

Overseas Assistance and Medical Insurance

Samsung Air China Life Ins. Co., Ltd

(Jan 2010)

Article I Entire Contract

The entire Overseas Assistance and Medical Insurance (the Policy hereinafter) comprises of the policy or other insurance certificate, insurance provision, application form, contract statements and endorsements, riders attached and other written agreements.

Article II Eligibility

Those who are of Chinese Nationality with official address within the territory of the People's Republic of China (hereinafter referred to as P. R. China), aged from 90 days to 70 years old, and are in healthy condition are entitled to be Insured under the policy. The Insured himself/herself or any other individuals with insurable interest on the Insured can apply for this insurance. The applicant is required to apply for the Policy before the departure date of the Insured.

Article III Insurance Liability

During the validity of the Policy, if the Insured who is traveling outside the territory of P. R. China suffers any accidental injury or sudden illness, or is in need of medical, legal, administrative emergency assistance, the Company shall through authorized Overseas Assistance Organization (hereinafter referred to as "OAO") undertake the insurance liability according to the clauses stipulated by the Policy between the Applicant and the Company. The insurance liability of the Policy is divided into compulsory benefits and optional benefits. The applicant should apply for the compulsory benefits but have the right to choose and apply for the optional benefits.

1. Hospitalization Benefit

In the event when the Insured suffers any accidental injury or sudden illness requiring immediate medical treatment, the Company through its appointed OAO shall arrange the admission and pay for the in-patient medical expenses of continuous treatment since the insurance of accident date within 90days before the repatriation to P. R. China. The medical expenses include:

1.1 Hospital accommodation, meals, all hospital medical facilities, medical treatment and services ordered by a physician for an in patient admission, including surgeon's and anesthetist's charges, physician's charges, consultations, diagnostic procedures, physiotherapy and medications.

1.2 Intensive care accommodations when medically necessary and any other costs including all hospital facilities, medical treatments, anesthetists and service fees which are

medically necessary deemed by the authorized physician of the appointed OAO.

The Company through its appointed OAO will pay for the related in-patient medical expenses up to the Policy's coverage limit, any one time payment or aggregate payment, as stipulated in the Insured's Policy. Upon utilization of such coverage limit, the Company shall discharge its obligations and liabilities.

2. Emergency Assistance Benefits

2.1 Hotline services

The appointed OAO shall provide the 24 hours hotline service to the Insured when the Insured requests overseas emergency assistance.

2.2 Medical Transfer Arrangement

In the event when the Insured suffers any accidental injury or sudden illness overseas requiring immediate medical treatment, the Company through its appointed OAO shall arrange ambulance to transfer the Insured to the nearest suitable hospital from the place of occurrence, and shall pay for the cost of road ambulance.

2.3 Medical Evacuation

2.3.1 If the authorized physician of the appointed OAO deemed that it is medically necessary but the local hospital has inadequate medical facilities to treat the Insured, the Insured shall be evacuated to another suitable and medically equipped hospital or neighboring country to treat his/her condition.

2.3.2 A medical escort will be provided, if deemed medically necessary by the appointed OAO's physician.

2.3.3 The means of transfer of the Insured as emergency assistance shall be limited to the most suitable and reasonable manner from the place of occurrence. If the transfer is by means of air transportation, the appointed OAO shall employ regular commercial airline. If the authorized physician of the appointed OAO deemed it medically necessary, chartered aircraft or air ambulance will be used by the appointed OAO to transfer the Insured.

2.3.4 Any of the above mentioned transfer must be prior approved by the authorized physician of the appointed OAO.

2.4 Repatriation to the People's Republic of China

2.4.1 After conclusion of the Insured's medical treatment, or the authorized physician of the appointed OAO deemed that the Insured is medically fit as normal passenger for travel, the appointed OAO shall arrange for the Insured to return to the People's Republic of China by regular commercial airline (on economic class) only. Should it be deemed medically necessary by the authorized physicians of the appointed OAO, a medical escort to the Insured will be provided.

