

Allianz Property Insurance (China) Ltd.
Supplementary Personal Cash Loss Insurance Clauses

Article 1 Establishment of the Supplementary Insurance Clauses

This Supplementary Insurance Clauses (hereafter as “supplementary clauses”) shall be attached to and executed with the Principal Clauses of the Allianz Property Insurance (China) Company.

Article 2 Insurance Liability

During the Insured period, when the Insured person travels domestically or overseas with effective documents, the Company shall shoulder the following Insurance liabilities:

1、 If the Insured person deposits his/her personal cash in the safe box of the stay-in hotel and the cash is stolen, after the Insured person obtains the written loss proof from the management of the said hotel, the Company shall make compensation to the Insured person as stipulated by the supplementary clauses.

2、 If the carry-on personal cash by the Insured person is lost due to theft or robbery, the Insured person shall report immediately to the local customs, police or relevant authorities, and obtain a written accident report and personal cash loss therefrom within twenty-four (24) hours of such incident. The Company shall perform the agreed obligation as stated in the supplementary clauses.

Article 3 Disclaimer of Liabilities

The Company shall not be liable for compensating the lost cash of the Insured person directly or indirectly arising as a result of the following:

- 1. Any cash due to the carelessness or negligence of the Insured person;**
- 2. the loss is due to currency exchange or currency devaluation;**
- 3. any loss of plastic money, credit cards or traveler’s check;**
- 4. any cash loss that does not cause the Insured person to take immediate actions to search or recover;**
- 5. any loss may be compensated by the hotel, any other channels or any other insurance agency;**
- 6. any cash loss due to lack of due care of the Insured person, or left unattended in public place;**
- 7. the cash is not carried-on or locked-up by the Insured person;**
- 8. any loss of personal carry-on cash due to unknown causes or any mysterious disappearance**
- 9. personal cash loss occurred in the original place (see definition 2);**
- 10. for the Insured person who is studying or working overseas, any personal cash loss that occurred in his/her regular residence where he/she have been staying for over 6 months;**
- 11. smuggling or illegal transportation or trade;**
- 12. Other matters of disclaimed liabilities as set forth in the Principal Contract.**

Article 4 Insured Amount and Premium

The Insured Amount is the maximum amount covered by the Company to the Insured person for each travel during the duration of the Contract. The Insured Amount shall be agreed upon by both the Insured person and the Company, and be specified in the Insurance Policy. The Insured shall pay Insurance Premium to the Company in accordance with the supplementary clauses. The Insured person and the Company may agree on restrictive terms such as deductibles in the supplementary clauses.

Article 5 Insured Period

The insured period of the supplementary clauses shall be the same as that of the Principal Contract.

Article 6 Obligations of Insured person

- 1、 The Insured Person must take due care of his/her cash.**
- 2、 In the event of loss of cash covered by the supplementary clauses, the Insured person must take immediate actions to search the said cash to mitigate the loss.**
- 3、 Once any loss is realized, the Insured Person shall report immediately to the local police or relevant authorities, and obtain a written report therefrom within twenty-four (24) hours as of such incident;**
- 4、 If the personal cash of the Insured person is lost in any hotel, a written proof for the Insured accident shall be presented by the said hotel.**

Article 7 Claim of Insurance Benefits

I. If the Insured person files Claimant Paper for Insurance Benefits as the Claimant, the following document and information shall be provided to the Company:

- 1、 Original copy of the Insurance Policy or Certificate;
- 2、 Legal identification or household registration of the Insured;
- 3、 the written accident proof issued by relevant local authorities and the police thereto the Insured person reported the insured accident, and the list of lost amount;
- 4、 If cash of the Insured person is lost in a hotel, the Insured person shall provide a written proof of the insured accident presented thereof, including the date and situation of the accident;
- 5、 If the journey is a business trip, the certificate of business travel with official seal presented by the Insured person's employer shall be provided.
- 6、 Other evidence or documents which are relevant in determining the nature, cause or losses of the accident.

II. The above stated evidence and documents are important basis for claiming Insurance Benefits. **If the failure to provide relevant documents by the Claimant causes the Company cannot determine the authenticity of the Application, the Company shall not shoulder the liability to pay for the loss or expenses that cannot be verified.**

III. When the calculation and payment of the Insurance benefits of the supplementary clauses involves foreign currency, the amount shall be converted to RMB, and any compensation shall be made in RMB. The conversion shall be based on the mid-day price pronounced by the People's Bank of China on the occurrence date of the insured accident.

IV. If the loss of the Insured person can be compensated from the common carrier, hotel,

travel agency, other channels, or any other insurance company, the Insured shall first seek compensation from those other parties. The Company shall, based on the evidence or payment certificates presented by other insurance companies or channel, deduct the already paid amount by other insurance companies or other channels from the stipulated compensation amount in the supplementary clauses when making compensation to the Insured person. In the event of discovery or return of the lost, stolen, or robbed articles, the Insured person shall notify the Company immediately and refund the said payment to the Company.

Article 8 Indemnity by Subrogation

When a third party is liable for any Insured loss under the Policy, the Company may be subrogated into the insured person's right of indemnity against the third party up to the amount of indemnity from the date when the amount of indemnity is made. When the insurer exercises the right of indemnity by subrogation against a third party, the insured shall provide the insurer with all relevant and pertinent documents and information known to him/her.

The Company may, at the time of making indemnity, deduct therefrom a corresponding amount which the Insured person has received as indemnity from the third party.

If the Insured waives the right of indemnity against the third party after the occurrence of the insured event and before the Company making the indemnity, the Company shall bear no obligation for indemnity. If the Insured person, without the Company's consent, waives the right of indemnity against the third party after indemnity is made by the Company, the waiver of the Insured person shall be regarded as invalid. The Company may deduct a corresponding sum from the amount of indemnity or demand the repay of a corresponding amount of indemnity paid if it is not able to exercise the right of indemnity by subrogation due to the fault of the insured.

Article 9 Termination of Supplementary Clauses

When the Principal Clauses terminates, the supplementary clauses shall also terminate. If the Principal Clauses are invalid, the supplementary clauses are also invalid.

Article 10 Definition

1、 Personal cash shall mean the private cash belonged to the Insured person personally at the occurrence of the accident, NOT including the properties or cash of the Policy holder or others temporarily under the custody of the Insured person, or the cash, traveler's check or bill of exchange for business purposes carried by the Insured person.

2、 Original Place: If the travel destination of the Insured person is within China (not including Hong Kong, Macao, and Tai Wan), then the original place shall mean the regular residence of the Insured person in China; if the travel destination of the Insured person is outside China (including Hong Kong, Macao, and Tai Wan), then the original place shall mean the territory of China.

If certain definition is not provided in the supplementary clauses, please refer to the definitions of the Principal Clauses.

Article 11 Application of other Clauses

If the supplementary clauses shall be inconsistent with the Principal Clauses, the supplementary clauses shall prevail. In case certain issues cannot be settled by the supplementary clauses, the Principal Clauses shall be applied.