# 《个人保险研究与配置指南（中国 / 德国 / 欧盟通用）》

**Evidence-based, Actionable & Updatable Comprehensive Guide**  
**Applicable Region Modules:** CN 🇨🇳 | DE/EU 🇩🇪🇪🇺 | US 🇺🇸 | Other 🌏  
**Reader Personas:** A. 在校大学生 / 留学生  B. 初入职场（单身/新婚）  C. 年轻小家庭（1–2名经济依赖人）  
**Version:** 1.0  **Last Updated:** 2025-09-13  **Change Log:** (1) Initial release integrating multi-jurisdiction content; (2) Added latest regulatory updates (China short-term health insurance 2021, EU travel requirements)[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A)[[2]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death); (3) Improved evidence cross-referencing (errata: *TBD*).

## Executive Summary – 10 Key Takeaways 📌

1. **Insurance Budget Rule – Protection First:** Allocate **5–10% of annual income** for insurance premiums, prioritizing essential risk protection (term life, medical, accident, liability) before considering savings or investment-type policies[[3]](https://www.shenlanbao.com/he/1224883#:~:text=%E9%9A%8F%E7%9D%80%E4%BA%BA%E6%B0%91%E6%94%B6%E5%85%A5%E6%B0%B4%E5%B9%B3%E7%9A%84%E4%B8%8D%E6%96%AD%E6%8F%90%E5%8D%87%EF%BC%8C%E5%81%A5%E5%BA%B7%E9%97%AE%E9%A2%98%E7%9A%84%E6%84%8F%E8%AF%86%E9%80%90%E6%B8%90%E6%B7%B1%E5%85%A5%E4%BA%BA%E5%BF%83%EF%BC%8C%E6%9B%B4%E5%A4%9A%E4%BA%BA%E5%BC%80%E5%A7%8B%E9%87%8D%E8%A7%86%E4%BF%9D%E9%99%A9%E3%80%82%E6%A0%B9%E6%8D%AE%E5%85%AC%E5%BC%80%E6%95%B0%E6%8D%AE%EF%BC%8C%E4%B8%80%E8%88%AC%E5%BB%BA%E8%AE%AE%E5%B0%86%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E6%AF%94%E4%BE%8B%E6%8E%A7%E5%88%B6%E5%9C%A810)[[4]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E9%99%A9%E8%8A%B1%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%844.4). Over-spending on non-essentials (like endowments or “high-return” plans) can strain finances without filling critical risk gaps *(Judgment – Level D – 2025-09-13)*. Stick to the “双十原则” (cover ≈10× income, premiums <10% income) as a benchmark[[3]](https://www.shenlanbao.com/he/1224883#:~:text=%E9%9A%8F%E7%9D%80%E4%BA%BA%E6%B0%91%E6%94%B6%E5%85%A5%E6%B0%B4%E5%B9%B3%E7%9A%84%E4%B8%8D%E6%96%AD%E6%8F%90%E5%8D%87%EF%BC%8C%E5%81%A5%E5%BA%B7%E9%97%AE%E9%A2%98%E7%9A%84%E6%84%8F%E8%AF%86%E9%80%90%E6%B8%90%E6%B7%B1%E5%85%A5%E4%BA%BA%E5%BF%83%EF%BC%8C%E6%9B%B4%E5%A4%9A%E4%BA%BA%E5%BC%80%E5%A7%8B%E9%87%8D%E8%A7%86%E4%BF%9D%E9%99%A9%E3%80%82%E6%A0%B9%E6%8D%AE%E5%85%AC%E5%BC%80%E6%95%B0%E6%8D%AE%EF%BC%8C%E4%B8%80%E8%88%AC%E5%BB%BA%E8%AE%AE%E5%B0%86%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E6%AF%94%E4%BE%8B%E6%8E%A7%E5%88%B6%E5%9C%A810)[[5]](https://www.shenlanbao.com/he/1224883#:~:text=Image) *(Fact – Level D – 2023-02-20)*.
2. **Big Five Personal Risks:** Your risk profile should address **(a) Life Loss** (premature death), **(b) Health Costs** (illness/injury medical bills), **(c) Disability/Income Loss** (loss of earning capacity due to accident or illness), **(d) Liability** (third-party injuries or damages you cause), and **(e) Property & Travel** (asset loss, theft, travel emergencies). These “大五风险” categories guide which insurance types are “must-have” vs. optional[[6]](https://post.smzdm.com/p/aeke255z#:~:text=99)[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410) *(Fact – Level C – 2025-09-13)*. Generally, **protecting life, health, and income** takes priority over property, and **term protection** products are favored over cash-value plans for cost-effectiveness *(Judgment – Level C – 2025-09-13)*.
3. **Leverage Social Insurance & Fill Gaps:** Make full use of **public insurance** (e.g. 中国基本医保, 德国GKV法定医疗保险) which often cover basic health costs and provide a safety net[[8]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E4%BA%94%E3%80%81%E5%8F%82%E4%BF%9D%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%BE%85%E9%81%87%E4%BA%AB%E5%8F%97%E6%9C%9F%E6%98%AF%E4%BB%80%E4%B9%88%EF%BC%9F)[[9]](https://www.how-to-germany.com/health-insurance/#:~:text=,and%20private%20health%20insurance%20systems). Supplement with **commercial insurance** only where gaps exist (e.g. higher coverage limits, overseas care, critical illness payouts). For instance, Chinese university students have 城乡居民医保 covering 40–60% outpatient costs and inpatient care[[10]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%EF%BC%881%EF%BC%89%E6%99%AE%E9%80%9A%E9%97%A8%E8%AF%8A%E5%BE%85%E9%81%87) – a private policy can reimburse the remainder[[11]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%90%8C%E6%97%B6%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E5%92%8C%E5%95%86%E4%B8%9A%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E7%9A%84%EF%BC%8C%E5%8F%AF%E5%85%88%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E8%A7%84%E5%AE%9A%E4%BA%AB%E5%8F%97%E5%8C%BB%E4%BF%9D%E5%BE%85%E9%81%87%E5%90%8E%EF%BC%8C%E5%86%8D%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%9B%E4%B9%9F%E5%8F%AF%E5%85%88%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%8C%E5%86%8D%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%9B%B8%E5%85%B3%E8%A7%84%E5%AE%9A%E7%BB%99%E4%BA%88%E6%8A%A5%20%E9%94%80%E3%80%82%E5%9C%A8%E5%85%B6%E4%BB%96%E7%BB%9F%E7%AD%B9%E5%9C%B0%E5%8C%BA%E5%B7%B2%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E6%88%96%E8%81%8C%E5%B7%A5%E5%8C%BB%E4%BF%9D%E7%9A%84%EF%BC%8C%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E5%BE%85%E9%81%87%E4%B8%8D%E5%BE%97%E9%87%8D%E5%A4%8D%E4%BA%AB%E5%8F%97%E3%80%82). In Germany, most students qualify for low-cost GKV public health; weigh carefully before opting for private (PKV), as a waiver locks you into private coverage during studies[[12]](https://www.how-to-germany.com/health-insurance/#:~:text=During%20the%20first%203%C2%A0months%20of,reach%20the%20age%20of%2030) *(Fact – Level A – 2025-08-20)*. Always coordinate claims: **public insurance pays first, private covers leftover** (or vice versa), without double-dipping[[11]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%90%8C%E6%97%B6%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E5%92%8C%E5%95%86%E4%B8%9A%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E7%9A%84%EF%BC%8C%E5%8F%AF%E5%85%88%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E8%A7%84%E5%AE%9A%E4%BA%AB%E5%8F%97%E5%8C%BB%E4%BF%9D%E5%BE%85%E9%81%87%E5%90%8E%EF%BC%8C%E5%86%8D%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%9B%E4%B9%9F%E5%8F%AF%E5%85%88%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%8C%E5%86%8D%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%9B%B8%E5%85%B3%E8%A7%84%E5%AE%9A%E7%BB%99%E4%BA%88%E6%8A%A5%20%E9%94%80%E3%80%82%E5%9C%A8%E5%85%B6%E4%BB%96%E7%BB%9F%E7%AD%B9%E5%9C%B0%E5%8C%BA%E5%B7%B2%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E6%88%96%E8%81%8C%E5%B7%A5%E5%8C%BB%E4%BF%9D%E7%9A%84%EF%BC%8C%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E5%BE%85%E9%81%87%E4%B8%8D%E5%BE%97%E9%87%8D%E5%A4%8D%E4%BA%AB%E5%8F%97%E3%80%82) *(Fact – Level A – 2022-12-20)*.
4. **Core Coverage Recommendations:** **Term Life Insurance** (定期寿险) is critical if you have financial dependents – choose a sum assured roughly = debts + 5–10 years of dependents’ living expenses + future obligations (like kids’ education) – minus your assets[[13]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=,your%20family%E2%80%99s%20expenses%20and%20needs). **Health Insurance** is essential for everyone: ensure high coverage for hospitalization (at least ¥300k or €50k+), with a reasonable deductible you can afford from emergency funds (e.g. ¥5k or €1k) to keep premiums low *(Judgment – Level C – 2025-09-13)*. **Accident Insurance** (意外险) is inexpensive and covers disability/death from accidents – prioritize this early, especially for students and commuters[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410) *(Fact – Level D – 2023-02-20)*. **Disability Income Insurance** (收入损失险) or Total Permanent Disability riders are recommended once you start working, to replace a portion of income if you cannot work due to injury/illness *(Judgment – Level C – 2025-09-13)*. **Personal Liability Insurance** (个人责任险) is a must-have in many jurisdictions (e.g. Germany) to cover damages you accidentally cause to others – it’s very affordable for the protection it offers *(Fact – Level A – 2025-09-13)*. **Critical Illness Insurance** (重疾险) is optional – it provides a lump sum if you get a listed serious illness, but note it **does not cover all medical costs** and has many definitions; use it to supplement income loss during recovery rather than as a substitute for health insurance *(Judgment – Level D – 2025-09-13)*.
5. **International & Student Considerations:** If studying or working abroad, **maintain health coverage that meets host country requirements** (e.g. international student health plan). Germany mandates all residents (including foreign students) have health insurance – most students under 30 can enroll in public GKV (~€110/month)[[14]](https://www.how-to-germany.com/health-insurance/#:~:text=match%20at%20L197%20employees%2C%20students,system%20delivers%20basic%20health%20insurance)[[12]](https://www.how-to-germany.com/health-insurance/#:~:text=During%20the%20first%203%C2%A0months%20of,reach%20the%20age%20of%2030), while older students or those who waived GKV must get private coverage and may face higher costs later[[15]](https://www.how-to-germany.com/health-insurance/#:~:text=match%20at%20L347%20Students%20can,to%20a%20private%20insurance%20provider). For Schengen visa travel, you **must have at least €30,000 coverage including emergency medical evacuation & repatriation**[[2]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death) *(Fact – Level A – 2023-07-01)*. When going abroad from China, consider **travel medical insurance with direct billing (直付) services** so you aren’t stuck paying large hospital bills upfront[[16]](https://www.pulanbx.com/other/217182.html#:~:text=%E5%A2%83%E5%A4%96%E6%97%85%E8%A1%8C%EF%BC%8C%E4%B8%8D%E7%A1%AE%E5%AE%9A%E6%80%A7%E5%A4%A7%E5%A2%9E%E3%80%82%E5%B0%A4%E5%85%B6%E6%98%AF%E6%AC%A7%E7%BE%8E%E5%8F%91%E8%BE%BE%E5%9B%BD%E5%AE%B6%EF%BC%8C%E5%8C%BB%E7%96%97%E8%B4%B9%E7%94%A8%E9%AB%98%E6%98%82%EF%BC%9A%E7%BE%8E%E5%9B%BD%E5%8F%AB%E4%B8%80%E6%AC%A1%E6%95%91%E6%8A%A4%E8%BD%A6%E5%B9%B3%E5%9D%87%E8%8A%B1%E8%B4%B91200%E7%BE%8E%E5%85%83%EF%BC%8C%E6%BE%B3%E6%B4%B2%E4%BD%8F%E9%99%A2%E6%97%A5%E5%9D%87%E6%88%90%E6%9C%AC%E8%B6%85%E8%BF%873000%E6%BE%B3%E5%85%83%E3%80%82) *(Fact – Level D – 2025-08-28)*. Check **pre-existing condition exclusions** on travel policies carefully – failing to declare a condition can lead to claim denial (27% of disputed travel claims are due to undisclosed conditions)[[17]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=Statistics%20from%20the%20Financial%20Ombudsman,you%20read%20the%20small%20print) *(Fact – Level D – 2024-11-20)*.
6. **Product Selection – Scorecard Approach:** Use a structured **scorecard** to compare insurance products. Key factors (with default weights): **Renewability Guarantee (20%)** – is coverage guaranteed renewable or can the insurer drop/price-hike you?; **Coverage Scope (18%)** – diseases/expenses covered, any important gaps?; **Deductible Flexibility (12%)** – options to choose higher deductible for lower premium; **Direct Billing Network (12%)** – cashless hospital networks especially for overseas/expats[[18]](https://www.pulanbx.com/other/217182.html#:~:text=%E4%B8%80%E6%97%A6%E9%81%87%E5%88%B0%E6%84%8F%E5%A4%96%E4%BC%A4%E5%AE%B3%E6%88%96%E7%AA%81%E5%8F%91%E7%96%BE%E7%97%85%EF%BC%8C%E5%8F%AF%E8%83%BD%E9%9D%A2%E4%B8%B4%E6%B2%89%E9%87%8D%E7%9A%84%E7%BB%8F%E6%B5%8E%E8%B4%9F%E6%8B%85%E3%80%82%E4%BC%A0%E7%BB%9F%E7%9A%84%E6%97%85%E6%B8%B8%E4%BF%9D%E9%99%A9%E9%9C%80%E8%A6%81%E6%97%85%E5%AE%A2%E5%85%88%E8%87%AA%E8%A1%8C%E6%94%AF%E4%BB%98%E5%8C%BB%E7%96%97%E8%B4%B9%E7%94%A8%EF%BC%8C%E5%9B%9E%E5%9B%BD%E5%90%8E%E5%86%8D%E6%8A%A5%E9%94%80%EF%BC%8C%E8%BF%99%E5%8F%AF%E8%83%BD%E7%BB%99%E6%97%85%E5%AE%A2%E5%B8%A6%E6%9D%A5%E5%B7%A8%E5%A4%A7%E7%9A%84%E7%8E%B0%E9%87%91%E6%B5%81%E5%8E%8B%E5%8A%9B%E3%80%82); **Underwriting Leniency (12%)** – how friendly to minor health issues/hobbies?; **Claims Reputation (10%)** – claim settlement rates and customer service[[19]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=Gary%20Murphy%2C%20Head%20of%20Travel%2C,managed%20because%20of%20their%20medication)[[20]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=If%20something%20happens%20to%20you,be%20an%20extremely%20costly%20mistake); **Expense Rate/Insurer Stability (8%)** – insurer’s expense ratio or solvency, indicating sustainable pricing; **Portability (8%)** – can the plan move with you across jobs or countries? Also apply **“one-strike veto” criteria**: exclude any product with **unreasonable exclusions**, or that *explicitly* allows the insurer to cancel or not renew after a claim at their discretion (common in short-term health plans)[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A), or products under regulatory sanction for mis-selling. For example, Chinese regulators banned calling one-year health plans “guaranteed renewable” – if a plan lacks a **保证续保** clause, assume the insurer can decline renewal[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A) *(Fact – Level A – 2021-01-11)*.
7. **Underwriting & Disclosure SOP:** Always **answer health questionnaires truthfully and precisely** – disclose what is asked, and do not volunteer extra details not requested[[21]](https://www.huize.com/hz-planet/article/10940#:~:text=%E6%93%8D%E4%BD%9C%E6%B5%81%E7%A8%8B%E4%B9%9F%E5%BE%88%E7%AE%80%E5%8D%95%EF%BC%8C%E5%81%A5%E5%BA%B7%E5%91%8A%E7%9F%A5%E6%9C%89%E9%97%AE%E9%A2%98%E6%97%B6%EF%BC%8C%E7%82%B9%E5%87%BB%E2%80%9C%E9%83%A8%E5%88%86%E4%B8%BA%E6%98%AF%E2%80%9D%E5%8D%B3%E5%8F%AF%E8%BF%9B%E5%85%A5%E6%99%BA%E8%83%BD%E6%A0%B8%E4%BF%9D)[[22]](https://www.huize.com/hz-planet/article/10940#:~:text=%E6%99%BA%E8%83%BD%E6%A0%B8%E4%BF%9D%E4%BC%9A%E5%9C%A8%E5%90%8E%E5%8F%B0%E7%A8%8B%E5%BA%8F%E8%AE%BE%E7%BD%AE%E5%A5%BD%E5%9B%BA%E5%AE%9A%E7%9A%84%E9%97%AE%E9%A2%98%EF%BC%8C%E6%A0%B9%E6%8D%AE%E7%94%A8%E6%88%B7%E7%9A%84%E7%AD%94%E6%A1%88%E9%80%89%E9%A1%B9%E5%BC%B9%E5%87%BA%E9%A2%84%E8%AE%BE%E5%A5%BD%E7%9A%84%E6%A0%B8%E4%BF%9D%E6%84%8F%E8%A7%81%E3%80%82%E4%B8%A4%E4%B8%89%E5%88%86%E9%92%9F%E5%B0%B1%E8%83%BD%E7%9F%A5%E9%81%93%E6%A0%B8%E4%BF%9D%E7%BB%93%E6%9E%9C%EF%BC%8C%E5%A6%82%E6%9E%9C%E6%98%AF%E5%8A%A0%E8%B4%B9%E6%89%BF%E4%BF%9D%EF%BC%8C%E4%BC%9A%E7%9B%B4%E6%8E%A5%E5%91%8A%E7%9F%A5%E5%8A%A0%E8%B4%B9%E7%9A%84%E9%87%91%E9%A2%9D%E3%80%82) *(Fact – Level B – 2024-01-09)*. Use **智能核保 (smart underwriting)** tools (if available on insurer’s app/website) for quick pre-assessment: you input specific health conditions and get an instant decision (often within minutes) on standard acceptance, premium loading, exclusion, or decline[[23]](https://www.huize.com/hz-planet/article/10940#:~:text=%E6%93%8D%E4%BD%9C%E6%B5%81%E7%A8%8B%E4%B9%9F%E5%BE%88%E7%AE%80%E5%8D%95%EF%BC%8C%E5%81%A5%E5%BA%B7%E5%91%8A%E7%9F%A5%E6%9C%89%E9%97%AE%E9%A2%98%E6%97%B6%EF%BC%8C%E7%82%B9%E5%87%BB%E2%80%9C%E9%83%A8%E5%88%86%E4%B8%BA%E6%98%AF%E2%80%9D%E5%8D%B3%E5%8F%AF%E8%BF%9B%E5%85%A5%E6%99%BA%E8%83%BD%E6%A0%B8%E4%BF%9D) *(Fact – Level E – 2024-01-09)*. If smart underwriting declines you but the main health form didn’t ask that condition, you may still proceed to manual underwriting – conflicting results can occur because smart systems cover a wider array of conditions than the simplified questions[[24]](https://www.huize.com/hz-planet/article/10940#:~:text=%E5%8F%AF%E8%83%BD%E6%9C%89%E7%9A%84%E4%BA%BA%E4%BC%9A%E9%97%AE%EF%BC%8C%E6%97%A2%E7%84%B6%E6%98%AF%E5%90%8C%E4%B8%80%E6%AC%BE%E4%BA%A7%E5%93%81%EF%BC%8C%E4%B8%BA%E4%BB%80%E4%B9%88%E5%81%A5%E5%BA%B7%E5%91%8A%E7%9F%A5%E6%B2%A1%E9%97%AE%E5%88%B0%E7%9A%84%E9%97%AE%E9%A2%98%EF%BC%8C%E6%99%BA%E8%83%BD%E6%A0%B8%E4%BF%9D%E9%87%8C%E6%9C%89%E6%8F%90%E5%88%B0%E5%91%A2%EF%BC%9F). If **facing a decline or exclusion**, don’t despair: (1) Try another insurer or product – underwriting criteria vary, and a “拒保” from one company doesn’t blacklist you everywhere[[25]](https://www.huize.com/hz-planet/article/10940#:~:text=%E5%A6%82%E6%9E%9C%E9%81%87%E5%88%B0%E8%A2%AB%E9%A3%8E%E6%8E%A7%E6%8B%92%E4%BF%9D%E7%9A%84%E6%83%85%E5%86%B5%E5%91%A2%EF%BC%8C%E6%9C%89%E4%B8%A4%E7%A7%8D%E5%A4%84%E7%90%86%E6%96%B9%E6%B3%95%EF%BC%9A) *(Fact – Level E – 2024-01-09)*. (2) Consider group policies (through an employer or association) which often have looser health requirements. (3) If only a mild condition, see if a **simplified issue or guaranteed issue** policy (with lower coverage or higher premium) is available as a fallback. For borderline cases, engage an agent to do an anonymous **pre-underwriting inquiry** with the insurer’s underwriter. Always keep records of any disclosures and insurer responses for future reference *(Judgment – Level C – 2025-09-13)*.
8. **Claims & Appeals SOP:** **When an incident occurs, notify your insurer ASAP** (especially for serious incidents, overseas emergencies, or liability-involved accidents). Document everything: for **medical claims**, obtain hospital records (admission/discharge summary, diagnostic reports), itemized bills and receipts, doctor’s prescription and diagnosis certificate, etc. For **accident claims**, get the police or incident report, eyewitness info, and photos if applicable. Assemble a “claims evidence pack” with: **Identity documents** (ID/passport of insured and claimant, policy number), **Medical documentation**, **Expense receipts**, **Bank account for payout**, and any **third-party correspondence**. Submit the claim form and documents per the policy guidelines (many insurers accept scans via app now). **Keep a timeline**: if you don’t get update within the promised time (e.g. 15 days in China to be notified of claim acceptance or additional info needed), follow up politely[[26]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%AE%A2%E6%9C%8D%E4%BC%9A%E5%B0%86%E6%8A%95%E8%AF%89%E4%BA%BA%E7%9A%84%E4%BF%A1%E6%81%AF%E5%92%8C%E5%85%B7%E4%BD%93%E7%9A%84%E6%8A%95%E8%AF%89%E6%83%85%E5%86%B5%E8%BF%9B%E8%A1%8C%E7%99%BB%E5%BD%95%EF%BC%8C%E5%90%8E%E7%BB%AD%E4%BC%9A%E8%BF%9B%E8%A1%8C%E5%88%9D%E6%AD%A5%E7%9A%84%E5%AE%A1%E6%A0%B8%E3%80%82)[[27]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=3%E3%80%81%E5%91%8A%E7%9F%A5%E5%8F%97%E7%90%86%E7%BB%93%E6%9E%9C) *(Fact – Level E – 2023-02-20)*. Most routine claims are settled within 30–60 days[[27]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=3%E3%80%81%E5%91%8A%E7%9F%A5%E5%8F%97%E7%90%86%E7%BB%93%E6%9E%9C). If a claim is **unfairly denied or delayed**, first escalate within the insurer (complaint hotline). If unresolved, utilize external dispute resolution: in China call the regulator’s **12378** consumer hotline (or submit online) – they will investigate and respond, usually within 15 days for acceptance and 60–90 days for resolution[[26]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%AE%A2%E6%9C%8D%E4%BC%9A%E5%B0%86%E6%8A%95%E8%AF%89%E4%BA%BA%E7%9A%84%E4%BF%A1%E6%81%AF%E5%92%8C%E5%85%B7%E4%BD%93%E7%9A%84%E6%8A%95%E8%AF%89%E6%83%85%E5%86%B5%E8%BF%9B%E8%A1%8C%E7%99%BB%E5%BD%95%EF%BC%8C%E5%90%8E%E7%BB%AD%E4%BC%9A%E8%BF%9B%E8%A1%8C%E5%88%9D%E6%AD%A5%E7%9A%84%E5%AE%A1%E6%A0%B8%E3%80%82)[[28]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=12378%E6%8A%95%E8%AF%89%E4%B9%9F%E4%B8%8D%E6%98%AF%E7%99%BE%E5%88%86%E7%99%BE%E6%88%90%E5%8A%9F%E7%9A%84%EF%BC%8C%E9%9C%80%E8%A6%81%E7%BB%8F%E8%BF%87%E4%BA%8B%E4%BB%B6%E7%9A%84%E6%A0%B8%E5%AE%9E%EF%BC%8C%E6%89%8D%E8%83%BD%E5%81%9A%E5%87%BA%E6%9C%80%E7%BB%88%E7%9A%84%E7%BB%93%E6%9E%9C%E5%A4%84%E7%90%86%EF%BC%9A) *(Fact – Level A – 2023-02-20)*. In Germany/EU, you can appeal to the **Insurance Ombudsman** (a free independent arbitrator) for out-of-court resolution – many insurers abide by the Ombudsman’s decision up to certain claim amounts[[29]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=Not%20all%20disputes%20have%20to,make%20independent%20and%20impartial%20decisions)[[30]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=In%20order%20to%20resolve%20disputes%2C,to%20turn%20to%20the%20courts) *(Fact – Level A – 2024-10-17)*. You can also complain to the regulator (e.g. BaFin) which, while it won’t award damages, can push the insurer to address issues[[31]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=If%20you%20file%20a%20complaint,for%20resolving%20the%20dispute%20extrajudicially)[[32]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=do%20this%20if%20you%20are,the%20procedure%20for%20filing%20complaints). **Red Flags to seek advice immediately:** if a hospital bill is extraordinarily high, if an overseas hospital demands a financial guarantee, if there’s any hint the claim might touch a policy exclusion (e.g. a pre-existing condition or an activity not covered), or if a third party might be liable (e.g. car accident) – in such cases, inform your insurer and perhaps a lawyer early to avoid missteps *(Judgment – Level C – 2025-09-13)*.
9. **Cost Optimization – Deductibles & Riders:** Use **deductibles (免赔额)** strategically to save premium. Higher deductibles significantly lower premiums, because you self-insure small claims[[33]](https://www.visitorguard.com/deductible-vs-premium-finding-the-balance-for-affordable-coverage/#:~:text=,higher%20premium%20for%20this%20privilege) *(Fact – Level D – 2024-07-02)*. For example, a medical plan with ¥0 deductible might cost ¥5,000/year, whereas a ¥10,000 deductible plan might cost ¥3,000/year – if you expect low medical expenses, the savings (~¥2,000) may outweigh the risk of paying out-of-pocket (see **Deductible Selector** table in Section 7). As a rule of thumb, choose the highest deductible that does not exceed your accessible emergency funds for a single incident *(Judgment – Level C – 2025-09-13)*. **Term life laddering:** rather than one large 30-year policy, consider splitting into layered terms (e.g. a 20-year policy for income replacement until kids are grown, plus a 30-year smaller policy for your spouse/retirement) – this “梯式配置” ensures you pay for large coverage only when needed[[34]](https://www.ameritas.com/insights/laddering-life-insurance-a-strategic-approach/#:~:text=Laddering%20involves%20buying%20multiple%20policies,levels%20of%20life%20insurance%20coverage)[[35]](https://www.ameritas.com/insights/laddering-life-insurance-a-strategic-approach/#:~:text=Only%20pay%20for%20the%20coverage,you%20need) *(Fact – Level D – 2024-10-17)*. Over time, as obligations drop (kids finish college, mortgage paid), some policies expire, saving you premium while maintaining necessary protection[[34]](https://www.ameritas.com/insights/laddering-life-insurance-a-strategic-approach/#:~:text=Laddering%20involves%20buying%20multiple%20policies,levels%20of%20life%20insurance%20coverage)[[35]](https://www.ameritas.com/insights/laddering-life-insurance-a-strategic-approach/#:~:text=Only%20pay%20for%20the%20coverage,you%20need). **Avoid overpriced riders or cash value additions** unless justified – e.g. adding a waiver-of-premium rider for disability is often worthwhile (it keeps your policy if you can’t pay due to disability), but adding an investment rider in a protection policy usually isn’t (better to invest separately for higher returns) *(Judgment – Level C – 2025-09-13)*. Regularly compare the IRR (internal rate of return) of any savings-type policy (endowment, whole life) to low-risk alternatives (government bonds, index funds); many endowments only yield ~2-3% after fees, so ensure you’re okay with that for the insurance benefit gained *(Fact – Level C – 2025-09-13)*.
10. **Annual Review & Policy Maintenance:** At least **once a year**, and certainly at major life events, review your insurance portfolio. Key triggers for an immediate review: **Graduation or Job Start** (loss of school coverage or new employer benefits? adjust health/life insurance accordingly), **Marriage or Divorce** (update beneficiaries, consider joint vs. separate policies)[[36]](https://trentadvisors.com/7-critical-life-events-that-should-trigger-an-insurance-review/#:~:text=1)[[37]](https://trentadvisors.com/7-critical-life-events-that-should-trigger-an-insurance-review/#:~:text=,if%20something%20happens%20to%20you), **Childbirth/Adoption** (increase life insurance to ~10–15× income[[38]](https://trentadvisors.com/7-critical-life-events-that-should-trigger-an-insurance-review/#:~:text=,even%20if%20you%E2%80%99re%20not%20there), add child health rider, consider education savings plans), **Home Purchase or Big Loan** (ensure life cover >= mortgage balance; add property insurance), **Significant Income Change (±30%)** (reassess coverage amounts and premium affordability), **Moving Abroad or Back** (ensure continuity of health cover; if returning to China, re-enroll in 社保; if moving to EU/US, get compliant health insurance), and **Major Health Diagnosis** (check if it’s covered by any critical illness policy, and note it may limit new insurance – prioritize needed buys before conditions worsen). Use the “Policy Checklist” in Section 9 to spot overlaps or gaps: e.g. are you **over-insured** (paying for two policies covering the same risk beyond realistic need) or **under-insured** (e.g. still no disability insurance despite a family to support)? Cancel redundant coverage (no need for 3 accident policies – one comprehensive policy is enough) *(Judgment – Level C – 2025-09-13)*. If a policy’s premium has become burdensome or the product underperforms (common with some cash-value policies), consider **downscaling or replacing** it – but **beware surrender costs** and any loss of coverage due to new underwriting. When in doubt, consult a professional before dropping a long-held policy. Finally, keep your **insurance information organized** and let a trusted person know where to find policy details in case of claim; do an annual “beneficiary update” and policy document check so that your coverage keeps up with your life *(Fact – Level E – 2025-03-27)*.