2.4.2 If the authorized physician of the appointed OAO deemed that the Insured is medically fit for travel, the appointed OAO shall arrange for the Insured to return to any one of the designated cities in the People's Republic of China being Beijing, Shanghai or Guangzhou decided by the Insured. If the Insured is unable to ascertain his /her choice of

destination as above stipulated, the appointed OAO will arrange for the Insured to return to any one of the stipulated international airports, and upon arrival, the appointed OAO shall not be liable thereon.

2.4.3 If the authorized physician of the appointed OAO deemed that it is medically necessary for the Insured to be re-admitted in the hospital upon arrival in the People's Republic of China, the appointed OAO will transfer him/her to the Insured's designated hospital located in any one of the three cities as above stipulated. If the Insured is unable to ascertain his/her choice of hospital, the appointed OAO shall arrange to transfer him/her to a hospital designated by the appointed OAO and will be liable thereon.

2.5 Repatriation of Remains to the People's Republic of China and Local Burial (Upper limit is RMB 100,000 Yuan)

In the event when the Insured deceases while traveling as the result of an accidental injury or sudden illness, the appointed OAO shall provide one of the following benefits according to the wishes of the Insured prior to his/her demise, or that of his/her family members:

2.5.1 Repatriation of Mortal Remains to the People's Republic of China

The Company's appointed OAO shall arrange for transfer of the Insured's body by regular commercial airline from the place of occurrence to the nearest international airport in the People's Republic of China, and shall pay for the cost of coffin (Upper limit for coffin is RMB 6,000 Yuan).

2.5.2 Cremation or Repatriation of Ashes to the People's Republic of China

This company's appointed OAO shall pay for the cost of cremation at the place of occurrence and the cost of transporting (by regular commercial airline only) the deceased's ashes/urn back to P. R. China. The cremation cost will be paid in accordance with the ordinary standard of the country of occurrence.

2.5.3 Local Burial (Upper limit of Local Burial is RMB 8,000 Yuan)

The appointed OAO shall arrange and pay for the burial of the Insured in the country of occurrence, but shall not cover other expenses like farewell ceremony, religious rituals and other unnecessary expenses.

2.6 Return of Dependent Children under 16 years old

If the dependent children below 16 years is left unattended as a result of the Insured's accidental injury or sudden illness and when there is no immediate next-of-kin with the children, the appointed OAO will assist the Insured in making arrangement for the unattended children to return to the People's Republic of China and pay for his/her transportation expenses in a scheduled airline (economy class). An escort will be provided, if deemed necessary by the appointed OAO. If necessary, the appointed OAO will also arrange and pay for the cost of hiring qualified attendants to accompany any of such dependent children for the return journey.

2.7 Parental Accommodation Expenses

If the Insured is a child aged below 16 years and requires hospitalization, this Company through its appointed OAO shall arrange for one parent travelling with the child to be lodged in the same hospital, and undertake to pay for such lodging expenses. If the

hospital is unable to provide the parent with such lodging, the appointed OAO shall arrange and pay for the hotel accommodation in a nearby vicinity up to a maximum of RMB 800 per night for a maximum of 5 consecutive nights.

2.8 Convalescence Benefit

In the event that the Insured was hospitalized as a result of accidental injury or sudden illness, the Insured shall be arranged to stay in a local hotel after discharging from the hospital, if deemed medically necessary by the appointed OAO's physician. And the appointed OAO shall pay for the cost of transfer and accommodation up to a maximum of RMB 800 Yuan per night for a maximum of 5 consecutive nights.

2.9 Family's Expenses for Dealing with Funeral

In the event of the death of the Insured, as a result of accidental injury or sudden illness covered by the Policy during his/her trip outside of P. R. China, and if he/she has no relatives in accompany and there is a necessity for one of his/her family members to go to the place of occurrence for funeral matters, the appointed OAO will arrange and pay one of his/her family members to the place of occurrence and take in charge of his/her transportation expenses in a scheduled airline (on economic class) and the accommodation expenses up to a maximum of RMB 800 Yuan per night for a maximum of 5 consecutive nights.

