Global Cold Insurance Online Insurance Details

1. Product Introduction

This product provides convenient cold medical insurance for global users, covering cold-related outpatient, drug and hospitalization expenses, and supports the whole process of online insurance and claims settlement.

2. Guarantee Content

According to the time of claim selection, the following expenses can be reimbursed

Outpatient Reimbursement: Up to $120,000 LGUARD per visit

Drug Reimbursement: Up to $120,000 LGUARD per occurrence

Hospitalization benefit: Up to $120,000 LGUARD per visit

For the above three reimbursements, only one claim can be selected.

3. Insurance Process

1. To connect the wallet, you need to fill in the mailbox (for sending the electronic insurance policy)
2. Choice: Time and Share
3. Pay premium: $LGUARD
4. Insurance policy takes effect: After successful payment, the electronic insurance policy will take effect immediately, and the policy will be sent to the mailbox

4. Claim Settlement Guide

(1) Online Claims Process

1 **Upload required files**

Support ZIP compressed package, PDF, image;

If the uploaded file is too large, you can provide a link to the cloud disk.

2 Time of claim settlement

After verification, the account will be received immediately.

(2) Materials Required

Medical certificate:

Cold diagnosis certificate issued by the hospital or clinic (clearly marked "cold")

Original medical expense invoice (seal required)

Drug prescription and purchase receipt

Certificate of Hospitalization (if applicable)

Caution:

Official translation is required for non-English documents

Electronic invoices should clearly show the name of the medical institution and the details of the expenses.

Incomplete materials may cause delay in claim settlement

5. Important Terms

All invoices or medical records submitted must be within the time frame of enrollment.

6. Address for Viewing Claim Records

LGUARD Contract Address:
https://dbcscan.io/zh/address/0x0BB579513DeAB87a247FB0CA8Eff32AeAcA2Bd 40