

Cathay Life Insurance Foreign Student Group Insurance
Product Introduction

I. Outpatient (ER) medical benefit

Regarding to payment for outpatient services or emergency service due to disease or accident during the effective period of this contract (if the insured enrolls the insurance after the contract is effective, then the period shall start from the next day of enrollment), the company pays 「benefit for outpatient/emergency services」 based on real payment to hospital, including examination, prescription, medicine, test or X-ray, without exceed of 1,000 NTD per service

II. Benefit to ward expense

Regarding to daily ward payment due to disease or accident during the effective period of this contract (if the insured enrolls the insurance after the contract is effective, then the period shall start from the next day of enrollment), the company pays 「benefit for daily ward」 as followings and without exceed of 1,000 NTD daily:

1. Fee difference of ward upgraded
2. Food except for tube feeding
3. Nursing except special nursing

III. Benefit to hospitalized medical expenses

Payment for stay in hospital due to disease or accident (if the insured enrolls the insurance after the contract is effective, then the period shall start from the next day of enrollment),,, the company pays 「hospital allowance of be in hospital」 as followings and without exceed of 120,000 NTD per service:

1. Medicine by Doctor' s instruction
2. Blood (for non urgency transfusion)
3. Registration fee and documents
4. For ambulance around trip
5. Operation expenses
6. Equipment/device applied for the surgery room, recovery room after operation and emergency room
7. Materials
8. Chemical-test, electrocardiogram, check for basal metabolic rate
9. Physical recovery treatment
10. Apply anesthetic and oxygen
11. Radiation treatment

12. Blood dialysis
13. Injection technique and medicine
14. Test fee
15. Treatment fee

IV. Exclusions

The Company does not take responsibility due to disease or accident caused by following circumstances:

1. The activities on purposed by the insured (including suicide or attend suicide)
2. Criminal by the insured
3. The insured takes illegal drugs as set forth in Drug Prevention Act related regulation

The Company is not responsible for staying hospital or outpatient service due to following circumstances

1. Operation for beauty, surgery, but excluding necessary orthopedics for basic function
2. Birth defect,
3. Dental treatment not caused by happened case
4. Artificial teeth, limb, eyes, classes, hearing aid or accessories. However, it will be exception if above conditions are caused by injury accidents and for one time only.
5. Healthy check, rest, drug quitting, alcohol quitting, nursing, elderly care or indirect medical treatments
6. Pregnant, miscarriage , parturition and complication. The following are excluded:
 - (1) Pregnant related disease :
 - a. Extrauterine pregnancy,
 - b. Vesicular mole,
 - c. Placenta previa,
 - d. Premature separation of placenta,
 - e. Postpartumhemorrhage,
 - f. Pre-eclampsia,
 - g. Eclampsia,
 - h. Atrophic embryo,
 - i. Operation for abnormal embryo chromosome
 - (2) Necessary miscarriage based on medical treatment, including
 - a. himself/herself and his/her couple gets genetic, epidemic or physiology

disease,

- b. Four-degree kinship to himself/herself and his/her couple get genetic disease,
- c. According medical reason, it is considered lethal death, danger of body or physiology,
- d. According to medical reason, it is considered abnormality possibility,
- e. Pregnant by rape and enticement into unlawful sexual intercourse and restricted marriage according to regulation

(3) Necessary cesarean section and compliance with following:

- a. Dysfunctional Labor: the latent phase takes too long in first stage after induced labor as sufficient (over 14 hours for multipara and 20 hours for primipara), or lack of progressive cervical dilation over two hours during the active phase of first stage, or lack of descent over two hours in the second stage.
- b. Fetal distress, referring to one of following conditions:
 - (a) The cardiotocograph shows fetal heart rate over 160 times or less than 100 time per minute continuously when there is no uterus contraction, or the fetal heart rate is lower than the basal heart rate 30 times per minute and is still decreasing over 60 seconds.
 - (b) The PH value is less than 7.20 from fetal scalp blood testing
- c. CPD, referring to one of following conditions:
 - (a) The baby's hear is too large (the fetal head circumference over 37cm)
 - (b) The fetal ultrasound examination shows large baby (the weight of baby is greater than 4000g)
 - (c) Abnormally shaped or small pelvis (the pelvis inlet is smaller than 10 cm or pelvis mid plane is smaller than 9.5cm)
 - (d) Pelvic tumor (including the low cervical tumor, cervix tumor and pelvic tumor which may constrict or block the parturient canal) affecting the labor.
- d. abnormal fetal position ◦
- e. Multiple Birth
- f. Cervix neck of the uterus non-fully open and umbilical cord abscisic
- g. Twice (include) of IUFD intrauterine fetal demise (pregnant for more 24 weeks, more weight 560 grams) ◦
- h. Labor relative diseases:
 - (a) placenta previa
 - (b) pre-eclampsia and eclampsia

- (c) premature separation of placenta
 - (d) Premature Rupture for more than 24 hours
 - (e) Cardiopulmonary diseases:
 - (i) Serious cardiac arrhythmias with diagnosis,
 - (ii) Heart disease level 3 or 4 with diagnosis,
 - (iii) Serious pulmonary emphysema with diagnosis.
7. Infertility, artificial insemination or non-cure oriented contraception operation