2.10 Compensation for Flight Delay

In the event when the Insured's flight is delayed more than 8 hours, the Company shall through its appointed OAO compensate the Insured RMB 400 Yuan every 8 hours up to a maximum of RMB 2,000 Yuan. The Insured shall be compensated by rendering the certificate of flight delay from the airlines.

2.11 Loss of Passport

In the event that the passport of the Insured is stolen or lost during his/her trip outside of P. R. China, the appointed OAO shall pay for the expenses of one way air ticket from the place of the occurrence to the nearest Chinese Embassy and hotel accommodation expenses up to a maximum of RMB 800 Yuan per night for a maximum of 3 consecutive nights.

2.12 Interpreter Referral

The appointed OAO shall provide oral interpretation services for free in time of emergency. The appointed OAO shall provide the Insured with the name, address, telephone number and if requested by the Insured and if available, the office hours of interpreters or agencies overseas. All such costs will be borne by the Insured. The appointed OAO will exercise care and diligence in selecting the service providers.

2.13 Transmission of Urgent Messages

If the Insured is hospitalized or suffered in an emergency condition, the appointed OAO shall relay the oral message to relatives of the Insured.

2.14 Pre-Travel Information

Upon request by the Insured, the appointed OAO shall provide information on visa requirements, update immunization and vaccination requirements, weather report, airport tax information, exchange rate, etc.

2.15 Retrieval of Luggage

When the Insured is suffered from the loss of luggage or his/her luggage carried mistakenly to other route during his/her trip outside of P. R. China by way of regular commercial airline or trains, the appointed OAO shall be responsible to contact relevant parties, e.g. airline, train station, custom officer etc. Should the luggage be identified, the appointed OAO shall arrange its delivery to the place designated by the Insured, but the delivery fees of the luggage shall be borne by the Insured.

2.16 Legal Referral

If the Insured requires legal assistance, the appointed OAO shall refer him/her to the local legal advisors. All costs incurred shall be borne by the Insured. The appointed OAO shall not be responsible to provide any legal referral to the Insured.

2.17 Embassy Referral

The appointed OAO shall provide the Insured with the address, contact number and office hours for nearest appropriate consulate.

18. Dispatch of Medicines

When medically required and whenever is medically necessary, the appointed OAO will dispatch essential medicines that are not available locally. The transportation of medicines is subject to the local customs regulations and policies of the airline and transportation companies imposed at the time. The expenses of medicines and delivery shall be borne by the Insured.

2.19 House-call Arrangement

Requested by the Insured, the appointed OAO shall arrange a house-call visit for the Insured, and all the cost incurred shall be borne by the Insured.

The Company through its appointed OAO will pay for the related assistance expenses up to the Policy's coverage limit, any one time payment or aggregate payment, as stipulated in the Insured's Policy. Upon utilization of such coverage limit, the Company shall discharge its obligations and liabilities.

3. Emergency Out-patient Benefit

In the event the medical conditions of the Insured require, subject to the approval of the authorized physician of appointed OAO, the appointed OAO shall be liable for medical expenses (including the fees of consultation, laboratory tests, X-ray and medication) of continuous treatment since the insurance of accident date within 90days arising from

emergency consultation and necessary medical examination and treatment.

The emergency out-patient expenses (including the first visit and follow-ups) of which the appointed OAO deemed shall not exceed RMB 8,000 Yuan per occurrence and any expenses under deductible shall be borne by the Insured.

The emergency out-patient refers to the medical out-patient treatment, arising from the Insured suffered any sudden illness or accidental injury, to the Insured by a medical institution with a duration of medical examination and treatment not more than 36 hours.

The Company through its appointed OAO will pay for the related out-patient medical expenses up to the Policy's coverage limit, any one time payment or aggregate payment, as stipulated in the Insured's Policy. Upon utilization of such coverage limit, the Company shall discharge its obligations and liabilities.

