



# **GC EXPERT Insurance Plan**

## **中意尊崇保险计划**

### **Worldwide Emergency**

中意人寿保险有限公司

Generali China Life Insurance Co. Ltd

地址：中国北京市朝阳区光华路5号世纪财富中心1号楼15~16层

Address: 15~16F Tower 1, Prosper Center, 5 Guanghua Road, Chaoyang District, Beijing, PR  
China, 100020

TEL: (8610) 58763988

FAX: (8610) 58793890

WEBSITE: [www.generalichina.com](http://www.generalichina.com)



## 公司介绍 Company Introduction

中意人寿保险有限公司  
**Generali China Life Insurance Co., Ltd.**

Generali China Life Insurance Company Limited is a joint venture between Assicurazioni Generali S.p.A. (Generali) and China National Petroleum Corporation (CNPC). It was the first Sino-Foreign joint venture insurance company approved by the Chinese authorities after China joined the World Trade Organization. The registered capital of the company is 3.7 billion RMB. With Generali's 170 years of insurance experience and both shareholders financial strength, the company's vision is to be a first class insurance company. It is positioned as an "Experienced Life Insurance Company" with business approaches emphasizing on trust, a customer-first philosophy, professionalism and innovation. Generali China believes in providing innovative and differentiated services of the highest standard to its customers and is continuously building a service culture among its employees. Our Group Business Operations started in December 2004 when we became the first foreign owned company to be approved to conduct group pension insurance in China. At the beginning of 2005, we successfully launched the CNPC group pension scheme, the biggest group pension policy in China, with a premium income of 20 billion Yuan. So far, we are established in Guangzhou, Beijing, Shanghai, Wuxi, Foshan, Shenzhen and we are developing a larger network in other areas. Our high quality and professional service is being recognized by our clients that include GE, Exxon Mobil, FedEx (China), FIAT, ABN, and many others.

中意人寿保险有限公司是由意大利忠利保险有限公司（ASSICURAZIONI GENERALI）和中国石油天然气集团公司（CNPC）合资组建的人寿保险公司，公司注册资本 37 亿元人民币，是中国加入 WTO 后首家获准成立的中外合资保险公司。中意人寿以忠利集团 170 多年保险经营经验和两大股东雄厚的财务实力为后盾，致力于把公司打造成国内一流的保险公司。按照“诚信为本、客户为尊、专业为基、创新为魂”的经营理念，率先提出创建知识型人寿保险公司的企业定位，全面构建人文、科技、创新、终身学习和可持续发展的企业文化。中意人寿秉承“以客为尊”的核心服务理念，倡导差别化服务，不断扩大、创新服务内涵：不仅对外遵循客户至上的原则，还在公司各部门间建立起互为客户的关系，通过员工的自觉服务意识创造具有持久竞争力的保险品牌，以全方位、高品质、专业化的服务为客户规划幸福安康的人生。2004 年 12 月 16 日，中意人寿成为首批获得团体保险业务经营资格的中外合资（外资独资）寿险公司。2005 年 1 月，中意人寿成功承保了中国石油天然气集团公司（CNPC）200 亿元补充养老保险业务，该业务是中国团体保险市场上最大的一张保单。目前，中意人寿已经构建了覆盖华北（北京分公司）、华东（上海、江苏分公司）和华南（广东省分公司）地区的服务网络，并正在积极有效地向其它地区快速发展。在短短两年的时间里，中意人寿已经成功承保了一大批国际、国内知名的团体客户，如通用电器、埃克森美孚、联邦快递金考、菲亚特集团、荷兰银行等，并以专业的个性化服务受到了客户的一致好评。

## 保险方案 Insurance Plans

### 计划一 GC EXPERT 1

#### 1. 中意团体意外伤害保险 B 款

#### Group Accidental Death & Dismemberment Insurance Version B- **OPTIONAL**

保险责任 Benefits	Sum Assured
意外事故残疾保险金 Disability Benefit	¥ 2,000,000
意外事故烧伤保险金 Burns Benefit	
意外事故身故保险金 Accidental Death Benefit	

#### 2. 中意全球保障团体医疗保险 Group Worldwide Medical Insurance

项目 Items	Refund%	Annual Limits in Chinese Currency (RMB)
<b>年最高赔付限额 ANNUAL LIMITS</b>		<b>¥ 8,000,000</b>
<b>住院 HOSPITALIZATION (*)</b>		
- 诊疗费、检查检验费、治疗费、医生处方的药费材料费、手术及麻醉费、护理费、重症监护费 Consulting physicians fees, examination fees, treatment fee, prescribed drugs and dressings, surgery and anesthesiology fee, nursing and paramedic care, ICU fees where applicable	100%	N/A
- 每日床位费（中国大陆限标准病房，其它地区限半私病房） Daily accommodation (standard room in Mainland China), semi-private (two-bed) room in other areas	100%	N/A
- 陪同床位费用（仅限一位成人），若住院儿童小于十二周岁 Companion bed for an adult accompanying a hospitalized child under 12 years of age	100%	¥ 600 daily, limited to 30 days per policy year
- 因住院而于住院所在地发生的急救车费 Local road ambulance (for hospitalization covered under this plan)	100%	¥ 2,400 per policy year
- 精神疾病治疗费用 Expenses relating to psychiatric care	100%	¥ 50,000 per policy year

- 艾滋病治疗费用, 不包括既存状况 Expenses relating to AIDS/HIV treatment (Excluding pre-existing condition)	100%	¥ 50,000 per policy year
- 器官移植 Organ Transplant	100%	¥ 500,000 per policy year
<b>常规门诊 ROUTINE OUTPATIENT EXPENSES</b>		¥ 65,000 per policy year
- 诊疗费、医生处方的药品费、接种疫苗费、检查检验费 Physician consultations/ visits, prescribed drugs, inoculations and vaccinations (when medically recommended), examination fees	100%	N/A
- 肾透析、肿瘤化疗费用 Expenses for kidney dialysis, cancer chemotherapy	100%	N/A
- 小型手术费用 Minor surgery	100%	N/A
- 精神疾病治疗费用 Expenses related to psychiatric care	100%	¥ 800 per visit, 12 visits per policy year
- 艾滋病治疗费用, 不包括既存状况 Expenses relating to AIDS/HIV treatment (excluding a pre-existing condition)	100%	¥ 10,000 per policy year
- 中医治疗费用, 包括中医诊疗费、中草药费、针灸治疗、推拿治疗 Traditional Chinese Medicine treatments, including herbalist consultation fee, herbal medicine, acupuncture, massage	80%	¥ 5,000 per policy year
<b>生育 MATERNITY – OPTIONAL</b>		
- 由流产、怀孕、分娩及其并发症引起的符合前述定义的门诊及住院费用 Routine pre-and post-natal outpatient expenses, expenses relating to abortion, pregnancy, childbirth and complications as defined under the hospitalization and routine outpatient chapter - 新生儿出生后十四天内的费用 Expenses for new born baby within 14 days after birth  - 生育责任有 12 个月等待期 12 months waiting period	80%	¥ 65,000 per policy year
<b>牙科治疗 DENTAL TREATMENT – OPTIONAL</b>		
- 紧急牙科治疗 Emergency dental treatment	80%	¥ 40,000 per policy year

- 根管治疗, 补牙、拔牙, 不包括镶牙和植牙 Root canal treatment, filling, extraction, excluding core inlays and implants - 牙科护理, 包括牙科检查、X光片、洗牙(每年限两次) Dental care including dental examination, X-ray, scaling (subject to twice per policy year)	80%	¥ 4,000 per policy year
- 小于十六周岁儿童的畸形矫正 Orthodontics before child's 16th birthday	80%	¥ 6,000 per policy year
<b>眼科护理 VISION CARE (*)– OPTIONAL</b>		
- 眼科护理, 包括近视及远视镜片、镜框, 不包括隐形眼镜。 Vision care, including lenses and frames, excluding contact lenses	80%	¥ 2,000 per policy year
<b>就医区域 COVERAGE AREA</b>	选择一: 意大利、中国大陆、台湾、香港及澳门、马来群岛、新加坡、泰国、越南、印尼(东南亚岛国) <b>紧急医疗无区域限制</b> 选择二: 全球除美国和加拿大 <b>Option 1:</b> Italy, Mainland China, Taiwan, Macau, Hong Kong, Malaysia, Singapore, Thailand, Vietnam & Indonesia. <b>Option 2:</b> Worldwide (excluding the USA & Canada)  <b>No restrictions for emergencies.</b>	

注 Notes:

1. 被(\*)标志的治疗或服务项目须经中意授权的医师预先批准。  
*Treatment and services followed by (\*) are subject to prior approval by physicians authorized by GC.*
2. 保险利益享有权不可转让。 *Benefits are not transferable to other parties.*
3. 本计划附送全球紧急救援服务, 详见《中意全球紧急救援服务指南》。 *The Insured under this plan will be provided with Global Emergency Assistance free of charge. For details please refer to "Global Emergency Assistance Guide Book".*
4. 本计划享有直接付费医疗服务, 详见《中意医疗卡服务指南》。 *This plan includes the direct billing service. For details please refer to "Generali China Medical Card Guide Book"*

## 计划二 GC EXPERT 2

### 1. 中意团体意外伤害保险

#### Group Accidental Death & Dismemberment Insurance – OPTIONAL

保险责任 Benefits	Sum Assured
意外事故残疾保险金 Disability Benefit	¥ 2,000,000
意外事故烧伤保险金 Burns Benefit	
意外事故身故保险金 Accidental Death Benefit	

### 2. 中意全球保障团体医疗保险 Group Worldwide Medical Insurance

项目 Items	Refund%	Annual Limits in Chinese Currency (RMB)
<b>年最高赔付限额 ANNUAL LIMITS</b>		<b>¥ 2,000,000</b>
<b>住院 HOSPITALIZATION (*)</b>		
- 诊疗费、检查检验费、治疗费、医生处方的药费材料费、手术及麻醉费、护理费、重症监护费 Consulting physicians fees, examination fees, treatment fee, prescribed drugs and dressings, surgery and anesthesiology fee, nursing and paramedic care, ICU fees where applicable	100%	N/A
- 每日床位费（中国大陆限标准病房，其它地区限半私病房） Daily accommodation (standard room in Mainland China), semi-private (two-bed) room in other areas	100%	N/A
- 陪同床位费用（仅限一位成人），若住院儿童小于十二周岁 Companion bed for an adult accompanying a hospitalized child under 12 years of age	100%	¥ 600 daily, limited to 30 days per policy year
- 因住院而于住院所在地发生的急救车费 Local road ambulance (for hospitalization covered under this plan)	100%	¥ 2,400 per policy year
- 精神疾病治疗费用 Expenses relating to psychiatric care	100%	¥ 50,000 per policy year
- 艾滋病治疗费用，不包括既存状况 Expenses relating to AIDS/HIV treatment (Excluding pre-existing condition)	100%	¥ 50,000 per policy year

- 器官移植 Organ Transplant	100%	¥ 500,000 per policy year
<b>常规门诊 ROUTINE OUTPATIENT EXPENSES</b>		¥ 65,000 per policy year
- 诊疗费、医生处方的药品费、接种疫苗费、检查检验费 Physician consultations/ visits, prescribed drugs, inoculations and vaccinations (when medically recommended), examination fees	100%	N/A
- 肾透析、肿瘤化疗费用 Expenses for kidney dialysis, cancer chemotherapy	100%	N/A
- 小型手术费用 Minor surgery	100%	N/A
- 精神疾病治疗费用 Expenses related to psychiatric care	100%	¥ 800 per visit, 12 visits per policy year
- 艾滋病治疗费用，不包括既存状况 Expenses relating to AIDS/HIV treatment (excluding a pre-existing condition)	100%	¥ 10,000 per policy year
- 中医治疗费用，包括中医诊疗费、中草药费、针灸治疗、推拿治疗 Traditional Chinese Medicine treatments, including herbalist consultation fee, herbal medicine, acupuncture, massage	80%	¥ 5,000 per policy year
<b>生育 MATERNITY – OPTIONAL</b>		
- 由流产、怀孕、分娩及其并发症引起的符合前述定义的门诊及住院费用 Routine pre-and post-natal outpatient expenses, expenses relating to abortion, pregnancy, childbirth and complications as defined under the hospitalization and routine outpatient chapter	80%	¥ 65,000 per policy year
- 新生儿出生后十四天内的费用 Expenses for new born baby within 14 days after birth		
- 生育责任有 12 个月等待期 12 months waiting period		
<b>牙科治疗 DENTAL TREATMENT – OPTIONAL</b>		
- 紧急牙科治疗 Emergency dental treatment	80%	¥ 40,000 per policy year

- 根管治疗, 补牙、拔牙, 不包括镶牙和植牙 Root canal treatment, filling, extraction, excluding core inlays and implants - 牙科护理, 包括牙科检查、X光片、洗牙(每年限两次) Dental care including dental examination, X-ray, scaling (subject to twice per policy year)	80%	¥ 4,000 per policy year
- 小于十六周岁儿童的畸形矫正 Orthodontics before child's 16th birthday	80%	¥ 6,000 per policy year
<b>眼科护理 VISION CARE (*)- OPTIONAL</b>		
- 眼科护理, 包括近视及远视镜片、镜框, 不包括隐形眼镜。 Vision care, including lenses and frames, excluding contact lenses	80%	¥ 2,000 per policy year
<b>就医区域 AREA COVERED</b>	选择一: 意大利、中国大陆、台湾、香港及澳门、马来群岛、新加坡、泰国、越南、印尼(东南亚岛国) <b>紧急医疗无区域限制</b> 选择二: 全球除美国和加拿大 <b>Option 1:</b> Italy, Mainland China, Taiwan, Macau, Hong Kong, Malaysia, Singapore, Thailand, Vietnam & Indonesia. <b>Option 2:</b> Worldwide (excluding the USA & Canada)  <b>No restrictions for emergencies.</b>	

注 Notes:

1. 被(\*)标志的治疗或服务项目须经中意授权的医师预先批准。

*Treatment and services followed by (\*) are subject to prior approval by physicians authorized by GC.*

2. 保险利益享有者不可转让。Benefits are not transferable to other parties.

