

Allianz Property Insurance (China) Company Ltd.

Supplementary Clauses on Travel Accidental Personal Injury

Insurance Clauses (Professional Sports)

Article 1 Establishment of Supplementary Insurance Clause

This supplementary insurance clause (hereinafter referred as the Supplementary Clause) must be used in attachment with the Allianz Property Insurance (China) Company Ltd. Contract.

Article 2 Insurance Liabilities

During the insurance policy period, if the Insured holds valid documentation while traveling domestically or overseas, and while engaging in leisure sports (refer to Article 1) or professional sports (refer to Article 2) suffers accidental injury resulting in personal injury or disability, the Insurer will provide insurance coverage in accordance with the following regulations.

1. Death Insurance Liabilities

During the insurance policy period, if the Insured holds valid documentation while traveling domestically or overseas and suffers from accidental injury, and passes away within 180 days from the said incident due to the accidental injury, the Insurer will provide death insurance coverage and terminate the Insured's insurance responsibilities.

During the insurance policy period, if the Insured holds valid documentation while traveling domestically or overseas and suffers from accidental injury, and after said date is determined to be missing, and the People's Court declares the Insured as deceased, the Insurer will provide death insurance coverage. However, if after the Insured is declared deceased the Insured is found to be alive, those who received death insurance coverage are to return payments to the Insurer within 30 days of discovering the Insured is alive.

Disability insurance coverage already paid out by the Insurer (the provisions set out in the second paragraph of this article) before the Insured passed away should be deducted from the death insurance sum.

2. Disability Insurance Liabilities

During the insurance policy period, if the Insured holds valid documentation while traveling overseas or domestically and suffers from accidental injury, causing disability as listed in the Company's contract "Personal Insurance Degree of Disability and Insurance Coverage Stipulated Amounts" (referred to as Payment Table 1) within 180 days from the said incident due to the accidental injury, the Insurer will determine insurance coverage based on the stipulated amounts listed in the table to provide disability insurance. If on the 180th day, treatment has not been completed, (the Insurer) will conduct a disability appraisal on said day and provide disability insurance coverage accordingly.

(1). When the Insured suffers from one or more disabilities due to the same accident, the Insurer will provide compensation for each disability item; however, the total amount will not surpass the insurance quota limit. When two disability items belong to the same limb, insurance coverage will be given to only one (the one with the highest proportion of insurance coverage).

(2). In the event the Insured already had a disability prior to the accident under insurance consideration, the Insurer will provide disability insurance coverage based on the corresponding degree of disability as listed in "Payment Table 1", however, the disabilities suffered prior to the accident under consideration will be deducted proportionately from the insurance coverage based on "Payment Table 1".

Article 3 Exempted Reasons

If any of the following situations result in death, disability, or burn injuries for the Insured Person, the Insurer shall not be held liable for compensation:

- 1. Accident arising from the Insured Person's intentional behavior;**
- 2. Self-inflicted injury or suicide, however, persons without capacity for civil conduct at the time of suicide are exempted;**
- 3. The Insured Person carries out or attempts to carry out illegal behavior, criminal activity, or resists arrest;**
- 4. The Insured Person provokes or through intentional behavior causes altercations, fights, or otherwise said behavior results in others assaulting or murdering the Insured Person;**
- 5. Accidents resulting from insanity or abnormality;**
- 6. Any form of terrorist activity or attempts at terrorist activity;**
- 7. Explosions, burning, pollution, or radiation resulting from any biological, chemical, or atomic weapons, atomic energy or nuclear device;**
- 8. Direct or indirect outburst of an epidemic or wide-scale epidemic;**
- 9. Pregnancy, miscarriage or abortion, childbirth, disease, or drug allergies;**
- 10. Accepting to undergo medical examination, anesthesia, plastic surgery and other outer and inner surgeries;**
- 11. The Insured disregards physician advice, private use, drug injection;**
- 12. The Insured suffers from germ, virus, or parasitic infection (except for when injury results in abscess); or the Insured suffers from food poisoning;**
- 13. Complications from pre-existing conditions;**
- 14. Use of a man-made air-breathing apparatus for diving, hunting, parachuting, gliding, expeditions, martial arts competitions, wrestling competition, stunt performance, speed competition (except those utilizing both feet), horse racing, polo, horseshows, auto racing, boxing, winter leisure sports or high risk sports or activities (however, activities arranged by travel agencies with organizations holding formal operations license that also comply with safety regulations are exempted; these activities include diving, horse riding, skiing, ice-skating, water skiing, and drifting);**

- a. The Insured participates in any professional, semi-professional, or physical sport with no award or payment;
15. The Insured participates in performing military police duties or
16. The Insured is employed in a business ship and carrying out duties; navy, air force; professionally manipulate or test any type of transportation vessel; engaged in the oil industry, chemical industry, lumber industry, construction industry, transportation industry, mining industry, drilling industry, aerial photography, explosives management, marine operations, and other industry activities (any manual labor or work related to machine manipulation);
17. (The Insured) illegally rides transportation vehicles or rides a transportation vehicle without proper accident insurance registered with the relevant government department;
18. Airline or flight activity, including pilots and flight personnel, except for passengers paying to ride passenger transport with CAAC;
19. The Insured accepting medical treatment or are traveling for convalescent purposes; the Insured violating doctor recommendations by traveling, or the Insured due to other physical condition-related factors are unable to travel;
20. Losses resulting from the Insured's physical condition being suitable for travel but the Insured does not adhere to the attending physician's advice and immediately returns to Chinese domestic soil, the Insured's daily residence, or daily workplace to further treatment, but instead results in the illness worsening.