Article IV Exclusions

The Company shall not be held responsible for any benefits when the Insured requires an emergency assistance, in-patient or out-patient as a result of the insurance event directly or indirectly caused by or is contributed in whole or in part by one or more of the following situations:

1. Arising from acts against doctor's medical recommendations in the course of traveling, and for the purpose of obtaining or seeking any medical or surgical treatment abroad;
2. Accidental injury or sudden illness within the territory of P. R. China;
3. Intentional murder or injury made by the applicant or the beneficiary of the policy to the Insured;
4. The Insured intends to commit crime, resists to arrest, or injuries sustained or illnesses contracted as a result of participation in criminal actions;
5. Any accidents caused by fights, suicide, self-injury, addiction or abuse of alcohol, drugs and contraband;
6. Driving any vehicle which is not licensed or restricted by law and driving without licenses or drunk driving;
7. Any claims arising from miscarriage or childbirth, contraception or any related complications (except for the result of any accidental injury);
8. Any accidents resulting from cosmetic surgery, dental surgery, drug allergy, or any claim arising from artificial eye, false teeth, artificial limb or disability appliances;
9. Resulting from intoxicating liquor or drugs other than drugs taken in accordance with the treatment prescribed and directed by a qualified registered medical practitioner;
10. Any claim arising from mental illness or alienation hereditary conditions or congenital illnesses, sexually transmitted diseases;
11. Any claim arising from medical check-up, physiotherapy, treatment for mental illness, psychiatric or psychological disorders, abstinence, drug, prophylactic treatments or vaccinations;
12. Resulting from war, military action, riot, armed rebellion invasion, chemical

contamination and terrorist activity, explosion, radioactivity or contamination arising from atomic or nuclear device;

13. Any evacuation or repatriation, emergency treatments or treatments organized prior to or without the approval or authorized physician of the appointed OAO; any non-urgent claim when, according to the opinion of the authorized physician, the treatment could be carried out after the Insured returns to P. R. China ;

14. The Company shall not be liable to the medical expenses and assistance expenses of the following diseases: Hemorrhoids, Tonsillectomy, Hypertension, Cardio-vascular or cerebral-vascular disease, Diabetes, Tumor, Gastric and duodenal ulcer, Cholecystitis, Lithiasis, Organ Transplant, Endometriosis, Cervical spondylosis, Teeth orthodontics, Lupus erythematosus, Psoriasis, Any chronic end-stage renal failure, or long-term dialysis for chronic or end-stage renal failure and any other chronic disease;

15. Participation of the Insured in sports or any hazardous sport or activity such as scuba-diving(over 10 meters), water/snow skiing, parachuting, bungee jumping, rock climbing, exploring activity, sailplane, tumbling, Judo, Karate, Taekwondo, boxing, horse-riding, special technical performance and speed competition and racing (motorcycle, car, etc.) of any form of aerial flight except as a fare-paying passenger of a properly licensed aircraft being operated by a license commercial air carrier or owned and operated by a commercial concern;

16. Any claim arising from an accident occurring during professional activities on sites such as (but not limited to) construction sites, mining sites, oil and chemical industry sites;

17. Any expenses related to search and rescue activities;

18. Expenses relating to any medical or paramedical services or products, where their therapeutic value is not recognized by the state medical association of the country in which the Insured is hospitalized;

19. Any claims from chronic or end-stage kidney failure which has required regular or long-term dialysis or the cost of the acquisition of transplant organ and all expenses incurred by the donor;

20 Costs for special care or private nursing, and any cost without the original invoices;

21. Infectious diseases which are to be insulated or quarantined;

22. In case of evacuation to a neighboring country, the appointed OAO shall not be held responsibility for any delay in obtaining the necessary visas and/or authorizations from the authorities of that country;

23. In the event that the Insured fails to comply with the assistance procedures made by the appointed OAO, the Company through the appointed OAO will terminate the assistance liabilities and stop all assistance rendered, and shall not bear any costs incurred without the prior approval of the appointed OAO.