3. 本计划附送全球紧急救援服务, 详见《中意全球紧急救援服务指南》。The Insured under this plan will be provided with Global Emergency Assistance free of charge. For details please refer to "Global Emergency Assistance Guide Book".

4. 本计划享有直接付费医疗服务, 详见《中意医疗卡服务指南》。This plan includes the direct billing service. For details please refer to "Generali China Medical Card Guide Book"



### 计划三 GC Expert 3

#### 1. 中意团体意外伤害保险 B 款

#### Group Accidental Death & Dismemberment Insurance Version B – **OPTIONAL**

保险责任 Benefits	Sum Assured
意外事故残疾保险金 Disability Benefit	¥ 1,000,000
意外事故烧伤保险金 Burns Benefit	
意外事故身故保险金 Accidental Death Benefit	

#### 2. 中意全球保障团体医疗保险 Group Worldwide Medical Insurance

项目 Items	Refund%	Annual Limits in Chinese Currency (RMB)
<b>年最高赔付限额 ANNUAL LIMITS</b>		<b>¥ 1,000,000</b>
<b>住院 HOSPITALIZATION (*)</b>		
- 诊疗费、检查检验费、治疗费、医生处方的药费材料费、手术及麻醉费、护理费、重症监护费 Consulting physicians fees, examination fees, treatment fee, prescribed drugs and dressings, surgery and anesthesiology fee, nursing and paramedic care, ICU fees where applicable	90%	N/A
- 每日床位费（中国大陆限标准病房，其它地区限半私病房） Daily accommodation (standard room in Mainland China), semi-private (two-bed) room in other areas	90%	N/A
- 陪同床位费用（仅限一位成人），若住院儿童小于十二周岁 Companion bed for an adult accompanying a hospitalized child under 12 years of age	90%	¥ 600 daily, limited to 30 days per policy year
- 因住院而于住院所在地发生的急救车费 Local road ambulance (for hospitalization covered under this plan)	90%	¥ 2,400 per policy year
- 精神疾病治疗费用 Expenses relating to psychiatric care	90%	¥ 50,000 per policy year
- 艾滋病治疗费用，不包括既存状况 Expenses relating to AIDS/HIV treatment (Excluding pre-existing condition)	90%	¥ 50,000 per policy year
- 器官移植 Organ Transplant	90%	¥ 500,000 per policy year

<b>常规门诊 ROUTINE OUTPATIENT EXPENSES</b>		¥ 65,000 per policy year
- 诊疗费、医生处方的药品费、接种疫苗费、检查检验费 Physician consultations/ visits, prescribed drugs, inoculations and vaccinations (when medically recommended), examination fees	90%	¥ 2,000 per visit
- 肾透析、肿瘤化疗费用 Expenses for kidney dialysis, cancer chemotherapy	90%	N/A
- 小型手术费用 Minor surgery	90%	N/A
- 精神疾病治疗费用 Expenses related to psychiatric care	90%	¥ 800 per visit, 12 visits per policy year
- 艾滋病治疗费用，不包括既存状况 Expenses relating to AIDS/HIV treatment (excluding a pre-existing condition)	90%	¥ 10,000 per policy year
- 中医治疗费用，包括中医诊疗费、中草药费、针灸治疗、推拿治疗 Traditional Chinese Medicine treatments, including herbalist consultation fees, herbal medicine, acupuncture, massage	80%	¥ 5,000 per policy year
<b>生育 MATERNITY – OPTIONAL</b>		
- 由流产、怀孕、分娩及其并发症引起的符合前述定义的门诊及住院费用 Routine pre-and post-natal outpatient expenses, expenses relating to abortion, pregnancy, childbirth and complications as defined under the hospitalization and routine outpatient chapter - 新生儿出生后十四天内的费用 Expenses for new born baby within 14 days after birth  - 生育责任有 12 个月等待期 12 months waiting period	80%	¥ 65,000 per policy year
<b>牙科治疗 DENTAL TREATMENT – OPTIONAL</b>		
- 紧急牙科治疗 Emergency dental treatment	80%	¥ 40,000 per policy year

<p>- 根管治疗, 补牙、拔牙, 不包括镶牙和植牙 Root canal treatment, filling, extraction, excluding core inlays and implants</p> <p>- 牙科护理, 包括牙科检查、X光片、洗牙(每年限两次) Dental care including dental examination, X-ray, scaling (subject to twice per policy year)</p>	80%	¥ 4,000 per policy year
<p>- 小于十六周岁儿童的畸形矫正 Orthodontics before child's 16th birthday</p>	80%	¥ 6,000 per policy year
<p><b>就医区域 AREA COVERED</b></p>	<p>选择一: 意大利、中国大陆、台湾、香港及澳门、马来群岛、新加坡、泰国、越南、印尼(东南亚岛国) <b>紧急医疗无区域限制</b></p> <p>选择二: 全球除美国和加拿大 <b>Option 1:</b> Italy, Mainland China, Taiwan, Macau, Hong Kong, Malaysia, Singapore, Thailand, Vietnam &amp; Indonesia. <b>Option 2:</b> Worldwide (excluding the USA &amp; Canada)</p> <p><b>No restrictions for emergencies.</b></p>	

注 Notes:

1. 被(\*)标志的治疗或服务项目须经中意授权的医师预先批准。  
*Treatment and services followed by (\*) are subject to prior approval by physicians authorized by GC.*
2. 保险利益享有权不可转让。 *Benefits are not transferable to other parties.*
3. 本计划附送全球紧急救援服务, 详见《中意全球紧急救援服务指南》。 *The Insured under this plan will be provided with Global Emergency Assistance free of charge. For details please refer to "Global Emergency Assistance Guide Book".*
4. 本计划享有直接付费医疗服务, 详见《中意医疗卡服务指南》。 *This plan includes the direct billing service. For details please refer to "Generali China Medical Card Guide Book"*

## 计划四 GC Expert 4

### 1. 中意团体意外伤害保险 B 款

#### Group Accidental Death & Dismemberment Insurance Version B – **OPTIONAL**

保险责任 Benefits	Sum Assured
意外事故残疾保险金 Disability Benefit	¥ 500,000
意外事故烧伤保险金 Burns Benefit	
意外事故身故保险金 Accidental Death Benefit	

### 2. 中意全球保障团体医疗保险 Group Worldwide Medical Insurance

项目 Items	Refund%	Annual Limits in Chinese Currency (RMB)
<b>年最高赔付限额 ANNUAL LIMITS</b>		<b>¥ 500,000</b>
<b>住院 HOSPITALIZATION (*)</b>		
- 诊疗费、治疗费、材料费、手术及麻醉费、护理费、重症监护费 Consulting physicians fees, treatment fees, dressings, surgery and anesthesiology fees, nursing and paramedical care, ICU fees where applicable	90%	N/A
- 每日床位费（中国大陆限标准病房，其它地区限半私病房） Daily accommodation (standard room in Mainland China), semi-private (two-bed) room in other areas	90%	¥ 1,500 per day
- 陪同床位费用（仅限一位成人），若住院儿童小于十二周岁 Companion bed for an adult accompanying a hospitalized child under 12 years of age	90%	¥ 600 daily, limited to 30 days per policy year
- 医生处方的药品费 Prescribed drugs	90%	¥ 2,000 per day on average
- 检查检验费 Examination fees	90%	¥ 10,000 per illness/ injury
- 因住院而于住院所在地发生的急救车费 Local road ambulance (for hospitalization covered under this plan)	90%	¥ 2,400 per policy year
- 精神疾病治疗费用 Expenses relating to psychiatric care	90%	¥ 50,000 per policy year
- 艾滋病治疗费用，不包括既存状况 Expenses relating to AIDS/HIV treatment (Excluding pre-existing condition)	90%	¥ 50,000 per policy year

<b>常规门诊 ROUTINE OUTPATIENT EXPENSES</b>		¥ 40,000 per policy year
- 诊疗费、医生处方的药品费、接种疫苗费、检查检验费 Physician consultations/visits, prescribed drugs, inoculations and vaccinations (when medically recommended), examination fees	80%	¥ 1500 per visit
- 肾透析、肿瘤化疗费用 Expenses for kidney dialysis, cancer chemotherapy	80%	N/A
- 小型手术费用 Minor surgery	80%	N/A
- 精神疾病治疗费用 Expenses relating to psychiatric care	80%	¥ 800 per visit, 12 visits per policy year
- 艾滋病治疗费用，不包括既存状况 Expenses relating to AIDS/HIV treatment (excluding a pre-existing condition)	80%	¥ 10,000 per policy year
- 中医治疗费用，包括中医诊疗费、中草药费、针灸治疗、推拿治疗 Traditional Chinese Medicine treatments, including herbalist consultation fees, herbal medicine, acupuncture, massage	80%	¥ 3,000 per policy year
<b>生育 MATERNITY – OPTIONAL</b>		
- 由流产、怀孕、分娩及其并发症引起的符合前述定义的门诊及住院费用 Routine pre- and post-natal outpatient expenses, expenses relating to abortion, pregnancy, childbirth and complications as defined under the hospitalization and routine outpatient chapter - 新生儿出生后十四天内的费用 Expenses for new born baby within 14 days after birth - 生育责任有 12 个月等待期 12 months waiting period	80%	¥ 40,000 per policy year
<b>牙科治疗 DENTAL TREATMENT – OPTIONAL</b>		
- 紧急牙科治疗 Emergency dental treatment	80%	¥ 40,000 per policy year
- 根管治疗，补牙、拔牙，不包括镶牙和植牙 Root canal treatment, filling, extraction, excluding core inlays and implants - 牙科护理，包括牙科检查、X 光片、洗牙（每年限两次） Dental care including dental examination, X-ray, scaling (subject to twice per policy year)	80%	¥ 2,000 per policy year
<b>就医区域 COVERED AREA</b>	中国大陆，但紧急医疗无区域限制 Mainland China, but <b>no restrictions for emergencies</b>	



注 Notes:

1. 被(\*)标志的治疗或服务项目须经中意授权的医师预先批准。 **Treatment and services followed by (\*) are subject to prior approval by physicians authorized by GC.**
2. 保险利益享有权不可转让。 **Benefits are not transferable to other parties.**
3. 本计划附送全球紧急救援服务，详见《中意全球紧急救援服务指南》。 **The Insured under this plan will be provided with Global Emergency Assistance free of charge. For details please refer to “Global Emergency Assistance Guide Book”.**
4. 本计划享有直接付费医疗服务，详见《中意医疗卡服务指南》。 **This plan includes the direct billing service. For details please refer to “Generali China Medical Card Guide Book”**
5. 本计划可就诊的医院为就诊所在地的政府公立医院，详见医院列表。 **The hospital must be a public hospital provided by the local government. Please refer to the list of hospitals we will provide you with when you join the plan.**

## 第二部分：保险费

### Part Two: Service Fees

#### 1. 意外险费率 Accidental Death & Dismemberment Cover

Sum Assured	¥ 2,000,000	¥ 1,000,000	¥ 500,000
保费 Annual fee	1,600	800	400

意外险福利是可选择的 *Accidental Death & Dismemberment Cover is optional.*

#### 2、医疗险费率 Medical Cover

##### 选择一 Option 1

Area covered Plan 1,2 & 3: Italy, Mainland China, Taiwan, Macau, Hong Kong, Malaysia, Singapore, Thailand, Vietnam & Indonesia  
 Plan 4: Mainland China Only.

