜计划	白银计划	黄金计划	铂金计划						
1	呆额	¥ 3,400,000 (约\$500,000)	¥ 6,800,000 (约\$1,000,000)	¥13,600,000 ¥13,600 (约\$2,000,000) (约\$2,000							
给	寸比例	70%	70%	80%	90%						
产品	10-26 周岁	<b>¥4,075</b> (约\$578)	<b>¥ 5,220</b> (约\$740)	<b>¥ 6,479</b> (约\$919)	<b>¥7,358</b> (约\$1,044)						
价格	27-34 周岁	<b>¥ 5,426</b> (约\$770)	¥ <b>6,564</b> (约\$931)	¥ <b>8,547</b> (约\$1,212)	¥ <b>9,740</b> (约\$1,382)						

周详	套餐	青铜计划	白银计划	黄金计划	铂金计划		
保	额	¥ 3,400,000 (约\$500,000)	¥ 6,800,000 (约\$1,000,000)	¥ 13,600,000 (约\$2,000,000)	¥ 13,600,000 (约\$2,000,000)		
给付	比例	70%	70%	80%	90%		
附加保	障内容	意外伤害保障	章保额 ¥ 680,0	00 (约\$100,000)			
产品	10-26 周岁	¥ <b>4,837</b> (约\$686)	¥ <b>5,982</b> (约\$849)	¥ <b>7,241</b> (约\$1,027)	<b>¥8,120</b> (约\$1,152)		
价格	27-34 周岁	¥ <b>6,188</b> (约\$878)	¥ <b>10,502</b> (约\$1,490)				

无忧	套餐	青铜计划	白银计划	黄金计划	铂金计划
保	额	¥ 3,400,000 (约\$500,000)	¥ 6,800,000 ( <b>설</b> 匀\$1,000,000)	¥ 13,600,000 (约\$2,000,000)	¥ 13,600,000 (约\$2,000,000)
给付	比例	70%	70%	80%	90%
		意外伤害保障	保额 ¥ 680	0,000 (约\$100,000)	ı
		全球紧急救援	保障保额 ¥680	0,000 (约\$100,000)	ı
附加保	障内容	学业中断保障	保额 ¥ 68,	000 (约\$10,000)	
		旅行不便保障			
		个人第三者责	任保障保额 ¥680	0,000 (约\$100,000)	
产品	10-26 周岁	<b>¥ 5,900</b> (约\$837)	¥ <b>7,045</b> (约\$999)	<b>¥8,304</b> (约\$1,178)	<b>¥ 9,183</b> (约\$1,303)
价格	27-34 周岁	<b>¥7,251</b> (约\$1,029)	<b>¥8,389</b> (约\$1,190)	<b>¥10,372</b> (约\$1,471)	<b>¥11,565</b> (约\$1,640)

- 注: ① 以上保险方案报价为 12 个月价格,均可根据需求定制附加保障及保期
  - ② 附加保险责任可自由选择增加 3 个月国内住院医疗责任,保额人民币 50 万元,保费 396 元
  - ③ 最终保费以人民币为准,美元报价按照 7.05 的汇率折算

14 Plan Price

# 套餐价格

### 访问学者保险价格 Visiting Scholars' Plan Price

安心	套餐	青铜计划	白银计划	黄金计划	铂金计划
保	额	¥ 3,400,000 (约\$500,000)	¥ 3,400,000 (约\$500,000)	¥ 3,400,000 (约\$500,000)	¥ 6,800,000 (约\$1,000,000)
给付	比例	70%	70%	80%	90%
产品价格	35-49 周岁	<b>¥12,511</b> (约\$1,775)	<b>¥13,997</b> (约\$1,985)	<b>¥16,259</b> (约\$2,306)	¥ <b>18,494</b> (约\$2,623)

周详	套餐	青铜计划	白银计划	黄金计划	铂金计划
保	额	¥ 3,400,000 (约\$500,000)	¥ 3,400,000 (约\$500,000)	¥ 3,400,000 (约\$500,000)	¥ 6,800,000 (约\$1,000,000)
给付	比例	70%	70%	80%	90%
附加保	障内容	意外伤害保障	章保额 ¥ 680,0	00 (约\$100,000)	
产品价格	35-49 周岁	<b>¥13,273</b> (约\$1,883)	<b>¥ 14,759</b> (约\$2,093)	<b>¥17,021</b> (约\$2,414)	<b>¥19,256</b> (约\$2,731)

无忧	套餐	青铜计划	白银计划	黄金计划	铂金计划						
保	额	¥ 3,400,000 (约\$500,000)	¥ 3,400,000 (约\$500,000)	¥ 3,400,000 (约\$500,000)	¥ 6,800,000 (约\$1,000,000)						
给付	比例	70%	70%	80%	90%						
		意外伤害保障	保额 ¥ 680	0,000 (约\$100,000)	)						
		全球紧急救援	全球紧急救援保障保额 ¥680,000 (约\$100,000)								
附加保	障内容	学业中断保障	保额 ¥ 68,	,000 (约\$10,000)							
		旅行不便保障									
		个人第三者责	任保障保额 ¥680	0,000 (约\$100,000)							
产品价格	35-49 周岁	¥ <b>14,336</b> (约\$2,033)	<b>¥20,319</b> (约\$2,882)								

- 注: ① 以上保险方案报价为 12 个月价格,均可根据需求定制附加保障及保期
  - ② 附加保险责任可自由选择增加 3 个月国内住院医疗责任,保额人民币 50 万元,保费 396 元
  - ③ 最终保费以人民币为准,美元报价按照 7.05 的汇率折算

# 您可能有如下疑问

问: 购买本保险,支付后有何凭证?