Article 4: Time Period Exceptions

If the Insured receives injuries resulting in death or disability during the following time periods, the Insured shall not be held liable for compensation:

1. During war (with or without declaration of war), military operations, riots, and armed rebellions;
2. While the Insured is intoxicated or during drug use, and while under the influence of drug abuse;
3. When the Insured is driving intoxicated, when driving with an invalid driver's license, or when driving an unregistered motor vehicle;
4. When the Insured is detained by local judicial authorities or is sentenced to prison.

Article 5: Regional/Location Exceptions

The Insurer is not liable to provide insurance coverage for insurance incidents occurring in the following countries and regions:

Afghanistan, Burundi, Central African Republic, the Republic of Chad, Democratic Republic of the Congo, Democratic Republic of East Timor, Eritrea, Guinea, Haiti, Iraq, the Republic of Cote d'Ivoire, Liberia, the Solomon Islands,

Somalia, Sudan, Antarctica, Bouvet Island, Heard and McDonald Islands, island of South Georgia, and the South Sandwich Islands.

If due to the Exemptions of Responsibility in this Insurance Contract results in the Insured's death, the Insurer will refund the unused insurance premium.

Article 6 Amount of Insurance and Insurance Costs

The amount of insurance coverage is the maximum sum the Insurer will pay each time the Insured travels. The amount of insurance coverage is determined through agreement by both the policy holder and insurance provider, and will be clearly stated in the insurance. The policy holder should pay the Insurer insurance fees based on this Supplementary Clause Agreement. The Insurer and policy holder may determine deductibles, proportion of compensation, and other limitations to include in the Supplementary Clause.

Article 7 Duration of Insurance

Unless otherwise agreed, the duration of insurance for the Supplementary Clause must be consistent with the Primary Contract.

Article 8 Applying for Insurance Coverage

Applicants for insurance coverage (refer to Article 21) should provide the following materials to the Insurer when applying for insurance coverage. Applicants who are unable to provide the following materials due to special circumstances should provide other effective legal materials. Applicants unable to provide relevant materials resulting in the Insurer being unable to verify the authenticity of the application will result in the Insurer not being held liable for insurance coverage for the unverified portions.

1. Applying for Death Insurance Coverage

- (1). Original copy of insurance policy;
- (2). Applicant's proof of identification;
- (3). The Public Security Bureau must provide proof of the Insured's residence cancellation, and the Insured's death certificate from an Insurer approved medical agency. If the Insured Person is declared deceased, the applicant for insurance coverage should provide the declaration of death document from the people's court. If the Insured passes away overseas, the Insured's death certificate or autopsy report from the PRC embassy, consulate, or relevant organization in the location the accident occurred in must be provided.
- (4). Applicant must be able to provide proof and materials confirming the nature, cause, degree of losses of the insurance accident;
- (5). In the event the Insured Person entrusts another person to apply for insurance coverage for him/her, the original copy of the power of attorney document, as well as proof of identification for both the client and trustee, and other related

documents must be provided;

(6). In the event the Insured has not yet appointed a death insurance beneficiary at the time he/she takes out the insurance policy, the applicant should provide a lawful heir certificate;

(7). In the event of a business trip, the Insured Person's employer must provide proof of the Insured Person's business trip, affixed with the company seal.

2. Applying for Disability Insurance Coverage

(1). Original copy of insurance policy;

(2). The Insured Person's proof of identification;

(3). Verification of disability certificate from an Insurer approved medical agency or judicial verification agency;

(4). Those applying for insurance coverage must provide relevant application materials;

(5). In the event the Insured Person entrusts another person to apply for insurance coverage for him/her, the original copy of the power of attorney document, as well as proof of identification for both the client and trustee, and other related documents must be provided;

(6). In the event of a business trip, the Insured Person's employer must provide proof of the Insured Person's business trip, affixed with the company seal.

Article 9 Supplementary Clause Termination

In the event the Primary Contract expires, the Supplementary Clause will also expire. Once the Primary Contract becomes ineffective, the Supplementary Clause also becomes ineffective.

Article 10 Definition of Terms

1. **Leisure Sports:** skiing, sailing, windsurfing, kayaking, drifting, cart racing, diving, paddling, and riding a helicopter.
2. **Professional Sports:** includes rock-climbing at natural sites, going upstream, cross-country mountain skating, and cross-country mountain bike riding.
3. **Unexpected Injury:** refers to an unexpected, sudden, and unintentional and non-disease related incident that is directly and moreover the sole cause of injury.

Article 11 Additional Applications of the Clause

In the event of any discrepancies between the Supplementary Clause and Primary Contract, the Supplementary Clause shall prevail; in the event of incomplete items within the Supplementary Clause, the Primary Contract shall prevail.