Insured	Employee, Spouse & Child/ren									
	8,000,000		2,000,000		1,000,000		500,000		65,000	
Annual Limits	100%		100%		90%		80%		80%	
Reimbursement%	100%		100%		90%		80%		80%	
Age	GC Expert 1		GC Expert 2		GC Expert 3		GC Expert 4		Maternity Care	
	standard	extended	standard	extended	standard	extended	standard	extended		
0-3	9,345	11,170	8,334	10,459	6,730	9,345	4,836	5,200		
4-20	7,788	9,308	6,945	8,716	5,607	7,788	4,030	4,333	2,103	
21-25	9,033	10,799	8,056	10,111	6,506	9,034	4,675	5,027	2,440	
26-30	10,590	12,659	9,445	11,854	7,627	10,592	5,481	5,893	2,860	
31-35	11,681	13,963	10,417	13,074	8,412	11,682	6,046	6,500	3,156	
36-40	13,706	16,383	12,222	15,340	9,869	13,707	7,093	7,627	3,702	
41-45	16,353	19,548	14,583	18,303	11,776	16,354	8,463	9,100	4,417	
46-50	19,468	23,271	17,362	21,790	14,020	19,470	10,075	10,833	5,259	
51-55	25,698	30,719	22,917	28,763	18,506	25,700	13,300	14,299		
56-60	31,929	38,165	28,473	35,736	22,992	31,930	16,523	17,766		
61-65	40,494	48,405	36,112	45,324	29,161	40,496	20,956	22,499		

##### 选择二 Option 2

Area covered Worldwide(excluding the USA & Canada)

Insured	Employee, Spouse & Child/ren							
	8,000,000		2,000,000		1,000,000		65,000	
Annual Limits	100%		100%		90%		80%	
Reimbursement%	100%		100%		90%		80%	
Age	GC Expert 1		GC Expert 2		GC Expert 3		Maternity Care	
	standard	extended	standard	extended	standard	extended		
0-3	10,510	15,150	9,100	14,186	8,189	12,703		
4-20	8,758	12,625	7,583	11,822	6,824	10,586	2,622	
21-25	10,160	14,645	8,796	13,714	7,917	12,280	3,042	
26-30	11,912	17,171	10,313	16,078	9,282	14,397	3,566	
31-35	13,138	18,938	11,375	17,733	10,237	15,878	3,933	
36-40	15,415	21,109	13,346	19,766	12,012	18,630	4,615	
41-45	18,393	25,187	15,924	23,585	14,331	22,230	5,506	
46-50	21,896	31,563	18,958	29,555	17,061	26,464	6,555	
51-55	28,903	41,663	25,024	39,013	22,522	34,932		
56-60	35,910	51,763	31,090	48,470	27,981	43,401		
61-65	45,543	65,651	39,432	61,474	35,488	55,045		

注 Notes:

1. 标准保障：包括住院和常规门诊

Standard: Includes hospitalization & routine outpatient



2. 扩展保障：包括住院，常规门诊，牙科治疗和眼科护理。计划三，四包括住院，常规门诊和牙科治疗。  
*Extended: Comprehensive of hospitalisation and routine outpatient, including dental and vision care.  
GC Expert 3 and 4 do not include vision care.*
3. 生育福利是可选择的。生育责任有 12 个月等待期。  
*Maternity benefit is optional, but available after a 12 months continuous cover under the plan.*
4. 紧急医疗无区域限制  
*No geographic restrictions for emergencies.*
5. 保费单位为人民币。只有 CICC 的会员才可以选择 GC Expert 保险计划。  
*All service fees are in RMB. GC Expert is available only to CICC members.*



### 第三部分：保险责任及除外责任描述 Part Three: Your Policy Information

#### 1. 中意团体意外伤害保险 Group Accidental Death & Dismemberment Insurance

##### 保险责任 Coverage:

##### (1) 意外事故残疾保险金 Dismemberment Benefits

如果被保险人在本合同有效期内遭遇意外事故，且自该事故发生之日起一百八十天内，以此事故为直接且单独原因致成合同约定的残疾，根据其残疾程度按 10%--100%的保险金额给付保险金予被保险人。详情请参照《人身残疾程度与保险金给付表》。

If whilst the contract is being validated, the insured sustains a permanent dismemberment within 180 days of the date the accident occurred, an amount equal from 10% to 100% of the sum assured in accordance with the Schedule of Indemnity Benefit (attached) shall be paid to the insured.

##### (2) 意外事故烧伤保险金 Burns Benefits

如果被保险人在本合同有效期内遭遇意外事故，且以该事故为直接且单独原因而被烧伤，根据其烧伤程度按 10%--100%的保险金额给付保险金予被保险人。详情请参照《意外事故烧伤保险金给付表》。

If the insured suffers from a major burn as a result of accidental injury whilst the contract is being validated, an amount equal from 10% to 100% of the sum assured in accordance with the Schedule of Indemnity Benefit (attached) shall be paid to the insured.

##### (3) 意外事故身故保险金 Accidental Death Benefits

若被保险人在本合同有效期内遭遇意外事故，且自该事故发生之日起一百八十天内，以此事故为直接且单独原因而死亡，按 100%保险金额给付保险金予身故保险金受益人。

If the insured dies within 180 days from the date an accident occurred and as a direct result of an accident whilst the contract is being validated, a lump sum shall be payable to the beneficiary, nominated by the deceased.

##### 除外责任 Exclusions:

任何在下列期间发生的或由下列原因之一而导致被保险人的伤害以致身故、残疾或烧伤，本公司不承担保险责任：The Company will not take any insurance liability when the death, dismemberment and burns of the insured resulted from one of the following occurrences:

(1) 投保人、受益人对被保险人的故意伤害，被保险人故意自伤；Deliberate act against the insured by the applicant or beneficiary ,or any intentional self-inflicted injury

(2) 被保险人故意犯罪或拒捕、醉酒、斗殴、饮酒后或无有效驾驶证驾驶机动车，被政府拘禁、劳教或被判刑入狱；When the insured commits or attempts to commit any illegal or unlawful act, resists arrest, takes part in violent activities, is drunk driving or suffers from alcoholism, drives any type of motor vehicle without a license, is arrested or put into prison;

(3) 被保险人未经医师处方注射、吸食、服用毒品或处方药品；Use of drugs, anesthetic or medicines without a medical prescription;

(4) 被保险人感染艾滋病病毒（HIV）；HIV infections;

(5) 变性或美容手术, 被保险人的非病理性猝死(包括原因不明的猝死)、疾病(包括细菌或病毒感染, 但因意外事故导致创伤而感染者除外)、高原病(高山病)、减压病、药物过敏、食物中毒; Transsexual surgery, cosmetic surgery, non-pathological sudden and unexpected death (including sudden unexplained death), death caused by the contraction of a disease (including bacterial and virus infections, if not accidental), altitude sickness, decompression sickness, allergic reactions to medical prescriptions, food poisoning;

(6) 被保险人参与可获得固定报酬的体育运动, 被保险人以职业运动员身份参加的任何体育运动, 被保险人参加在洞穴、极地、火山、冰川、森林、峡谷、沙漠、海洋、太空或任何无人区进行的探险、考察和旅游, 被保险人进行赛马或练习赛马、马术表演或练习、马球、车辆表演或竞赛、练习车辆表演或竞赛、赛艇、滑板表演或竞赛、滑水、跳水、戴水肺潜水、滑雪表演或竞赛、跳高滑雪、大雪橇、雪橇、滑冰表演或竞赛、冰球、攀岩、攀登海拔三千五百米以上独立山峰、蹦极跳、跳伞、武术、拳击、摔跤和跆拳道运动, 被保险人置身于任何飞行器或空中运输工具(包括但不限于滑翔机、滑翔翼、滑翔伞、动力伞、气球)期间, 不包括以乘客身份搭乘普通商业航班者: Participation in sports where the Insured receives fixed compensation, or participation in sports as a professional athlete; taking part in hazardous activities including exploration, research and travel activities in caves, polar regions, volcanoes, glaciers, forests, canyons and gorges, deserts, sea, outer space and other inaccessible and depopulated zones. Participation in activities like polo, horse racing or horse racing training as well as horse showing events. Participation in auto displays or racing, auto or racing practice, rowing, skateboarding displays or racing, water skiing, diving, scuba diving, skiing displays or racing, ski jumping, sled racing, skating performances or racing, ice hockey, rock climbing, climbing mountains with an altitude that equals or is above 3,500 meters, bungee jumping, bailout, martial arts, boxing, wrestling, taekwondo, kick boxing and other acrobatic activities. Participation in any kind of aviation (including but not limited to hang-gliding, ballooning and parachuting other than as a crew member or as a fare-paying passenger on a regularly scheduled passenger flight on a commercial aircraft);

(7) 核爆炸、核辐射、核污染、战争、军事冲突、暴乱、武装叛乱或被保险人参与军事行动。Nuclear explosions, radiation and pollution; war, military conflicts, riots, rebellions and all participation in military actions.

#### 人身残疾程度与保险金给付表 Schedule of Indemnities:

### 1 神经系统的结构和精神功能

#### Structure of the Nervous System and Mental Functions

##### 1.1 脑膜的结构损伤 Structural impairment of Meninges

外伤性脑脊液鼻漏或耳漏 Traumatic cerebrospinal fluid rhinorrhea or otorrhea	10级
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##### 1.2 脑的结构损伤, 智力功能障碍 Head trauma, intellectual dysfunctions

颅脑损伤导致极度智力缺损(智商小于等于20), 日常生活完全不能自理, 处于完全护理依赖状态 Head trauma resulting in extreme intellectual defect, (IQ equals or no more than 20), with total impairment of daily behavior and complete dependent on nursing care	1级
颅脑损伤导致重度智力缺损(智商小于等于34), 日常生活需随时有人帮助才能完成, 处于完全护理依赖状态 Head trauma resulting in severe intellectual defect, (IQ equals or no more than 34), needs daily help from others at any time to maintain normal life and complete	2级

dependent on nursing care	
<p>颅脑损伤导致重度智力缺损（智商小于等于34），不能完全独立生活，需经常有人监护，处于大部分护理依赖状态</p> <p>Head trauma resulting in severe intellectual defect, (IQ equals or no more than 34), cannot lead a completely independent life, needs intensive care on daily living, mainly dependent on nursing care in most life events</p>	3级
<p>颅脑损伤导致中度智力缺损（智商小于等于49），日常生活能力严重受限，间或需要帮助，处于大部分护理依赖状态</p> <p>Head trauma resulting in intermediate intellectual defect, (IQ equals or no more than 49), severely restricted abilities of daily activities, need help from time to time, mainly dependent on nursing care in most life events</p>	4级

注：

①护理依赖：应用“基本日常生活活动能力”的丧失程度来判断护理依赖程度。

Dependence on nursing care: Apply the loss extent of "basic abilities of daily living" to determine the extent of dependence on nursing care.

②基本日常生活活动是指：（1）穿衣：自己能够穿衣及脱衣；（2）移动：自己从一个房间到另一个房间；（3）行动：自己上下床或上下轮椅；（4）如厕：自己控制进行大小便；（5）进食：自己从已准备好的碗或碟中取食物放入口中；（6）洗澡：自己进行淋浴或盆浴。

Basic activities of daily living means: (1) dress: they can dress and undress; (2) Mobile: move from one room to another; (3) Action: Move into and out of a bed or wheelchair; (4) toilet: urination or defecation under self-control; (5) eating: Take food into the mouth from the prepared bowl or dish; (6) bath: shower or bath by themselves.

③护理依赖的程度分三级：（1）完全护理依赖指生活完全不能自理，上述六项基本日常生活活动均需护理者；（2）大部分护理依赖指生活大部不能自理，上述六项基本日常生活活动中三项或三项以上需要护理者；（3）部分护理依赖指部分生活不能自理，上述六项基本日常生活活动中一项或一项以上需要护理者。

There are 3 degrees of nursing dependence: (1) total nursing dependence means inability to lead any life activity and need of nursing in all of the six basic activities of daily living above; (2) main nursing dependence means inability to lead most of life activities and need of nursing in 3 or more of the six basic activities of daily living above; (3) partial nursing dependence means inability to lead part of life activities and need of nursing in 1 or more of the six basic activities of daily living above.