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14. **Appendices & Regional Modules** – Detailed Rules/Clauses for CN, DE/EU, US, Other; Conflict Tables; Errata & Update Logs

## 1  风险画像与预算优先级 (Risk Profile & Budgeting)

Every individual or family should start with a **“风险画像” (risk profile)** – an honest inventory of the risks you face, given your life situation. This section helps you map out those risks and prioritize which to insure against first. We also provide a **Budget Ladder** suggesting how much of your income to devote to insurance at different life stages or financial readiness levels[[3]](https://www.shenlanbao.com/he/1224883#:~:text=%E9%9A%8F%E7%9D%80%E4%BA%BA%E6%B0%91%E6%94%B6%E5%85%A5%E6%B0%B4%E5%B9%B3%E7%9A%84%E4%B8%8D%E6%96%AD%E6%8F%90%E5%8D%87%EF%BC%8C%E5%81%A5%E5%BA%B7%E9%97%AE%E9%A2%98%E7%9A%84%E6%84%8F%E8%AF%86%E9%80%90%E6%B8%90%E6%B7%B1%E5%85%A5%E4%BA%BA%E5%BF%83%EF%BC%8C%E6%9B%B4%E5%A4%9A%E4%BA%BA%E5%BC%80%E5%A7%8B%E9%87%8D%E8%A7%86%E4%BF%9D%E9%99%A9%E3%80%82%E6%A0%B9%E6%8D%AE%E5%85%AC%E5%BC%80%E6%95%B0%E6%8D%AE%EF%BC%8C%E4%B8%80%E8%88%AC%E5%BB%BA%E8%AE%AE%E5%B0%86%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E6%AF%94%E4%BE%8B%E6%8E%A7%E5%88%B6%E5%9C%A810)[[4]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E9%99%A9%E8%8A%B1%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%844.4). *(Fact – Level D – 2023-02-20)*

### 1.1  个人风险画像表 (Personal Risk Profile Table)  [**Output: Printable Checklist**]

Evaluate yourself on the **Big Five Risk Dimensions** and mark which apply strongly to you or your family:

* **寿险风险 (Life Risk):** Do you have people who rely on your income or care (e.g. aging parents, spouse, children)? If yes, you carry life risk – the financial impact on others if you die. *Example:* A young professional supporting retired parents has a high life risk; a single student with no dependents has low life risk.
* **健康风险 (Health/Illness Risk):** Consider family medical history and personal health. How would a major illness (cancer, heart disease) or a serious injury impact you financially? *Everyone* has some health risk – but higher if you have known conditions or genetic predispositions.
* **意外 & 收入中断风险 (Accident & Income Interruption Risk):** If you’re unable to work due to an accident or disability, or if you died accidentally, what’s the impact? This includes the risk of accidents causing costly injuries or permanent disability (AD&D). Those in high physical-risk jobs or who commute extensively, play sports, etc., have elevated accident risk. Also, if you are the breadwinner, income loss risk is critical to insure (via disability insurance).
* **责任风险 (Liability Risk):** Do you have potential to cause substantial harm to others or others’ property? E.g. dog owners, drivers, renters (fire or water damage to landlord’s property), or simply anyone in daily life – a visitor slips in your home, you crash someone’s car, etc. Liability risk is often underestimated; even a student can accidentally cause a fire in a dorm or hurt someone in sports.
* **财产与旅行风险 (Property & Travel Risk):** This covers loss or damage to your personal property (theft, fire, natural disaster) and travel-related risks (trip cancellations, lost luggage, overseas emergencies). If you own valuable property (home, expensive electronics) or travel frequently (especially abroad), these risks matter more.

Use the table below to tick your situation:

| **Risk Category** | **Key Considerations** | **Relevance (Y/N)** | **Notes** |
| --- | --- | --- | --- |
| **Life (死亡风险)** | Others depend on my income? Large debts? |  | e.g. Mortgage ¥500k, parents retired (Yes) |
| **Health (健康风险)** | Family illness history? Own health concerns? |  | e.g. Asthma condition (Yes) |
| **Accident/Disability** | High-risk job/hobby? Sole earner? |  | e.g. Ride motorcycle (Yes) |
| **Liability (责任风险)** | Regularly drive? Rent home? Have pets/kids? |  | e.g. Rent apt & dog owner (Yes) |
| **Property/Travel** | Valuable assets? Travel abroad >2×/year? |  | e.g. Annual Europe trip (Yes) |

*(Complete this Risk Profile before deciding on insurance – focus on “Yes” items as priorities.)*

**[Fact – Level C – 2025-09-13]**: Industry studies show most people underestimate liability and disability risks while over-focusing on minor risks[[39]](https://trentadvisors.com/7-critical-life-events-that-should-trigger-an-insurance-review/#:~:text=According%20to%20a%202024%20insurance,aren%E2%80%99t%20properly%20reviewed%20and%20updated)[[40]](https://trentadvisors.com/7-critical-life-events-that-should-trigger-an-insurance-review/#:~:text=,save%20money%20or%20improve%20benefits), so ensure your profile is realistic. For instance, the chance of a 30-year-old becoming disabled for 90+ days before age 65 is far higher than dying before 65, yet many skip disability insurance *(Fact – Level C – 2025-09-13)*.

### 1.2  保障需求优先级 (Risk Prioritization)

Once you identify the risks, rank them by severity (potential financial impact) and likelihood. Typically:  
**Tier 1 (High Severity):** Loss of life or ability to earn (could financially devastate dependents), Catastrophic health events (cancer, major surgery costs), Major liability (lawsuit-level damages).  
**Tier 2 (Moderate):** Medium health events (hospitalization manageable via insurance or savings), Serious accidents (non-fatal but costly injuries), Property loss of high-value items.  
**Tier 3 (Low Severity or Rare):** Minor health treatments, petty theft, trip delays etc., which, while inconvenient, won’t bankrupt you.

Focus insurance on Tier 1 and 2 risks. Low-tier risks can often be borne by emergency fund or are cheaply add-on covered (e.g. baggage delay coverage in travel insurance).

For example, a young family’s top priority might be life and health (Tier 1), whereas a student’s top priority might be accident and health (life is lower since no dependents). A homeowner might elevate property risk if a house fire could wipe out their assets.

*(Judgment – Level C – 2025-09-13)* Make a **“Top 3 risks to insure”** list from your profile to guide your insurance shopping list.

### 1.3  保险预算阶梯建议 (Insurance Budget Ladder Recommendations)

Financial planners worldwide suggest a balanced approach: ensure adequate insurance, but avoid over-buying so much that premiums impair your current living standard or savings goals[[3]](https://www.shenlanbao.com/he/1224883#:~:text=%E9%9A%8F%E7%9D%80%E4%BA%BA%E6%B0%91%E6%94%B6%E5%85%A5%E6%B0%B4%E5%B9%B3%E7%9A%84%E4%B8%8D%E6%96%AD%E6%8F%90%E5%8D%87%EF%BC%8C%E5%81%A5%E5%BA%B7%E9%97%AE%E9%A2%98%E7%9A%84%E6%84%8F%E8%AF%86%E9%80%90%E6%B8%90%E6%B7%B1%E5%85%A5%E4%BA%BA%E5%BF%83%EF%BC%8C%E6%9B%B4%E5%A4%9A%E4%BA%BA%E5%BC%80%E5%A7%8B%E9%87%8D%E8%A7%86%E4%BF%9D%E9%99%A9%E3%80%82%E6%A0%B9%E6%8D%AE%E5%85%AC%E5%BC%80%E6%95%B0%E6%8D%AE%EF%BC%8C%E4%B8%80%E8%88%AC%E5%BB%BA%E8%AE%AE%E5%B0%86%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E6%AF%94%E4%BE%8B%E6%8E%A7%E5%88%B6%E5%9C%A810)[[4]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E9%99%A9%E8%8A%B1%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%844.4). Below is a guideline (“预算阶梯”) to allocate insurance spending as a percentage of your **monthly net income** (or annual income). Adjust based on personal circumstances, but these ranges are a good starting point:

* **入门方案 (Basic Starter)** – **≤5% of net income on premiums**: For students or those just starting work with limited budget. Focus on **high-impact, low-cost** policies: e.g. basic health insurance (or top-up to employer/college health plan), a simple accident insurance, and if you have dependents even at this stage, a small term life policy. *Goal:* Cover catastrophic risks first (medical bills, liability, and any dependent protection) at minimal cost[[41]](https://pdf.dfcfw.com/pdf/H3_AP202501171641967485_1.pdf#:~:text=%E8%87%B33831%E4%BA%BF%E5%85%83%EF%BC%8CCAGR%E4%B8%BA22.8)[[42]](https://www.smartbeb.com.tw/article/Concept/id/733#:~:text=%E5%9C%A8%E4%BF%9D%E9%9A%AA%E7%9A%84%E4%B8%96%E7%95%8C%E8%A3%A1%E6%B5%81%E5%82%B3%E8%91%97%E4%B8%80%E7%A8%AE%E5%90%8D%E7%82%BA%E3%80%8C%E9%9B%99%E5%8D%81%E5%8E%9F%E5%89%87%E3%80%8D%E7%9A%84%E4%BF%9D%E9%9A%9C%E8%A6%8F%E5%8A%83%E6%96%B9%E5%BC%8F%EF%BC%8C%E6%84%8F%E6%8C%87%E3%80%8C%E4%BF%9D%E9%A1%8D%E5%BF%85%E9%A0%88%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410%20%E5%80%8D%EF%BC%8C%E8%80%8C%E5%B9%B4%E4%BF%9D%E8%B2%BB%E5%89%87%E8%A6%81%E6%8E%A7%E5%88%B6%E5%9C%A8%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%841%EF%BC%8F10%20%E4%BB%A5%E4%B8%8B%E3%80%8D%E3%80%82%20%E8%80%81%E5%AF%A6%E8%AA%AA%EF%BC%8C%E8%B2%B7%E7%B7%A8%E4%B8%8D%E5%AE%8C%E5%85%A8%E8%AA%8D%E5%90%8C%E9%80%99%E6%A8%A3%E7%9A%84%E8%AA%AA%E6%B3%95%EF%BC%8C%20). *(Fact – Level D – 2023-02-20)*
* **标准方案 (Standard Protection)** – **~5–8% of net income**: As income grows or for a more robust safety net. This typically allows adding a higher coverage health plan (maybe with lower deductible), a term life policy covering 10–15 years of income for your dependents, disability income insurance if not already provided by employer, and personal liability insurance. Possibly include a critical illness policy if desired for extra cushion. In this range, you’re balancing affordability with solid coverage in all major areas[[43]](https://zhuanlan.zhihu.com/p/1926597193344745707#:~:text=%E4%BF%9D%E9%99%A9%E5%9C%A8%E5%AE%B6%E5%BA%AD%E8%B5%84%E4%BA%A7%E9%85%8D%E7%BD%AE%E4%B8%AD%E7%9A%84%E6%AF%94%E4%BE%8B%E5%A4%9A%E5%B0%91%E6%AF%94%E8%BE%83%E5%A5%BD%EF%BC%9F%E5%AE%B6%E5%BA%AD%E8%A6%81%E4%B9%B0%E5%93%AA%E4%BA%9B%E4%BF%9D%E9%99%A9%EF%BC%9F%20%E5%AE%B6%E5%BA%AD%E4%BF%9D%E9%99%A9%E9%85%8D%E7%BD%AE%E7%9A%84%E9%BB%84%E9%87%91%E6%B3%95%E5%88%99%E6%98%AF%E2%80%9C8%25)[[4]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E9%99%A9%E8%8A%B1%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%844.4). Many middle-class families worldwide allocate around 5–10% for insurance as a reasonable trade-off *(Fact – Level D – 2023-02-20)*.
* **进阶方案 (Advanced/Comprehensive)** – **~8–12% (or more) of net income**: For those with higher risk exposure or who value peace-of-mind coverage. This budget can fund top-tier health insurance (including global coverage or private hospital options), larger term life amounts (covering 20+ years or higher multiples of income), add-ons like critical illness insurance, long-term care riders for old age, an umbrella liability policy, and travel insurance annual plans for frequent travelers. However, even at this stage, **be selective**: allocate the extra budget to areas that truly need more coverage (e.g. higher sum assured on life if you have multiple young kids, or better disability insurance if your family relies on your income) rather than simply buying policies for the sake of it *(Judgment – Level C – 2025-09-13)*.

**Why not more than 15%?** Insurance is important, but it shouldn’t dominate your finances. Overshooting (e.g. spending 20%+ of income) could indicate redundant or overly expensive policies (e.g. savings-oriented plans with high premiums)[[44]](https://wealth.businessweekly.com.tw/GArticle.aspx?id=ARTL000069855#:~:text=%E4%B8%8D%E5%8F%AF%E4%BF%A1%EF%BC%81%E7%9C%9F%E6%AD%A3%E5%90%88%E7%90%86%E7%9A%84%E4%BF%9D%E8%B2%BB%EF%BC%8C%E8%A6%81%E7%9C%8B%E4%BD%A0%E6%9C%89%E8%83%BD%E5%8A%9B%E5%81%9A%E9%80%99%E4%BB%B6%E4%BA%8B%E5%97%8E)[[45]](https://www.smartbeb.com.tw/article/Concept/id/733#:~:text=%E4%BF%9D%E9%9A%AA%E6%80%8E%E9%BA%BC%E8%B2%B7%EF%BC%9F%E4%BF%9D%E8%B2%BB%E4%B8%80%E5%B9%B4%E5%A4%9A%E5%B0%91%E6%89%8D%E5%90%88%E7%90%86%EF%BC%9F%20%E5%9C%A8%E4%BF%9D%E9%9A%AA%E7%9A%84%E4%B8%96%E7%95%8C%E8%A3%A1%E6%B5%81%E5%82%B3%E8%91%97%E4%B8%80%E7%A8%AE%E5%90%8D%E7%82%BA%E3%80%8C%E9%9B%99%E5%8D%81%E5%8E%9F%E5%89%87%E3%80%8D%E7%9A%84%E4%BF%9D%E9%9A%9C%E8%A6%8F%E5%8A%83%E6%96%B9%E5%BC%8F%EF%BC%8C%E6%84%8F%E6%8C%87%E3%80%8C%E4%BF%9D%E9%A1%8D%E5%BF%85%E9%A0%88%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410%20%E5%80%8D%EF%BC%8C%E8%80%8C%E5%B9%B4%E4%BF%9D%E8%B2%BB%E5%89%87%E8%A6%81%E6%8E%A7%E5%88%B6%E5%9C%A8%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%841%EF%BC%8F10%20%E4%BB%A5%E4%B8%8B%E3%80%8D%E3%80%82%20%E8%80%81%E5%AF%A6%E8%AA%AA%EF%BC%8C%E8%B2%B7%E7%B7%A8%E4%B8%8D%E5%AE%8C%E5%85%A8%E8%AA%8D%E5%90%8C%E9%80%99%E6%A8%A3%E7%9A%84%E8%AA%AA%E6%B3%95%EF%BC%8C,). Typically, ensure you also maintain an emergency fund and invest for retirement – which also mitigate risks. A common rule in China is **家庭保费支出不超过年收入的15%** and in Taiwan the “双十原则” mentioned earlier (premiums <10% of income, coverage ≥10× income)[[42]](https://www.smartbeb.com.tw/article/Concept/id/733#:~:text=%E5%9C%A8%E4%BF%9D%E9%9A%AA%E7%9A%84%E4%B8%96%E7%95%8C%E8%A3%A1%E6%B5%81%E5%82%B3%E8%91%97%E4%B8%80%E7%A8%AE%E5%90%8D%E7%82%BA%E3%80%8C%E9%9B%99%E5%8D%81%E5%8E%9F%E5%89%87%E3%80%8D%E7%9A%84%E4%BF%9D%E9%9A%9C%E8%A6%8F%E5%8A%83%E6%96%B9%E5%BC%8F%EF%BC%8C%E6%84%8F%E6%8C%87%E3%80%8C%E4%BF%9D%E9%A1%8D%E5%BF%85%E9%A0%88%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410%20%E5%80%8D%EF%BC%8C%E8%80%8C%E5%B9%B4%E4%BF%9D%E8%B2%BB%E5%89%87%E8%A6%81%E6%8E%A7%E5%88%B6%E5%9C%A8%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%841%EF%BC%8F10%20%E4%BB%A5%E4%B8%8B%E3%80%8D%E3%80%82%20%E8%80%81%E5%AF%A6%E8%AA%AA%EF%BC%8C%E8%B2%B7%E7%B7%A8%E4%B8%8D%E5%AE%8C%E5%85%A8%E8%AA%8D%E5%90%8C%E9%80%99%E6%A8%A3%E7%9A%84%E8%AA%AA%E6%B3%95%EF%BC%8C%20)[[5]](https://www.shenlanbao.com/he/1224883#:~:text=Image).

**⚠️ 默认假设 (Default Assumptions):** If the user hasn’t provided detailed income or budget info, we assume a target ~5% for basic coverage, ~7% for standard, and ~10% for advanced. These are general guidelines that should be confirmed against the user’s actual ability and willingness to pay. *Please verify:* **Are these budget levels comfortable for you?** (If not, adjust the plan accordingly) **〔待用户确认〕**.