**Life Insurance Degree of Disability and Insurance Coverage Proportion Table
(Baojianfa[1999]237)**

Level	Item No.	Degree of Disability	Proportion of Payment
Level 1	1	Permanent blindness in both eyes (Annotation 1)	100%
	2	Both wrists or both ankles lose joint function	
	3	One wrist and one ankle loses joint function	
	4	Permanent blindness in one eye and one wrist loses joint function	
	5	Permanent blindness in one eye and one ankle loses joint function	
	6	All four limbs permanently lose joint function (Annotation 2)	
	7	Permanently lose the ability to chew and swallow (Annotation 3)	
	8	Permanently unable to engage in any work due to severe impairment of the central nervous system, chest, abdomen or visceral organs, and in order to maintain necessary daily life activities, must completely rely upon assistance from another person (Annotation 4)	
Level 2	9	In both upper limbs or both lower limbs, or one upper limb and one lower limb, each suffers permanent loss in joint function in two or more joints (Annotation 5)	75%
	10	Loss of ten fingers (Annotation 6)	
Level 3	11	One wrist suffers joint loss, or one wrist suffers permanent loss of joint function	50%
	12	One ankle suffers joint loss, or one ankle suffers permanent loss of joint function	
	13	Permanent hearing loss in both ears (Annotation 7)	
	14	Permanent loss of function in ten fingers (Annotation 8)	
	15	Loss of ten toes (Annotation 9)	
Level 4	16	Permanent blindness in one eye	30%
	17	One upper limb permanently loses function in two of the three joints	
	18	One lower limb permanently loses function in two of the three joints	
	19	One hand containing a thumb and forefinger loses four or more fingers	
	20	Lower limb permanently loses five or more centimeters of length	
	21	Permanent loss of language ability (Annotation 10)	
Level 5	22	Permanent loss of function in ten toes	20%
	23	One upper limb permanently loses function in one of the three joints	
	24	One lower limb permanently loses function in one of the three joints	
	25	Loss of both thumbs	
	26	One foot loses five toes	
	27	Both eyelids are missing (Annotation 11)	
	28	One ear permanently loses hearing ability	
	29	Nose damage and sense of smell impairment (Annotation 12)	

Level 6	30	One hand loses the thumb and forefinger, or including the thumb or forefinger, three of more fingers are missing Including the thumb or forefinger, one hand suffers from permanent loss of function of three or more fingers One foot permanently loses function in five toes	15%
	31		
	32		
Level 7	33	On one hand (the thumb, forefinger, middle finger, pinky finger, or pinky) loses two or more fingers One hand permanently loses function in the thumb and forefinger	10%
	34		

Annotations:

(1) Blindness refers to the loss or removal of eyeball(s), or being unable to distinguish between light and dark, or only able to distinguish another person moving his/her hands right in front of the eyes, the best corrected vision lower than the international standard of 0.02, or field of vision radius is smaller than 5 degrees, and a qualified ophthalmologist provides proof of treatment diagnosis.

(2) Loss of joint function refers to joints permanently and completely hardening or becoming paralyzed, or joints being unable to move freely.

(3) Loss of chewing and swallowing ability refers to factors besides the teeth causing organic impairment or functional impairment, resulting in the inability to chew or swallow, and unable to intake foods besides fluids.

(4) Completely relying upon assistance from another person in order to maintain necessary daily life activities refers to needing help with food intake, the urination and defecation process, getting dressed or undressed, daily life, walking, bathing.

(5) The three major joints of the upper limbs refer to the shoulder joint, elbow joint, and wrist joint; the three major joints in the lower limbs refer to the hip joint, knee joint, and ankle joint.

(6) Loss of fingers refers to the proximal interphalangeal joint (the thumb divides the interphalangeal joint) being completely severed.

(7) Hearing loss refers to linguistic frequency average auditory loss larger than 90 decibels, linguistic frequencies at 500, 1000, 2000 hertz.

(8) Loss of finger function refers to the distal interphalangeal joint or the proximal interphalangeal joint hardening, or joints being unable to move freely.

(9) Loss of toes refers to complete severance starting at the toe joint.

(10) Linguistic ability loss refers to when of the four linguistic abilities (language constructs consisting of labial sounds, teeth and tongue sounds, closed mouth sounds, throat sounds), three or more are unable to produce sound, or sound is cut off, or due to injury of the linguistic portion of the brain resulting in aphasia; additionally, a qualified doctor specializing in the five senses (in this case, ear, nose, and throat) must provide proof of medical diagnosis. However, this does not include linguistic loss resulting from psychological barriers.

(11) Missing both eyelids refers to the inability to completely cover the cornea when closing one's eyes.

(12) Nose damage and sense of smell impairment refers to half to all of the nasal cartilage being damaged, blockage of both nostrils and difficulty of breath through the

nose that cannot be corrected, and loss of smell.

The abovementioned “permanently and completely” refers to 180 days since the day of accident, there has been complete loss of a particular ability or function; however, removal of the eyeballs and other obvious situations that cannot be remedied are exempted from this limitation.