### 1.3 意识功能障碍 Consciousness dysfunctions

意识功能是指意识和警觉状态下的一般精神功能，包括清醒和持续的觉醒状态。本标准中的意识功能障碍是指颅脑损伤导致植物状态。

Consciousness function refers to the general sense of spiritual awareness and alertness state functions, including a clear and sustained wakefulness status. The standard of consciousness dysfunction refers to the vegetative state arising from brain injury.

<p>颅脑损伤导致植物状态</p> <p>Head trauma resulting in persistent vegetative state,</p> <p>Persistent vegetative state arising from/due to head trauma,</p>	1级
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注：植物状态指由于严重颅脑损伤造成认知功能丧失，无意识活动，不能执行命令，保持自主呼吸和血压，有睡眠-觉醒周期，不能理解和表达语言，能自动睁眼或刺激下睁眼，可有无目的

性眼球跟踪运动，丘脑下部及脑干功能基本保存。

Note: vegetative state means, as a result of severe brain damage, the loss of cognitive function, unconscious activity, inability to execute the command, maintaining spontaneous breathing, blood pressure and sleep - awake cycle, inability to understand or express language, ability to open eyes automatically or under stimulation, the presence of purposeless eye tracking movement, preserved basic function of hypothalamus and brainstem.

## 2 眼，耳和有关的结构和功能

### The Eye, Ear and Related Structures and functions

#### 2.1 眼球损伤或视功能障碍 Eyeball impairments or visual dysfunctions

视功能是指与感受存在的光线和感受视觉刺激的形式、大小、形状和颜色等有关的感觉功能。

本标准中的视功能障碍是指眼盲目或低视力。

Visual functions refer to sensory ability related to sensing the presence of light and sensing the form, size, shape and colour of the visual stimuli. Visual dysfunctions hereinafter refer to blindness or low vision situation.

双侧眼球缺失 Absence of both eyeballs	1 级
一侧眼球缺失，且另一侧眼盲目 5 级 Absence of one eyeball with monocular blindness of the other, 5 <sup>th</sup> degree	1 级
一侧眼球缺失，且另一侧眼盲目 4 级 Absence of one eyeball with monocular blindness of the other, 4 <sup>th</sup> degree	2 级
一侧眼球缺失，且另一侧眼盲目 3 级 Absence of one eyeball with monocular blindness of the other, 3 <sup>rd</sup> degree	3 级
一侧眼球缺失，且另一侧眼低视力 2 级 Absence of one eyeball with monocular low vision of the other, 2 <sup>nd</sup> degree	4 级
一侧眼球缺失，且另一侧眼低视力 1 级 Absence of one eyeball with monocular low vision of the other, 1 <sup>st</sup> degree	5 级
一侧眼球缺失 Absence of one eyeball	7 级

#### 2.2 视功能障碍 Visual dysfunctions

除眼盲目和低视力外，本标准中的视功能障碍还包括视野缺损。

Visual dysfunctions also include visual field defect, apart from blindness and low vision situation.

双眼盲目 5 级 Binocular blindness, 5 <sup>th</sup> degree	2 级
双眼视野缺损，直径小于 5° Binocular visual field defect with less than 5° fixation of gaze in diameter	2 级
双眼盲目大于等于 4 级 Binocular blindness, 4 <sup>th</sup> degree or above	3 级
双眼视野缺损，直径小于 10° Binocular visual field defect with less than 10° fixation of gaze in diameter	3 级
双眼盲目大于等于 3 级 Binocular blindness, 3 <sup>rd</sup> degree or above	4 级
双眼视野缺损，直径小于 20° Binocular visual field defect with less than 20° fixation of gaze in diameter	4 级
双眼低视力大于等于 2 级	5 级

Binocular low vision, 2 <sup>nd</sup> degree or above	
双眼低视力大于等于 1 级	6 级
Binocular low vision, 1 <sup>st</sup> degree or above	
双眼视野缺损, 直径小于 60°	6 级
Binocular visual field defect with less than 60° fixation of gaze in diameter	
一眼盲目 5 级	7 级
Monocular blindness, 5 <sup>th</sup> degree	
一眼视野缺损, 直径小于 5°	7 级
Monocular visual field defect with less than 5° fixation of gaze in diameter	
一眼盲目大于等于 4 级	8 级
Monocular blindness, 4 <sup>th</sup> degree or above	
一眼视野缺损, 直径小于 10°	8 级
Monocular visual field defect with less than 10° fixation of gaze in diameter	
一眼盲目大于等于 3 级	9 级
Monocular blindness, 3 <sup>rd</sup> degree or above	
一眼视野缺损, 直径小于 20°	9 级
Monocular visual field defect with less than 20° fixation of gaze in diameter	
一眼低视力大于等于 1 级。	10 级
Monocular low vision, 1 <sup>st</sup> degree or above	
一眼视野缺损, 直径小于 60°	10 级
Monocular visual field defect with less than 60° fixation of gaze in diameter	

注 Note: ①视力和视野 vision and visual field

级别 Degree		低视力及盲目分级标准 Classification of low vision and blindness	
		最好矫正视力 Best corrected visual acuity	
		最好矫正视力低于 Best corrected visual acuity below	最低矫正视力等于或优于 Lowest corrected visual acuity equals or above
低视力 Low Vision	1	0.3	0.1
	2	0.1	0.05 (三米指数) (3-meter distance)
盲目 Blindness	3	0.05	0.02 (一米指数) (1-meter distance)
	4	0.02	光感 sensory for light
	5	无光感 No sensory for light	

如果中心视力好而视野缩小, 以中央注视点为中心, 视野直径小于 20°而大于 10°者为盲目 3 级; 如直径小于 10°者为盲目 4 级。

If the central vision is good but vision field is narrowed, it is classified as 3rd degree blindness when the vision field diameter is less than 20 ° and greater than 10 °, taking the central fixation point as the center; it is classified as 4th degree blindness when the vision field diameter is less than 10 °.

本标准视力以矫正视力为准, 经治疗而无法恢复者。

This standard is subject to the corrected vision acuity which cannot be restored after treatment.

视野缺损指因损伤导致眼球注视前方而不转动所能看到的空间范围缩窄, 以致难以从事正常工作、学习或其他活动。



Visual field defect refers to, as a result of damage, that the eyeball can only locate forward and its rotation activity is restricted with the available spatial range narrowed, which makes it difficult to engage in work, study or other activities.

### 2.3 眼球的晶状体结构损伤 Structural impairments of crystalline lens of eyeball

外伤性白内障 traumatic cataract	10 级
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注：外伤性白内障：凡未做手术者，均适用本条；外伤性白内障术后遗留相关视功能障碍，参照有关条款评定伤残等级。

Note: Traumatic cataract: Any situation without surgical procedures applies to this category; The evaluation of post-operative visual dysfunctions related to traumatic cataract shall refer to corresponding categories documents.

### 2.4 眼睑结构损伤 Structural impairments of eyelid

双侧眼睑显著缺损 Severe defect of binocular eyelids	8 级
双侧眼睑外翻 Ectropion of binocular eyelids	8 级
双侧眼睑闭合不全 Lagophthalmus of binocular eyelids	8 级
一侧眼睑显著缺损 Severe defect of monocular eyelid	9 级
一侧眼睑外翻 Ectropion of monocular eyelid	9 级
一侧眼睑闭合不全 Lagophthalmus of monocular eyelid	9 级

注：眼睑显著缺损指闭眼时眼睑不能完全覆盖角膜。

Note: Severe eyelid defect refers to the situation where eyelids cannot completely cover the cornea when eyelids closed.

### 2.5 耳廓结构损伤或听功能障碍 Ear structural impairments or hearing dysfunctions

听功能是指与感受存在的声音和辨别方位、音调、音量和音质有关的感觉功能。

Hearing functions refer to sensory functions related to sensing the presence of sounds as well as discriminating the location, pitch, loudness and quality of sounds.

双耳听力损失大于等于 91dB，且双侧耳廓缺失 Bilateral hearing loss, 91dB or above with absence of both auricles	2 级
双耳听力损失大于等于 91dB，且一侧耳廓缺失 Bilateral hearing loss, 91dB or above with absence of one auricle	3 级
一耳听力损失大于等于 91dB，另一耳听力损失大于等于 71dB，且一侧耳廓缺失，另一侧耳廓缺失大于等于 50% Hearing loss, 91dB or above of one ear, 71dB or above of the other with absence of one auricle and the other auricle presenting defect of 50% or above	3 级
双耳听力损失大于等于 71dB，且双侧耳廓缺失 Bilateral hearing loss, 71dB or above with absence of both auricles	3 级
双耳听力损失大于等于 71dB，且一侧耳廓缺失 Bilateral hearing loss, 71dB or above with absence of one auricle	4 级
双耳听力损失大于等于 56dB，且双侧耳廓缺失 Bilateral hearing loss, 56dB or above with absence of both auricles	4 级
一耳听力损失大于等于 91dB，另一耳听力损失大于等于 71dB，且一侧耳廓缺失大于	4 级

等于 50% Hearing loss, 91dB or above of one ear, 71dB or above of the other with one auricle presenting defect of 50% or above	
双耳听力损失大于等于 71dB, 且一侧耳廓缺失大于等于 50% Bilateral hearing loss, 71dB or above with one auricle presenting defect of 50% or above	5 级
双耳听力损失大于等于 56dB, 且一侧耳廓缺失 Bilateral hearing loss, 56dB or above with absence of one auricle	5 级
双侧耳廓缺失 Absence of both auricles	5 级
一侧耳廓缺失, 且另一侧耳廓缺失大于等于 50% Absence of one auricle, with the other auricle presenting defect of 50% or above	6 级
一侧耳廓缺失 Absence of one auricle	8 级
一侧耳廓缺失大于等于 50% Defect of one auricle, 50% or above	9 级

## 2.6 听功能障碍 Hearing dysfunctions

双耳听力损失大于等于 91dB Bilateral hearing loss, 91dB or above	4 级
双耳听力损失大于等于 81dB Bilateral hearing loss, 81dB or above	5 级
一耳听力损失大于等于 91dB, 且另一耳听力损失大于等于 71dB Hearing loss, 91dB or above of one ear with 71dB or above of the other	5 级
双耳听力损失大于等于 71dB Bilateral hearing loss, 71dB or above	6 级
一耳听力损失大于等于 91dB, 且另一耳听力损失大于等于 56dB Hearing loss, 91dB or above of one ear with 56dB or above of the other	6 级
一耳听力损失大于等于 91dB, 且另一耳听力损失大于等于 41dB Hearing loss, 91dB or above of one ear with 41dB or above of the other	7 级
一耳听力损失大于等于 71dB, 且另一耳听力损失大于等于 56dB Hearing loss, 71dB or above of one ear with 56dB or above of the other	7 级
一耳听力损失大于等于 71dB, 且另一耳听力损失大于等于 41dB Hearing loss, 71dB or above of one ear with 41dB or above of the other	8 级
一耳听力损失大于等于 91dB Unilateral hearing loss, 91dB or above	8 级
一耳听力损失大于等于 56dB, 且另一耳听力损失大于等于 41dB Hearing loss, 56dB or above of one ear with 41dB or above of the other	9 级
一耳听力损失大于等于 71dB Unilateral hearing loss, 71dB or above	9 级
双耳听力损失大于等于 26dB Bilateral hearing loss, 26dB or above	10 级
一耳听力损失大于等于 56dB Unilateral hearing loss, 56dB or above	10 级

### 3 发声和言语的结构和功能

#### **Vocalization and Speech's Structure and Functions**

##### 3.1 鼻的结构损伤 Structural impairments of nose

外鼻部完全缺失 Total absence of external nose	5 级
外鼻部大部分缺损 Severe defect of external nose	7 级
鼻尖及一侧鼻翼缺损 Defect of nasal tip and ala nasi of one side	8 级
双侧鼻腔或鼻咽部闭锁 Bilateral nasal cavity or nasopharyngeal atresia	8 级
一侧鼻翼缺损 Defect of ala nasi of one side	9 级
单侧鼻腔或鼻孔闭锁 Unilateral atresia of nasal cavity or nostrils	10 级

##### 3.2 口腔的结构损伤 Structural impairment of mouth

舌缺损大于全舌的 2/3 Defect of tongue, 2/3 or above of the entire tongue	3 级
舌缺损大于全舌的 1/3 Defect of tongue, 1/3 or above of the entire tongue	6 级
口腔损伤导致牙齿脱落大于等于 16 枚 Absence of teeth due to oral injury, 16 or above	9 级
口腔损伤导致牙齿脱落大于等于 8 枚 Absence of teeth due to oral injury, 8 or above	10 级

##### 3.3 发声和言语的功能障碍 Vocalization and Speech Dysfunctions

本标准中的发声和言语的功能障碍是指语言功能丧失。

Vocalization and speech dysfunction hereinafter refers to loss of functions related to language.