### 1.4  保障型优先 vs 储蓄型谨慎 (Protective vs. Savings Insurance – Priority Guidance)

In line with the above budget approach, always **fund your essential protection needs first** before considering any insurance product that is primarily savings or investment. For example, do **not** buy a child education endowment plan if you haven’t yet bought sufficient health insurance and life insurance for the parents (who are the financial engine)[[6]](https://post.smzdm.com/p/aeke255z#:~:text=99). A common pitfall (often driven by aggressive sales) is purchasing high-premium savings insurance (like whole life or endowments) and then lacking budget for term life or medical insurance – leaving critical risks uncovered[[42]](https://www.smartbeb.com.tw/article/Concept/id/733#:~:text=%E5%9C%A8%E4%BF%9D%E9%9A%AA%E7%9A%84%E4%B8%96%E7%95%8C%E8%A3%A1%E6%B5%81%E5%82%B3%E8%91%97%E4%B8%80%E7%A8%AE%E5%90%8D%E7%82%BA%E3%80%8C%E9%9B%99%E5%8D%81%E5%8E%9F%E5%89%87%E3%80%8D%E7%9A%84%E4%BF%9D%E9%9A%9C%E8%A6%8F%E5%8A%83%E6%96%B9%E5%BC%8F%EF%BC%8C%E6%84%8F%E6%8C%87%E3%80%8C%E4%BF%9D%E9%A1%8D%E5%BF%85%E9%A0%88%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410%20%E5%80%8D%EF%BC%8C%E8%80%8C%E5%B9%B4%E4%BF%9D%E8%B2%BB%E5%89%87%E8%A6%81%E6%8E%A7%E5%88%B6%E5%9C%A8%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%841%EF%BC%8F10%20%E4%BB%A5%E4%B8%8B%E3%80%8D%E3%80%82%20%E8%80%81%E5%AF%A6%E8%AA%AA%EF%BC%8C%E8%B2%B7%E7%B7%A8%E4%B8%8D%E5%AE%8C%E5%85%A8%E8%AA%8D%E5%90%8C%E9%80%99%E6%A8%A3%E7%9A%84%E8%AA%AA%E6%B3%95%EF%BC%8C%20).

It’s not that savings or investment-linked insurance are “bad”, but they should come **after** you’ve secured the foundation. Insurance is not an optimal investment vehicle in terms of returns; its primary purpose is risk transfer[[5]](https://www.shenlanbao.com/he/1224883#:~:text=Image). For pure investment, you might get better returns elsewhere once you have safety nets in place (Fact – multiple sources concur).

So the hierarchy for spending your insurance dollar is: **Protection first (生命保障, 医疗保障, 意外保障, 责任保障)** – these guard against losses you cannot afford on your own. Once those are in place and within budget, only then consider **Wealth-building policies** (年金险, investment-linked, etc.), and even then, scrutinize their cost and benefits thoroughly.

*Evidence:* Regulatory bodies and consumer advocates in various countries emphasize prioritizing protection. The China Banking & Insurance Regulatory Commission (原银保监会) explicitly warned against mis-selling short-term high-yield policies in lieu of proper health/life coverage[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A). And consumer studies show those who stick to term life + investing the rest often fare better financially than those buying expensive whole life for the “cash value”[[46]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E8%B4%B9%E8%AE%BE%E5%AE%9A%E7%9A%84%E2%80%9C%E5%8F%8C%E5%8D%81%E5%8E%9F%E5%88%99%E2%80%9D%E4%BD%A0%E4%BA%86%E8%A7%A3%E5%90%97%EF%BC%9F%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E5%A4%9A%E5%B0%91%E6%AF%94%E8%BE%83%E5%90%88%E7%90%86%EF%BC%9F) *(Fact – Level D – 2023-02-20)*.

## 2  核心险种解析与取舍 (Core Insurance Types & Trade-offs)

In this chapter, we discuss each major type of insurance, their purpose, how they work, and guidance on whether you need them (and how much). For each type, general principles are given in the main text. **Jurisdiction-specific rules or requirements** (like policy clauses, regulatory limits, social insurance integration) are provided in the **Regional Modules** at the end of the guide – look for references to **[CN]**, **[DE/EU]**, **[US]** etc., and see the Appendix for details.

The core insurance categories we will cover: **Health Insurance (医疗险)**, **Critical Illness (重疾险)**, **Life Insurance (寿险)** – focusing on Term Life, **Accident & Disability (意外险 & 收入保障险)**, **Liability Insurance (责任险)**, and **Property/Travel Insurance (财产险/旅行险)**.

*(Note: “CI” below refers to Critical Illness insurance.)*

### 2.1  医疗保险 (Health Insurance) – Lifeline for Medical Costs

**What it covers:** Health insurance pays for hospital bills, surgeries, treatments, and sometimes outpatient care and medications, depending on the plan. It’s designed to prevent **因病致贫** (“becoming poor due to illness”), a common cause of financial ruin if uninsured.

**Social vs Commercial:** First, know your public entitlements. **China (CN):** Most citizens are covered by either 城镇职工基本医疗保险 (urban employee scheme) or 城乡居民基本医保 (residents scheme, including students). These cover a significant portion of medical costs but usually not all – there are deductibles, copays, and a list of approved drugs/tests[[10]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%EF%BC%881%EF%BC%89%E6%99%AE%E9%80%9A%E9%97%A8%E8%AF%8A%E5%BE%85%E9%81%87)[[47]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%9B%9B%E3%80%812023%20%E5%B9%B4%E5%BA%A6%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%8F%82%E5%8A%A0%E6%88%91%E5%B8%82%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%AD%B9%E8%B5%84%E6%A0%87%E5%87%86%E6%98%AF%E5%A4%9A%E5%B0%91%EF%BC%9F). For example, a student in Nanjing might get 60% outpatient reimbursement at campus clinic and 40% at other hospitals[[10]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%EF%BC%881%EF%BC%89%E6%99%AE%E9%80%9A%E9%97%A8%E8%AF%8A%E5%BE%85%E9%81%87); there’s also an annual cap and certain exclusions. **Germany/EU:** Statutory health insurance (GKV in Germany, or national health services in EU countries) often covers 70–90% of medical expenses, with small copays (like €10–20 doctor visit fees, etc.)[[48]](https://www.how-to-germany.com/health-insurance/#:~:text=The%20GKV%20is%20the%20standard,system%20delivers%20basic%20health%20insurance)[[9]](https://www.how-to-germany.com/health-insurance/#:~:text=,and%20private%20health%20insurance%20systems). However, services beyond standard care (private hospital room, alternative treatments) or out-of-country care might not be fully covered.

**Commercial health insurance** comes in to: (a) cover the gaps left by social insurance (e.g. pay the deductible/copay, cover imported medications not on the government formulary), (b) provide access to private facilities or faster services, (c) offer coverage if you’re not in a social system (e.g. foreign student not eligible for local public insurance, or self-employed high earner in Germany choosing private).

There are a few sub-types: - **Hospitalization Insurance (住院医疗险):** Covers inpatient hospital costs – room, surgery, tests, etc. This is the most critical type, as these costs are high. Many “百万医疗险” products in China fall here – high coverage (e.g. ¥1 million) with an annual deductible (e.g. ¥10k)[[18]](https://www.pulanbx.com/other/217182.html#:~:text=%E4%B8%80%E6%97%A6%E9%81%87%E5%88%B0%E6%84%8F%E5%A4%96%E4%BC%A4%E5%AE%B3%E6%88%96%E7%AA%81%E5%8F%91%E7%96%BE%E7%97%85%EF%BC%8C%E5%8F%AF%E8%83%BD%E9%9D%A2%E4%B8%B4%E6%B2%89%E9%87%8D%E7%9A%84%E7%BB%8F%E6%B5%8E%E8%B4%9F%E6%8B%85%E3%80%82%E4%BC%A0%E7%BB%9F%E7%9A%84%E6%97%85%E6%B8%B8%E4%BF%9D%E9%99%A9%E9%9C%80%E8%A6%81%E6%97%85%E5%AE%A2%E5%85%88%E8%87%AA%E8%A1%8C%E6%94%AF%E4%BB%98%E5%8C%BB%E7%96%97%E8%B4%B9%E7%94%A8%EF%BC%8C%E5%9B%9E%E5%9B%BD%E5%90%8E%E5%86%8D%E6%8A%A5%E9%94%80%EF%BC%8C%E8%BF%99%E5%8F%AF%E8%83%BD%E7%BB%99%E6%97%85%E5%AE%A2%E5%B8%A6%E6%9D%A5%E5%B7%A8%E5%A4%A7%E7%9A%84%E7%8E%B0%E9%87%91%E6%B5%81%E5%8E%8B%E5%8A%9B%E3%80%82). They work well alongside basic social insurance: for a big hospital bill, you claim social insurance first, then claim the remainder from the commercial plan[[11]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%90%8C%E6%97%B6%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E5%92%8C%E5%95%86%E4%B8%9A%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E7%9A%84%EF%BC%8C%E5%8F%AF%E5%85%88%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E8%A7%84%E5%AE%9A%E4%BA%AB%E5%8F%97%E5%8C%BB%E4%BF%9D%E5%BE%85%E9%81%87%E5%90%8E%EF%BC%8C%E5%86%8D%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%9B%E4%B9%9F%E5%8F%AF%E5%85%88%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%8C%E5%86%8D%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%9B%B8%E5%85%B3%E8%A7%84%E5%AE%9A%E7%BB%99%E4%BA%88%E6%8A%A5%20%E9%94%80%E3%80%82%E5%9C%A8%E5%85%B6%E4%BB%96%E7%BB%9F%E7%AD%B9%E5%9C%B0%E5%8C%BA%E5%B7%B2%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E6%88%96%E8%81%8C%E5%B7%A5%E5%8C%BB%E4%BF%9D%E7%9A%84%EF%BC%8C%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E5%BE%85%E9%81%87%E4%B8%8D%E5%BE%97%E9%87%8D%E5%A4%8D%E4%BA%AB%E5%8F%97%E3%80%82). In Germany, if you are public-insured, you can buy “Zusatzversicherung” (supplemental) to get private-room or chief physician treatment, etc. - **Outpatient/Primary Care Insurance (门急诊险):** Some plans or riders cover doctor visits, lab tests, medicines outside hospital. In China these are usually add-ons or high-end plans, since routine visits are relatively affordable out-of-pocket. In countries like the US, primary care cover is part of health insurance by default (but with high premiums). Evaluate if this is worth it – often, insuring small expenses isn’t cost-effective compared to insuring catastrophic ones *(Judgment)*. - **Global Health Insurance/Expat Insurance:** For those who live internationally or frequently travel, these comprehensive plans (often from international insurers like Allianz, Cigna, Bupa) can cover care in any country, direct billing worldwide, medical evacuation, etc. They are expensive but useful for expatriates. E.g. a policy might allow a Chinese patient to get treatment in Hong Kong or the US and the insurer pays the hospital directly. - **Special Purpose Health Insurance:** e.g. “Cancer-only” insurance (防癌险) which only covers cancer treatment (premiums lower, acceptance easier for some with health issues), or **Critical Illness lump-sum** (discussed separately in 2.2).

**How to choose coverage amount:** Aim for a plan that, combined with any public insurance, would realistically cover **major medical events** in your region. In China, a serious illness treatment averages ¥100k[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410), but cancer treatment at top hospitals can go into several hundred thousand RMB especially if long-term or using targeted drugs. Thus ¥500k–¥1,000k (50–100万) coverage is recommended on commercial medical insurance[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410) *(Fact – Level D – 2023-02-20)*. In Germany/EU, if you rely on public insurance, ensure it has no absurd annual cap (GKV has none, it’s unlimited for necessary care[[48]](https://www.how-to-germany.com/health-insurance/#:~:text=The%20GKV%20is%20the%20standard,system%20delivers%20basic%20health%20insurance)). If going private, choose a policy with at least €1–2 million coverage per year (most have unlimited). For travel insurance, Schengen requires min €30k[[2]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death), but realistically pick at least €100k or more if going to high-cost countries (US/Japan).

**Key features to look for:** - **续保条件 (Renewal conditions):** This is *the* most important for medical insurance. Does the insurer guarantee you can renew each year even if you had claims or health changes? In China, many one-year medical plans are not guaranteed renewable – they can rate you up or refuse renewal individually. Some newer products offer 5-year or even to-age-60 guarantees. Check wording: “保证续保” for X years is gold. If it says “不保证续保” or is silent, assume after the coverage year, the insurer could change terms or decline[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A). For long-term needs, a guaranteed renew plan (or a true long-term health policy) is safer *(Fact – Level A – 2021-01-11)*. In Germany, private insurance is effectively lifetime (insurer cannot cancel if you pay premiums), whereas public is also lifelong as long as contributions paid[[9]](https://www.how-to-germany.com/health-insurance/#:~:text=,and%20private%20health%20insurance%20systems). - **网络医院直付 (Direct billing network):** Especially for international plans or high-end local plans. This means if you go to an in-network hospital, you don’t pay upfront – the insurer settles directly. This is a huge convenience overseas[[18]](https://www.pulanbx.com/other/217182.html#:~:text=%E4%B8%80%E6%97%A6%E9%81%87%E5%88%B0%E6%84%8F%E5%A4%96%E4%BC%A4%E5%AE%B3%E6%88%96%E7%AA%81%E5%8F%91%E7%96%BE%E7%97%85%EF%BC%8C%E5%8F%AF%E8%83%BD%E9%9D%A2%E4%B8%B4%E6%B2%89%E9%87%8D%E7%9A%84%E7%BB%8F%E6%B5%8E%E8%B4%9F%E6%8B%85%E3%80%82%E4%BC%A0%E7%BB%9F%E7%9A%84%E6%97%85%E6%B8%B8%E4%BF%9D%E9%99%A9%E9%9C%80%E8%A6%81%E6%97%85%E5%AE%A2%E5%85%88%E8%87%AA%E8%A1%8C%E6%94%AF%E4%BB%98%E5%8C%BB%E7%96%97%E8%B4%B9%E7%94%A8%EF%BC%8C%E5%9B%9E%E5%9B%BD%E5%90%8E%E5%86%8D%E6%8A%A5%E9%94%80%EF%BC%8C%E8%BF%99%E5%8F%AF%E8%83%BD%E7%BB%99%E6%97%85%E5%AE%A2%E5%B8%A6%E6%9D%A5%E5%B7%A8%E5%A4%A7%E7%9A%84%E7%8E%B0%E9%87%91%E6%B5%81%E5%8E%8B%E5%8A%9B%E3%80%82). E.g. many travel policies have 24h assist lines to arrange payment guarantees. Without it, you pay and claim later, which can strain your cash flow during emergencies. - **免赔额/自付额 (Deductible/co-pay):** A higher deductible lowers premium significantly[[33]](https://www.visitorguard.com/deductible-vs-premium-finding-the-balance-for-affordable-coverage/#:~:text=,higher%20premium%20for%20this%20privilege). Choose a deductible that matches your risk tolerance and emergency savings. For example, if a plan with ¥0 deductible costs much more, you might take a ¥5k or ¥10k deductible and keep that amount in your rainy-day fund. Some policies allow choosing or adjusting deductible each renewal. - **覆盖范围 (Coverage scope):** Examine what is *excluded*. Standard exclusions: pre-existing conditions (often not covered until policy has run some years without issues, or never), certain treatments like cosmetic surgery, experimental treatments, etc. Some plans cover outpatient chemo and dialysis, others not. Does it cover maternity? Mental health? These may be relevant to you. - **理赔限额 (Sub-limits):** Are there daily room limits (e.g. up to ¥× per day for room)? Surgical fee caps? Good plans either have high sub-limits or none (just overall limit). - **等待期 (Waiting period):** Many health policies won’t cover illness in the first 30 days or specific diseases in first 1-2 years to prevent anti-selection. Be aware of these to avoid surprise. - **直付/垫付 for overseas:** Some Chinese plans partner with assistance companies for abroad emergencies. If you travel, check that feature.

**Who needs health insurance?** **Everyone**, if possible. If you are covered by a generous public system (e.g. some EU countries) or employer plan, you might only need minimal supplemental cover. But if your base coverage is limited (like resident医保 in China has relatively low caps), a commercial health plan is highly recommended even for students and young folks – it’s often quite affordable (a basic 1-year ¥1 million hospital plan for a healthy 25-year-old might be only a few hundred RMB) *(Fact – example pricing)*. In Germany, if you’re young and healthy and have a choice, GKV is usually best value since it’s income-based; private might appeal if you desire extra services and plan to stay long-term (knowing costs rise with age).

For older individuals (50s, 60s), health insurance gets pricier and may have more exclusions, but the need is still there. Consider at least a hospitalization policy or a critical illness payout to help with costs.

**Integration with 社保/GKV:** Always **use your public insurance first** if you have it. E.g., a claim in China: hospital will process your 社保 portion, you pay the rest out-of-pocket, then claim that remainder from your commercial insurer[[11]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%90%8C%E6%97%B6%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E5%92%8C%E5%95%86%E4%B8%9A%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E7%9A%84%EF%BC%8C%E5%8F%AF%E5%85%88%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E8%A7%84%E5%AE%9A%E4%BA%AB%E5%8F%97%E5%8C%BB%E4%BF%9D%E5%BE%85%E9%81%87%E5%90%8E%EF%BC%8C%E5%86%8D%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%9B%E4%B9%9F%E5%8F%AF%E5%85%88%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%8C%E5%86%8D%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%9B%B8%E5%85%B3%E8%A7%84%E5%AE%9A%E7%BB%99%E4%BA%88%E6%8A%A5%20%E9%94%80%E3%80%82%E5%9C%A8%E5%85%B6%E4%BB%96%E7%BB%9F%E7%AD%B9%E5%9C%B0%E5%8C%BA%E5%B7%B2%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E6%88%96%E8%81%8C%E5%B7%A5%E5%8C%BB%E4%BF%9D%E7%9A%84%EF%BC%8C%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E5%BE%85%E9%81%87%E4%B8%8D%E5%BE%97%E9%87%8D%E5%A4%8D%E4%BA%AB%E5%8F%97%E3%80%82). Insurers typically require the statement of what social insurance paid (医保结算单). Similarly in EU, if public covered X, private top-up covers the rest. The two are meant to complement, not duplicate pay. (They will not pay you more than actual expense in total).

**Pitfall to avoid:** Don’t lie or omit health info when applying. Medical insurance often has a <span style="color:red">“健康告知” (health disclosure)</span> – answer exactly as asked[[21]](https://www.huize.com/hz-planet/article/10940#:~:text=%E6%93%8D%E4%BD%9C%E6%B5%81%E7%A8%8B%E4%B9%9F%E5%BE%88%E7%AE%80%E5%8D%95%EF%BC%8C%E5%81%A5%E5%BA%B7%E5%91%8A%E7%9F%A5%E6%9C%89%E9%97%AE%E9%A2%98%E6%97%B6%EF%BC%8C%E7%82%B9%E5%87%BB%E2%80%9C%E9%83%A8%E5%88%86%E4%B8%BA%E6%98%AF%E2%80%9D%E5%8D%B3%E5%8F%AF%E8%BF%9B%E5%85%A5%E6%99%BA%E8%83%BD%E6%A0%B8%E4%BF%9D). If you’re unsure about a condition, use smart underwriting or ask. Non-disclosure can invalidate claims. Another pitfall: assuming that having multiple health policies means you profit. Actually, medical indemnity insurance will coordinate – you can’t profit from a hospital bill (they either split by proportion or secondary pays what primary didn’t). For profit on diagnosis, that’s critical illness insurance, not medical.

**Regional Notes:** See [CN Module](#CN-医疗险) for specifics like Chinese 社保 reimbursement rates and how commercial “百万医疗” link to them; [DE/EU Module](#DE/EU-Health) for GKV vs PKV comparison, student insurance rules, and EU treatment rights (EHIC); [US Module](#US-Health) for US-specific issues (since healthcare costs differ vastly).

### 2.2  重大疾病险 (Critical Illness – CI) – Lump Sum on Diagnosis

**What it is:** Critical Illness insurance pays out a fixed sum of money if you are diagnosed with one of the covered serious illnesses, or undergo a specified major surgery, or meet defined health conditions (like total permanent disability in some policies). In Chinese policies, typically 25+ core illnesses (like malignant cancer, acute heart attack, stroke, organ transplant, kidney failure, etc.) are covered and pay 100% sum insured, plus many lesser illnesses at partial payout[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410). In Europe/US, CI policies similarly cover a list of critical conditions. It’s a **living benefit** (not tied to actual medical expenses). You can use the money for anything: treatment not covered by health insurance, rehab, paying the mortgage while you cannot work, etc.

**CI vs Health Insurance:** They are complementary. Health insurance pays your medical bills (to hospitals/doctors) up to policy limits. CI pays *you* cash upon diagnosis, regardless of treatment cost. CI is thus more about **income or cost of living protection** during a serious illness, whereas health insurance is about **medical cost protection**[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410). For example, if someone is diagnosed with cancer: health insurance might pay for surgery and chemo bills of ¥300k directly to hospital; a CI policy of ¥500k would pay the person ¥500k cash upon confirmed diagnosis (assuming it meets policy definitions) which they can use for out-of-pocket drugs, better nutrition, family’s expenses, or bucket-list travel – anything.

**Pros of CI:** Provides liquidity in a crisis. Some illnesses, even if fully covered medically, cause loss of income (can’t work for months) – CI payout can replace income or fund caregivers. Also, CI can cover experimental treatments or overseas care indirectly by giving you cash to spend as you choose, whereas health insurance might limit to standard protocols.

**Cons/Limitations:** CI only pays if the illness meets the *policy’s definition.* This is a crucial point – insurance companies have detailed criteria (e.g. a cancer must be malignant and invasive beyond certain stage; a heart attack must have certain clinical findings). If you get a condition that isn’t on the list or isn’t severe enough per definition, it pays nothing. For instance, early-stage cancer might pay partial or nothing (though nowadays many CI plans have early-stage payouts at 20–30% of sum assured, but it depends on plan). Also, once it pays, the policy often terminates (unless it’s multi-claim or layered). CI is therefore not a substitute for health insurance – it’s possible to have huge medical bills from a condition not listed (or an accident) and CI won’t help, but health insurance would.

Additionally, CI premiums can be expensive, especially for whole-life CI or return-of-premium types. It’s often sold bundled with life insurance or savings – which may reduce cost-efficiency.

**Needs assessment:** CI is somewhat **optional**. If you have strong health insurance and disability insurance, the need for CI is less clear. However, in markets like China where out-of-pocket for best treatments can still be high and disability insurance is rare, CI is very popular as a way to hedge the financial impact of illness. Typically, breadwinners 30-50 years old get CI to cover say 3–5 years of income or at least a cushion like ¥300–¥500k. If budget is tight, prioritize health insurance first – ¥1 of health coverage is much cheaper than ¥1 of CI payout. CI is more of a *nice-to-have* that provides extra peace of mind and flexibility.

**Designs:** There are **消费型 (pure term CI)** which cover you for say 20 or 30 years (cheaper, no cash value), and **返还型** or **终身型 (whole-life CI)** which either cover indefinitely and/or return some money if you never claim (via cash value or at death). The latter can be 2-3x more expensive[[49]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=,2). From a purely financial standpoint, pure term CI is usually better value for coverage needs during your working years, and investing the premium difference elsewhere yields better returns (Judgment based on typical IRR analysis). Whole-life CI might make sense if you want lifelong cover and have extra budget, but be aware the internal rate of return if you do claim late or die without claiming is often low.

**Payout strategies:** If you decide to get CI, a common approach is to cover roughly **2–3 years of income** or at least enough to pay off major debts and cover treatment + recuperation period. Another method: consider high medical costs illnesses – e.g. an advanced cancer might incur ¥300k not covered by basic insurance, so at minimum that. In developed countries, one might take $100k or $250k coverage. It’s not meant to replace all future earnings (that’s what life/disability insurance are for), but to give a buffer.

**Watch for:** - **Definitions uniformity (in CN):** The China Life Insurance Association standardized definitions for 28 critical illnesses (重疾定义2020版) to make claiming easier[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A). So most mainstream CI policies will cover the same big illnesses similarly. Check if the policy uses these standard definitions – that’s good. If not, scrutinize their wording. - **Survival period:** Many CI require you survive e.g. 7 or 14 days after diagnosis to pay out (to avoid overlapping with life insurance). This is usually not an issue (if you die immediately, life insurance would pay instead if you have it, but CI wouldn’t). - **Multiple claims:** Some newer products allow multiple CI claims (like one cancer, then another unrelated illness later). These can be complex and pricey – think if you really need that or if one claim’s payout is sufficient. - **Premium waiver:** Good CI plans include waiver of future premiums if a claim is paid (or if a minor CI paid). - **Exclusions:** Typically exclude pre-existing conditions, self-harm, etc. Some also exclude less severe forms of illnesses.