24. The insured medical expenses should be apart of a third party in accordance with the law of compensation, but the perpetrators escaped or no ability to provide compensation except.

Article V Insurance Period and Commencement of the Policy

The insurance liability of the Company commences from 0:00 of the commencement date after the Company approves the insurance application and issues the applied policy after receiving the initial premium. The commencement date and expiry date are stated in the

policy. The policy terminates at the expiration of insurance period.

The longest insurance period of the contract is one year. For insurance period with the limit of 90 days per trip, the Insurer shall be liable for insurance obligations for the period less than 90 days per trip.

Article VI Sum Insured and Premium

1. The sum insured refers to the upper limit of coverage the Company or its appointed OAO shall undertake or pay for. The sum insured is stipulated in the Policy or other insurance certificate between the applicant and the Company. The sum assured of each Insured is confirmed at the time of application for the Policy and could not be changed during the insurance period.

2. The premium of the Policy should be paid in lump sum.

3. If the couple travel outside of P. R. China together and both of them apply for the Policy, their dependent children below 16 years old (limit to 2 children) are entitled to be Insured for free. The sum insured of the children is the same as lowest amount of the couple.

Article VII Disclosure and Representation

On signing the contract, the Company should fully explain all terms and conditions of the Policy, especially the risks excluded to the Applicant. The Applicant and the Insured is obliged to faithfully answer the written questionnaire requested by the Company. The Applicant should also make a faithful statement about the health of the Insured on applying for policy reinstatement.

If the disclosure made by the Applicant/Insured is intentionally untrue or the Applicant/Insured fails unintentionally to disclose fully all pertinent information, and in so doing affect the underwriting decision of the Company, the Company has the right to void the contract.

If the company is known the disclosure made by the Applicant/Insured is untrue when signing the contract, the Company has no right to void the contract.

For intentional misrepresentation, the Company shall not be held liable for any accident occurred before the policy is declared void, and the premium paid will not be refunded. In case that unintentional violation of the utmost faith principle is critical to the occurrence of the covered event, the Company is not liable for any such event occurred before the Policy is declared void, but the unearned premium will be refunded by the Company.

Article VIII Designation and Alternation of the Beneficiary

If the Insured has no objections, the default Beneficiary of the Contract is the Insured his/herself.

Article IX Notification of Insurance Event

During the validity of the Contract, if the Insured who suffers from any accidental injury or sudden illness requires emergency medical assistance, he/she shall contact the

Company's appointed OAO immediately at the designated telephone number, and the appointed OAO shall provide corresponding assistance through its network resources. Unless under an extraordinary condition, i.e. the Insured is unable to contact the appointed OAO due to his/her physical condition or under an emergency, the Insured shall by any means inform the appointed OAO at the time of emergency incurred. If only the Insured is conscious or with the companion of his/her family members, the appointed OAO shall be informed within 24 hours after his/her admission. Otherwise all of the benefit under this clause is deemed waived by the Insured and the expenses shall be borne by the Insured. Any unexpected result arising from the neglect of the Insured, his/her family and designated person who does not inform the appointed OAO of the emergency, and leading to delay of the assistance, the Company and its appointed OAO shall not be liable.

Article X Application for Insurance Benefit

The Policy is assistance and medical insurance and in the event when the Insured suffers from any insurance incident covered by the Policy, the Company through its appointed OAO shall provide assistance services and pay for the expenses stipulated by the Policy. The Company is not accepted any claim application not through the appointed OAO.

Article XI Policy Cancellation Settlement

Prior to the commencement of the policy contract taking effect, the Insured has the right to apply for cancellation of the contract due to the reason of visa rejection. Upon application, the Insured is required to provide below certificates and originals of policy materials:

1. Original copy of the Policy;
2. Application form for cancellation of the contract;
3. ID certificate of the Applicant;
4. Original copy of the Insured's passport;

Upon receiving above documents, the Company shall arrange to refund of corresponding amount of premium without interest accruals. The Company will not accept the cancellation application after getting the visa of the Insured. The Applicant is not allowed to cancel the Policy after the inception date of the Policy.

