



<Sample>

AIG' Group Welfare Insurance Information  
for Foreign Students Studying in Korea

Policy Holder : 성균관대학교

Insurance Policy Number :

The insured (eligible person):

Insurance Enrollment Period : 2015/06/25 00:00 ~ 2015/07/23 00:00

Coverage

|                                    |   |
|------------------------------------|---|
| Accidental Death                   | The insurance amount shall be paid if the insured dies as a direct result of an accident.   |
| Disability Resulting from Accident | Insurance money shall be paid in case the insured encounters an accident, with disability being its direct result, if it does not exceed or is within the limit of the insurance amount according to the payment rate prescribed in the Clauses.  |
| Inpatient Medical Expense          | In case the insured is hospitalized for treatment due to accident or diseases, hospitalization expenses shall be paid as follows depending on the case of accident or diseases within the limit not exceeding the insurance amount:<br>-Hospital expenses, miscellaneous expenses and surgical expenses for inpatients: 90% of the total sum of the portion to be paid by the person insured and the uncovered portion (excluding the upper-grade wards' difference) of the medical care expenses prescribed by the "National Health Insurance Act" or the "Medical Benefit Act" . (However, if 10% of the relevant amount exceeds KRW 2 million from the date of contract or from the day that falls on the contract date every year, the exceeded portion shall be paid.)<br>- An amount derived after deducting 50% from the hospital expenses difference between the actual hospital expenses and the reference wards. (The average amount per day, however, shall not exceed KRW 100,000. The average amount per day shall be calculated by dividing the whole of the upper-grade wards' difference by the total number of hospitalization days covering the period of hospitalization.) |
| Outpatient Medical Expense         | If the insured visits the hospital for treatment due to accident or disease, the amount deducted per visit shall be balanced and the insurance money shall be paid within the limit of the insurance amount. (The number of visits per year shall not exceed 180 from the day which falls on the contract day every year.)<br>- Amount of deductions: KRW 10,000 for clinics, dental clinics and herbal medicine clinics; KRW 15,000 for general hospitals, hospitals, dental hospitals, herbal medicine hospitals and recuperating hospitals; and KRW 20,000 for upper-grade general hospitals.  |
| Medical Expense for Prescription   | If the insured visits the hospital and receives prescriptions due to accident or disease, insurance money shall be paid within the limit of the insurance amount after balancing the amount of deductions per case of prescriptions. (The number of prescriptions per year shall not exceed 180 from the day which falls on contract day every year.)<br>-Amount of deduction: KRW 8,000  |

The insurance company shall not pay insurance money for the following medical expenses:

- ① Uncovered dental treatment and herbal medicine treatment which do not fall under the eligible medical care expenses pursuant to the National Health Insurance Act.
- ② Medical checkups, protective vaccination, artificial abortion, habitual abortion caused by non-inflammatory disability of the female reproductive organ, and complications related to infertility and artificial insemination.
- ③ Expenses related to tonics, multiple vitamins, hormone therapy, taking tonics, paternity tests, sterilization operation, fertility restoration operation and assisting reproductive technology (including in vitro and in vivo artificial insemination) and expenses related to growth promotion.
- ④ Expenses related to dentures, prosthetic limbs, artificial eyes spectacles, contact lens, hearing aids, crutches, arm slings and medical aids.
- ⑤ Medical expenses generated as a result of receiving treatment designed to improve appearance, eye correction technology, depilation or other skin disease.
- ⑥ Expenses not related to medical treatment (TV fees, telephone charges, certification fees or nursing expenses) and medical examination expenses not related to the medical comments issued by the doctor.
- ⑦ Medical which are compensated for by an automobile insurance (including Automobile Mutual Aid Association) or accident compensation insurance.
- ⑧ Medical expenses generated from a medical institution located overseas which is not a hospital as prescribed in Article 40 of the National Health Insurance Act.
- ⑨ Mental diseases and activity disorder
- ⑩ Congenital brain diseases
- ⑪ Obesity (E66), simple fatigue or weariness
- ⑫ Urinary organ disorder, impotence or phimosiectomy
- ⑬ Part of the rectum or anus are eligible for medical care expenses pursuant to the National Health Insurance Act.
- ⑭ Medical expenses resulting from Human Immunodeficiency Virus (HIV)
- ⑮ **Persons with past medical history (Insurance money shall not be paid for diseases held prior to effecting insurance)**

Matters not covered in general

- Deliberate acts by the policy holder/the insured/ the beneficiary
- Hospitalization or outpatient treatment due to pregnancy, childbirth, or puerperium
- War, exercise of military force by a foreign country, revolution, civil war, incident or riots
- Professional mountain-climbing, gliding operation, skydiving, scuba diving and hang gliding
- Motorboat, automobile or motorcycle racing, demonstration, promotion or test operation
- Being aboard a ship by the ship crews, fisherman, boatmen and other persons whose duties are to get on board the ship in the line of duty.

Claiming documents

- Any of the following: Medical certificates, certificate of medical examination, doctor's medical comment, or receipts for medical expenses payment
- Receipts issued by drug stores
- Copy of the bank passbook of the insured, foreigners' registration certificates or copy of passport and application for insurance money (Maintained at the school)
- **Place for accepting claiming documents.**

Insurance plan (Select 1 from the following)

| Coverage  | Plan 1         | Plan 2 | Plan 3 | Plan 4 |
|---|----------------|--------|--------|--------|
| Accidental death  | / 50,000,000 / | / /    | / /    | / /    |
| Disability Resulting from Accident                                    | / 10,000,000 / | / /    | / /    | / /    |
| Medical expenses for local inpatients due to accident                 | / 10,000,000 / | / /    | / /    | / /    |
| Medical expenses for local outpatients due to accident                | / 250,000 /    | / /    | / /    | / /    |
| Medical expenses for local outpatients' prescriptions due to accident | / 50,000 /     | / /    | / /    | / /    |
| Medical expenses for local inpatients due to disease                  | / 10,000,000 / | / /    | / /    | / /    |
| Medical expenses for local outpatients due to disease                 | / 250,000 /    | / /    | / /    | / /    |
| Medical expenses for local outpatients' prescriptions due to disease  | / 50,000 /     | / /    | / /    | / /    |

(Unit: KRW)

For more details, please refer to the Clause, or contact the person in charge at the University International Exchange Center (Tel.: 053-602-0291 ) or check with the insurance agent (Tel.: 080-088-0077- Chinese / 080-116-4949- English ).