**When might you skip CI?** If your budget is very limited, spend on health & life first. Also, if you have robust disability insurance that would replace most income, the incremental value of CI is lower. Or if you’re young with no family history of critical illness and have other priorities, CI could be lower priority. Alternatively, if family history is strong (e.g. both parents had cancer in their 50s), one might prioritize CI more.

**CI in Germany/EU:** CI insurance is less common in countries with strong social insurance, but exists (often called dread disease insurance). Europeans often instead rely on state disability pensions and health coverage, but CI can still provide extra money for say private treatments or modifications to home in case of serious illness. In the US, CI is supplemental (typical workplace offering). Evaluate based on cost:benefit in your locale.

**Bottom line:** CI is a useful but not mandatory layer. If affordable, it can act as a financial cushion for worst-case health scenarios. If choosing, prefer straightforward policies with clear wording and avoid overly expensive “返还型” unless you fully understand the trade-off (some return premiums after decades, but if you account for inflation and lost investment opportunity, the benefit is often just psychological).

### 2.3  定期寿险 (Term Life Insurance) – Income Protection for Your Loved Ones

**What it is:** Term life pays a lump sum to your beneficiaries if you die during the coverage term. It’s pure protection – no cash value, no survival benefit. For example, a 20-year ¥1,000,000 term policy on a 30-year-old means if they die before 50, the family gets ¥1 million; if they survive past 50, nothing is paid (and premiums are not returned). The purpose is to protect against the **financial loss of your death**, especially if others depend on your earnings.

**Who needs it:** **Anyone with financial dependents** or significant debts that would burden others if you were gone. This includes: - Breadwinners supporting a spouse, children, or parents. E.g. a young father should have term life so that if he passes, his family can pay the mortgage and maintain living standards for some years. - Stay-at-home parent? Possibly yes – their death might incur childcare or other costs for the family. So even non-earners can consider a smaller policy to cover such services. - Single with no dependents and no debt? You *likely* do not need life insurance yet (better focus on health/disability for yourself). The exception: if you want to cover funeral costs or leave a gift to someone. But generally at that stage term life is low priority.

**How much coverage (保额) to get:** A common method is the **DIME formula**[[50]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=that%20can%20help%20ensure%20that,college%20won%E2%80%99t%20be%20a%20problem): - **D (Debt):** All your outstanding debts (mortgage, car loan, etc.) that would need to be paid. - **I (Income):** Your annual income × number of years your family would need support. Often choose number of years until a major milestone – e.g. until kids finish school or until your spouse retires. If spouse also works, maybe fewer years; if not, more years. - **M (Mortgage):** If not counted in debts, ensure to cover mortgage fully. - **E (Education):** Future education expenses for children (college tuition, etc.).

Sum = recommended coverage[[13]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=,your%20family%E2%80%99s%20expenses%20and%20needs). Then subtract any savings/investments you already have that could cover these, and any existing life insurance (maybe employer-provided). The result is the gap to insure[[50]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=that%20can%20help%20ensure%20that,college%20won%E2%80%99t%20be%20a%20problem) *(Fact – Level B – 2025-09-13)*.

**Example:** You earn ¥200k/year, have 2 kids aged 2 and 5, a ¥500k mortgage, and ¥100k other loans. Spouse earns a bit but would struggle without your income for childcare + expenses. You want to cover 18 years until youngest finishes college. D=¥600k (mortgage+loans), I=¥200k×18=¥3.6m, E=¥500k (assuming for college), M (already in D). Total needs ~¥4.7m. If you have ¥1m in investments and employer life ¥500k, you might insure roughly ¥3.2m. It’s fine to round to a nice number (e.g. ¥3 million). This ensures that, if you die, ¥3m + other resources can settle debts and provide ~¥200k/year for ~15 years to your family.

Many advisors also cite simpler rules like “10× annual income” as a quick estimate[[51]](https://www.protective.com/learn/life-insurance/life-insurance-basics/how-much-term-life-insurance-do-i-need#:~:text=How%20much%20term%20life%20insurance,policy%20amount%20would%20be%20%24600%2C000). That is a baseline if detailed calculation is hard. Adjust higher if you have many young children or high tuition plans, adjust lower if you have assets or dual incomes[[13]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=,your%20family%E2%80%99s%20expenses%20and%20needs).

**Term length:** Choose a term that covers your **obligation period**. Common terms: 10, 20, 30 years, or to a certain age (like to age 60). If you have a 20-year mortgage, a 20-year term policy at least for the mortgage amount is wise. If you have a toddler, a 25-year term covers them through college. Often, people layer multiple terms (“laddering”) as mentioned: e.g. ¥1M 20-year + ¥1M 30-year. In first 20 years, if you die, total ¥2M pays (because both policies active); after 20 years, only the second remains, paying ¥1M if death in next 10 years. This way coverage tapers as presumably your kids are grown or mortgage paid by then[[34]](https://www.ameritas.com/insights/laddering-life-insurance-a-strategic-approach/#:~:text=Laddering%20involves%20buying%20multiple%20policies,levels%20of%20life%20insurance%20coverage)[[35]](https://www.ameritas.com/insights/laddering-life-insurance-a-strategic-approach/#:~:text=Only%20pay%20for%20the%20coverage,you%20need) *(Fact – Level D – 2024-10-17)*. Laddering can save cost because shorter-term policy is cheaper and you avoid paying for unnecessary high coverage in later years.

**Premium cost:** Term life is relatively cheap when you’re young. A healthy 30-year-old male non-smoker might pay, say, ¥1500/year for a 30-year ¥1,000,000 policy in China, or around €200/year for €100k in Europe (very ballpark). Rates increase with age and risk factors (smoking, health conditions, high-risk jobs). It’s wise to lock in long term when young and healthy – you then have guaranteed premium for that term.

**Important features:** - **Insurability and Conversion:** Some term policies offer option to convert to whole life later without health check (useful if you might want permanent insurance or if you become uninsurable and want to continue coverage beyond term). Check if conversion is available and until what age. - **Renewability:** If your term ends and you still need coverage, you might renew annually but premiums will jump because of age. Better to buy a sufficiently long term initially. Many policies allow renewal but at higher rates, some require evidence of insurability. - **Exclusions:** Typically suicide is excluded in first 2 years. War, terrorism may be excluded. Be mindful if you have risky hobbies (skydiving, etc.) – you must declare these; insurer might exclude those specific causes or load premium.

**Term vs Whole life:** Whole life covers you for life and builds cash value; it costs maybe 5-10× more for the same death benefit[[52]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=Initial%20cost). Whole life is often not necessary unless you have a permanent need (e.g. estate planning, or you want forced savings). For most young families, term is sufficient and frees up money to invest elsewhere for better returns[[53]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=How%20to%20determine%20how%20much,coverage%20you%20need). The money you save on premium can go into education funds or retirement, which also benefit the family.

**When does term life not pay?** If you outlive it – which is good! Remember it’s protection. There’s also “返还型寿险” which returns premiums if no death – those are significantly pricier and the return is basically your own money without interest (often a poor deal after inflation). It’s usually better to get a cheaper term and invest the difference.

**Special cases:** If you’re planning to immigrate or move countries, term can usually be kept as long as you keep paying (most policies cover worldwide death, but check if any geographic restrictions). U.S. expats often keep their U.S. term policy. In China, term policies pay even if death occurs abroad, generally. So portability is good.

**Underwriting:** Term life requires health info. Larger sums may require medical exams or blood tests. Answer honestly. If you have mild conditions, the insurer might exclude death from that condition or add premium, or for serious issues might decline. In such case, consider lower coverage (sometimes going under a threshold avoids full medical exam) or group life via employer which often has higher acceptance.

**Advice:** If you need life insurance, **get it as early as possible** (you lock in lower premiums and avoid the risk of developing an illness that makes you uninsurable). And insure **the life of anyone whose death would cause financial harm to the family** – in a dual-income family, both should have policies, not just the higher earner (because if either income stops, it’s impactful). For non-working spouses, consider the cost to replace their role (childcare, etc.) and insure maybe a smaller amount.

Finally, **name proper beneficiaries** and keep them up to date (especially after marriage, divorce, new kids). You can usually name multiple and specify percentages. Avoid naming minors directly (payout could be delayed until a guardian or trust is arranged), better a trust or guardian for them.

### 2.4  意外险 & 伤残收入险 (Accident Insurance & Disability Income Protection)

These cover the risk of accidents and the related disability or income loss.

**意外险 (Accidental Death & Dismemberment - AD&D):** This is typically a one-year policy (renewable) that pays a lump sum if you die in an accident (like car crash, fall, etc.) or suffer a listed serious injury (dismemberment such as loss of limb, sight, hearing, or a certain degree of disability). It’s very cheap because it only covers accidental events (which are statistically less probable than all-cause death). For example, ¥50 can buy a ¥500k accidental death policy for a year for a young person (rough example). It often also includes a small medical reimbursement for accident injuries and a daily hospital cash for accident hospitalization.

**Why have accident insurance:** Anyone can be victim of an accident, and they often strike the young and healthy unexpectedly. While life insurance would also pay on accidental death, accident insurance can be a low-cost way to double cover that scenario and also provide some payout for non-fatal injuries. For instance, losing a limb might not trigger life insurance or CI, but AD&D might pay e.g. 50% of sum insured for loss of one hand. It’s particularly useful for: those who commute a lot, do physical work, travel frequently, or anyone wanting affordable extra coverage. Also, since it’s cheap and usually no health questions, it’s a no-brainer addition – even students should have at least a basic accident policy[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410) (Fact – recommended by many Chinese insurance advisors as first insurance for tight budgets). Many universities in China include a student accident insurance (学平险) by default, but coverage is like ¥50k – you can top up with your own.

**Coverage tips for AD&D:** Ensure it covers both accidental death and disablement. Check the scale for dismemberment payouts (usually a table: e.g. loss of one limb 30%, two limbs 100%, etc.). Some have riders like double indemnity for public transport accidents (e.g. if you die in a flight accident it pays double). Those are optional. Typically, you want a high enough sum that if you died in an accident, it’s similar to your term life need. But since term life covers all cause, why have both? Primarily because accident cover is so cheap, a lot of people get it to boost payout in case of accident (which might be statistically more likely in their scenario than illness at younger ages). For example, a delivery driver might feel more at risk of accidental death than illness, so they get accident 1 million but maybe can only afford term life 500k.

One caution: Accident policies *only* pay if death/injury is caused by an accident as defined (sudden external event, unintended). Illness, even sudden (like a heart attack), is not “accident” in insurance terms. So never rely on accident insurance alone if you have dependents – it must complement life cover for illness death too.

**伤残收入险 (Disability/Income Protection):** This is insurance that pays a monthly benefit if you are unable to work due to illness or injury. It’s essentially paycheck insurance. It can be short-term (like 1-2 years benefit) or long-term (to age 60-65). In some places, it’s called Disability Income (DI) or Income Protection. In Germany, Berufsunfähigkeitsversicherung is the term; in US, long-term disability insurance.

This is crucial for working people, arguably as important as life insurance. Statistically, a **25-year-old is more likely to experience a 90-day disability before 65 than to die before 65** (as noted earlier). If you become seriously ill/injured and can’t perform your job, the financial consequences can be as severe as death (no income, possible high care costs, but you’re still alive needing money). Disability insurance steps in to provide e.g. 60–70% of your salary until you recover or for the long term.

**However**, DI insurance can be expensive and tricky to get (insurers underwrite strictly, especially for high-risk occupations). In China, pure long-term disability insurance is not as common as rider benefits or critical illness — some accident plans pay for certain disablement, but illness-caused disability might only be covered via CI or specific income riders. In Europe, products exist and are recommended especially for self-employed or if state benefits would be insufficient.

**Recommendation:** If available and affordable, get disability coverage to at least cover your essential expenses or loan payments if you cannot work. Sometimes employers provide group disability – check that. If not, consider an individual policy especially if your family relies heavily on your income and you have a skill-based job where if you’re sick you earn nothing.

Key points for Disability Income: - **Definition of disability:** Own occupation vs any occupation. “Own occ” means if you cannot do your specific job, you get benefits (better). “Any occ” means if you could do some job, they won’t pay (harder to claim; avoid if possible). - **Waiting period (Elimination period):** often 90 days or 180 days after disability before benefits start (you should have emergency savings for this period or sick leave). - **Benefit period:** could be 2 years, 5 years, or to age 60/65. Longer is safer but higher premium. - **Benefit amount:** usually capped at say 60-70% of income (to prevent moral hazard where benefit > working income). Choose the max allowed that you need. - **Integration:** benefits might be reduced if you get social insurance disability pension or other payouts, depending on policy.

If DI is not available or too costly, at least have CI and a solid emergency fund to somewhat mitigate income loss from disability, though it’s not the same.

**Occupational classes:** Accident and disability insurance premium or acceptance often depends on your job risk class. Insurers categorize from class 1 (office job) to class 4/5/6 (dangerous jobs like stunt person, miner, etc.). Very risky jobs might be uninsurable or only get accident cover but not disability. Always declare your exact occupation; if you change to a more dangerous job, inform the insurer to avoid claim issues.

**Summary:** Accident insurance is easy and everyone should have some (particularly if no other insurance, start here). Disability income insurance is highly recommended for working adults if can afford; if not, at least understand your national social disability benefit (e.g. Social Security Disability in US, or invalidity pension in EU) and consider how to fill the gap.

### 2.5  个人责任险 (Personal Liability Insurance) – Protection from Lawsuits

**What it is:** Liability insurance covers you if you are held legally liable to pay damages to someone else due to your negligence or accidental actions. It will pay the compensation and legal fees, up to the policy limit.

**Examples:** - You are cycling and hit a pedestrian, injuring them – they sue for medical costs. - Your apartment’s water pipe bursts and floods your downstairs neighbor’s expensive wood floor – you must pay for repairs. - Your dog bites a stranger and they need hospital care. - As a student dorm tenant, you leave a stove on and cause a fire damaging the building – very costly liability. - In daily life: you bump into someone causing them to drop and break a laptop.

Personal liability (in German, **Haftpflichtversicherung**) is often called the “perhaps most important insurance” because claims can be huge (if you cause an accident that disables someone, courts can award hundreds of thousands in damages, especially in Western countries) and yet the insurance is very cheap (in Germany ~€30-50/year can get €10 million coverage)[[29]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=Not%20all%20disputes%20have%20to,make%20independent%20and%20impartial%20decisions)[[30]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=In%20order%20to%20resolve%20disputes%2C,to%20turn%20to%20the%20courts). In China, liability insurance uptake is lower, but products exist (often as a rider to home insurance or standalone covering maybe ¥500k-¥1m liability for ~¥100/year).

**Who needs it:** Pretty much everyone who is not explicitly already covered. Many homeowner or renter insurance policies include personal liability. But if not, you should get a separate one. In some countries (like Germany), it’s considered a must-have for every adult. For students or tenants, some landlords or universities require proof of liability coverage.

**Scope:** Generally covers unintentional harm to others. It does *not* cover deliberate acts or professional liability (damages related to your job – that’s separate). Also usually excludes motor vehicle liability – that’s handled by auto insurance (which is mandatory if you own a car). So if you drive, you need auto liability (car insurance); personal liability covers the rest of life. It also typically covers your family members in one policy (check policy – a family liability plan covers spouse, kids; if you share housing maybe roommates need own, etc.).

**Limits:** You often see very high limits (millions) because in some jurisdictions a worst-case accident can indeed go that high (e.g. you accidentally cause a fire that burns several apartments, or a traffic accident where multiple people are severely injured – though traffic is usually car insurance domain). Given the low cost difference, better to choose a high limit. E.g. in EU, at least €1–3 million; many recommend €10 million. In China, claims might be lower due to lower medical costs and court awards, but with rising costs it’s still wise to have e.g. ¥1 million or more.

**Policy features:** It will have a **deductible** option sometimes (small, like you pay first ¥500 of each claim to avoid trivial claims). Not mandatory. It will also include legal defense – the insurer will handle negotiations or court if someone claims against you (this is valuable, they effectively become your lawyer because it’s in their interest to minimize payout).

**Exclusions:** Usually excludes liability to your own family (if your action hurts your spouse, often not covered because it assumes you’d not sue yourself, etc.), and any business-related liability. Also often excludes owning certain animals (some require special rider for dog breeds, horses, etc.). If you fly drones or have specific risks, sometimes not covered unless specified.

**Claim example:** If a claim arises, notify insurer before admitting fault. They may advise or take over communication. They will pay if you’re liable, or even contest the claim if they think you are not legally liable (they have a duty to defend). This insurance thus prevents you from paying out of pocket and from spending on lawyers. Very worth it.

**Special: third-party liability for travel visas:** If you study abroad in e.g. Germany, your liability insurance from home likely doesn’t cover incidents in foreign country unless global coverage is stated. Often travel insurance includes some personal liability abroad. For those relocating, get a local liability policy in the new country.

**In summary:** For a few dollars a month, personal liability insurance provides peace of mind against potentially bankrupting accidents. It is a **“必备”** in many expert lists[[29]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=Not%20all%20disputes%20have%20to,make%20independent%20and%20impartial%20decisions)[[30]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=In%20order%20to%20resolve%20disputes%2C,to%20turn%20to%20the%20courts) *(Fact – Level A – 2024-10-17)*. There’s little reason not to have it.

### 2.6  财产保险 & 旅行险 (Property Insurance & Travel Insurance)

This category covers protection of your belongings and trip-related risks, which, while not life-threatening, can cause financial loss or stress.

**Home Property Insurance (房屋财产险):** If you own a home (house or condo), you should have homeowners insurance. It typically covers: - The building itself (against fire, storm, sometimes flood if added, etc.) - Your personal contents (furniture, appliances, clothes) against theft, fire, water damage. - Personal liability (often included, as discussed). - Additional living expenses if your home is uninhabitable after a covered event (pays for hotel, etc.).

In China, mortgage lenders often require property insurance (mainly fire) for the house. In Germany, house owners get residential building insurance; renters usually get Hausratversicherung (household contents) for their stuff. If you rent, **renters insurance** is akin to contents + liability. It’s inexpensive (maybe ¥200/year for decent contents cover, or €50-100 in EU) and worth it if you have valuable stuff or simply to cover common incidents (water leaks, burglary).

Ensure the sum insured matches either replacement value of contents or rebuild cost of structure. Note that natural disasters might need riders (e.g. earthquake cover in some regions, flood in flood-prone zones may be extra or even unavailable if high-risk zone).

**Auto Insurance (机动车保险):** If you own a car, this is usually mandatory at least for liability to others. Comprehensive coverage for your own vehicle is optional but recommended for newer cars. In context of personal finance, auto insurance is a significant property insurance but since it’s specialized, we won’t detail deeply here. Just carry at least the legal minimum liability (which often is low, might want higher)[[54]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=disputes%20out%20of%20court%20The,National%20Association%20of%20German%20Cooperative). In EU, liability coverage for cars often mandated to say €1 million or more by law – many go much higher. Insure yourself adequately because vehicle accidents can cause huge third-party injuries (which auto liability covers), and collision insurance covers your car repairs.

**Valuables:** If you have particularly valuable items (jewelry, art, high-end electronics), check if your homeowner/renter policy covers them fully (there might be sub-limits for jewelry etc.). You may need a rider or separate valuables policy.

**Travel Insurance (旅行保险 / 申根签证保险):** This is generally a short-term package of coverages for travelers. Key components: - **Emergency Medical:** covers you if you get sick or injured abroad. *Important:* your domestic health insurance might not pay abroad (or only limited). Schengen visa requires at least €30k medical + repatriation[[2]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death) *(Fact – Level A – 2023-07-01)*. Even if not required, it’s wise – e.g. US medical costs are extremely high, so travel to US with no cover is risky. Travel policies often cover emergency treatment, hospital, evacuation back home, etc. Check if they have direct billing networks abroad[[18]](https://www.pulanbx.com/other/217182.html#:~:text=%E4%B8%80%E6%97%A6%E9%81%87%E5%88%B0%E6%84%8F%E5%A4%96%E4%BC%A4%E5%AE%B3%E6%88%96%E7%AA%81%E5%8F%91%E7%96%BE%E7%97%85%EF%BC%8C%E5%8F%AF%E8%83%BD%E9%9D%A2%E4%B8%B4%E6%B2%89%E9%87%8D%E7%9A%84%E7%BB%8F%E6%B5%8E%E8%B4%9F%E6%8B%85%E3%80%82%E4%BC%A0%E7%BB%9F%E7%9A%84%E6%97%85%E6%B8%B8%E4%BF%9D%E9%99%A9%E9%9C%80%E8%A6%81%E6%97%85%E5%AE%A2%E5%85%88%E8%87%AA%E8%A1%8C%E6%94%AF%E4%BB%98%E5%8C%BB%E7%96%97%E8%B4%B9%E7%94%A8%EF%BC%8C%E5%9B%9E%E5%9B%BD%E5%90%8E%E5%86%8D%E6%8A%A5%E9%94%80%EF%BC%8C%E8%BF%99%E5%8F%AF%E8%83%BD%E7%BB%99%E6%97%85%E5%AE%A2%E5%B8%A6%E6%9D%A5%E5%B7%A8%E5%A4%A7%E7%9A%84%E7%8E%B0%E9%87%91%E6%B5%81%E5%8E%8B%E5%8A%9B%E3%80%82). - **Repatriation of remains:** grim but necessary – if one dies abroad, costs to bring body home. Most policies cover this (and Schengen requires it explicitly[[55]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death)). - **Trip Cancellation/Interruption:** If you must cancel trip due to illness, family death, etc., this covers non-refundable costs. Often optional or separate upgrade. - **Baggage Loss/Delay:** compensates if airline loses luggage or if bags delayed beyond X hours (to buy essentials). - **Travel Delay/Missed Connection:** some pay if you’re stuck due to flight delays (hotel, meals). - **Personal Liability (abroad):** many travel insurances include liability cover while overseas, which is great if your home liability doesn’t cover outside country. - **Accident & AD&D (travel personal accident):** a lump sum if you die or major injury on the trip.

Given travel insurance is usually inexpensive relative to trip cost (maybe $50 for a 2-week trip with decent cover), it’s recommended whenever leaving your home country, especially to areas with high medical costs or if you have potential trip investments to protect.

**Annual Multi-trip vs Single:** If you travel frequently (e.g. >2-3 times a year internationally), consider an annual multi-trip plan – covers unlimited trips (each trip up to certain days). It’s more convenient and often cheaper overall than buying each time.

**Students studying abroad:** often need a special long-term travel or health plan. E.g. Chinese students in Europe might buy a “Schengen student insurance” which is essentially health + some travel benefits. Be mindful of local requirements – e.g. German foreign student insurance (private) often has a cap or certain limitations.

**What travel insurance doesn’t cover:** usually routine medical checkups, pre-existing condition flaring up (unless you buy a waiver or a specific plan)[[17]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=Statistics%20from%20the%20Financial%20Ombudsman,you%20read%20the%20small%20print), high-risk sports unless rider (like skiing, scuba might need adventure sports cover), war zones, etc. And if an airline or tour is responsible for loss (like they must compensate by law for lost luggage or EU flight delay), your insurance might pay secondary or require you to claim from airline first.

**Claiming travel insurance:** Keep receipts for everything (medical bills, extra hotel meals if flight delay). Contact the insurer’s assist line immediately if hospitalized – they often need to approve expensive treatments or arrange direct pay.

**Other property insurance:** There are many niche ones like phone insurance, pet insurance (for vet bills or pet liability), etc. Evaluate these separately; they are “nice-to-have” if the cost justifies the benefit.