Article XII Excluded Countries and Territories

The Company shall not be liable for insurance and assistance expenses and services due to an emergency incurred in the following countries and territories:

In Europe: In Europe: Bosnia Herzegovina and Balkan area

In Asia: Afghanistan, Iraq, Cocos Islands, East Timor, British Indian and Ocean territories

In Africa: All countries and territories except for South African, Egypt, Morocco, Tunis and Ivory Coast

In the Pacific Rim: American Samoa, Bouver Islands, Christmas Islands, French Southern

Territories, Heard and Mac Donald, Kiribati, Marshall Islands, Micronesia, Nauru, Palau, Pitcairn, Solomon Islands, South Georgia and South Sandwich, Tokelau, Tonga, Tuvalu, US Minor Outlying Islands, Vanuatu Wallis and futuna

Antarctica.

Article XIII General Provisions

Any decision related to the insurance liability shall depend on the appointed OAO's physician. The Company through its appointed OAO shall have the right to refuse the Insured any request harmful to the health and safety of the insured.

If the Insured is medically fit to continue his/her travel, the appointed OAO shall not arrange the Insured to return to the People's Republic of China.

The appointed OAO shall be entitled to control the expenses and period of hospitalization according to the reasonable, normal and international practices.

The appointed OAO shall not held responsible for delays or failures in performing assistance in case of any strike, war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection, terrorism or military or usurped power, riot and civil commotion, administrative or political impediments, radioactivity, widespread catastrophe such as hurricane, flood, earthquake or tsunami or any other event of force majeure which prevents them from providing such benefits and services.

In the event of the emergency, local emergency medical center shall be the best choice for first-aid and be responsible for transfer the Insured to the nearest hospital. The appointed OAO could not replace the role and function of local emergency medical center.

Article XIV Obligations of the Insured

Should the medical expenses or assistance expenses has been taken by any other assistance company or state insurance fund, the Insured shall inform the appointed OAO at the first time of contacting the appointed OAO.

The Insured will be required to reimburse to the appointed OAO within 30 days of the appointed OAO's request to the Insured, any costs or expenses the appointed OAO has agreed to pay on the Insured's behalf and are not covered under the insurance liability.

If the applicant or the Insured deliberately do not perform honest statement, the Insurer will have no obligation to pay any benefit for an event occurring before the cancellation and will not refund premium.

The Insured shall cooperate with the appointed OAO to provide all of the documents and receipts from the relevant sources, along with assisting the appointed OAO to determine all of the expenses in complying with necessary formalities.

Medical expenses for emergency assistance of inpatient and outpatient application need to provide:

- 1\ Insurance policies and other insurance documents;
- 2\ The insured ID and passport; (including home page and page with departure and entre stamp)
- 3\ Medical records of outpatient and emergency treatment by overseas medical facilities and original certificate of medical expense;
- 4\ Other documents that to confirm the accident insurance, including time, nature, cause, etc.

Article X V Termination of the Policy

The contract ceases effectiveness upon either one of the following situations:

1. Maturity of the Policy;
2. Owing to the stipulated terms and conditions that lead to the termination of the Policy.

Article X VI Policy Alternation

Prior to the Contract taking effect, the Insured may fill out an application form for change of the Policy taking effect. Upon this Company's approval, an additional endorsement or an agreement will be attached to the original Policy issue paper or any other insurance certification documents, or the Company will sign with the Insured the written alternation agreement to the date of the Contract taking effect.

Article X VII Settlement of Disputes

In the event of dispute arising from the contract, two parties shall agree in the contract to choose either of the following ways of settlement.