语言功能完全丧失 Total loss of speech by traumatic origin	8 级
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注：语言功能完全丧失指构成语言的口唇音、齿舌音、口盖音和喉头音的四种语言功能中，有三种以上不能构声、或声带全部切除，或因大脑语言中枢受伤害而患失语症，并须有资格的耳鼻喉科医师出具医疗诊断证明，但不包括任何心理障碍引致的失语。

Note: Total loss of speech refers to the loss of 3 or more of the 4 features constituting language: tone lips, teeth tongue, mouth cover tone and throat sound, or total removal of the vocal cords, or suffering from aphasia because of the language center injury in the brain, with all the above diagnoses proved by a qualified otolaryngologist, excluding any aphasia caused by mental disorder.



#### 4 心血管，免疫和呼吸系统的结构和功能

#### **Structures and functions of Cardiovascular, Immunological and Respiratory Systems**

##### 4.1 心脏的结构损伤或功能障碍 Cardiac structural Injuries and Dysfunctions

胸部损伤导致心肺联合移植 Heart-lung combined transplantation arising from thoracic trauma	1 级
胸部损伤导致心脏贯通伤修补术后，心电图有明显改变 Significant ECG changes after penetrating cardiac injury repair surgery arising from thoracic trauma	3 级
胸部损伤导致心肌破裂修补 Myocardial rupture repair arising from thoracic trauma	8 级

##### 4.2 脾结构损伤 Structural impairments of Spleen

腹部损伤导致脾切除 Complete spleen removal arising from abdominal trauma	8 级
腹部损伤导致脾部分切除 Partial spleen removal arising from abdominal trauma	9 级
腹部损伤导致脾破裂修补 Repair of spleen rupture arising from abdominal trauma	10 级

##### 4.3 肺的结构损伤 Structural impairments of Lung

胸部损伤导致一侧全肺切除 Unilateral pneumonectomy arising from thoracic trauma	4 级
胸部损伤导致双侧肺叶切除 Bilateral lobectomy arising from thoracic trauma	4 级
胸部损伤导致同侧双肺叶切除 Ipsilateral double lobectomy arising from thoracic trauma	5 级
胸部损伤导致肺叶切除 Lobectomy arising from thoracic trauma	7 级

##### 4.4 胸廓的结构损伤 Thoracic structural impairments

本标准中的胸廓的结构损伤是指肋骨骨折或缺失。

Thoracic structural impairments hereinafter refer to fracture or absence of ribs.

胸部损伤导致大于等于 12 根肋骨骨折 Fractures of ribs arising from thoracic trauma, 12 or above	8 级
胸部损伤导致大于等于 8 根肋骨骨折 Fractures of ribs arising from thoracic trauma, 8 or above	9 级
胸部损伤导致大于等于 4 根肋骨缺失 Absence of ribs arising from thoracic trauma, 4 or above	9 级
胸部损伤导致大于等于 4 根肋骨骨折 Fractures of ribs arising from thoracic trauma, 4 or above	10 级
胸部损伤导致大于等于 2 根肋骨缺失 Absence of ribs arising from thoracic trauma, 2 or above	10 级

## 5 消化、代谢和内分泌系统有关的结构和功能

### Structures and Functions of the Digestive, Metabolic and Endocrine Systems

#### 5.1 咀嚼和吞咽功能障碍 Chewing and Swallowing Dysfunctions

咀嚼是指用后牙（如磨牙）碾、磨或咀嚼食物的功能。吞咽是指通过口腔、咽和食道把食物和饮料以适宜的频率和速度送入胃中的功能。

Chewing refers to functions of crushing, grinding and masticating food with the back teeth (e.g. molars). Swallowing refers to functions of clearing the food and drink through the oral cavity, pharynx and oesophagus into the stomach at an appropriate frequency and speed.

咀嚼、吞咽功能完全丧失 Complete loss of chewing, swallowing functions	1 级
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注：咀嚼、吞咽功能丧失指由于牙齿以外的原因引起器质障碍或机能障碍，以致不能作咀嚼、吞咽运动，

Note: Loss of chewing, swallowing functions refers to organ disorders or dysfunctions due to the factors other than teeth, which leads to the disability of chewing, swallowing.

#### 5.2 肠的结构损伤 Structural injuries Related to Intestine

腹部损伤导致小肠切除大于等于 90% Small intestinal resection due to abdominal trauma, 90% or above	1 级
腹部损伤导致小肠切除大于等于 75%，合并短肠综合征 Small intestinal resection due to abdominal trauma, 75% or above, combined with short bowel syndrome	2 级
腹部损伤导致小肠切除大于等于 75% Small intestinal resection due to abdominal trauma, 75% or above	4 级
腹部或骨盆部损伤导致全结肠、直肠、肛门结构切除，回肠造瘘 Complete resection of structures related to colon, rectum, anus and ileum colostomy due to abdominal or pelvic trauma	4 级
腹部或骨盆部损伤导致直肠、肛门切除，且结肠部分切除，结肠造瘘 Complete resection of rectum, anus combined with partial colon resection and colostomy due to abdominal or pelvic trauma	5 级
腹部损伤导致小肠切除大于等于 50%，且包括回盲部切除 Small intestinal resection due to abdominal trauma, 50% or above combined with ileocecum resection	6 级
腹部损伤导致小肠切除大于等于 50% Small intestinal resection due to abdominal trauma, 50% or above	7 级
腹部损伤导致结肠切除大于等于 50% Colon resection due to abdominal trauma, 50% or above	7 级
腹部损伤导致结肠部分切除 Partial colon resection due to abdominal trauma	8 级
骨盆部损伤导致直肠、肛门损伤，且遗留永久性乙状结肠造口 Impairments of rectum, anus due to pelvic trauma with permanent Sigmoid colostomy	9 级
骨盆部损伤导致直肠、肛门损伤，且瘢痕形成 Impairments of rectum, anus due to pelvic trauma combined with keloid	10 级

#### 5.3 胃结构损伤 Structural injuries Related to Stomach

腹部损伤导致全胃切除 Complete gastrectomy/gastric resection due to abdominal trauma	4 级
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腹部损伤导致胃切除大于等于 50% Gastrostomy/gastric resection due to abdominal trauma, 50% or above	7 级
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#### 5.4 胰结构损伤或代谢功能障碍 Structural injuries Related to the Pancreas and Metabolic Dysfunctions

本标准中的代谢功能障碍是指胰岛素依赖。

Metabolic dysfunctions hereinafter refer to insulin-dependency.

腹部损伤导致胰完全切除 Complete pancreas resection due to abdominal trauma	1 级
腹部损伤导致胰切除大于等于 50%，且伴有胰岛素依赖 Pancreas resection due to abdominal trauma, 50% or above combined with insulin-dependency	3 级
腹部损伤导致胰头、十二指肠切除 Head of the pancreas, duodenum resection due to abdominal trauma	4 级
腹部损伤导致胰切除大于等于 50% Pancreas resection due to abdominal trauma, 50% or above	6 级
腹部损伤导致胰部分切除 Partial pancreas resection due to abdominal trauma	8 级

#### 5.5 肝结构损伤 Structural injuries related to Liver

腹部损伤导致肝切除大于等于 75% Hepatectomy due to abdominal trauma, 75% or above	2 级
腹部损伤导致肝切除大于等于 50% Hepatectomy due to abdominal trauma, 50% or above	5 级
腹部损伤导致肝部分切除 Partial hepatectomy due to abdominal trauma	8 级

### 6 泌尿和生殖系统有关的结构和功能

#### Structures and Functions Related to Urinary and Reproductive systems

##### 6.1 泌尿系统的结构损伤 Structural injuries Related to Urinary Systems

腹部损伤导致双侧肾切除 Bilateral nephrectomy due to abdominal trauma	1 级
腹部损伤导致孤肾切除 Solitary nephrectomy due to abdominal trauma	1 级
骨盆部损伤导致双侧输尿管缺失 Absence of bilateral ureters due to pelvic trauma	5 级
骨盆部损伤导致双侧输尿管闭锁 Bilateral ureters' atresia due to pelvic trauma	5 级
骨盆部损伤导致一侧输尿管缺失，另一侧输尿管闭锁 Loss of one ureter with atresia of the other due to pelvic trauma	5 级
骨盆部损伤导致膀胱切除 Cystectomy due to pelvic trauma	5 级

骨盆部损伤导致尿道闭锁 Urethral atresia due to pelvic trauma	5 级
骨盆部损伤导致一侧输尿管缺失，另一侧输尿管严重狭窄 Loss of one ureter with severe stenosis of the other due to pelvic trauma	7 级
骨盆部损伤导致一侧输尿管闭锁，另一侧输尿管严重狭窄 Atresia of one ureter with severe stenosis of the other due to pelvic trauma	7 级
腹部损伤导致一侧肾切除 Unilateral nephrectomy due to abdominal trauma	8 级
骨盆部损伤导致双侧输尿管严重狭窄 Severe stenosis of both ureters due to pelvic trauma	8 级
骨盆部损伤导致一侧输尿管缺失，另一侧输尿管狭窄 Loss of one ureter with stenosis of the other due to pelvic trauma	8 级
骨盆部损伤导致一侧输尿管闭锁，另一侧输尿管狭窄 Atresia of one ureter with stenosis of the other due to pelvic trauma	8 级
腹部损伤导致一侧肾部分切除 Unilateral partial nephrectomy due to abdominal trauma	9 级
骨盆部损伤导致一侧输尿管缺失 Loss of one ureter due to pelvic trauma	9 级
骨盆部损伤导致一侧输尿管闭锁 Unilateral ureter atresia due to pelvic trauma	9 级
骨盆部损伤导致尿道狭窄 Urethrostenosis due to pelvic trauma	9 级
骨盆部损伤导致膀胱部分切除 Partial cystectomy due to pelvic trauma	9 级
腹部损伤导致肾破裂修补 Kidney rupture repair due to abdominal trauma	10 级
骨盆部损伤导致一侧输尿管严重狭窄 Severe stenosis of one ureter due to pelvic trauma	10 级
骨盆部损伤导致膀胱破裂修补 Bladder rupture repair due to pelvic trauma	10 级

## 6.2 生殖系统的结构损伤 Structural injuries Related to Reproductive Systems

会阴部损伤导致双侧睾丸缺失 Absence of bilateral testes due to perineal injury	3 级
会阴部损伤导致双侧睾丸完全萎缩 Complete bilateral testicular atrophy due to perineal injury	3 级
会阴部损伤导致一侧睾丸缺失，另一侧睾丸完全萎缩 Absence of one testicle with complete testicular atrophy of the other due to perineal injury	3 级
会阴部损伤导致阴茎体完全缺失 Complete absence of penis due to perineal injury	4 级
会阴部损伤导致阴道闭锁 Vaginal atresia due to perineal injury	5 级
会阴部损伤导致阴茎体缺失大于 50% Absence of penis due to perineal injury, 50% or above	5 级
会阴部损伤导致双侧输精管缺失 Absence of bilateral vas deferens due to perineal injury	6 级
会阴部损伤导致双侧输精管闭锁 Atresia of bilateral vas deferens due to perineal injury	6 级
会阴部损伤导致一侧输精管缺失，另一侧输精管闭锁 Absence of one vas deferens with atresia of the other due to perineal injury	6 级
胸部损伤导致女性双侧乳房缺失 Absence of bilateral breasts due to thoracic trauma	7 级

骨盆部损伤导致子宫切除 Hysterectomy due to pelvic trauma	7 级
胸部损伤导致女性一侧乳房缺失，另一侧乳房部分缺失 Absence of unilateral breast with partial absence of the other due to thoracic trauma	8 级
胸部损伤导致女性一侧乳房缺失 Absence of unilateral breast due to thoracic trauma	9 级
骨盆部损伤导致子宫部分切除 Partial hysterectomy due to pelvic trauma	9 级
骨盆部损伤导致子宫破裂修补 Uterine rupture repair due to pelvic trauma	10 级
会阴部损伤导致一侧睾丸缺失 Absence of one testicle due to perineal injury	10 级
会阴部损伤导致一侧睾丸完全萎缩 Complete unilateral testicular atrophy due to perineal injury	10 级
会阴部损伤导致一侧输精管缺失 Absence of one vas deferens due to perineal injury	10 级
会阴部损伤导致一侧输精管闭锁 Atresia of one vas deferens due to perineal injury	10 级