答: 学生购买本保险,会收到医疗服务救援卡、保险单、发票、保险条款及保险利益表原件,以上 5 部分组成购买保险的合同, 也就是您所说的购买凭证。

Q: What Certificate will you receive after purchasing the insurance?

A: You will receive the original copies of Medical Service Assistance Card, Overseas Student Health Insurance Certificate, the Invoice, the Policy Wording and Benefit Schedule after you pay the premium, the above five parts constitute the contract, which is referred to as the Certificate.

问: 学生已经在境外还能买本保险吗?

答: 当然可以。只要符合投保条件,我们会根据学生的需求,结合实际情况推荐合适的保险套餐。

Q: Can you purchase the insurance outside of China?

A: Sure. We will recommend an appropriate insurance plan according to your needs and actual situation as long as you qualify for the eligibility.

问: 学生如果已经买了学校的保险,还能再买本保险吗? 怎样赔付?

答: 当然可以。

如果同时购买了本保险和学校推荐的两种保险、当学生在境外发生就医时、以就医当时出示的保 险卡所属保险公司作为第一赔付责任方、按约定先进行赔付。另一家保险公司将作为第二赔付责 任方, 针对未赔付部分按约定进行再次赔付。

Q: If you have already purchased the insurance recommended by the university, can you purchase the insurance too? And what about the claims?

A: Sure.

If you have two insurance plans-the insurance and the insurance recommended by the university at the same time; the medical facility will choose one as the primary payor accoding to the insurance card provided by you during the medical treatment which belongs to, then the insurance company choosed as the primary payor would indemnified as agreed; and the other one will be the second payor to make a second payment as agreed for the unpaid part of the bill.



# 新冠病毒防护贴士

1. 尽量减少外出,不要去人群聚集处,避免近距离接触任何有感冒或流感样症状的人;

Please try to reduce outdoor activities as much as possible and try to avoid going to crowded public areas. It's necessary to keep a certain distance from anyone who has cold or flu symptoms.

2. 外出前往公共场所、就医和乘坐交通工具时,注意佩戴医用外科口罩或 N95 口罩 (外科口罩每 4 小时更换一个)

Please wear a surgical mask or N95 mask while going out, getting medical treatment or taking public transport. (It's recommended to change the surgical mask every 4 hours.)

**3.** 不要接触、购买和食用野生动物(即野味),避免在未加防护的情况下接触野生动物和家禽家畜;

Please do not touch, buy or eat wild animals (exotic animals). And try to avoid contacting with wild animals and poultry without protection.

**4.** 注意手卫生,勤洗手,使用洗手液或肥皂,流水洗手,或使用含酒精成分的免洗洗手液;

Please wash your hands frequently and use hand sanitizer or soap under running water, or use alcohol-free disposable hand sanitizer while going out.

5. 打喷嚏或咳嗽时不要用手去捂,要用手肘部或纸巾遮住口、鼻;

Cover your mouth and nose with elbows or tissues when sneezing or coughing instead of with hands.

6. 居室及公共场所保持清洁, 勤开窗, 多保持通风状态;

Please keep the air fresh and regularly disinfect public goods and open the window for ventilation of your house or in the workplace.

7. 注意多喝水、多休息、避免熬夜、适度运动,以提高个体免疫能力;

Please drink more water and relax more and avoid staying up late and exercise moderately to improve individual immune ability.

8. 注意营养、合理饮食、肉类、禽类和蛋类要充分煮熟后食用;

Please have a nutrient and reasonable diet. Meat, poultry and eggs should be fully cooked before eating.

9. 准备常用物资,如体温计、一次性口罩、家庭用消毒用品等。

Prepare common materials, such as thermometers, disposable masks, household disinfection supplies, etc.





#### 客户提示 Kind Reminder

联系方式

本保险由中国再保险(集团)股份有限公司下属子公司中国大地财产保险股份有限公司签发保险合同承保,该公司详情可访问该公司官网 www.ccic-net.com.cn 或www.95590.cn。

本保险由北京力众华援技术服务有限公司提供销售、理赔、紧急救援协助及信息咨询等的第三方服务、该公司详情可访问该公司官网 www.lynxons.com。

本介绍文件仅为一般性信息提供,不构成邀约、邀约邀请或承诺。本保险的具体保障和服务提供内容以保险公司签发的保险合同条款约定为准。

The insurance is issued and underwritten by China Continent Property & Casualty Insurance Company LTD., a subsidiary of China Reinsurance (Group) Corporation. For details, please visit the official website of the company at <a href="https://www.ccic-net.com.cn">www.ccic-net.com.cn</a> or <a href="https://www.95590.cn">www.95590.cn</a>.

The third-party administration services of the insurance including sales, claim settlement, emergency rescue assistance and information consultation are provided by Beijing LynxOn Tech & Service Co., Ltd. Details of the company can be found on the company's official website <a href="https://www.lynxons.com">www.lynxons.com</a>.

This introductory document is just for general information provided, does not constitute the offer, invitation or commitment. The specific benefits and services provision of the insurance shall be subject to the terms of the insurance contract issued by the insurance company.

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