

安华农业保险股份有限公司

人身意外伤害保险条款

16

65

1

2

3

180

HIV

AIDS

1

2

3

4

5

6

7

8

1

2

3

4

5

6

1

2

3

4

5

AIDS

HIV

6

1

2

3

4

5

6

7

1

2

3

3

10

11

12

13
$$= [1 - (\frac{1}{1 + 10\%})]$$

14

15

人身保险伤残评定标准

1

- 1.1
- 1.2
- 1.3

2

- 2.1
- 2.2
- 2.3
- 2.4
- 2.5
- 2.6

3

- 3.1
- 3.2
- 3.3

4

- 4.1
- 4.2
- 4.3
- 4.4

5

- 5.1
- 5.2
- 5.3
- 5.4
- 5.5

6

- 6.1
- 6.2

7

- 7.1
- 7.2
- 7.3
- 7.4
- 7.5
- 7.6
- 7.7
- 7.8

8

- 8.1
- 8.2

ICF

10% 10% 100%

1
1.1

	10
--	----

1.2

20	1
34	2
34	3
49	4

1
2 1 2
3 4
5 6
3 1
2 3

1.3

	1
--	---

—

2
2.1

	1
5	1
4	2
3	3

2	4
1	5
	7

2. 2

5	2
5	2
4	3
10	3
3	4
20	4
2	5
1	6
60	6
5	7
5	7
4	8
10	8
3	9
20	9
1	10
60	10

	1	0. 3	0. 1
	2	0. 1	0. 05
	3	0. 05	0. 02
	4	0. 02	
	5		

31042010

2

2. 3

	10
--	----

2. 4

	8
	8

	8
	9
	9
	9

2.5

91dB	2
91dB	3
50% 91dB 71dB	3
71dB	3
71dB	4
56dB	4
91dB 71dB 50%	4
71dB	

3.2

2/3	3
1/3	6
16	9
8	10

3.3

	8
--	---

4

4.1

	1
	3
	8

4.2

	8
	9
	10

4.3

	4
	4
	5
	7

4.4

12	8
8	9
4	9
4	10
2	10

5

5.1

	1
--	---

5.2

90%	1
75%	2
75%	4
	4
	5
50%,	6
50%	7
50%	7
	8
	9
	10

5.3

	4
50%	7

5.4

	1
50%	3
	4
50%	6
	8

5.5

75%	2
50%	5
	8

6

6.1

	1
	1
	5
	5
	5
	5
	5
	7

	7
	8
	8
	8
	8
	9
	9
	9
	9
	9
	10
	10
	10

6.2

	3
	3
	3
	4
	5
50%	5
	6
	6
	6
	7
	7
	8
	9
	9
	10
	10
	10
	10
	10

7

7.1

	2
	2
	2
	3
24	3
	3
	3
50% 20cm ²	4
6cm 20cm ²	4
20cm ²	4

20	5
25% 50% 10cm ²	5
4cm 10cm ²	5
25% 10cm ²	6
20cm ²	6
16	7
12	8
8	9
4	10
6cm ²	10

7.2

	6
	6
	8
I	10

4.5cm I 3cm
1.7cm

7.3

	4
	4
	4
90%	5
70%	6
50%	7
	7
	8
30%	8
10%	9
10cm	9
4cm	10
	10

18% 18% 36% 7%
3% 9% 8% 4% 3%
2% 10% 4% 2%
1%

7.4

8cm	7
8cm	7
6cm	8

6cm	8
4cm	9
4cm	9
2cm	10
2cm	10

7.5

	6
8cm	7
	7
	7
	7
6cm	8
1/3	8
	8
	8
	8
4cm	9
	9
	9
	9
1/3	10
	10
2cm	10
	10

1/3

7.6

(,)	1
	1
	1
	1
()	2
	2
	2
	3
()	3
	4
()	5
	5
()	6
	9

7.7

75%	7
50%	8
25%	9

7.8

3)	1
(2)	1
2)	2
2)	2
2)	2
3)	3
3)	3
3)	3
4)	4
2)	5
2)	5
2)	5
3)	6
3)	6
3)	6
4)	7
4)	7
4)	8

0-5

- 0
- 1
- 2
- 3
- 4
- 5

8

8.1

8%	2
90%	2
	3
80%	3
75%	4
60%	4
5% 8%	5
50%	5
40%	5
20%	6
20%	6
75%	7
24cm ²	7
2% 5%	8
50%	8
18cm ²	8
12cm ² 20cm	9
6cm ² 10cm	10

5

8.2

90%	1
60%	1
80%	2
70%	3
40%	3
60%	4
50%	5
20%	5
40%	6
25%	6
30%	7
10%	7
20%	8
5%	9

100% 9% 9 1 3%
 18% 9 2 7% 6% 5% 27% 9 3
 13% 13% 1% 46% 5% 21% 13%
 7% 9 5+1 6%