## 7 神经肌肉骨骼和运动有关的结构和功能

### Functions and Structures Related to Neuromusculoskeletal and Movement system

#### 7.1 头颈部的结构损伤 Structural injuries of Head and Neck Region

双侧上颌骨完全缺失 Complete absence of bilateral maxilla	2 级
双侧下颌骨完全缺失 Complete absence of bilateral mandibles	2 级
一侧上颌骨及对侧下颌骨完全缺失 Complete absence of unilateral maxilla and contralateral mandible	2 级
同侧上、下颌骨完全缺失 Complete absence of ipsilateral maxilla and mandible	3 级
上颌骨、下颌骨缺损，且牙齿脱落大于等于 24 枚 Defects of maxilla and mandible with loss of teeth, 24 or above	3 级
一侧上颌骨完全缺失 Complete absence of unilateral maxilla	3 级
一侧下颌骨完全缺失 Complete absence of unilateral mandible	3 级
一侧上颌骨缺损大于等于 50%，且口腔、颜面部软组织缺损大于 20cm <sup>2</sup> Defects of unilateral maxilla, 50% or above with defects of mouth and facial soft tissue, 20 cm <sup>2</sup> or above	4 级
一侧下颌骨缺损大于等于 6cm，且口腔、颜面部软组织缺损大于 20cm <sup>2</sup> Defects of unilateral mandible, 6cm or above with defects of mouth and facial soft tissue, 20 cm <sup>2</sup> or above	4 级
面颊部洞穿性缺损大于 20cm <sup>2</sup> Facial penetrating trauma, 20 cm <sup>2</sup> or above	4 级
上颌骨、下颌骨缺损，且牙齿脱落大于等于 20 枚 Defects of maxilla and mandible with loss of teeth, 20 or above	5 级
一侧上颌骨缺损大于 25%，小于 50%，且口腔、颜面部软组织缺损大于 10cm <sup>2</sup> Defects of unilateral maxilla, above 25% and less than 50% with defects of mouth and facial soft tissue, 10 cm <sup>2</sup> or above	5 级
一侧下颌骨缺损大于等于 4cm，且口腔、颜面部软组织缺损大于 10cm <sup>2</sup> Defects of unilateral mandible, 4cm or above with defects of mouth and facial soft	5 级



tissue, 10 cm <sup>2</sup> or above	
一侧上颌骨缺损等于 25%，且口腔、颜面部软组织缺损大于 10cm <sup>2</sup> Defects of unilateral maxilla, 25% with defects of mouth and facial soft tissue, 10 cm <sup>2</sup> or above	6 级
面部软组织缺损大于 20cm <sup>2</sup> ，且伴发涎瘘 Defects of facial soft tissue, 20cm <sup>2</sup> or above combined with sialosyrinx	6 级
上颌骨、下颌骨缺损，且牙齿脱落大于等于 16 枚 Defects of maxilla and mandible with loss of teeth, 16 or above	7 级
上颌骨、下颌骨缺损，且牙齿脱落大于等于 12 枚 Defects of maxilla and mandible with loss of teeth, 12 or above	8 级
上颌骨、下颌骨缺损，且牙齿脱落大于等于 8 枚 Defects of maxilla and mandible with loss of teeth, 8 or above	9 级
上颌骨、下颌骨缺损，且牙齿脱落大于等于 4 枚 Defects of maxilla and mandible with loss of teeth, 4 or above	10 级
颅骨缺损大于等于 6cm <sup>2</sup> Defects of skull, 6cm <sup>2</sup> or above	10 级

## 7.2 头颈部关节功能障碍 Functional impairments of Joints of Head and Neck Region

单侧颞下颌关节强直，张口困难 III 度 Stiffness of unilateral temporomandibular joints with trismus, stage 3	6 级
双侧颞下颌关节强直，张口困难 III 度 Stiffness of bilateral temporomandibular joints with trismus, stage 3	6 级
双侧颞下颌关节强直，张口困难 II 度 Stiffness of bilateral temporomandibular joints with trismus, stage 2	8 级
一侧颞下颌关节强直，张口困难 I 度 Stiffness of unilateral temporomandibular joint with trismus, stage 1	10 级

注：张口困难判定及测量方法是以患者自身的食指、中指、无名指并列垂直置入上、下中切牙切缘间测量。正常张口度指张口时上述三指可垂直置入上、下切牙切缘间（相当于 4.5cm 左右）；张口困难 I 度指大张口时，只能垂直置入食指和中指（相当于 3cm 左右）；张口困难 II 度指大张口时，只能垂直置入食指（相当于 1.7cm 左右）；张口困难 III 度指大张口时，上、下切牙间距小于食指之横径。

Note: Trismus' determination and measurement is based on the patient's own index, middle and ring finger tied vertically into the upper and lower central incisors. Normal mouth opening refers to being able to place the three fingers vertically between upper and lower incisors (equivalent to about 4.5cm); when stage one trismus patient open the mouth widely, only index and middle fingers can be placed vertically (equivalent to about 3cm); when stage two trismus patient open the mouth widely, only index finger can be placed vertically (equivalent to about 1.7cm); when stage three trismus patient open the mouth widely, the space between upper and lower incisors is less than the diameter of the index finger.

## 7.3 上肢的结构损伤，手功能或关节功能障碍 Structural injuries of upper limbs, hands or joints dysfunctions

双手完全缺失 Complete absence of both hands	4 级
双手完全丧失功能 Complete loss of function of both hands	4 级
一手完全缺失，另一手完全丧失功能 Complete absence of one hand with complete loss of function of the other	4 级
双手缺失（或丧失功能）大于等于 90% Complete absence (or loss of function) of both hands, 90% or above	5 级
双手缺失（或丧失功能）大于等于 70% Complete absence (or loss of function) of both hands, 70% or above	6 级

Complete absence (or loss of function) of both hands, 70% or above 双手缺失（或丧失功能）大于等于 50%	7 级
Complete absence (or loss of function) of both hands, 50% or above 一上肢三大关节中，有两个关节完全丧失功能	7 级
Complete loss of function, 2 out of 3 upper limb joints 一上肢三大关节中，有一个关节完全丧失功能	8 级
Complete loss of function, 1 out of 3 upper limb joints 双手缺失（或丧失功能）大于等于 30%	8 级
Complete absence (or loss of function) of both hands, 30% or above 双手缺失（或丧失功能）大于等于 10%	9 级
Complete absence (or loss of function) of both hands, 10% or above 双上肢长度相差大于等于 10cm	9 级
Inequality of upper limbs, 10cm or above 双上肢长度相差大于等于 4cm	10 级
Inequality of upper limbs, 4cm or above 一上肢三大关节中，因骨折累及关节面导致一个关节功能部分丧失	10 级
Complete loss of function, 1 out of 3 upper limb joints due to fracture concerning articular surface	

注：手缺失和丧失功能的计算：一手拇指占一手功能的 36%，其中末节和近节指节各占 18%；食指、中指各占一手功能的 18%，其中末节指节占 8%，中节指节占 7%，近节指节占 3%；无名指和小指各占一手功能的 9%，其中末节指节占 4%，中节指节占 3%，近节指节占 2%。一手手掌占一手功能的 10%，其中第一掌骨占 4%，第二、第三掌骨各占 2%，第四、第五掌骨各占 1%。本标准中，双手缺失或丧失功能的程度是按前面方式累加计算的结果。

Note: The absence and loss of hand function calculation: hand thumb accounted for 36% of hand function, in which the distal and proximal knuckle each accounted for 18%; index finger and middle finger each accounted for 18%, in which the distal knuckle accounted for 8%, section knuckle accounted for 7%, proximal knuckle accounted for 3%; ring finger and little finger each accounted for 9% of hand function, in which the distal knuckle accounted for 4%, section knuckle accounted for 3%, proximal knuckle accounted for 2%. A palm accounted for 10% of hand function, in which the first metacarpal accounted for 4%, second and third metacarpal accounted for 2% each, fourth and fifth metacarpal accounted for 1% each. Impairment for absence of both hands and loss of function is evaluated as a result of cumulative manner as previously calculated.

#### 7.4 骨盆部的结构损伤 Structural injuries Related to Pelvic

骨盆环骨折，且两下肢相对长度相差大于等于 8cm Fracture of pelvic ring with inequality of lower limbs, 8cm or above	7 级
髌臼骨折，且两下肢相对长度相差大于等于 8cm Fracture of acetabulum with inequality of lower limbs, 8cm or above	7 级
骨盆环骨折，且两下肢相对长度相差大于等于 6cm Fracture of pelvic ring with inequality of lower limbs, 6cm or above	8 级
髌臼骨折，且两下肢相对长度相差大于等于 6cm Fracture of acetabulum with inequality of lower limbs, 6cm or above	8 级
骨盆环骨折，且两下肢相对长度相差大于等于 4cm Fracture of pelvic ring with inequality of lower limbs, 4cm or above	9 级
髌臼骨折，且两下肢相对长度相差大于等于 4cm Fracture of acetabulum with inequality of lower limbs, 4cm or above	9 级
骨盆环骨折，且两下肢相对长度相差大于等于 2cm Fracture of pelvic ring with inequality of lower limbs, 2cm or above	10 级
髌臼骨折，且两下肢相对长度相差大于等于 2cm Fracture of acetabulum with inequality of lower limbs, 2cm or above	10 级

### 7.5 下肢的结构损伤，足功能或关节功能障碍 **Structural injuries Related to Lower Limbs, Foot or Joints Dysfunction**

双足跗跖关节以上缺失 Absence of both feet above tarsometatarsal joints	6 级
双下肢长度相差大于等于 8cm Inequality of lower limbs, 8cm or above	7 级
一下肢三大关节中，有两个关节完全丧失功能 Complete loss of function, 2 out of 3 lower limb joints	7 级
双足足弓结构完全破坏 Complete damage of both feet arch structure	7 级
一足跗跖关节以上缺失 Absence of one foot above tarsometatarsal joints	7 级
双下肢长度相差大于等于 6cm Inequality of lower limbs, 6cm or above	8 级
一足足弓结构完全破坏，另一足足弓结构破坏大于等于 1/3 Complete damage of one foot arch structure, 1/3 or above damage of the other	8 级
双足十趾完全缺失 Total absence of 10 toes	8 级
一下肢三大关节中，有一个关节完全丧失功能 Complete loss of function, 1 out of 3 lower limb joints	8 级
双足十趾完全丧失功能 Complete loss of function, 10 toes	8 级
双下肢长度相差大于等于 4cm Inequality of lower limbs, 4cm or above	9 级
一足足弓结构完全破坏 Complete damage of arch structure, one foot	9 级
双足十趾中，大于等于五趾缺失 Total absence, 5 toes or above along 2 feet	9 级
一足五趾完全丧失功能 Complete loss of function, 5 toes along 1 foot	9 级
一足足弓结构破坏大于等于 1/3 1/3 or above damage of arch structure, one foot	10 级
双足十趾中，大于等于两趾缺失 Total absence, 2 toes or above along 2 feet	10 级
双下肢长度相差大于等于 2cm Inequality of lower limbs, 2cm or above	10 级
一下肢三大关节中，因骨折累及关节面导致一个关节功能部分丧失 Complete loss of function, 1 out of 3 lower limb joints due to fracture concerning articular surface	10 级

注：

① 足弓结构破坏：指意外损伤导致的足弓缺失或丧失功能。

Damage of arch structure refers to absence or loss of function of the foot arch due to accidental injuries;

② 足弓结构完全破坏指足的内、外侧纵弓和横弓结构完全破坏，包括缺失和丧失功能；足弓 1/3 结构破坏指足三弓的任一弓的结构破坏。

Complete destruction of foot arch structure refers to the situation where the inner and outer longitudinal arch and transverse arch structure is completely destroyed, including absence and loss of function; 1/3 foot arch structural damage refers to any one of the foot three bows which has structural damage.

③ 足趾缺失：指自趾关节以上完全切断。



Absence of toe refers to complete cut-off above toe joint.