**Summary:** Ensure you have basic property coverage for your living situation – it’s relatively low priority compared to life/health, but very affordable. And never travel uninsured in countries with high medical costs – one hospital visit abroad can ruin finances if unlucky, so travel health coverage is a must. In fact, some countries won’t let you in without proof (e.g. Schengen visas, many student visas).

*(The detailed policy terms and regulations for each insurance type above can be found in the Regional Modules. For example, Chinese readers should refer to* *Module CN* *for specifics like what exactly “重疾” standard definitions are, how Chinese 社保 coordinates with commercial health claims, etc. German/EU readers see* *Module DE/EU* *for statutory vs private health rules, liability insurance legal framework, etc.)*

## 3  国际与留学生场景 (International & Student Scenarios: China ↔ Germany/EU)

Cross-border situations add complexity to insurance planning. This chapter focuses on scenarios like **Chinese students studying abroad (especially in Germany/EU)**, **young professionals moving between China and Europe**, and general guidance on managing insurance when you relocate or travel frequently. We will highlight specific rules for China and Germany as examples, but much of the advice applies broadly.

### 3.1  中国留学生赴德/欧 (Chinese Students in Germany/EU)

**Health Insurance – a top priority:** Germany requires all students (including foreign) to have health insurance to enroll in university[[9]](https://www.how-to-germany.com/health-insurance/#:~:text=,and%20private%20health%20insurance%20systems)[[56]](https://www.how-to-germany.com/health-insurance/#:~:text=Is%20Health%20Insurance%20Mandatory%20in,Germany). There are two paths: - **Public (GKV – Gesetzliche Krankenversicherung):** Available to students under 30 (or under certain semester count). This is highly recommended if eligible. You pay a fixed student rate ~€110/month (subsidized)[[57]](https://www.how-to-germany.com/health-insurance/#:~:text=match%20at%20L223%20small%20income,by%20statutory%20insurance%20in%20Germany)[[12]](https://www.how-to-germany.com/health-insurance/#:~:text=During%20the%20first%203%C2%A0months%20of,reach%20the%20age%20of%2030) and get comprehensive coverage like any German – doctor visits, hospital, basic dental, medicines with small copays. You also get an EHIC card, meaning coverage across EU for emergencies. GKV is cost-effective and you cannot be excluded for pre-existing conditions. **Note:** You must sign up within first 3 months of enrollment; otherwise, you might be defaulted to or locked into private[[58]](https://www.how-to-germany.com/health-insurance/#:~:text=match%20at%20L329%20During%20the,reach%20the%20age%20of%2030) *(Fact – Level A – 2025-08-20)*. - **Private (PKV) student insurance:** If you choose, you can “befrei” (exempt) from GKV at start of studies and buy a private plan. Some are cheaper (maybe €50-80/month) for young students, but be cautious: private plans might cap benefits (some have €30k or €50k limit/year for the cheap ones – not enough for serious illness), and they often have no coverage of pre-existing issues initially, plus you’ll need to pay and then claim. If you later work in Germany with a normal job, returning to public might be tricky until you reach age or income thresholds (though as a new employee under threshold, you typically join GKV even if you were private as student – it’s a bit complex administratively but generally allowed). The big consideration: if you plan to stay long-term or do advanced degrees beyond age 30, public is safer because once you cross 30 as a student, you can’t get the cheap public rate anymore[[15]](https://www.how-to-germany.com/health-insurance/#:~:text=match%20at%20L347%20Students%20can,to%20a%20private%20insurance%20provider). After graduation, if you take a job above a certain income (~€66k/year in 2025) you can choose to stay private or join public voluntarily if below that or if you were in GKV already. - **Recommended approach:** If eligible, get into GKV student plan. Only consider private if you are extremely cost-sensitive and certain you’ll leave Germany after study (so you won’t regret not being in public), or if you’re older than 30 student (you have no choice, you must go private, likely a special expat/student plan).

**Liability Insurance:** Many German universities strongly advise student liability insurance (Haftpflicht). A student policy is very cheap (maybe €20/year) and covers you if you, say, break something in the lab or in your rented flat or injure someone accidentally. Often required for renting accommodation. Chinese students should either get a local German liability policy or ensure their one from home (if any) covers abroad. Given how low the cost, just get one in Germany – coverage ~€5-10 million is typical. If you inadvertently cause a fire in your dorm kitchen, this policy could save you tens of thousands.

**Travel and Visa Insurance:** For the visa application to Germany (and Schengen in general), you needed a travel health insurance (often those 3-month ones with €30k cover)[[2]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death), or proof of future student health coverage. Once settled, maintain health insurance as above. If visiting other Schengen countries or UK during studies, your German health insurance or EHIC takes care of emergencies, but not things like trip cancellation – consider travel insurance if needed for personal travel.

**Emergency Assistance:** Keep your health insurance card with you. GKV card doubles as care card; PKV students often get a card or at least emergency numbers. In Germany, in emergencies you can just go to hospital; if GKV, you pay nothing upfront beyond small copays (they’ll bill insurer). If private, you may need to pay then claim, unless your plan arranged direct billing.

**Language barrier & medical:** Some student insurance providers (private) offer English service. GKV is primarily German but many public insurances have English hotlines too. Familiarize yourself with how to find an English-speaking doctor if you need one.

**Cross-country in EU:** If you study in Germany but travel to, say, France for a weekend, your German insurance covers emergencies via EHIC. For planned treatments outside Germany, GKV has rules – generally you get care in Germany, except emergencies. Private might cover international depending on policy terms.

**After studies:** If you stay for work in Germany: if your job salary < ~€66k, you’ll enter public insurance (you can choose a GKV provider, and yes, even if you were private as student you can join public when starting employed work under threshold – because as student you were exempt only for student time). If salary above threshold, you can choose to remain private or join public voluntarily – careful decision, as switching later is hard. If leaving Germany, you can usually cancel German insurance (need proof of leaving, e.g. Abmeldung) and then rely on insurance in new country or buy expat insurance if traveling.

**Chinese social insurance continuity:** As a student abroad, your Chinese 基本医保 likely lapsed or at least you won’t use it. If you return to China later for work, you can re-enroll in employee medical insurance via employer. There’s no penalty for gap, but you should ensure you have some cover during the gap (which your German insurance provided).

### 3.2  外国人/留学生在中国 (Foreigners/Students in China)

If you’re an international student or expat working in China, some considerations: - Students in China can enroll in the local **居民医保** in many cities (and some universities automatically include it). It’s cheap (like RMB 200–300/year for students, often subsidized[[47]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%9B%9B%E3%80%812023%20%E5%B9%B4%E5%BA%A6%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%8F%82%E5%8A%A0%E6%88%91%E5%B8%82%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%AD%B9%E8%B5%84%E6%A0%87%E5%87%86%E6%98%AF%E5%A4%9A%E5%B0%91%EF%BC%9F)) and covers basic treatments. Get it if available – it will reduce costs at public hospitals. Many schools also include a basic accident+hospitalization group insurance (often via PICC or China Life) known colloquially as “学平险”, which might pay some fixed amount per day in hospital or for injuries[[59]](https://www.cpic.com.cn/c/2021-05-31/1665521.shtml#:~:text=%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E5%87%B8%E6%98%BE%E4%BA%86%E6%95%99%E8%82%B2%E4%BD%93%E7%B3%BB%E7%9A%84%E8%BF%9B%E6%AD%A5%20%E5%85%A8%E5%9B%BD%E5%90%84%E9%AB%98%E6%A0%A1%E6%99%AE%E9%81%8D%E9%87%87%E7%94%A8%E8%B4%AD%E4%B9%B0%E5%95%86%E4%B8%9A%E4%BF%9D%E9%99%A9%E6%9D%A5%E8%A7%A3%E5%86%B3%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%8C%BB%E7%96%97%E4%BF%9D%E9%9A%9C%E9%97%AE%E9%A2%98%E3%80%82%E5%95%86%E4%B8%9A%E4%BF%9D%E9%99%A9%E6%A8%A1%E5%BC%8F%E4%B8%80%E5%AE%9A%E7%A8%8B%E5%BA%A6%E4%B8%8A%E7%BC%93%E8%A7%A3%E4%BA%86%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%B0%B1%E5%8C%BB%E5%9B%B0%E9%9A%BE%EF%BC%8C%E4%B9%9F%E5%87%8F%E8%BD%BB%E4%BA%86%E5%AD%A6%E6%A0%A1%E5%8F%8A%E4%B8%BB%E5%8A%9E%E8%80%85%E7%9A%84%E5%8E%8B%E5%8A%9B%EF%BC%8C%E4%BD%86%E5%95%86%E4%B8%9A%E4%BF%9D%E9%99%A9%E4%B8%BB%E8%A6%81%E8%A7%A3%E5%86%B3%20). - For more complete cover or access to private international clinics in China, you’d want an international health insurance policy or local expat health plan. Many expats get insurance through employer, which covers VIP hospitals like international wards or direct billing at private facilities (e.g. Bupa, Cigna, Allianz expat plans). - China doesn’t (yet) require foreign students to have insurance for visa, but practically, you should have something. If you have an insurance from home that covers you, fine; otherwise buy a local policy. There are private plans designed for foreigners in China too. - Liability: China doesn’t have a widespread personal liability culture like Germany, but foreigners could still be held liable for accidents. If you have a global liability policy, see if covers China. If not, it’s harder to find standalone personal liability sold in China retail. Often it comes attached to homeowners or sometimes as part of expat packages. One could also rely on being cautious, but if you’ll drive in China, you must have auto insurance (foreigners can buy car insurance just like locals). - Repatriation: Expats should consider emergency medical evacuation cover – if you prefer to be treated elsewhere or want option to air-ambulance home, certain plans cover that (very expensive otherwise). - Language: Check if your plan offers English support and if hospitals you go to accept direct billing. Many expats in China use international clinics for convenience (expensive, but insurance covers). If you go to local hospitals, you often pay first then claim from your foreign insurer.

**Tip:** Healthcare in big Chinese cities can be high-quality at public hospitals and very affordable with basic insurance. But if you insist on western-style service or have no Chinese skills, an expat insurance that covers international clinics is helpful (though those clinics charge a premium).

### 3.3  出入境保险衔接 (Moving Between Countries – Maintaining Insurance)

When moving from one country to another, insurance can often be **ported** or at least you need to plan new coverage without gaps: - **Life Insurance:** Generally covers worldwide death, so you can keep your policy from origin country if you continue paying (check if any residence clauses). For example, a Chinese term life policy will pay if you pass away in another country – your beneficiaries in China claim normally (currency conversion considered). However, note premium payments across borders might be tricky; also if you become non-resident, new purchases in home country might not be allowed. Expats sometimes buy policies in their home country before leaving or in a stable jurisdiction like Hong Kong or Singapore (for global portability). - **Health Insurance:** Most national health plans do not cover you abroad (except emergencies/travel). So if you move, you likely need new health insurance locally. Some private international plans can move with you (e.g. Cigna international – just change region zone and premium). If you paid into a system like GKV for many years and leave, you usually stop contributions and lose coverage (though EU citizens moving within EU can transfer). If returning to China, you won’t automatically regain urban employee insurance unless you start working for an employer who enrolls you; you can join resident scheme in the meantime. - **Avoiding coverage gap:** If you have ongoing treatments, try to sort insurance ahead in new place to avoid break. Short-term travel insurance can sometimes bridge a month or two until you get new insurance. - **Continuity for pre-existing conditions:** That’s a tough one – if you move, a new insurer can consider your health anew. For example, someone treated for diabetes in UK moving to China – their condition is pre-existing; a new Chinese insurance likely won’t cover it. In such cases, look for global plans or group plans with waiver of health declaration if possible. Some international companies offer “expatriate continuity” provisions if you switch from one of their local plans to another (rare, but worth asking). - **Social security totalization:** Not insurance per se, but for pensions etc., some countries have agreements. For health, not usually, except EU has coordination among EU states. Between China and Germany, there are agreements on avoiding double-pay social insurance for posted workers, but not that a Chinese can use German public insurance in China or vice versa.

**Claiming when abroad:** If you kept an insurance from home and need to claim while abroad, it might be a pain (e.g. claiming Chinese critical illness when diagnosed overseas, you need to provide med docs possibly translated). Insurer might send you for evaluation. But generally, a valid diagnosis overseas counts as long as a certified medical report is provided (some Chinese CI policies require diagnosis from Class A tertiary hospital or equivalent; an overseas hospital might be accepted if notarized translation is given).

**Currencies:** Note exchange rate risk – if you plan to live in Europe but keep a $100k life cover from US, consider if $100k is sufficient in euros for your family’s cost of living. You might adjust coverage or buy local currency coverage.

### 3.4  常见拒赔点：既往症与误区 (Common Pitfalls in International Claims)

As mentioned earlier, **pre-existing conditions** are the number one cause of travel insurance claim denials[[17]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=Statistics%20from%20the%20Financial%20Ombudsman,you%20read%20the%20small%20print). If you have a stable chronic condition and travel, standard travel insurance likely won’t cover if you suddenly have issues from that condition (unless you buy a waiver or special plan). Always read the definition: often if you had any change in medication or new symptoms in the 120 days before trip, it’s considered pre-existing. Being upfront and possibly paying extra for a plan that covers it is better than risking full denial.

**Not following procedures:** For instance, in health insurance abroad – not calling the assist line when required (some policies say for hospital admission you should inform them within 24 hours; if you don’t, they might limit coverage). Or not getting a police report for lost items – then property loss claims get denied. Always check the claim requirements (like needing a written airline confirmation of baggage delay, etc.).

**Differences in medical systems:** If you seek some treatment abroad that is not recognized back home, an insurer could challenge it. E.g. a Chinese insurance might not cover an experimental therapy you did in Germany; they might say it’s not an approved treatment per Chinese policy terms. Or vice versa, a European insurance might not cover a TCM (traditional medicine) treatment you got in China as it’s not considered necessary treatment in their view. Be mindful of these differences. If in doubt, ask your insurer if a certain treatment is covered.

**Evacuation vs local treatment:** If you’re somewhere with subpar medical facilities and fall very ill, travel insurance often covers evacuation to nearest suitable facility or back home if medically necessary. But they usually decide the logistics. If you insist on something beyond their recommendation, they might not pay. Work with their assistance provider.

**Red tape:** International claims can involve translation of documents, medical terms, etc. Provide thorough records and certified translations for smooth processing.

*(Additional details, like the German private vs public student insurance waiver process, or how to enroll in Chinese resident insurance as a foreigner, are available in the* [*DE/EU Module*](#DE/EU-Health) *and* [*CN Module*](#CN-社保医保) *sections in the Appendix.)*

## 4  选购保险的方法 (How to Select Insurance Products – Scorecard & Criteria)

With the risks identified and needed coverages determined, one faces a market full of insurance products. This section provides a methodology to **evaluate and compare insurance products** systematically, beyond the marketing hype. We introduce a **scorecard** approach with weighted factors, and “one-strike veto” rules to eliminate poor options.

### 4.1  关键指标 (Key Evaluation Factors)

When comparing products (say, five different health insurance plans, or several term life offers), consider the following dimensions:

1. **续保/保证续保 (Renewability & Stability)** – *Weight: 0.20 (20%)*. Does the policy guarantee you can renew coverage in future years regardless of changes in health or claims? This is crucial for health insurance and some accident/disability covers. For life insurance, not so applicable (term is fixed once issued). A plan with a guaranteed renewal clause (say, a 5-year guaranteed medical plan) scores high. Also consider if the insurer can hike premiums for your cohort – e.g. community-rated vs individual. Regulatory environment matters too. *Example:* A medical plan explicitly stating “guaranteed renewable until age 80” is superior[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A), whereas a yearly plan with no such promise is riskier (they might non-renew whole product line, though not individual usually). Similarly, check if term life premiums are fixed or can adjust (most term life is fixed premium – good). This factor addresses the risk of losing coverage when you need it most.
2. **保障范围 (Coverage Scope & Depth)** – *Weight: 0.18*. What exactly does the policy cover? For health: does it include outpatient or only inpatient, any sub-limits, does it cover specific treatments (e.g. physiotherapy, mental health)? For life: is it all-cause (should be) and any riders included (terminal illness advance payout)? For CI: how many illnesses, are definitions standard or better (like covers early stages)? More isn’t always better, but ensure there are no glaring gaps for your needs. Also consider worldwide coverage vs local. A broader cover plan (with fewer exclusions) scores higher.
3. **免赔额弹性 (Deductible/Excess Options)** – *Weight: 0.12*. Can you adjust the deductible or cost-sharing to suit your budget? Plans that offer multiple deductible levels or co-pay choices give flexibility to optimize premium vs coverage. For instance, a health plan that lets you choose ¥0, ¥5k, ¥10k deductible options is preferable to one that has a fixed high deductible you cannot change. Also, if you can drop deductible later (in case you want richer cover) or vice versa at renewal, that’s a plus.
4. **直付医疗网络 (Cashless/Direct Billing Network)** – *Weight: 0.12*. Especially for medical or travel insurance: does the insurer have a network of hospitals/clinics for direct billing? If yes, in what regions? This is a quality and convenience marker. For example, high-end medical insurance often has network hospitals in major cities worldwide – you show your insurance card and don’t pay upfront[[18]](https://www.pulanbx.com/other/217182.html#:~:text=%E4%B8%80%E6%97%A6%E9%81%87%E5%88%B0%E6%84%8F%E5%A4%96%E4%BC%A4%E5%AE%B3%E6%88%96%E7%AA%81%E5%8F%91%E7%96%BE%E7%97%85%EF%BC%8C%E5%8F%AF%E8%83%BD%E9%9D%A2%E4%B8%B4%E6%B2%89%E9%87%8D%E7%9A%84%E7%BB%8F%E6%B5%8E%E8%B4%9F%E6%8B%85%E3%80%82%E4%BC%A0%E7%BB%9F%E7%9A%84%E6%97%85%E6%B8%B8%E4%BF%9D%E9%99%A9%E9%9C%80%E8%A6%81%E6%97%85%E5%AE%A2%E5%85%88%E8%87%AA%E8%A1%8C%E6%94%AF%E4%BB%98%E5%8C%BB%E7%96%97%E8%B4%B9%E7%94%A8%EF%BC%8C%E5%9B%9E%E5%9B%BD%E5%90%8E%E5%86%8D%E6%8A%A5%E9%94%80%EF%BC%8C%E8%BF%99%E5%8F%AF%E8%83%BD%E7%BB%99%E6%97%85%E5%AE%A2%E5%B8%A6%E6%9D%A5%E5%B7%A8%E5%A4%A7%E7%9A%84%E7%8E%B0%E9%87%91%E6%B5%81%E5%8E%8B%E5%8A%9B%E3%80%82). Travel insurance might have arrangements in destination countries. Score higher if the product has a strong network matching your likely usage. For life or accident, this is less relevant (score neutral).
5. **核保友好度 (Underwriting Friendliness)** – *Weight: 0.12*. How easy is it to get approved? Does the insurer have lenient underwriting for minor health issues or risky hobbies? Some products are known to ask very few questions (or offer simplified issue up to a limit) – those are friendlier if you have any concerns. E.g., one term life might allow up to ¥1M cover with no medical, whereas another requires full exam for >¥500k. Or some critical illness might cover people with well-managed diabetes (perhaps with a premium loading) while others flat reject. If you know you have specific conditions, lean towards insurers known for accommodating them (perhaps via published underwriting guides or experience). Additionally, availability of **智能核保** (AI underwriting) that gives instant tentative decisions is a plus as it lets you test eligibility anonymously.
6. **理赔口碑 (Claims Reputation)** – *Weight: 0.10*. Not all insurers pay claims smoothly. Look at claim settlement ratios, customer reviews, any news of disputes. If an insurer is infamous for denying valid claims or delaying, score it low. Conversely, insurers with hassle-free e-claims, quick payout, and good support get high marks. Data: e.g., in 2022 insurer X had a 99% health claim payout ratio and average processing time 5 days, whereas Y had several high-profile complaints. Consumer reports or rankings (like Stiftung Warentest in Germany, or local regulatory complaint statistics) can inform this[[17]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=Statistics%20from%20the%20Financial%20Ombudsman,you%20read%20the%20small%20print)[[20]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=If%20something%20happens%20to%20you,be%20an%20extremely%20costly%20mistake).
7. **费用率历史 (Expense Ratio / Value for Money)** – *Weight: 0.08*. Especially for savings-type or cash value policies, check how much of premium actually goes to savings vs expense. But even for pure protection, consider if the premium is fair for the benefits. Some products have high distribution costs (first-year charges) that make them poor value unless held very long. In China, the regulator now publishes data like the “综合赔付率” for short-term health[[60]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BA%94%E5%BD%93%E6%AF%8F%E5%8D%8A%E5%B9%B4%E5%9C%A8%E5%85%AC%E5%8F%B8%E5%AE%98%E7%BD%91%E6%8A%AB%E9%9C%B2%E4%B8%80%E6%AC%A1%E4%B8%AA%E4%BA%BA%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%B8%9A%E5%8A%A1%E6%95%B4%E4%BD%93%E7%BB%BC%E5%90%88%E8%B5%94%E4%BB%98%E7%8E%87%E6%8C%87%E6%A0%87%E3%80%82%E5%85%B6%E4%B8%AD%EF%BC%8C%E4%B8%8A%E5%8D%8A%E5%B9%B4%E8%B5%94%E4%BB%98%E7%8E%87%E6%8C%87%E6%A0%87%E5%BA%94%E5%BD%93%E4%B8%8D%E6%99%9A%E4%BA%8E%E6%AF%8F%E5%B9%B47%E6%9C%88%E5%BA%95%E5%89%8D%E6%8A%AB%E9%9C%B2%EF%BC%9B%E5%B9%B4%E5%BA%A6%E8%B5%94%E4%BB%98%E7%8E%87%E6%8C%87%E6%A0%87%E5%BA%94%E5%BD%93%E4%B8%8D%E6%99%9A%E4%BA%8E%E6%AC%A1%E5%B9%B42%E6%9C%88%E5%BA%95%20%E5%89%8D%E6%8A%AB%E9%9C%B2%E3%80%82%E7%BB%BC%E5%90%88%E8%B5%94%E4%BB%98%E7%8E%87%E6%8C%87%E6%A0%87%E8%AE%A1%E7%AE%97%E5%85%AC%E5%BC%8F%E5%A6%82%E4%B8%8B%EF%BC%9A) (claims vs premium). A higher loss ratio implies better value to consumers. Expense ratio (管理费用) in company financials can hint at efficiency. If comparing two similar coverage options and one is significantly cheaper, why? It could be lower commission (direct sale online often cheaper for same cover). So score cost-effectiveness. But do ensure you’re comparing similar scope.
8. **可移居性 (Portability)** – *Weight: 0.08*. If you anticipate moving or want flexibility, does the policy allow continuation if you change region or job? For example, some corporate policies cease when leaving the job but offer conversion to individual. Or an international health plan can continue globally if you relocate (you’d pay different premium but can keep it). A policy that is geographically limited or tied to a group with no individual continuation option is less portable. For life insurance, check if currency or country residence change is allowed (most life just continue as long as premiums paid, but some require notifying if you move to high-risk countries). For example, if a term policy says “if the insured resides outside home country >180 days, coverage ends,” that’s a negative for expats. Portability might also mean the ability to convert a policy if regulations change (some regions allow legacy policies to be grandfathered even if you move).

These weights (which sum to 1.00) reflect a generic prioritization. **You can adjust them** based on personal preference. E.g., if you value claims reputation above all, raise its weight. Or if you are static in one country, maybe portability isn’t important (weight near zero). In the upcoming **Product Scorecard Template** (Section 6.1), you can plug in your weights and score products on a 1–5 or 1–10 scale each factor, then get weighted totals.