1. In case of dispute arising from the completion of the contract, the parties shall settle through negotiation. In case of failure of negotiation, the dispute shall be submitted to ___ for arbitration;
2. In case of dispute arising from the completion of the contract, the parties shall settle through negotiation. In case of failure of negotiation, the dispute shall be brought a lawsuit to the court with jurisdiction.

Article X VIII Application of Law

Any disputes arising form the Policy should be under the jurisdiction and explanation of P.R.C law. Any assistance services and medical treatment provided by the appointed OAO to the Insured are subject to local laws and regulations or related international treaties.

Article X VIII Definitions

1. Age

Shall mean the calculation is based on the date of birth indicated in Insured's legal identification documents;

2. The Company

Refers to Samsung Air China Life Ins. Co. Ltd.

3. Outside the territory of P. R. China

Refers to the countries and areas outside the territories of the People's Republic of China. Hong Kong, Macau and Taiwan is also regarded as Outside the territory of P. R. China;

4. Period of traveling outside the territory of the People's Republic of China

Shall mean the moment when the Insured has completed all departure custom formalities, boarding on a departing transport (i.e. commercial aircraft, vessel etc) until the Insured has returned to the People's Republic of China disembarked from an arriving transport (i.e. commercial aircraft, vessel etc) after the completion of all arrival custom formalities.

5. Accidental Injury

Refers to any objective incident that is not attributed to the Insured's illness and, that is sudden, external and unintentional, resulting in serious body injury.

6. Alcohol intoxication

Or alcoholism, refers to the alcohol concentration met or exceeded the national standard level of drunkenness as defined in the "Vehicle drivers' blood and breath alcohol concentration threshold and inspection", or to be identified by the public security traffic management department, or by the relevant records and medical certificate of the designated medical institutions of this contract.

7. Affrays

Refers to any physical violent attack to the insured in acts of provocation or intentional physical violence

8. Drugs

Refers to opium, heroin, methamphetamine (ice), morphine, marijuana, cocaine stipulated by Criminal Law of the PRC, as well as other state controlled narcotic drugs and psychotropic substances which are able to make the formation of addiction, other than drugs containing narcotic ingredients taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner.

9. Driving after alcohol drinking

According to test and identification, the alcohol content per 100 milliliters of the vehicle driver reaches or exceeds a certain standard when an accident occurs, and based on " Law of the People's Republic of China on Road Traffic Safety ", the public security traffic administrative department concludes that it's driving after drinking alcoholic or drunk driving,

10. Driving without lawful and valid motor vehicle driving license

Refers to one of the below situations:

- 1) No motor vehicle driving license
- 2) Driving a motor vehicle which was not the permitted type as stated on his/her driving license
- 3) Driving by bringing inspection unqualified motor vehicle driving license
- 4) Driving with training driving licenses, but without coach attendant guide, or without

following the designated time and routine to learn driving.

11. Absence of motor vehicle registration certificate

Refers to one of the below situations:

- 1) Registration of motor vehicles was lawfully cancelled
- 2) The technical inspections of safety was not lawfully conducted or passed in accordance with the laws and administrative regulations.

12. Scuba-diving

Refers to sports or activities under water by employing ancillary instrument amongst river, lake, sea and ocean;

13. Skiing

Refers to the sport of skating on ice (or supplemented by other body movements), while the person in a almost standing posture, with both feet riding a snowboard separately (or both feet riding on one snowboard), both hands holding a ski pole separately (or both hands holding one ski pole, or without holding ski pole at all),

14. Cliff-climbing

Refers to a climbing sport on cliff, building, artificial cliff and iceberg;

15. Exploration activity

Refers to the Insured's behavior fully understands, but intentionally put him/herself in some special natural conditions that he/she may lose life or encounter accidental injury, such as river rafting, on foot travel through the desert or in the primeval forest;

16. Unmatured premium

Except other stipulation, unmaturred premium= terminally premium \times (days of insurance period-days have been passed) \div days of insurance period.

17. Commission

Commission = unmaturred premium \times 25%.

18. Insurance incident

Shall mean any incidents occurring within the liability limit of this insurance contract.