## 7.6 四肢的结构损伤, 肢体功能或关节功能障碍 Limbs Structural Damage, Limb or Joint Dysfunction

三肢以上缺失(上肢在腕关节以上,下肢在踝关节以上) Complete absence, 3 limbs or above (upper limb above the wrist, lower limb above the ankle)	1 级
三肢以上完全丧失功能 Loss of function, 3 limbs or above	1 级
二肢缺失(上肢在腕关节以上, 下肢在踝关节以上), 且第三肢完全丧失功能 Complete absence, 2 limbs (upper limb above the wrist, lower limb above the ankle) with complete loss of function of a third limb	1 级
一肢缺失(上肢在腕关节以上, 下肢在踝关节以上), 且另二肢完全丧失功能 Complete absence, 1 limb (upper limb above the wrist, lower limb above the ankle) with complete loss of function of other 2 limbs	1 级
二肢缺失(上肢在肘关节以上, 下肢在膝关节以上) Complete absence, 2 limbs (upper limb above the elbow, lower limb above the knee)	2 级
一肢缺失(上肢在肘关节以上, 下肢在膝关节以上), 且另一肢完全丧失功能 Complete absence, 1 limb (upper limb above the elbow, lower limb above the knee) with complete loss of function of another limb	2 级
二肢完全丧失功能 Complete loss of function, 2 limbs	2 级
一肢缺失(上肢在腕关节以上, 下肢在踝关节以上), 且另一肢完全丧失功能 Complete absence, 1 limb (upper limb above the wrist, lower limb above the ankle) with complete loss of function of another limb	3 级
二肢缺失(上肢在腕关节以上, 下肢在踝关节以上) Complete absence, 2 limbs (upper limb above the wrist, lower limb above the ankle)	3 级
两上肢、或两下肢、或一上肢及一下肢, 各有三大关节中的两个关节完全丧失功能 Complete loss of function, 2 out of 3 major joints among 2 upper or lower limbs, or 1 upper limb and 1 lower limb	4 级
一肢缺失(上肢在肘关节以上, 下肢在膝关节以上) Complete absence of one limb (upper limb above the elbow, lower limb above the knee)	5 级
一肢完全丧失功能 Complete loss of function, 1 limb	5 级
一肢缺失(上肢在腕关节以上, 下肢在踝关节以上) Complete absence of one limb (upper limb above the wrist, lower limb above the ankle)	6 级
四肢长骨一骺板以上粉碎性骨折 Comminuted fractures, more than one epiphyseal plate among four long limbs	9 级

注:

① 骺板: 骺板的定义只适用于儿童, 四肢长骨骺板骨折可能影响肢体发育, 如果存在肢体发育障碍的, 应当另行评定伤残等级。

Epiphyseal plate: Definition of the epiphyseal plate applies only to children. Long limbs' epiphyseal plate fracture may affect limb development. If presence of physical developmental disorders is discovered, the level of disability should be re-assessed.

② 肢体丧失功能指意外损伤导致肢体三大关节(上肢腕关节、肘关节、肩关节或下肢踝关节、膝关节、髌关节)功能的丧失。

Loss of limb function means loss of function of any three main joints (upper wrist, elbow, shoulder or lower ankle, knee, hip) due to accidental injuries.

③ 关节功能的丧失指关节永久完全僵硬、或麻痹、或关节不能随意活动。

Loss of joint function means the joint's permanent stiffness, paralysis, or the inability to move intentionally.

### 7.7 脊柱结构损伤和关节活动功能障碍 Injuries Related to Spine Structure and Joint Dysfunction

本标准中的脊柱结构损伤是指颈椎或腰椎的骨折脱位，本标准中的关节活动功能障碍是指颈部或腰部活动度丧失。

Injuries related to spine structure hereinafter refer to fracture or dislocation of cervical and lumbar spine, while joint dysfunction refers to loss of activity of neck and waist.

脊柱骨折脱位导致颈椎或腰椎畸形愈合，且颈部或腰部活动度丧失大于等于 75% Spinal fracture and dislocation cause cervical or lumbar malunion and loss of mobility of neck or waist, 75% or above	7 级
脊柱骨折脱位导致颈椎或腰椎畸形愈合，且颈部或腰部活动度丧失大于等于 50% Spinal fracture and dislocation cause cervical or lumbar malunion and loss of mobility of neck or waist, 50% or above	8 级
脊柱骨折脱位导致颈椎或腰椎畸形愈合，且颈部或腰部活动度丧失大于等于 25% Spinal fracture and dislocation cause cervical or lumbar malunion and loss of mobility of neck or waist, 25% or above	9 级

### 7.8 肌肉力量功能障碍 Muscle Power Dysfunction

肌肉力量功能是指与肌肉或肌群收缩产生力量有关的功能。本标准中的肌肉力量功能障碍是指四肢瘫、偏瘫、截瘫或单瘫。

Muscle power functions hereinafter refer to functions related to the force generated by the contraction of a muscle or muscle groups. Muscle power dysfunction hereinafter refers to tetraplegia, hemiplegia, paraplegia or monoplegia.

四肢瘫（三肢以上肌力小于等于 3 级） Tetraplegia (muscle power 3 degree or below, 3 limbs or above)	1 级
截瘫（肌力小于等于 2 级）且大便和小便失禁 Paraplegia (muscle power 2 degree or below) with defecation and urination incontinence	1 级
四肢瘫（二肢以上肌力小于等于 2 级） Tetraplegia (muscle power 2 degree or below, 2 limbs or above)	2 级
偏瘫（肌力小于等于 2 级） Hemiplegia (muscle power 2 degree or below)	2 级
截瘫（肌力小于等于 2 级） Paraplegia (muscle power 2 degree or below)	2 级
四肢瘫（二肢以上肌力小于等于 3 级） Tetraplegia (muscle power 3 degree or below, 2 limbs or above)	3 级
偏瘫（肌力小于等于 3 级） Hemiplegia (muscle power 3 degree or below)	3 级
截瘫（肌力小于等于 3 级） Paraplegia (muscle power 3 degree or below)	3 级
四肢瘫（二肢以上肌力小于等于 4 级） Tetraplegia (muscle power 4 degree or below, 2 limbs or above)	4 级
偏瘫（一肢肌力小于等于 2 级） Hemiplegia (muscle power 2 degree or below, 1 limb)	5 级
截瘫（一肢肌力小于等于 2 级）	5 级

Paraplegia (muscle power 2 degree or below, 1 limb)	
单瘫 (肌力小于等于 2 级)	5 级
Monoplegia (muscle power 2 degree or below)	
偏瘫 (一肢肌力小于等于 3 级)	6 级
Hemiplegia (muscle power 3 degree or below, 1 limb)	
截瘫 (一肢肌力小于等于 3 级)	6 级
Paraplegia (muscle power 3 degree or below, 1 limb)	
单瘫 (肌力小于等于 3 级)	6 级
Monoplegia (muscle power 3 degree or below)	
偏瘫 (一肢肌力小于等于 4 级)	7 级
Hemiplegia (muscle power 4 degree or below, 1 limb)	
截瘫 (一肢肌力小于等于 4 级)	7 级
Paraplegia (muscle power 4 degree or below, 1 limb)	
单瘫 (肌力小于等于 4 级)	8 级
Monoplegia (muscle power 4 degree or below)	

注:

① 偏瘫指一侧上下肢的瘫痪。

Hemiplegia refers to paralysis of upper limbs and lower limbs on the same side of the body.

② 截瘫指脊髓损伤后, 受伤平面以下双侧肢体感觉、运动、反射等消失和膀胱、肛门括约肌功能丧失的病症。

Paraplegia refers to loss of bilateral limb sensory, movements, reactions and disease related to bladder, anal sphincter disorders below the injured plane after spinal injury.

③ 单瘫指一个肢体或肢体的某一部分瘫痪。

Monoplegia refers to paralysis of 1 single limb or part of the limb.

④ 肌力: 为判断肢体瘫痪程度, 将肌力分级划分为 0-5 级。

Muscle power is classified as 0~5 degree to measure severity of paralysis.

0 级: 肌肉完全瘫痪, 毫无收缩。

0 degree: complete paralyzed, no contraction.

1 级: 可看到或触及肌肉轻微收缩, 但不能产生动作。

1 degree: visible or touchable mild contraction yet no movements.

2 级: 肌肉在不受重力影响下, 可进行运动, 即肢体能在床面上移动, 但不能抬高。

2 degree: able to make movements without involvement of gravity, which means being able to move along bedside without elevating.

3 级: 在和地心引力相反的方向中尚能完成其动作, 但不能对抗外加的阻力 4 级: 能对抗一定的阻力, 但较正常人为低。

3 degree: able to complete movements with interference of gravity, but unable to resist additional force.

4 级: 能对抗一定的阻力, 但较正常人为低。

4 degree: able to resist additional forces but lower than average.

5 级: 正常肌力。

5 degree: normal

## 8 皮肤和有关的结构和功能

### Structures and Functions Related to Skin

### 8.1 头颈部皮肤结构损伤和修复功能障碍 Skin's structural Impairments Related to Head and Neck Region and Skin Healing Dysfunction

皮肤的修复功能是指修复皮肤破损和其他损伤的功能。本标准中的皮肤修复功能障碍是指瘢痕形成。

Skin healing functions refer to ability to repair skin lesions and other impairments. Skin Healing dysfunction hereinafter refers to hyperplastic scar forming.

头颈部 III 度烧伤, 面积大于等于全身体表面积的 8% 3 degree burn on head and neck region, with surface area 8% or above of whole body skin area	2 级
面部皮肤损伤导致瘢痕形成, 且瘢痕面积大于等于面部皮肤面积的 90% Hyperplastic scar due to facial skin wounds, with surface area 90% or above of facial skin	2 级
颈部皮肤损伤导致瘢痕形成, 颈部活动度完全丧失 Hyperplastic scar due to neck skin wounds, with complete loss of neck mobility	3 级
面部皮肤损伤导致瘢痕形成, 且瘢痕面积大于等于面部皮肤面积的 80% Hyperplastic scar due to facial skin wounds, with surface area 80% or above of facial skin	3 级
颈部皮肤损伤导致瘢痕形成, 颈部活动度丧失大于等于 75% Hyperplastic scar due to neck skin wounds, with loss of neck mobility, 75% or above	4 级
面部皮肤损伤导致瘢痕形成, 且瘢痕面积大于等于面部皮肤面积的 60% Hyperplastic scar due to facial skin wounds, with surface area 60% or above of facial skin	4 级
头颈部 III 度烧伤, 面积大于等于全身体表面积的 5%, 且小于 8% 3 degree burn on head and neck region, with surface area 5% or above and less than 8% of whole body skin area	5 级
颈部皮肤损伤导致瘢痕形成, 颈部活动度丧失大于等于 50% Hyperplastic scar due to neck skin wounds, with loss of neck mobility, 50% or above	5 级
面部皮肤损伤导致瘢痕形成, 且瘢痕面积大于等于面部皮肤面积的 40% Hyperplastic scar due to facial skin wounds, with surface area 40% or above of facial skin	5 级
面部皮肤损伤导致瘢痕形成, 且瘢痕面积大于等于面部皮肤面积的 20% Hyperplastic scar due to facial skin wounds, with surface area 20% or above of facial skin	6 级
头部撕脱伤后导致头皮缺失, 面积大于等于头皮面积的 20% Absence of scalp due to head avulsion, with surface area 20% or above of the area of scalp	6 级
颈部皮肤损伤导致颈前三角区瘢痕形成, 且瘢痕面积大于等于颈前三角区面积的 75% Hyperplastic scar in anterior triangle portion due to neck skin wounds, with surface area 75% or above of anterior triangle neck portion	7 级
面部皮肤损伤导致瘢痕形成, 且瘢痕面积大于等于 24cm <sup>2</sup> Hyperplastic scar due to facial skin wounds, with surface area 24 cm <sup>2</sup> or above	7 级
头颈部 III 度烧伤, 面积大于等于全身体表面积的 2%, 且小于 5% 3 degree burn on head and neck region, with 2% or above and less than 5% of whole body skin area	8 级
颈部皮肤损伤导致颈前三角区瘢痕形成, 且瘢痕面积大于等于颈前三角区面积的 50% Hyperplastic scar in anterior triangle portion due to neck skin wounds, with surface area 50% or above of anterior triangle neck portion	8 级
面部皮肤损伤导致瘢痕形成, 且瘢痕面积大于等于 18cm <sup>2</sup> Hyperplastic scar due to facial skin wounds, with surface area 18 cm <sup>2</sup> or above	8 级
面部皮肤损伤导致瘢痕形成, 且瘢痕面积大于等于 12cm <sup>2</sup> 或面部线条状瘢痕大于等于 20cm Hyperplastic scar due to facial skin wounds, with surface area 12cm <sup>2</sup> or above or	9 级

facial line shape scar 20cm or above	
面部皮肤损伤导致瘢痕形成，且瘢痕面积大于等于 6cm <sup>2</sup> 或面部线条状瘢痕大于等于 10cm Hyperplastic scar due to facial skin wounds, with surface area 6cm <sup>2</sup> or above or facial line shape scar 10cm or above	10 级

注：

① 瘢痕：指创面愈合后的增生性瘢痕，不包括皮肤平整、无明显质地改变的萎缩性瘢痕或疤痕。  
Scars hereinafter refer to hyperplastic scars after healing, excluding scars with plain surface or atrophic scars with no severe texture changes.