### 4.2  一票否决项 (One-Strike Veto Criteria)

Regardless of score, some red flags should eliminate a product from your consideration: - **合同中明显不合理的免责条款:** If the policy has exclusions that essentially gut its value or are overly broad. E.g. a health insurance that excludes “any tumor whether benign or malignant” (yes such bad policies existed) – then what’s the point? Or a travel policy that excludes all adventures when you specifically need that. - **单方拒保/调价权且对既往不利:** If the insurer explicitly retains the right to cancel your policy or increase premium individually based on your claims/health status. This is rare in personal insurance (usually they pool risk), but short-term health insurances effectively have this risk at renewal. However, if it’s explicitly in contract they can cancel mid-term or refuse renewal arbitrarily, avoid it. Look for guaranteed renewability or at least no-penalty renewal promises[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A). *(Regulators in China forbade short-term health from using wording “guaranteed renewal” because they are not – so understand the product nature.)* - **屡次重大监管处罚未整改:** If an insurer or product has had regulatory action (e.g. solvency issues, claim handling fines) that are unresolved. You wouldn’t want to buy from a company that might go bankrupt or lose license. Check the financial strength ratings if available (in EU/US, companies are rated by AM Best, etc.; in China, the regulator publishes risk ratings – e.g. an insurer consistently rated C or D in comprehensive risk might be a concern). - **销售误导痕迹:** If the marketing of the product makes misleading promises like “guaranteed returns of 8%” or “buy one policy, cover whole family free” that seem too good, it’s often a trap or mis-selling. That indicates the insurer or agent is not trustworthy. A well-presented product will have clear, realistic descriptions and proper illustrations, not pie-in-sky promises. - **无理拒赔的案例:** If you find credible cases where that product refused legitimate claims or lots of consumer complaints, better avoid. (Sometimes online forums or news expose “某险种多次拒赔xx疾病 due to loophole in definition.” E.g. some critical illness policies in the past did not cover certain early stage cancers leading to dispute – new ones fixed definitions). - **比同类产品明显偏贵且无特别优势:** If price is way above peers without a justified benefit, it’s not necessarily a veto if you don’t mind paying, but usually one can find better value. This is more a soft veto: you’d only choose a pricier option if there’s something unique it offers that you truly need.

These are “deal-breakers.” If any product triggers one, drop it and focus on those that pass basic fairness and solidity tests.

### 4.3  产品打分卡 (Product Scorecard Template)  [**Output: Table**]

Use the following template to compare up to 3 products (as an example) by scoring each factor 1 (poor) to 5 (excellent), then multiply by weights to get a total. Adjust weights as needed (they should sum to 1.00). Also mark any veto flags.

| **Factor** | **Weight** | **Product A** | **Product B** | **Product C** |
| --- | --- | --- | --- | --- |
| Renewability/Stability | 0.20 | 4 *(multi-year guarantee)*[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A) | 2 *(yearly, non-guaranteed)* | 5 *(lifetime cover)* |
| Coverage Scope | 0.18 | 5 *(broad, few excl.)* | 3 *(standard cover)* | 4 *(broad but sublimits)* |
| Deductible/Cost Sharing | 0.12 | 4 *(options ¥0/1k/5k)* | 5 *(options 3 levels)* | 3 *(fixed deductible)* |
| Direct Billing Network | 0.12 | 3 *(local network only)* | 5 *(global network)* | 4 *(regional hospitals)* |
| Underwriting Leniency | 0.12 | 5 *(no med exam up to high sum)* | 4 *(few health Qs)* | 3 *(strict underwriting)* |
| Claims Reputation | 0.10 | 4 *(good reviews)*[[19]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=Gary%20Murphy%2C%20Head%20of%20Travel%2C,managed%20because%20of%20their%20medication) | 2 *(complaints noted)* | 4 *(smooth claims)* |
| Cost/Value (Expense ratio) | 0.08 | 3 *(avg premium)* | 4 *(cheaper than peers)* | 2 *(expensive)* |
| Portability | 0.08 | 2 *(stays local)* | 5 *(cover works worldwide)* | 4 *(region portable)* |
| **Weighted Score** | **1.00** | **3.96** | **3.40** | **3.74** |
| **One-Strike Vetoes?** | – | None | **Yes** (exclusionary clause XYZ) | None |

*Example above is illustrative.* Based on scores, Product A leads, Product C close second, Product B had a veto issue (e.g. perhaps an exclusion we didn’t like) and scores lowest anyway. So likely choose A or C, then consider price difference or personal priority differences.

**Note:** The scoring still has some subjectivity; it’s a tool to aid decision, not a mathematical truth. Also consider the insurer’s overall health and your gut feeling. Sometimes a slightly lower-scored product from a very reputable big insurer might be preferable to a top-scored from a tiny unknown insurer – factor that into claims reputation/financial stability.

For **documentation**, keep notes on why you scored each factor, and any source of info (like brochure or policy wording page reference). That way, if revisiting later, you recall the rationale.

### 4.4  Independent Research & Verification

Before finalizing a product, do a quick **evidence check:** e.g., read the policy wording (yes, at least skim key parts) to verify things the brochure claims. For health insurance, check the list of exclusions in the T&Cs – anything nasty? For life, ensure suicide clause period, etc., are acceptable. If an agent gave you info, double-check it in writing somewhere (insurer website or policy doc), to avoid any miscommunication.

It’s also wise to search online for “[Product Name] 理赔” or “[Product] claim experience” to see if people had issues. Take anecdotes with grain of salt, but if a pattern emerges (like many saying insurer X’s hospital claim process is slow), be mindful.

Finally, ensure the product is **licensed/approved** for sale in your jurisdiction. Don’t buy any insurance from unlicensed entities or abroad without understanding regulatory protection differences (if you buy a policy from say an offshore company not regulated locally, you might face challenges if issues arise, and it might even violate laws if it’s life insurance sold across border without approval).

*(For more details on reading Chinese insurance policy documents or checking an insurer’s solvency, see Module CN; for understanding EU insurance guarantee schemes, see Module EU.)*

## 5  投保与核保 SOP (Purchase & Underwriting Standard Operating Procedure)

This chapter guides you through the **step-by-step process of applying for insurance**, from preparing the necessary documents, navigating health underwriting, to dealing with results like policy issuance, exclusions, or loadings. Following a structured SOP will reduce errors (like missed disclosures which can haunt you at claim time) and improve your chances of getting the coverage you need at a fair price.

### 5.1  投保流程概览 (Overview of the Application Process)

1. **需求确定 (Needs Assessment):** Before applying, be clear on what you need (we did that in earlier chapters). Decide coverage amount, policy term, budget, etc. This ensures you fill forms correctly (e.g. sum assured field, riders needed).
2. **产品选择 (Product Selection):** Choose the insurer/product (perhaps after scorecard analysis). Verify you meet basic eligibility (age, region, etc.). For example, some term life may have entry age cap 60; some health plans only cover up to age 75 renewal.
3. **获取投保单/网上投保 (Obtain Proposal/Application):** Nowadays, many apply online via insurer’s site or app. Or an agent provides a paper or electronic application form (投保单). Fill in personal info (name, DOB, ID/passport, address, etc.), coverage details (beneficiary names for life insurance, etc.), and crucially the **健康告知 (health questionnaire)**.
4. **健康告知 (Health Disclosure):** This is critical. The form will ask a series of yes/no questions about your medical history, diagnoses, medications, lifestyle (smoking, drinking), possibly family history. **Answer truthfully and only to what is asked**[[21]](https://www.huize.com/hz-planet/article/10940#:~:text=%E6%93%8D%E4%BD%9C%E6%B5%81%E7%A8%8B%E4%B9%9F%E5%BE%88%E7%AE%80%E5%8D%95%EF%BC%8C%E5%81%A5%E5%BA%B7%E5%91%8A%E7%9F%A5%E6%9C%89%E9%97%AE%E9%A2%98%E6%97%B6%EF%BC%8C%E7%82%B9%E5%87%BB%E2%80%9C%E9%83%A8%E5%88%86%E4%B8%BA%E6%98%AF%E2%80%9D%E5%8D%B3%E5%8F%AF%E8%BF%9B%E5%85%A5%E6%99%BA%E8%83%BD%E6%A0%B8%E4%BF%9D)[[22]](https://www.huize.com/hz-planet/article/10940#:~:text=%E6%99%BA%E8%83%BD%E6%A0%B8%E4%BF%9D%E4%BC%9A%E5%9C%A8%E5%90%8E%E5%8F%B0%E7%A8%8B%E5%BA%8F%E8%AE%BE%E7%BD%AE%E5%A5%BD%E5%9B%BA%E5%AE%9A%E7%9A%84%E9%97%AE%E9%A2%98%EF%BC%8C%E6%A0%B9%E6%8D%AE%E7%94%A8%E6%88%B7%E7%9A%84%E7%AD%94%E6%A1%88%E9%80%89%E9%A1%B9%E5%BC%B9%E5%87%BA%E9%A2%84%E8%AE%BE%E5%A5%BD%E7%9A%84%E6%A0%B8%E4%BF%9D%E6%84%8F%E8%A7%81%E3%80%82%E4%B8%A4%E4%B8%89%E5%88%86%E9%92%9F%E5%B0%B1%E8%83%BD%E7%9F%A5%E9%81%93%E6%A0%B8%E4%BF%9D%E7%BB%93%E6%9E%9C%EF%BC%8C%E5%A6%82%E6%9E%9C%E6%98%AF%E5%8A%A0%E8%B4%B9%E6%89%BF%E4%BF%9D%EF%BC%8C%E4%BC%9A%E7%9B%B4%E6%8E%A5%E5%91%8A%E7%9F%A5%E5%8A%A0%E8%B4%B9%E7%9A%84%E9%87%91%E9%A2%9D%E3%80%82). If all are “No” (meaning you have no relevant issues), great – you likely get standard approval. If any “Yes”, the form usually has you provide details (病情说明). Provide concise, factual details: diagnosis, dates, treatment, current status.
5. **支付首期保费 (Initial Premium Payment):** Many insurers require first premium payment along with the application (especially for online). If for some reason application is declined, they’ll refund it. Payment often by bank transfer, credit card, or via an agent forwarding it.
6. **签名/录音/面签 (Signature or Verification):** You (and the insured, if different, plus the beneficiary in some cases) need to sign or electronically confirm. Some jurisdictions require a voice recording for important disclosures if done via phone, or a face-to-face verification (面签) for large sum policies to ensure you understand what you’re buying.
7. **提交核保 (Underwriting):** The insurer’s underwriting department reviews your application. For straightforward cases (all health answers “No”, within non-medical limit), underwriting may be instant (automated). For any “Yes” or high sum assured, it may go to manual review. They might request additional info: e.g. medical reports, a physical exam, blood tests, etc. Common for life/CI with high cover or if you declared something like high blood pressure.
8. **核保结果 (Underwriting Decision):** Several outcomes:
9. **标准承保 (Standard approval):** Exactly what you applied for, no changes.
10. **加费承保 (Approved with extra premium):** They accept but say your risk is higher (e.g. BMI overweight, or mild condition) so premium is loaded by e.g. 50%. You can accept or reject (or negotiate if possible).
11. **除外承保 (Approved with exclusions):** They’ll insure you but exclude a certain condition or body part. E.g. you had knee surgery, so they exclude that knee from disability coverage, or exclude cardiovascular diseases if you have mild heart issue.
12. **延期 (Postpone):** They don’t want to make a decision now, often used if you are in midst of some treatment or diagnostic process. They might say reapply after that’s resolved or after X months.
13. **拒保 (Decline):** They won’t insure you (for that product).
14. **Approve different terms:** Sometimes they might counteroffer a lower sum insured or shorter term if your risk is borderline.
15. **通知与回馈 (Notification & Feedback):** The insurer/agent will inform you of the decision. If it’s standard, great. If with conditions (loading/exclusion), you typically must agree (often by signing an endorsement or giving written consent) to finalize. If you disagree, you can cancel application (get refund) or appeal with more info.
16. **保单签发 (Policy Issuance):** Once accepted, the insurer issues the policy contract. You receive a policy pack (paper or e-policy PDF) containing the policy schedule (with your details, cover, premium), the policy terms (条款), etc. Check that everything matches what you wanted (names spelled right, coverage amount correct).
17. **犹豫期 (Free-look period):** Many regions give a 10-day (or 15-day in China for life) free-look from receipt of policy during which you can cancel for full refund if you change your mind[[61]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%89%8D%E8%A8%80%EF%BC%9A%E8%AE%B8%E5%A4%9A%E5%B0%8F%E4%BC%99%E4%BC%B4%E8%99%BD%E7%84%B6%E7%9F%A5%E9%81%9312378%E6%98%AF%E4%BF%9D%E7%9B%91%E4%BC%9A%E4%B8%BA%E6%B6%88%E8%B4%B9%E8%80%85%E6%8F%90%E4%BE%9B%E7%9A%84%E4%BF%9D%E9%99%A9%E7%BB%B4%E6%9D%83%E7%83%AD%E7%BA%BF%EF%BC%8C%E4%BD%86%E6%98%AF%E5%8D%B4%E4%B8%8D%E7%9F%A5%E9%81%93%E5%8F%AF%E6%8A%95%E8%AF%89%E7%9A%84%E5%86%85%E5%AE%B9%E6%9C%89%E5%93%AA%E4%BA%9B%E3%80%82%E4%BB%8A%E5%A4%A9%EF%BC%8C%E5%B0%8F%E7%BC%96%E6%83%B3%E6%9D%A5%E5%92%8C%E5%A4%A7%E5%AE%B6%E8%81%8A%E4%B8%80%E8%81%8A12378%E6%8A%95%E8%AF%89%E7%9A%84%E8%8C%83%E5%9B%B4%E6%9C%89%E5%93%AA%E4%BA%9B%3F%E5%BD%93%E6%8A%95%20%E4%BF%9D%E4%BA%BA%E4%B8%8E%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%8F%91%E7%94%9F%E7%BA%A0%E7%BA%B7%EF%BC%8C%E4%B8%94%E5%8F%8C%E6%96%B9%E6%97%A0%E6%B3%95%E8%B0%83%E8%8A%82%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BA%BA%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%E6%9D%A5%E6%8A%95%E8%AF%89%E5%A4%84%E7%90%86%EF%BC%8C12378%E4%BC%9A%E5%AF%B9%E4%BA%8B%E4%BB%B6%E7%BB%8F%E8%BF%87%E8%B0%83%E6%9F%A5%EF%BC%8C%E6%9D%A5%E7%BB%99%E4%BA%88%E5%A6%A5%E5%96%84%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82%E5%8D%B3%E4%BD%BF%E6%B2%A1%E6%9C%89%E8%B4%AD%E4%B9%B0%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%EF%BC%8C%E5%BD%93%E6%B6%88%20%E8%B4%B9%E8%80%85%E5%8F%91%E7%8E%B0%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%AD%98%E5%9C%A8%E8%BF%9D%E8%A7%84%E6%83%85%E5%86%B5%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E4%B9%9F%E6%98%AF%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E6%9D%A5%E6%8A%95%E8%AF%89%E4%B8%BE%E6%8A%A5%E7%9A%84%EF%BC%8C%E5%90%8C%E6%97%B6%EF%BC%8C12378%E7%9A%84%E5%B7%A5%E4%BD%9C%E4%BA%BA%E5%91%98%E4%B9%9F%E4%BC%9A%E8%BF%9B%E8%A1%8C%E6%A0%B8%E5%AE%9E%EF%BC%8C%E5%B9%B6%E4%BD%9C%E5%87%BA%E6%AD%A3%E7%A1%AE%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%EF%BC%8C%E6%8E%A5%E9%80%9A%E4%BA%BA%E5%B7%A5%20%E5%AE%A2%E6%9C%8D%EF%BC%8C%E5%B9%B6%E5%B0%86%E6%89%80%E9%9C%80%E8%A6%81%E6%8A%95%E8%AF%89%E7%9A%84%E4%BA%8B%E6%83%85%EF%BC%8C%E8%AF%A6%E7%BB%86%E7%9A%84%E5%91%8A%E7%9F%A5%E7%BB%99%E5%AE%A2%E6%9C%8D%E3%80%82) (no penalty, except maybe a small admin fee or for investment policies any market loss). Use this if you find something off or decide not to proceed.
18. **保单生效 (Policy in Force):** Keep your policy documents safe. Note any **waiting periods** (health/CI often have 90 days wait for sickness claims from policy start[[62]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E4%B8%80%E3%80%8112378%E6%8A%95%E8%AF%89%E7%9A%84%E8%8C%83%E5%9B%B4%E6%9C%89%E5%93%AA%E4%BA%9B), etc.). After that, you’re fully covered.

This is the general SOP. Now some specifics and tips on underwriting steps:

### 5.2  健康告知填写技巧 (Health Disclosure – How to Do It Right)

As emphasized, answer truthfully but efficiently: - **如实告知原则**: It’s a legal duty – in insurance law (e.g. China Insurance Law Art.16) that you must truthfully disclose asked information[[63]](https://www.huize.com/hz-planet/article/10940#:~:text=%E5%8D%83%E4%B8%87%E4%B8%8D%E8%A6%81%E6%83%B3%E7%9D%80%E9%92%BB%E5%B0%8F%E7%A9%BA%E5%AD%90%E9%9A%90%E7%9E%92%E5%AE%9E%E6%83%85%EF%BC%8C%E4%B8%8D%E8%A6%81%E6%8A%B1%E4%BE%A5%E5%B9%B8%E5%BF%83%E7%90%86%E3%80%82%E3%80%8A%E4%BF%9D%E9%99%A9%E6%B3%95%E3%80%8B%E7%AC%AC%E5%8D%81%E5%85%AD%E6%9D%A1%E8%A7%84%E5%AE%9A%3A%E8%AE%A2%E7%AB%8B%E4%BF%9D%E9%99%A9%E5%90%88%E5%90%8C%EF%BC%8C%E4%BF%9D%E9%99%A9%E4%BA%BA%E5%B0%B1%E4%BF%9D%E9%99%A9%E6%A0%87%E7%9A%84%E6%88%96%E8%80%85%E8%A2%AB%E4%BF%9D%E9%99%A9%E4%BA%BA%E7%9A%84%E6%9C%89%E5%85%B3%20%E6%83%85%E5%86%B5%E6%8F%90%E5%87%BA%E8%AF%A2%E9%97%AE%E7%9A%84%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BA%BA%E5%BA%94%E5%BD%93%E5%A6%82%E5%AE%9E%E5%91%8A%E7%9F%A5%E3%80%82%E5%90%A6%E5%88%99%E6%9C%89%E5%8F%AF%E8%83%BD%E9%9D%A2%E4%B8%B4%E5%90%88%E5%90%8C%E8%A7%A3%E9%99%A4%E5%92%8C%E6%8B%92%E8%B5%94%E7%9A%84%E7%BB%93%E5%B1%80%E3%80%82). If you fail to mention something relevant that was asked, the insurer can void the contract or deny claims related to that later. - **不问不答原则**: If the form doesn’t ask about something, you do *not* need to volunteer it[[64]](https://www.huize.com/hz-planet/article/10940#:~:text=Image%3A%20%E4%BF%9D%E9%99%A9%E6%B3%95%E7%AC%AC%E5%8D%81%E5%85%AD%E6%9D%A1). E.g. if it only asks about hospitalizations in last 5 years, and you had one 10 years ago, you don’t mention it. Over-disclosure can confuse matters. - **模糊情况:** If uncertain, err on the side of disclosure. Better to explain than to hide. E.g. if asked “Have you ever had any chest pain, unexplained?” and you had something minor once but not diagnosed, mention it with context “Chest discomfort in 2023, checked and found to be acid reflux, resolved, no issues since.” - **提供文件:** If you have medical reports or doctor’s note stating your condition is minor or recovered, attach them. Underwriters love clear documentation – it might avoid them issuing an exclusion if they see evidence it’s fine. For instance, a thyroid nodule that was benign – attach biopsy result. - **智能核保:** Before formally applying, many insurers have an online underwriting tool (智能核保) hidden on their site (often accessible via clicking health Qs). Use it to check what outcome might be. They usually give an indicative result like “Standard”, “Exclusion of X”, “Decline”. This is anonymous and doesn’t affect anything. If the result is decline, you might try a different insurer’s tool – some might accept where others decline[[65]](https://post.smzdm.com/p/a3g76vxn#:~:text=%E5%81%A5%E5%BA%B7%E5%91%8A%E7%9F%A5%E6%9C%89%E6%8A%80%E5%B7%A7%EF%BC%8C3%E6%8B%9B%E8%BD%BB%E6%9D%BE%E6%90%9E%E5%AE%9A_%E4%BF%9D%E9%99%A9%20,). - **常见核保结论:** Minor conditions (mild hypertension controlled, slightly high BMI) often result in small premium loading or even standard if well-managed. Certain resolved conditions (e.g. childhood asthma gone, one-time kidney stone) might be standard or exclusion. Serious conditions (cancer history, HIV, etc.) likely decline for life/CI, though health insurance might still cover other stuff excluding that condition. - **Multiple applications:** If you apply to multiple insurers at once and one declines you, you may have to disclose that decline on future applications (some apps ask “have you ever been declined or rated for insurance?”). Being declined by one doesn’t automatically mean others will decline, but it’s a negative signal. If you’re worried, consider using a broker or agent to do a pre-underwriting inquiry with multiple companies without formal record – they can anonymously shop your case to underwriters (for large covers). - **High insurance amount:** Big life covers may require financial justification (they might ask your income/net worth to ensure you’re not over-insuring for moral hazard). Be prepared to provide that if needed, especially for very high cover (>10x income typically raises questions). - **Occupational hazard:** The form will ask your occupation; be precise. If risky, expect either exclusion of occupational hazards or higher premium for accident cover. Some policies exclude specific jobs beyond a class – check if your job falls into a covered class.

### 5.3  投保材料清单 (Application Document Checklist)  [**Output: Checklist**]

Before clicking submit or sending your application, ensure you have:

* **身份证明 (ID Proof):** National ID or passport copy (for foreigners). Required for all applications to identify you.
* **收入证明 (Income proof):** Only if needed (usually for high sum life or disability). Could be pay slip, tax return, or a simple declared amount on form.
* **财务问卷:** Sometimes for big life policies, a financial questionnaire (listing assets, liabilities, purpose of insurance).
* **健康资料 (Medical files):** If you disclosed any condition, attach relevant records: test results, discharge summary, physician letter. In English or Chinese as required (with translations if in another language).
* **投保单/电子表格:** The completed application form – double-check all fields for accuracy.
* **受益人信息:** If naming beneficiaries other than default (like spouse or legal heirs), list their full name, ID, relation. For minors, consider appointing a trust or guardian for payouts (some forms allow specifying a guardian for minor beneficiary).
* **付款凭证 (Payment proof):** If you paid premium via bank, have the receipt or transaction ID.
* **代理人信息:** If via agent, ensure their name/ID is on the form as required.
* **签字/认证:** Make sure you (and other required parties) signed every necessary spot (some forms have multiple sign points to acknowledge certain sections, like one specifically for knowing the exclusions). Digital apps will have you tick boxes and do e-sign OTP etc.
* **投保须知 (Acknowledgment of product disclosures):** Most jurisdictions require the agent or website to show you a product disclosure sheet or illustration (especially for life savings). There might be a form where you acknowledge you received and understood it. Don’t gloss over it – read key numbers (like surrender values timeline in savings policy).
* **Others:** Any special questionnaires (some insurers have separate forms if you answered yes to certain health Qs like a cancer questionnaire, etc. Make sure those are completed if applicable).

Having a complete package at first go speeds up underwriting.

### 5.4  核保阶段应对 (During Underwriting – Follow-ups and Alternatives)

If the insurer asks for more info or an exam: - Schedule any required medical exam promptly. These are usually at insurer’s cost at designated clinics. Fast compliance shows your eagerness and reduces total time. - Be honest in paramedical exam or tele-interview. They might ask similar questions as form to confirm. - If you get an offer with exclusion or loading that you feel is too harsh, you can: - **Negotiate**: Through your agent, ask the underwriter if any additional info would help to reconsider or remove an exclusion after some time. Sometimes if you show a normal follow-up after 1 year, they might review later. - **Accept partially**: If exclusion is, say, for an already known issue which you can accept, then it might still be worth having the policy for other risks. Or if loading is small, okay. If loading is huge (say +100%), you might shop around other insurers to compare. - **Try different insurer**: Underwriting varies. Just because A excludes your thyroid doesn’t mean B will – they might just charge +50% but cover it. Use perhaps a broker who knows which insurers are lenient for which conditions. - **Consider policy alterations**: maybe reduce sum assured to get standard rates (less risk to insurer) if you can’t afford loaded premium.

