



Looking for  
more coverage ?  
寻找更多保障

Accidental Injury  
Medical Insurance  
Group Rider - **Inpatient**

附加团体意外伤害医疗保险-住院

Note: This brochure is simplified. Please read the Terms and Conditions of the Contract in detail. Terms and Conditions of the Contract shall prevail in case of any inconsistency. 注: 本宣传单为简单叙述, 详情请阅读本保险条款, 并以条款的叙述为准。

Benefit	Payment Percentage
If the Insured suffers an accidental injury in the Kingdom of Cambodia, and has been treated in a legal hospital in the Kingdom of Cambodia, the Company shall pay insurance benefit based on the corresponding items stated in this table:	Inpatient Room Fee
	ICU Room Fee
	Medical Surgery Expense
	Ambulance
	Diagnostic Medication (including those used as outpatient within 72 hours before being admitted as inpatient)
	Laboratory Examination, X-Ray, ECG, Other Medical Aid for Examination (including those used as outpatient within 72 hours before being admitted as inpatient)
	Non-Diagnostic Drug Cost
	Other Medical Expense

Platinum	Gold	Silver
Sum Insured	Sum Insured	Sum Insured
5,000 USD	3,000 USD	2,000 USD

Premium is based on the type of occupation, age, past health status and the number of Insured in the group.

Benefit	Payment Percentage
住院病房费	100%
ICU病房费	100%
医疗手术费	100%
救护车费	100%
诊断用药 (含本次住院前72小时在门诊使用的)	100%
实验室检查、X光检查、心电图、其它医学辅助设备检查 (含本次住院前72小时在门诊使用的)	90%
非诊断药费	85%
其它诊疗费	80%

铂金	黄金	白银
保险金额	保险金额	保险金额
5,000 美元	3,000 美元	2,000 美元

被保险人在柬埔寨王国境内因意外伤害导致在柬埔寨王国境内合法医院治疗的,依照表中对应选项的规定给付保险金:

保险费根据被保险人职业工种、年龄、既往健康状况和团体参保人数等诸多因素。

## Exclusion

- Upon the application, if the applicant fails to fulfill the obligation of truthful disclosure as intentionally concealing the health conditions of the Insured listed below, the Company shall not be obliged to pay the insurance benefit:
  - The Insured has already been diagnosed with one or more chronic illnesses, or acute illness, or mental illness, or the Insured has already been in the process of confirming a suspected illness;
  - The Insured has already been disabled, or has had functional disorder for eyes or ears, or limb movement disorder;
  - The Insured is engaged in high risk occupation that the Company does not underwrite;
  - The Insured's true age does not meet the insurance application requirement upon the creation of the Contract.
- Any conditions stated in the Exclusion of the main product ("Life Shield" Group Insurance)
- Expenses for medical treatment caused by illness.

## 责任免除

- 投保人在投保时,不履行如实告知义务,隐瞒被保险人下列情形的,本公司不承担给付保险金的责任:
  - 被保险人已经诊断患一种或多种慢性病,或急性疾病,或精神疾病的;
  - 被保险人患有残疾或肢体运动障碍,或眼或耳功能丧失的;
  - 被保险人从事本公司不予承保的高危险职业;
  - 被保险人的真实年龄在合同成立时就不符合本合同条款规定的投保年龄范围的。
- 主险(“护身符”团体保险)列明的“责任免除”事项。
- 因疾病导致的医疗费用。