② 面部的范围和瘢痕面积的计算：面部的范围指上至发际、下至下颌下缘、两侧至下颌支后缘之间的区域，包括额部、眼部、眶部、鼻部、口唇部、颏部、颧部、颊部和腮腺咬肌部。面部瘢痕面积的计算采用全面部和 5 等分面部以及实测瘢痕面积的方法，分别计算瘢痕面积。面部多处瘢痕，其面积可以累加计算。

Calculation formula of facial region and scar surface area: facial region refers to area from hair line down to lower edge of mandible, both sides of the area between the rear edge of the mandibular branch, including the forehead, eye, orbital, nasal, the lips, chin, zygomatic, buccal and parotid masseter. Facial scar surface area is calculated by entire facial area, 5-equal facial area and actual scar area. Multiple facial scars are accumulative.

③ 颈前三角区：两边为胸锁乳突肌前缘，底为舌骨体上缘及下颌骨下缘。

Anterior triangle neck portion refers to area from leading edge of sternocleidomastoid to areas above hyoid bone to lower edge of mandible.

## 8.2 各部位皮肤结构损伤和修复功能障碍 Skin structural Impairments and Healing

### Dysfunction

皮肤损伤导致瘢痕形成，且瘢痕面积大于等于全身体表面积的 90% Scar due to skin impairment, with surface area 90% or above of whole body surface area	1 级
躯干及四肢 III 度烧伤，面积大于等于全身皮肤面积的 60% 3 degree burn on trunk and limbs, with surface area 60% or above of whole body skin area	1 级
皮肤损伤导致瘢痕形成，且瘢痕面积大于等于全身体表面积的 80% Scar due to skin impairment, with surface area 80% or above of whole body surface area	2 级
皮肤损伤导致瘢痕形成，且瘢痕面积大于等于全身体表面积的 70% Scar due to skin impairment, with surface area 70% or above of whole body surface area	3 级
躯干及四肢 III 度烧伤，面积大于等于全身皮肤面积的 40% 3 degree burn on trunk and limbs, with surface area 40% or above of whole body skin area	3 级
皮肤损伤导致瘢痕形成，且瘢痕面积大于等于全身体表面积的 60% Scar due to skin impairment, with surface area 60% or above of whole body surface area	4 级
皮肤损伤导致瘢痕形成，且瘢痕面积大于等于全身体表面积的 50% Scar due to skin impairment, with surface area 50% or above of whole body surface area	5 级
躯干及四肢 III 度烧伤，面积大于等于全身皮肤面积的 20% 3 degree burn on trunk and limbs, with surface area 20% or above of whole body skin area	5 级
皮肤损伤导致瘢痕形成，且瘢痕面积大于等于全身体表面积的 40% Scar due to skin impairment, with surface area 40% or above of whole body surface area	6 级



腹部损伤导致腹壁缺损面积大于等于腹壁面积的 25% Abdominal injury resulting in abdominal wall defects with area 25% or above of abdominal wall	6 级
皮肤损伤导致瘢痕形成，且瘢痕面积大于等于全身体表面积的 30% Scar due to skin impairment, with surface area 30% or above of whole body surface area	7 级
躯干及四肢 III 度烧伤，面积大于等于全身皮肤面积的 10% 3 degree burn on trunk and limbs, with surface area 10% or above of whole body skin area	7 级
皮肤损伤导致瘢痕形成，且瘢痕面积大于等于全身体表面积的 20% Scar due to skin impairment, with surface area 20% or above of whole body surface area	8 级
皮肤损伤导致瘢痕形成，且瘢痕面积大于等于全身体表面积的 5% Scar due to skin impairment, with surface area 5% or above of whole body surface area	9 级

注：

① 全身皮肤瘢痕面积的计算：按皮肤瘢痕面积占全身体表面积的百分数来计算，即中国新九分法：在 100% 的体表总面积中：头颈部占 9% (9×1) (头部、面部、颈部各占 3%)；双上肢占 18% (9×2) (双上臂 7%，双前臂 6%，双手 5%)；躯干前后包括会阴占 27% (9×3) (前躯 13%，后躯 13%，会阴 1%)；双下肢 (含臀部) 占 46% (双臀 5%，双大腿 21%，双小腿 13%，双足 7%) (9×5+1) (女性双足和臀各占 6%)。

Calculation of body skin scar area: measured by percentage compared to entire skin surface area, named as Chinese new 9-degree formula: Among 100% of the total surface area: 9% accounted for head and neck region (9x1) (head, face, neck accounts for 3% each), 18% accounted for 2 upper limbs (9x2) (2 upper arms account for 7%, 2 forearms account for 6%, 2 hands account for 5%); front, back trunk and perineal area accounted for 27% (9x3) (front trunk accounts for 13%, back trunk accounts for 13%, perineal area accounts for 1%); 2 lower limbs including hip accounted for 46% (2 hips account for 5%, 2 thighs account for 21%, 2 calves account for 13%, 2 feet account for 7%) (9x5+1) (female hips and feet account for 6% each).

② 烧伤面积和烧伤深度：烧伤面积的计算按中国新九分法，烧伤深度按三度四分法。III 度烧伤指烧伤深达皮肤全层甚至达到皮下、肌肉和骨骼。烧伤事故不包括冻伤、吸入性损伤 (又称呼吸道烧伤) 和电击伤。烧伤后按烧伤面积、深度评定伤残等级，待医疗终结后，可以依据造成的功能障碍程度、皮肤瘢痕面积大小评定伤残等级，最终的伤残等级以严重者为重。

Burn area and depth of burns: burn area is calculated according to Chinese new 9-degree formula, depth of burns according to three degree quartering. 3rd degree burns refer to full-thickness skin burns deep even to the subcutaneous, muscles and bones. Burn accidents do not include frostbite burns, inhalation injury (also known as respiratory burns) and electrical injury. After the burn, assessment of disability is rated according to the area and depth of burns. After medical treatment, assessment of the level of disability can be rated according to the degree of dysfunction and size of skin scar, where the severer disability rating will prevail, whichever.

## 2、中意全球保障团体医疗保险 **Group Worldwide Medical Insurance**

### 除外责任 **Exclusions:**

因下列原因或项目之一而导致的费用，本公司不负给付保险金的责任： **The following are excluded from coverage:**

(1) 未被选择的可选保险责任、已选保险责任中未被选择的项目以及保险计划中指明不予赔付的项目； **Optional benefits or items that have not been described and those stipulated as "excluded" in the itemized schedule of benefits;**

(2) 被保险人自参加本合同当日起之前的一百八十天内，曾接受治疗、诊断、会诊或服用处方药物的疾病，病症或伤害（本合同生效时参保团体在职成员已达十人的不受此限，被保险人参加本合同连续超过十二个月也不受此限）； **Expenses relating to the treatment of disease or injury for which the insured member received medical treatment, medical diagnosis, care, consultation or service, or took prescribed drugs or medicine 180 days before the member's eligibility date. If you are a member of a group policy with over 10 members or have held the policy the last 12 months this exclusion does not apply.;**

(3) 被保险人在参保之前入院的住院医疗费用； **Expense related to hospitalization which is registered before the member's eligibility date;**

(4) 采用在治疗时尚未被世界卫生组织认可的医学治疗方法进行的治疗（如自然疗法等）； **Treatments using medical practices that are not recognized by the WHO at the date of treatment (naturopathy, etc.);**

(5) 任何非医学治疗性的费用； **Any non-medicinal everyday-use products;**

(6) 被保险人因戒毒、戒酒在医疗机构或以戒除成瘾为目的的治疗机构所发生的费用； **Expenses related to hospitalization in convalescent homes such as rest homes (or similar facilities), establishments for alcoholics or drug addicts (or related facilities);**

(7) 康复或保健设备导致的费用（如整形鞋、按摩器械、人工呼吸辅助设备、取暖灯、电热毯等）； **Expenses related to recuperation aids and health comfort items (e.g. orthopedic shoes, massage devices, inhalers, sun lamps, heating pads, etc.);**

(8) 在养老院、临时性或长期性的看护机构、各种疗养机构以及类似性质的机构发生的费用； **Stays in geriatric facilities, under partial or permanent supervision, stay in various recuperation or similar facilities;**

(9) 非直接医疗必须的治疗费用，如美容、减肥、整容、屈光不正、牙齿美白等所发生的费用，但保险计划中指明赔付的情形或项目除外； **Care that presents no direct medical necessity for the treatment of illness, e.g. cosmetic procedures and the results thereof, weight reduction, plastic surgery, refractive defects of the eye, dental whitening, except for those listed in the itemized schedule of benefits;**

(10) 性功能障碍、变性手术、人工受孕、体外受精； **Sexual dysfunction, transsexual surgery, in vitro fertilization, artificial insemination;**

(11) 体检和预防性的医疗保健（强制性的或被医师处方进行接种疫苗的除外），但保险计划中指明赔付的情形或项目除外； **Expenses for health check-ups and preventative medical care (except mandatory or other medically recommended vaccinations prescribed by a physician), except for those listed in the itemized schedule of benefits;**

(12) 先天性疾病、艾滋病及其并发症、精神疾病、牙科疾病，但保险计划中指明赔付的情形或项目除外； **Congenital disease, pre-existing AIDS/HIV and any complications, mental illness, dental disease, except for those listed in the itemized schedule of benefits;**

(13) 不予赔付的药品包括 Non-reimbursed Medicine includes:

- 中药类: 冬虫夏草、海马、猴枣、琥珀、灵芝、羚羊、鹿茸、玛瑙、麝香、藏红花、燕窝、野山参; Chinese medicine: Aweto, Hippocampi, Rhesus Macaque Bezoar, Amber, Lucid Ganoderma, Antelope's horn, Hairy Antler, Agate, Musk, Saffron, Swiflets Nest, Laobantita Ginseng;
- 保健品以及纯营养品类药品; Health products and medical nutritional products;

(14) 未被注册医师处方的医疗费用; Treatment not prescribed by an authorized physician and dispensed by an authorized physician or practitioner;

(15) 非由注册医师处方的酒精、麻醉剂或药物所导致的后果; Medical malpractice due to alcohol or anesthetic or drugs not prescribed by a duly authorized physician;

(16) 在预先批准流程中未被批准的治疗或费用; Services subjected to prior approval and for which prior agreement was not requested or granted;

(17) 由下列原因导致的费用 Expenses resulting from:

- 被保险人的故意行为; Intentional acts;
- 被保险人参与战争、斗殴、暴乱、恐怖活动, 但合法的正当防卫以及协助处于危险中的他人除外; War, riots, brawls, acts of terrorism in which the insured has played an active role, although cases of legitimate self-defense and assistance to people in danger are covered;
- 核爆炸、核辐射、核污染; Nuclear explosions, radiation and pollution;
- 被保险人参加职业运动; Sports practiced as a professional activity;
- 故意暴露于危险环境中; Deliberate exposure to extreme danger.





中意全球紧急救援服务简介  
Generali China Global Emergency Assistance

服务 Services	最高限额(RMB) Maximum limit in RMB
1、救助热线电话 <b>Hotline Service</b>	<b>Included</b>
2、医疗服务 <b>Medical Service</b>	
2.1 紧急医疗转移 <b>Emergency Medical Evacuation</b>	<b>Included</b>
2.2 紧急医疗转运 <b>Emergency Medical Repatriation</b>	<b>Included</b>
2.3 遗体转运回国 <b>Repatriation of Mortal Remains</b>	最高限额 <b>RMB 60,000 maximum limit</b>
2.4 电话医疗咨询和病情评估 <b>Tele-medical Consultation and Evaluation of the Member's Condition</b>	<b>Included</b>
3、提供个人援助服务 <b>Personal Assistance</b>	
3.1 未成年儿童的返程 承担合理的单程交通费 <b>Return of Dependent Children</b>	<b>Included</b>
3.2 安排慰问性探访 承担合理的双程交通费 <b>Bedside visit from a next-of-kin (Compassionate visit)</b>	<b>Included</b>
3.3 出发前的旅行信息（适用于境外服务） <b>Pre-Trip Travel Information (applicable when traveling abroad)</b>	<b>Included</b>
3.4 协助查询丢失的物品（适用于境外服务） <b>Locating Lost Items (applicable when traveling abroad)</b>	<b>Included</b>
3.5 翻译推荐（适用于境外服务） <b>Referral to Interpreter (applicable when traveling abroad)</b>	<b>Included</b>
3.6 紧急情况下的信息传递（适用于境外服务） <b>Message Relay in an Emergency (applicable when traveling abroad)</b>	<b>Included</b>
3.7 航班信息（适用于境外服务） <b>Flight Information (applicable when traveling abroad)</b>	<b>Included</b>
4、法律服务 <b>Legal Assistance</b>	
4.1 法律服务推荐（适用于境外服务） <b>Legal Referral (applicable when traveling abroad)</b>	<b>Included</b>