If you are **declined**: - Don’t be discouraged. Analyze why. If it was due to a fixable thing (like high blood sugar on blood test because you hadn’t fasted properly), maybe a re-test can clear it. - Check if you applied for something really stringent. Perhaps a simpler product might get through. For instance, maybe you applied for whole life CI and got declined, but a yearly renewable accident/health might still accept you for at least those risks. - You can ask the insurer (through agent usually) if there is a “临时核保意见” like is it forever decline or “get treated and come back”. They might say “we decline now due to current findings, welcome to apply in future if condition improves.” - Build coverage via alternatives: If standard insurance won’t take you, consider group insurance (join an association or group plan that guarantees issue), or social insurance enhancements (some cities have “惠民保” – government-endorsed basic health cover that accepts all at low cost but limited benefits).

**Underwriting appeal:** Rarely, you can appeal a decision by providing new info. For example, if they decline citing a lab result you believe is wrong, you could do a fresh independent test and submit for reconsideration.

**Keep records:** Document all communications. If any special agreement (like insurer agrees to remove exclusion after 2 claim-free years), get it in writing on the policy.

**After issuance – underwriting mistakes:** When you get the policy, verify all the info in the policy against what you filled. If you spot an error in personal info or coverage, immediately notify insurer to correct (within free-look ideally). Also, if you realize “Oh I forgot to mention X on my application”, you can sometimes still inform the insurer within the free-look period in writing as an addendum. They then can underwrite that piece – worst case they cancel/refund or endorse an exclusion. If you hide it and it comes up at claim, it’s worse. So free-look is a chance to rectify disclosure if you genuinely forgot something.

### 5.5  常见拒保/加费场景与解决方案 (Common Difficult Underwriting Scenarios & Solutions)

* **“三高” (Hypertension, high cholesterol, high blood sugar):** Mild cases often get coverage with a small loading if well-controlled. Provide current readings and medication details. If very high or with complications, CI might exclude related illnesses. Solution: improve control, then reapply; or get a product specifically for diabetics (some insurers have tailored plans).
* **BMI very high or low:** Could lead to loading. Working on weight before applying helps. Some have cutoff BMI>some value decline – then try another insurer with more lenient range.
* **History of cancer:** Most standard insurers decline CI/life until many years remission (5-10). Health insurance might cover other illnesses but exclude recurrence. Solution: look for specialized cancer survivor policies (rare), or rely on social insurance and savings.
* **Mental health history:** Disclosed depression or anxiety might scare some underwriters due to suicide risk or disability risk. Mild, situational depression that resolved might be fine. But active moderate/severe might cause exclusion of mental illness claims or decline for disability covers. There are sometimes simplified issue term life that don’t ask about mental health explicitly (if it doesn’t, per rule, you don’t volunteer).
* **Hepatitis B carrier:** Common in Asia. Many insurers accept if normal liver function. Indicate monitoring results. Some might exclude liver cirrhosis or cancer.
* **Family history of genetic disease:** If question asks, answer yes and who, what age. Usually no impact unless very strong (like multiple immediate family had early heart attacks might load life premium slightly).
* **Pregnancy:** Buying insurance during pregnancy can be tricky – life insurance usually fine (just disclose if asked pregnancy status, mostly not an issue unless complications). Health/CI often exclude any pregnancy-related disorder if you apply while pregnant. Some insurers may postpone CI until after delivery if complications exist. Best to do before pregnancy or after.
* **Hazardous sports:** If you rock climb, dive, etc., insurer might exclude accidents from that or charge extra. Some have specific questionnaires. There are special insurance for extreme sports if mainstream excludes it.
* **Occupational risk:** If you have a very risky job (logging, mining), accident/life may decline or heavily rate. Solution: seek group cover or specialized high-risk occupation insurers if available. Or at least ensure you’re covered by employer’s worker comp.

By following this SOP and tips, you maximize chances of securing the coverage needed. Patience is key – underwriting for larger policies can take days or weeks if medical evidence is involved. Plan for that; don’t wait till the last minute (e.g. don’t try to buy life insurance a week before climbing Everest – do it well in advance).

Finally, once policy is in force, **maintain it**: pay premiums on time (most have grace period 30 days; if you miss, you could lapse coverage). Set auto-pay or reminders. If a lapse happens, some allow reinstatement within 2 years but you may need to answer health questions again – avoid lapses especially if your health has changed (you might not get it back).

*(The Appendix contains a sample underwriting flowchart and additional notes on specific underwriting guidelines in CN and DE/EU context.)*

## 6  理赔与申诉 SOP (Claims Filing & Appeals – Step-by-Step)

Insurance truly proves its worth at claim time. This chapter provides a clear SOP for filing claims and if necessary, escalating disputes. It covers what documents to prepare, deadlines, how to interact with loss assessors or claims adjusters, and how to seek remedies if you run into issues (complaints, ombudsman, legal). A smooth, well-documented claim submission can significantly speed up payout[[26]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%AE%A2%E6%9C%8D%E4%BC%9A%E5%B0%86%E6%8A%95%E8%AF%89%E4%BA%BA%E7%9A%84%E4%BF%A1%E6%81%AF%E5%92%8C%E5%85%B7%E4%BD%93%E7%9A%84%E6%8A%95%E8%AF%89%E6%83%85%E5%86%B5%E8%BF%9B%E8%A1%8C%E7%99%BB%E5%BD%95%EF%BC%8C%E5%90%8E%E7%BB%AD%E4%BC%9A%E8%BF%9B%E8%A1%8C%E5%88%9D%E6%AD%A5%E7%9A%84%E5%AE%A1%E6%A0%B8%E3%80%82)[[27]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=3%E3%80%81%E5%91%8A%E7%9F%A5%E5%8F%97%E7%90%86%E7%BB%93%E6%9E%9C) *(Fact – Level E – 2023-02-20)*.

### 6.1  理赔准备与报案 (Preparing for Claim & Initial Notice)

The moment an incident occurs that might lead to a claim: - **Ensure Safety/Health First:** e.g. in an accident, get medical help or safety first, worry about claim second. - **Notify relevant authorities if needed:** For accidents, often need a police or incident report. E.g. car accident – police report; theft – police report; house fire – fire dept report. These will be needed by insurer. - **Promptly inform the insurer (报案):** Most policies require you notify “as soon as reasonably possible.” For life/health/accident, usually within 30 days of event is okay, but the sooner the better – especially for travel insurance or if you need prior approval. Many insurers have a 24/7 hotline or app. Provide basic info: Policy number, name, what happened, when, where. They will open a claim file and tell you next steps. - **Emergency services (if in policy):** e.g. travel insurance – call the assistance number to arrange direct payment or evacuation if needed. Keep that number handy when traveling. - **Collect Evidence at scene:** if applicable – photos of damage, contact of witnesses, other party details (for liability claims, get third-party info). - **Do not admit liability (for liability claims):** Let insurer handle the discussion of fault. You can express sympathy, but don’t sign any obligation or settlement with the other party without insurer’s consent.

### 6.2  理赔证据包清单 (Claims Evidence Package Checklist)  [**Output: Checklist**]

Here’s a checklist of documents typically required for different claim types. Having them ready will streamline the process:

**For Medical/Hospitalization Claims:** - [ ] **Claim Form** – filled and signed (insurer provides a specific form). - [ ] **Patient ID & Policy Info** – copy of insured’s ID/passport, policy number. - [ ] **Hospital Admission/Discharge Summary (出院小结)** – crucial for diagnosis and treatment details[[10]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%EF%BC%881%EF%BC%89%E6%99%AE%E9%80%9A%E9%97%A8%E8%AF%8A%E5%BE%85%E9%81%87)[[66]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%8F%82%E5%8A%A0%E6%88%91%E5%B8%82%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%9A%84%E5%A4%A7%E5%AD%A6%E7%94%9F%EF%BC%8C%E5%8C%BB%E4%BF%9D%E5%BE%85%E9%81%87%E4%BA%AB%E5%8F%97%E6%9C%9F%E8%B0%83%E6%95%B4%E4%B8%BA%E8%87%AA%E7%84%B6%E5%B9%B4%E5%BA%A6%EF%BC%88%E8%87%AA%202022%20%E5%B9%B4%209%20%E6%9C%88,%E6%9C%88%2031%20%E6%97%A5%E3%80%82%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%85%A5%20%E5%AD%A6%E5%BD%93%E5%B9%B4%E5%B7%B2%E7%BB%8F%E5%9C%A8%E5%8D%97%E4%BA%AC%E5%B8%82%E4%B9%8B%E5%A4%96%E5%8F%82%E5%8A%A0%E5%9F%BA%E6%9C%AC%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E7%9A%84%EF%BC%8C%E5%BD%93%E5%B9%B4%E5%8F%91%E7%94%9F%E7%9A%84%E5%8C%BB%E7%96%97%E8%B4%B9%E7%94%A8%EF%BC%8C%E5%8E%9F%E5%88%99%E4%B8%8A%E6%8C%89%E5%8E%9F%E5%8F%82%E4%BF%9D%E5%9C%B0%E8%A7%84%E5%AE%9A%E4%BA%AB%E5%8F%97%E5%8C%BB%E4%BF%9D%E5%BE%85%E9%81%87%EF%BC%9B%E5%85%A5%E5%AD%A6%E5%BD%93%E5%B9%B4%E5%8F%91%E7%94%9F%E7%9A%84%E9%97%A8%E8%AF%8A%E5%A4%A7%E7%97%85%E3%80%81%E4%BD%8F%E9%99%A2%E7%AD%89%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E5%8C%BB%E7%96%97%E8%B4%B9%E7%94%A8%EF%BC%8C%E5%8F%AF%E5%8F%82%E7%85%A7%E6%88%91%E5%B8%82%E5%B1%85%E6%B0%91%E5%8C%BB%20%E4%BF%9D%E4%B8%AD%E5%A4%A7%E5%AD%A6%E7%94%9F%E4%BF%9D%E9%9A%9C%E5%BE%85%E9%81%87%E4%BA%88%E4%BB%A5%E4%BF%9D%E9%9A%9C%E3%80%82). - [ ] **Medical Records** – doctor’s reports, surgery report if any, test results. - [ ] **Itemized Hospital Bills** – with all charges listed. Must be official fapiao (发票) or receipts. - [ ] **Pharmacy receipts** (if medicine bought outside). - [ ] **Proof of Payment** – receipts showing you paid those bills (if seeking reimbursement). - [ ] **Social insurance settlement statement** (医保结算单) – if you used public insurance, this shows what they paid, so insurer knows the remainder[[11]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%90%8C%E6%97%B6%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E5%92%8C%E5%95%86%E4%B8%9A%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E7%9A%84%EF%BC%8C%E5%8F%AF%E5%85%88%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E8%A7%84%E5%AE%9A%E4%BA%AB%E5%8F%97%E5%8C%BB%E4%BF%9D%E5%BE%85%E9%81%87%E5%90%8E%EF%BC%8C%E5%86%8D%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%9B%E4%B9%9F%E5%8F%AF%E5%85%88%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%8C%E5%86%8D%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%9B%B8%E5%85%B3%E8%A7%84%E5%AE%9A%E7%BB%99%E4%BA%88%E6%8A%A5%20%E9%94%80%E3%80%82%E5%9C%A8%E5%85%B6%E4%BB%96%E7%BB%9F%E7%AD%B9%E5%9C%B0%E5%8C%BA%E5%B7%B2%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E6%88%96%E8%81%8C%E5%B7%A5%E5%8C%BB%E4%BF%9D%E7%9A%84%EF%BC%8C%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E5%BE%85%E9%81%87%E4%B8%8D%E5%BE%97%E9%87%8D%E5%A4%8D%E4%BA%AB%E5%8F%97%E3%80%82). - [ ] **Bank Account info** – your account for the insurer to transfer funds (often require account name match insured or beneficiary). - [ ] **Consent for Medical Release** – some insurers ask you sign a release so they can inquire with hospital or doctors if needed.

**For Critical Illness Claim:** - [ ] All above medical docs. - [ ] **Specific Diagnosis Proof** – e.g. pathology report for cancer, or ECG and enzyme report for heart attack – aligning with policy definition criteria. - [ ] **Attending Physician’s Statement** – sometimes a form filled by your treating doctor confirming the diagnosis and date of first diagnosis. - [ ] Policy document (sometimes they ask for original policy or copy).

**For Death Claim (Life Insurance):** - [ ] **Death certificate** (死亡证明书). - [ ] **Cause of death report** (if hospital death, a medical cause of death; if out-of-hospital possibly police or coroner report). - [ ] **Deceased’s ID and Household register** (户口销户页 if in CN). - [ ] **Proof of relationship** – if beneficiary is spouse or child, marriage cert or birth cert to prove relation (unless already named). - [ ] **Beneficiary’s ID and bank info**. - [ ] **Policy contract** – original typically. - [ ] If accidental death, also need accident report (police, etc.) and maybe newspaper clipping if any (some insurers ask if it was in news for verification). - [ ] Possibly **notarization** of beneficiary identity in some cases or proof of no other claimants (in case of no designated beneficiary, then law-determined heirs need legal documents).

**For Accident Disability Claim:** - [ ] **Accident report** (police traffic report, etc.). - [ ] **Diagnostic proof of disability** – e.g. disability certificate or doctor evaluation of disability percentage. - [ ] Medical records of treatment. - [ ] Possibly photographs or evidence of injury (for dismemberment). - [ ] Claim form, ID, etc as usual.

**For Property (Home) Claim:** - [ ] **Property damage report** – e.g. fire brigade report for fire, police for theft. - [ ] **List of damaged/stolen items** with approximate values. - [ ] **Photos of damage** (if applicable). - [ ] **Repair estimates** from contractors. - [ ] Proof of ownership for major items (receipts if you have, for big electronics etc., though if not often adjuster assesses current value). - [ ] **Property insurance policy** copy.

**For Travel Claim:** - [ ] Trip details (tickets, itinerary). - [ ] **Delay letter** from airline if flight delayed/cancelled (for delay coverage). - [ ] **Baggage irregularity report** from airline if luggage lost/delayed. - [ ] Receipts for emergency purchases (toothbrush, clothes during delay). - [ ] **Proof of trip cancellation cause** – e.g. medical note if you got sick and had to cancel. - [ ] Anything required by Schengen insurers often standardized.

**For Liability Claim:** - [ ] Do not pay third party directly. Submit: - [ ] Accident description and any reports. - [ ] Third-party demand letter if any. - [ ] Correspondence from lawyers if involved. - [ ] Your insurer will likely handle from there, possibly hiring a loss adjuster or lawyer.

It looks like a lot, but insurers often provide a checklist for each claim type in their claim packet or website. Use that as reference as well.

Keep originals if required. Most insurers accept copies initially but may reserve the right to see originals or even require original policy document (particularly for life death claim – so beneficiaries should know where the policy is!).

### 6.3  报案后的流程 (After Filing: What to Expect)

After you submit a claim: - The insurer will assign a **claim number** and an adjuster to your case. Take note of that number for reference. - **Review & Investigation:** For straightforward claims (e.g. a short hospital stay with complete documents), they might just calculate and pay out. For complex or large claims, they might investigate: - They could send a representative to talk to you or hospital. - They might contact doctors for clarification. - They could check past records (some insurers have a shared medical claim database – e.g. in CN, there’s an industry database to flag if someone claimed at multiple insurers). - For death claims, especially early into policy, expect thorough investigation to rule out fraud or suicide within exclusion period. - **Claim status updates:** In China, regulations require insurers to *timely* inform you if anything is missing or if they accept/deny the claim within a certain time. E.g. must notify if additional info needed within 5 days[[26]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%AE%A2%E6%9C%8D%E4%BC%9A%E5%B0%86%E6%8A%95%E8%AF%89%E4%BA%BA%E7%9A%84%E4%BF%A1%E6%81%AF%E5%92%8C%E5%85%B7%E4%BD%93%E7%9A%84%E6%8A%95%E8%AF%89%E6%83%85%E5%86%B5%E8%BF%9B%E8%A1%8C%E7%99%BB%E5%BD%95%EF%BC%8C%E5%90%8E%E7%BB%AD%E4%BC%9A%E8%BF%9B%E8%A1%8C%E5%88%9D%E6%AD%A5%E7%9A%84%E5%AE%A1%E6%A0%B8%E3%80%82). And decide within 30 days after receiving all documents. If approved, pay within say 10 days of decision[[27]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=3%E3%80%81%E5%91%8A%E7%9F%A5%E5%8F%97%E7%90%86%E7%BB%93%E6%9E%9C). If they don’t, you have grounds to complain. Similarly in EU, many follow a prompt timeline principle (often 4 weeks after all docs). - **Follow up missing items:** If insurer asks for more documents or clarifications, respond promptly. If something is hard to get (e.g. original medical records), inform them and perhaps request their assistance or suggest alternatives. - **Approval and payment:** If approved, they will send a settlement letter showing how much is paid and how it was calculated (especially for medical reimbursements). Review it – if any items were unpaid, there should be a reason (maybe some charges not covered). - **Denial or partial denial:** If they deny or only partially pay, they must usually provide a written explanation citing policy terms. E.g. “Excluded due to pre-existing condition per policy section X”. This is where you decide if their decision is correct or if you want to contest it.

### 6.4  争议处理与申诉 (Dispute Resolution & Appeals)

If you disagree with the claim result or handling: 1. **Internal Appeal:** First escalate within the insurance company. Contact their complaints/customer service center. Provide reasons why you think claim should be paid (cite policy wording if possible). Often, a higher-level examiner will review. Sometimes initial adjuster might err or be strict, and an internal appeal fixes it. 2. **Regulator Complaint:** If internal doesn’t resolve or they’re unresponsive, escalate externally: - **China:** Use the 12378 insurance consumer hotline or online complaint system from the NFRA (formerly CBIRC). Provide your policy, claim details, and grievance[[61]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%89%8D%E8%A8%80%EF%BC%9A%E8%AE%B8%E5%A4%9A%E5%B0%8F%E4%BC%99%E4%BC%B4%E8%99%BD%E7%84%B6%E7%9F%A5%E9%81%9312378%E6%98%AF%E4%BF%9D%E7%9B%91%E4%BC%9A%E4%B8%BA%E6%B6%88%E8%B4%B9%E8%80%85%E6%8F%90%E4%BE%9B%E7%9A%84%E4%BF%9D%E9%99%A9%E7%BB%B4%E6%9D%83%E7%83%AD%E7%BA%BF%EF%BC%8C%E4%BD%86%E6%98%AF%E5%8D%B4%E4%B8%8D%E7%9F%A5%E9%81%93%E5%8F%AF%E6%8A%95%E8%AF%89%E7%9A%84%E5%86%85%E5%AE%B9%E6%9C%89%E5%93%AA%E4%BA%9B%E3%80%82%E4%BB%8A%E5%A4%A9%EF%BC%8C%E5%B0%8F%E7%BC%96%E6%83%B3%E6%9D%A5%E5%92%8C%E5%A4%A7%E5%AE%B6%E8%81%8A%E4%B8%80%E8%81%8A12378%E6%8A%95%E8%AF%89%E7%9A%84%E8%8C%83%E5%9B%B4%E6%9C%89%E5%93%AA%E4%BA%9B%3F%E5%BD%93%E6%8A%95%20%E4%BF%9D%E4%BA%BA%E4%B8%8E%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%8F%91%E7%94%9F%E7%BA%A0%E7%BA%B7%EF%BC%8C%E4%B8%94%E5%8F%8C%E6%96%B9%E6%97%A0%E6%B3%95%E8%B0%83%E8%8A%82%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BA%BA%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%E6%9D%A5%E6%8A%95%E8%AF%89%E5%A4%84%E7%90%86%EF%BC%8C12378%E4%BC%9A%E5%AF%B9%E4%BA%8B%E4%BB%B6%E7%BB%8F%E8%BF%87%E8%B0%83%E6%9F%A5%EF%BC%8C%E6%9D%A5%E7%BB%99%E4%BA%88%E5%A6%A5%E5%96%84%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82%E5%8D%B3%E4%BD%BF%E6%B2%A1%E6%9C%89%E8%B4%AD%E4%B9%B0%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%EF%BC%8C%E5%BD%93%E6%B6%88%20%E8%B4%B9%E8%80%85%E5%8F%91%E7%8E%B0%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%AD%98%E5%9C%A8%E8%BF%9D%E8%A7%84%E6%83%85%E5%86%B5%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E4%B9%9F%E6%98%AF%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E6%9D%A5%E6%8A%95%E8%AF%89%E4%B8%BE%E6%8A%A5%E7%9A%84%EF%BC%8C%E5%90%8C%E6%97%B6%EF%BC%8C12378%E7%9A%84%E5%B7%A5%E4%BD%9C%E4%BA%BA%E5%91%98%E4%B9%9F%E4%BC%9A%E8%BF%9B%E8%A1%8C%E6%A0%B8%E5%AE%9E%EF%BC%8C%E5%B9%B6%E4%BD%9C%E5%87%BA%E6%AD%A3%E7%A1%AE%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%EF%BC%8C%E6%8E%A5%E9%80%9A%E4%BA%BA%E5%B7%A5%20%E5%AE%A2%E6%9C%8D%EF%BC%8C%E5%B9%B6%E5%B0%86%E6%89%80%E9%9C%80%E8%A6%81%E6%8A%95%E8%AF%89%E7%9A%84%E4%BA%8B%E6%83%85%EF%BC%8C%E8%AF%A6%E7%BB%86%E7%9A%84%E5%91%8A%E7%9F%A5%E7%BB%99%E5%AE%A2%E6%9C%8D%E3%80%82)[[67]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%BD%93%E6%8A%95%E4%BF%9D%E4%BA%BA%20%E4%B8%8E%2035%E5%8F%91%E7%94%9F%E7%BA%A0%E7%BA%B7%EF%BC%8C%E4%B8%94%E5%8F%8C%E6%96%B9%E6%97%A0%E6%B3%95%E8%B0%83%E8%8A%82%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BA%BA%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%E6%9D%A5%E6%8A%95%E8%AF%89%E5%A4%84%E7%90%86%EF%BC%8C12378%E4%BC%9A%E5%AF%B9%E4%BA%8B%E4%BB%B6%E7%BB%8F%E8%BF%87%E8%B0%83%E6%9F%A5%EF%BC%8C%E6%9D%A5%E7%BB%99%E4%BA%88%E5%A6%A5%E5%96%84%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82). The regulatory body will forward it to the insurer’s compliance dept and require a formal response[[26]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%AE%A2%E6%9C%8D%E4%BC%9A%E5%B0%86%E6%8A%95%E8%AF%89%E4%BA%BA%E7%9A%84%E4%BF%A1%E6%81%AF%E5%92%8C%E5%85%B7%E4%BD%93%E7%9A%84%E6%8A%95%E8%AF%89%E6%83%85%E5%86%B5%E8%BF%9B%E8%A1%8C%E7%99%BB%E5%BD%95%EF%BC%8C%E5%90%8E%E7%BB%AD%E4%BC%9A%E8%BF%9B%E8%A1%8C%E5%88%9D%E6%AD%A5%E7%9A%84%E5%AE%A1%E6%A0%B8%E3%80%82). This often gets more attention. Insurers strive to close these complaints satisfactorily to avoid regulatory scrutiny. You will get a reply typically within 15 days on acceptance and a resolution in not more than 60 days[[27]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=3%E3%80%81%E5%91%8A%E7%9F%A5%E5%8F%97%E7%90%86%E7%BB%93%E6%9E%9C) *(Fact – Level A – 2023-02-20)*. - **Germany/EU:** You can write to the insurer’s complaints office (they must have one as per regulation). Additionally, you can engage the **Insurance Ombudsman** (Germany has a well-known one) if the insurer is part of that scheme[[29]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=Not%20all%20disputes%20have%20to,make%20independent%20and%20impartial%20decisions)[[30]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=In%20order%20to%20resolve%20disputes%2C,to%20turn%20to%20the%20courts). The Ombudsman is free; for claims up to a certain amount (in Germany currently €100k for life disputes, and unlimited for non-life), the decision is binding on insurer if you accept it[[29]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=Not%20all%20disputes%20have%20to,make%20independent%20and%20impartial%20decisions). It’s an easy process – just send them a letter or online form. Alternatively, you can complain to **BaFin** (the regulator) which will not award money but will review if insurer handled properly and can pressure them[[68]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=If%20you%20file%20a%20complaint,for%20resolving%20the%20dispute%20extrajudicially)[[32]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=do%20this%20if%20you%20are,the%20procedure%20for%20filing%20complaints). - **Other EU:** Most countries have similar ombudsman or complaint bureau. In UK, FOS (Financial Ombudsman Service) covers insurance disputes. EU also has **FIN-NET** for cross-border complaints[[69]](https://www.eiopa.europa.eu/how-can-i-complain/complaint-against-insurance-or-reinsurance-company-insurance-intermediary-or-occupational-pension_en#:~:text=EIOPA%20www,provider%20in%20another%20EEA%20country). - **US:** Each state has a Department of Insurance. You can file a complaint there. They’ll investigate and often that prompts insurer to be more cooperative. 3. **Mediation/Arbitration:** Some policies have an arbitration clause (especially re: medical disability percentage disputes, etc.). You could go to the arbitration commission if specified. 4. **Legal Action:** As a last resort, sue the insurer. Check your policy if there’s a specified jurisdiction or arbitration clause (some require arbitration instead of court). In many places, you can directly go to court for breach of contract if you firmly believe you are right. If amounts large, consult a lawyer specialized in insurance. Often, the mere notice of legal action or hiring a lawyer may push the insurer to reevaluate if they have a weak stance.

**Important:** Remain factual and organized in any complaint. Present a timeline of claim, what was submitted, insurer response, and your reasoning referencing policy terms or laws. Emotional rants are less useful than clear facts like “Policy clause 5.3 states X is covered, my situation meets that because... but claim was denied stating Y which I believe is not applicable because...”.

Also, preserve all communication (emails, letters). If phone calls, note date/time and who you spoke to and what was said. Written records are better.

**Common disputes and how to avoid/handle:** - *Pre-existing condition dispute:* Insurer says your issue was pre-existing. If you honestly didn’t know about it and it wasn’t diagnosed before effective date, push back and provide medical history to show it was new. If it was known but you disclosed and they still issued policy, then they must cover (unless policy has specific exclusion). Provide proof you disclosed or that they had knowledge. - *Coverage interpretation:* e.g. CI definition – if insurer says “not meeting definition”, get second medical opinion if possible that supports it does. Present that. Ombudsman often helps in such technical definition issues. - *Non-disclosure allegation:* If insurer tries to rescind policy due to some info not disclosed after claim (common in contestability period), and you genuinely didn’t misrepresent, gather all evidence that you were not aware of that condition or it wasn’t asked. If it was an honest oversight, sometimes regulators/ombudsman might rule in favor of consumer if it’s not material. Chinese law for example allows if non-disclosure had no impact on the cause of claim, they still have to pay (for life/health after 2 years of policy inception, the insurer cannot void for non-disclosure except fraud) – know these legal protections[[63]](https://www.huize.com/hz-planet/article/10940#:~:text=%E5%8D%83%E4%B8%87%E4%B8%8D%E8%A6%81%E6%83%B3%E7%9D%80%E9%92%BB%E5%B0%8F%E7%A9%BA%E5%AD%90%E9%9A%90%E7%9E%92%E5%AE%9E%E6%83%85%EF%BC%8C%E4%B8%8D%E8%A6%81%E6%8A%B1%E4%BE%A5%E5%B9%B8%E5%BF%83%E7%90%86%E3%80%82%E3%80%8A%E4%BF%9D%E9%99%A9%E6%B3%95%E3%80%8B%E7%AC%AC%E5%8D%81%E5%85%AD%E6%9D%A1%E8%A7%84%E5%AE%9A%3A%E8%AE%A2%E7%AB%8B%E4%BF%9D%E9%99%A9%E5%90%88%E5%90%8C%EF%BC%8C%E4%BF%9D%E9%99%A9%E4%BA%BA%E5%B0%B1%E4%BF%9D%E9%99%A9%E6%A0%87%E7%9A%84%E6%88%96%E8%80%85%E8%A2%AB%E4%BF%9D%E9%99%A9%E4%BA%BA%E7%9A%84%E6%9C%89%E5%85%B3%20%E6%83%85%E5%86%B5%E6%8F%90%E5%87%BA%E8%AF%A2%E9%97%AE%E7%9A%84%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BA%BA%E5%BA%94%E5%BD%93%E5%A6%82%E5%AE%9E%E5%91%8A%E7%9F%A5%E3%80%82%E5%90%A6%E5%88%99%E6%9C%89%E5%8F%AF%E8%83%BD%E9%9D%A2%E4%B8%B4%E5%90%88%E5%90%8C%E8%A7%A3%E9%99%A4%E5%92%8C%E6%8B%92%E8%B5%94%E7%9A%84%E7%BB%93%E5%B1%80%E3%80%82).

**Red Flag “When to Involve a Lawyer or Authorities Immediately”:** (We set a red flag box earlier, summarizing here) - If claim involves large sum or serious injuries especially with liability – coordinate with a lawyer from early on to not say anything wrong. - If you suspect the insurer is acting in bad faith intentionally (like ignoring you, or lost your documents conveniently, etc.), raising the possibility of regulatory complaint sooner often jolts them. - If there’s suspicion of fraud (either from insurer’s side or if they think from your side) – be cautious. For example, in car accidents in some countries, insurers investigate fraud rings. Cooperate truthfully if you’re innocent. If an insurer outright accuses you of fraud which is false, that’s serious – you may need legal help to clear and potentially sue for defamation if needed.

Finally, remember many disputes arise from misunderstandings – maintain open communication. Sometimes adjusting a claim (maybe they denied part of hospital bill because it was over “reasonable charges”; you can negotiate or supply justification from doctor that it was necessary).

**Don’t be afraid to claim**: You paid for coverage, so use it when events occur. Some people are hesitant for small claims – however note if it’s minor and you can absorb cost, some prefer not to claim to keep a clean record (some health plans non-guaranteed might not renew if too many small claims). But for anything moderate/major, definitely claim.

*(The Appendix includes a “Regulatory Complaint Contact List (CN/DE/EU)” with phone numbers and websites, as well as a visual flowchart of dispute escalation.)*

## 7  费用与免赔额优化 (Premium Cost & Deductible Optimization)

Insurance planning isn’t just about what to buy, but also how to structure costs efficiently. This section provides analytical insight into choosing deductibles, evaluating whether to buy riders or separate policies, and comparing insurance vs alternative financial strategies (like self-insuring minor risks or investing savings-type premiums elsewhere). The aim is to get the **best value** and avoid overpaying for coverage that might be handled cheaper by other means.

### 7.1  免赔额敏感性分析 (Deductible Sensitivity Analysis)

A **deductible (免赔额)** is the amount you pay out-of-pocket on a claim before insurance kicks in. A higher deductible lowers your premium, often dramatically for health and auto insurance[[33]](https://www.visitorguard.com/deductible-vs-premium-finding-the-balance-for-affordable-coverage/#:~:text=,higher%20premium%20for%20this%20privilege) *(Fact – Level D – 2024-07-02)*. The trade-off: you assume the small losses, insurance covers large ones. The general rule: **Insure big losses, not small losses** – pay small predictable expenses yourself.

To decide an optimal deductible, consider: - Your financial ability to absorb the deductible amount on short notice (emergency fund). - The difference in premium.

**We prepared a Deductible Selector Table** (for a hypothetical health insurance) to illustrate:

| Deductible | Annual Premium | Expected Annual Claims¹ | Out-of-Pocket (if claim = expected) | % of claims paid by you | Total Cost (Prem + OOP) |
| --- | --- | --- | --- | --- | --- |
| ¥0 | ¥5000 | ¥10,000 | ¥0 (insurer pays all) | 0% | ¥5000 |
| ¥5,000 | ¥3200 | ¥10,000 | ¥5,000 (you pay deductible) | 50% | ¥8200 |
| ¥10,000 | ¥2500 | ¥10,000 | ¥10,000 (you pay full deduc.) | 100% up to 10k, then 0% beyond | ¥12,500 |
| *No insurance* | ¥0 | ¥10,000 | ¥10,000 (you pay all) | 100% | ¥10,000 |

¹Expected claims here is a scenario; actual will vary. This shows in a year where you have about ¥10k in claims: - With no deductible, you pay high premium but nothing at service time. - With ¥5k deduc, you saved ¥1800 premium versus 0 ded, but had to pay ¥5k, net you spent ¥8200 (less than 0 ded scenario). - With ¥10k ded, premium much lower, but you basically paid all claims yourself that year (insurer paid nothing because claim equaled ded). Total spent more than had you not bought insurance at all in that scenario (12.5k vs 10k) – meaning in a year of modest claims, high ded was not cost-effective.

However, **if a very large claim happens (say ¥100k)**: - No ded: you pay ¥0 + ¥5000 premium = ¥5k, insurer pays ¥100k. - ¥5k ded: you pay ¥5k + ¥3200 premium = ¥8200, insurer pays ¥95k. - ¥10k ded: you pay ¥10k + ¥2500 = ¥12.5k, insurer pays ¥90k. - None: you pay ¥100k.

In that big claim scenario, all insurance options look very good vs none. The high deductible option saved you a lot on premium and only cost you an extra ¥7.5k out-of-pocket compared to no ded, which is a good trade for the premium savings if such big event is rare.

So logically: - Choose a high deductible if you can afford that deductible any given year and want to minimize premium. It protects you mainly from catastrophic costs beyond that. - Choose a low/zero deductible if you prefer insurer paying even small bills and you’re okay to pay higher steady premium for that convenience or due to inability to pay even medium bills.

**Tip:** If you have an emergency fund of, say, ¥50k for health emergencies, you might take a ¥20k deductible plan because you know you can handle that. It’s like self-insuring the first ¥20k. In countries with high medical costs, often a moderate deductible (like $1k-$2k in US plans) significantly lowers premium and is worth considering if you rarely have claims.

For other lines: - Auto: raising deductible from $200 to $500 to $1000 can cut collision premium a lot. If you’re a safe driver with savings, go for $1000 deductible. - Home: similarly, if you can pay first $1000 or $2500 of any damage, do it and save premium. - Life insurance typically doesn’t have deductibles (it’s a fixed benefit). - Critical Illness sometimes has survival period but not deductible.

**Co-insurance factor:** Some health plans also have co-insurance (they pay e.g. 80%, you 20%). It similarly reduces premium. If young and healthy, co-insurance + deductible can be combined to cut costs.

The optimum also depends on **claim frequency**: If you expect to claim often (e.g. you need monthly treatment), a lower deductible might actually result in lower total outlay. But insurance is usually for unexpected, not expected costs (for expected, budget them and maybe a different structure like a medical subscription or just known expense).

Therefore, evaluate the premium difference: If moving deductible from $0 to $1000 saves you $300 in premium, maybe not worth it because you’d have to not have any claims for ~3+ years to come out ahead. But if it saves $1000 premium, that’s more compelling.

### 7.2  定期寿险“梯式”配置 vs 终身/两全 (Term Laddering vs Whole Life/Endowment Returns)

As discussed, **laddering term policies** can meet changing needs at lower cost. Let’s consider an example: - Option 1: One 30-year term life for ¥3 million coverage. Premium maybe ¥X per year. - Option 2: Two term policies: ¥2m for 20-year, ¥1m for 30-year. For first 20 years (kids growing), total cover ¥3m; after 20 years, one policy ends, you have ¥1m for remaining 10 years (maybe enough to cover spouse or some needs until retirement). The premium for shorter term is much lower than a 30-year for same amount, so combined premium might be significantly less than option 1, especially in later years you’re not paying for that extra ¥2m coverage you no longer need.

This saves cost and aligns insurance to needs. The downside is complexity (multiple policies to manage) and if you mis-estimate needs (what if you still need full cover after 20 years?), you’d have to get new insurance later which could be expensive if health changed. So plan carefully with margin.

**Term vs Whole Life (终身寿险) cost/IRR:** Whole life costs more but accumulates cash. It’s often pitched as “forced savings + protection + can withdraw later.” But the IRR (internal rate of return) on whole life’s saving portion can be around 2-3% annually over long term[[46]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E8%B4%B9%E8%AE%BE%E5%AE%9A%E7%9A%84%E2%80%9C%E5%8F%8C%E5%8D%81%E5%8E%9F%E5%88%99%E2%80%9D%E4%BD%A0%E4%BA%86%E8%A7%A3%E5%90%97%EF%BC%9F%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E5%A4%9A%E5%B0%91%E6%AF%94%E8%BE%83%E5%90%88%E7%90%86%EF%BC%9F). If you instead bought term and invested the difference (the premium you saved), you might get higher returns in stock/bond market.

A quick IRR check: Suppose a whole life charges ¥10k/year for ¥500k cover, and at age 65 you can cash out say ¥300k if you don’t die (just hypothetical). If you do IRR calc, maybe that yields ~2% growth on your premiums. Meanwhile, a term might be ¥1k/year for same cover; if you invested ¥9k/year difference for 30 years at e.g. 5% return, you’d accumulate more than ¥300k likely (closer to ¥600k). However, that’s not guaranteed, and requires discipline. Whole life may appeal to those wanting guaranteed albeit low returns.

**Endowment/Two-in-one (两全险):** These promise to pay either at death or if you survive to end of term (like return of premium plus some interest). Their yield often also is low, because part of premium covers the term risk, rest goes to savings. It’s psychologically nice (“I get money back if I survive”), but financially, it’s akin to paying more upfront. If you do a time value analysis, you often find you basically got your premiums back with like 0-1% interest. You could have just done term and put extra in a fixed deposit.

**An example:** - 20-year Term vs 20-year Endowment: Term: pay ¥1000/year, no cash back, if death then ¥1,000,000. Endowment: pay ¥10,000/year, if death get ¥1,000,000, if survive 20 years get money back (maybe 10000\*20 = 200k plus small bonus, say total 220k). IRR of that endowment maybe ~1.5%. If you had taken the ¥9000 difference per year, after 20 years at 4% you’d have ~¥270k, beating the 220k guarantee – albeit with some risk maybe.

So, treat return-of-premium as interest-free loan to insurer. If you value the forced saving and guarantee, fine. Otherwise, separate term and investment often yields better results.

**Universal and Investment-Linked Life:** These allow flexible premiums and tie cash value to investments. Their fees can be high (admin, mortality charges), so ensure you understand them. Many who bought ILP or universal life found actual returns were much lower than if they directly invested in mutual funds, due to layers of fees (e.g. 4% of premium charge, monthly policy fee, etc.). Check the illustration’s projected values under conservative scenarios.

**So what to do:** Use insurance for protection first (hitting that again). For savings/investment, compare the IRR to other available instruments: - Safe returns like government bonds or bank deposits often beat traditional whole life ROI nowadays (in some places). - If you are comfortable investing, you might do better with a balanced portfolio plus term insurance.

**When might cash-value be justified:** - If you need coverage for whole life (like estate liquidity or to cover a dependent who will never be self-sufficient), term might not go long enough, so whole life ensures a payout whenever death occurs, albeit at a high cost. - If you have maxed other tax-advantaged savings and want an additional disciplined tool, some whole life or annuities can play a role in estate planning. - Some jurisdictions allow policy loans or using cash value as collateral; if that’s useful to you, perhaps a reason.

### 7.3  其他费用优化 (Other Cost Optimization Strategies)

* **Group insurance options:** If your employer offers life/health at lower or no cost, utilize those first (but be aware coverage often ends when you leave job; still, it can save money now).
* **Annual payment discounts:** Many insurers charge extra for monthly/quarterly mode (~2-5% more). If you can, pay annually to save on loading.
* **Multi-policy or bundling discounts:** Some insurers give discounts if you buy multiple products or insure family together. E.g. second family member’s policy 5% off. Worth asking.
* **Healthy lifestyle programs:** Some modern insurers have wellness programs that reduce your premium or give cashback if you meet health goals (steps, no smoking, etc.). If you’re health-conscious, take advantage.
* **Avoid duplicate cover:** Sometimes people unknowingly double insure – e.g. they have personal accident insurance and also a credit card accident insurance and maybe one with their travel policy. That’s fine for death (they would all pay), but for medical bills, doubling doesn’t double pay. So you might be paying premium for two policies that cover the same hospital bill but you can only collect once. Better to coordinate – maybe drop one or ensure they serve different purposes.
* **Riders vs separate policies:** Insurance riders (附加险) can be convenient (e.g. add CI rider to life policy), but sometimes buying a standalone policy is better. For example, a CI rider might reduce your life cover once it pays (accelerated benefit), while a standalone CI would pay in addition. Compare cost of rider vs separate; sometimes riders are cheaper due to single admin cost, sometimes separate specialist policy might be more comprehensive. Also, if you want to cancel one coverage later, riders lock you in (like you can’t drop just the rider if combined in some policies).
* **Long-term care vs CI vs annuity**: If you worry about long-term care costs in old age, some products combine that or you can plan via savings. Evaluate cost of LTC insurance (which can be pricey if bought young for something far in future). Some choose to earmark investments for that instead. But if family longevity with dementia etc. is common, LTC insurance might be valuable despite cost.

**Opportunity cost of insurance premium:** Always remember, money spent on premiums cannot be spent or invested elsewhere. Insure what would be financially devastating; don’t insure trivial risks. For example, extended warranties or phone insurance often are poor deals – you can self-insure those by saving a bit. Similarly, pregnancy insurance (covering normal delivery) is often just a forced savings – you pay premium around equal to benefit (minus insurer overhead). Recognize these products and decide if the convenience or peace of mind is worth the cost load.

In budgeting, try to keep total insurance cost in the recommended range (5-10%). If it creeps above because you bought many nice-to-haves, review and trim.

*(Tools: We provided a mini “Term vs Endowment Calculator” fields in Section 6 templates, where you can plug in numbers to compare IRR. Additionally, the Appendix contains an example calculation of the IRR of a sample endowment plan to illustrate the opportunity cost.)*

## 8  常见骗局与红旗 (Common Scams, Pitfalls & Red Flags)

Where there is money and insecurity, scams abound. Young people and newcomers are often targets of **insurance-related frauds or mis-sales**. This section highlights common traps and gives a red/yellow/green flag checklist so you can spot and avoid them. We also include steps to take if you encounter such issues (reporting, legal actions).

### 8.1  校园/职场常见骗局 (Campus & Early Career Scams)

* **“培训贷” disguised as insurance job:** Some schemes recruit students for “insurance training”, make them sign up for expensive courses or even life insurance policies, essentially indebting them. Red flag if a company asks you to pay any fees upfront to become an agent or promises high returns if you first buy their policy. Legit insurers do not charge you to join, nor force you to buy a policy to sell (though agents often do buy a sample policy but not mandatory).
* **代理退保投资骗局:** This is rising: scammers convince you to surrender your legitimate insurance (often under guise that it’s “bad” and they’ll get you a better one or help invest money), then they take your surrender money to put in some fake high-return product. You lose good coverage and money. Don’t trust anyone (even someone claiming to be insurance bureau official on phone) who says “your policy has an issue, you should cancel and do XYZ.” Always verify with your insurer directly.
* **高息返利“理财保险”:** If someone offers an “insurance” that guarantees ridiculously high interest (say >8% annual) and flexible withdrawal, it might be a Ponzi scheme under the hood, not a real regulated insurance. In China, there were cases of “地下保单” where fake policies were issued. Only buy from licensed insurers and double-check policy authenticity (call insurer to confirm your policy number is valid). Remember current legit annuity or whole life rates are relatively low (3-5% typical guaranteed portion). Anything far above likely fraudulent[[70]](https://www.smartbeb.com.tw/article/Concept/id/733#:~:text=%E4%BF%9D%E9%9A%AA%E6%80%8E%E9%BA%BC%E8%B2%B7%EF%BC%9F%E4%BF%9D%E8%B2%BB%E4%B8%80%E5%B9%B4%E5%A4%9A%E5%B0%91%E6%89%8D%E5%90%88%E7%90%86%EF%BC%9F%20%E5%9C%A8%E4%BF%9D%E9%9A%AA%E7%9A%84%E4%B8%96%E7%95%8C%E8%A3%A1%E6%B5%81%E5%82%B3%E8%91%97%E4%B8%80%E7%A8%AE%E5%90%8D%E7%82%BA%E3%80%8C%E9%9B%99%E5%8D%81%E5%8E%9F%E5%89%87%E3%80%8D%E7%9A%84%E4%BF%9D%E9%9A%9C%E8%A6%8F%E5%8A%83%E6%96%B9%E5%BC%8F%EF%BC%8C%E6%84%8F%E6%8C%87%E3%80%8C%E4%BF%9D%E9%A1%8D%E5%BF%85%E9%A0%88%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410%20%E5%80%8D%EF%BC%8C%E8%80%8C%E5%B9%B4%E4%BF%9D%E8%B2%BB%E5%89%87%E8%A6%81%E6%8E%A7%E5%88%B6%E5%9C%A8%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%841%EF%BC%8F10%20%E4%BB%A5%E4%B8%8B%E3%80%8D%E3%80%82%20%E8%80%81%E5%AF%A6%E8%AA%AA%EF%BC%8C%E8%B2%B7%E7%B7%A8%E4%B8%8D%E5%AE%8C%E5%85%A8%E8%AA%8D%E5%90%8C%E9%80%99%E6%A8%A3%E7%9A%84%E8%AA%AA%E6%B3%95%EF%BC%8C,).
* **Fake Policy Documents:** There have been reports of unauthorized individuals selling you a “policy” (with even official-looking papers) but never actually submitting to the insurance company (they just pocket premium). Always ensure you get an official receipt from the insurance company or an SMS confirmation from the insurer that policy is in force shortly after application. If something feels off (no policy contract arriving, etc.), call the insurer’s hotline to check.
* **搭售 (Forced bundle sales):** e.g. a bank giving a student loan requiring you to buy an insurance through them (often an overpriced one) – many regulators forbid tying products. You usually can say no, or it’s optional. Another example: travel agency forcing you to buy their travel insurance – you have right to choose other as long as visa requirements meet. If you smell forced sale, question it or report to authorities (银行或机构强制搭售保险，可向银保监投诉).
* **Phishing & Fraud Calls:** “Hello, I’m from XYZ Insurance, you have a bonus/ cashback not claimed, provide your bank card to receive.” Real insurers don’t call asking for sensitive info for a payout you aren’t expecting. Don’t share OTPs or passwords. When in doubt, hang up and call the insurer’s official number back.
* **Premium Payment Fraud:** Always pay premium to the insurance company’s account, not an individual. If an agent asks you to swipe card on some random POS or transfer to a personal account, refuse. In some cases, agents have taken cash and not forwarded to insurer timely causing lapses.

### 8.2  红黄绿旗信号 (Red/Yellow/Green Flags in Insurance Deals)

**Green Flags** (good signs): - Agent/advisor encourages you to review policy documents, and gives you time to decide (not high pressure). - Information provided matches what you later read in the policy. - Company is licensed and you can find their products on official website or regulator’s site. - Premiums are only paid to company account and you receive official receipts and policy contract promptly. - They perform proper KYC and medical underwriting (scam policies often are too easy to get because they’re not real insurance).

**Yellow Flags** (caution): - Agent pushes very hard “This offer ends today! Must sign now!” – high pressure sales. Legit insurance promotions do exist but any decision locking you for years shouldn’t be rushed due to a “limited offer” (often a tactic). - The policy illustrations focus only on best-case returns, not telling you about costs or conditions. Might be okay if agent is just not thorough – but you should demand the full picture. - Agent discourages you from reading fine print “I’ll explain, you don’t need to read” – Insist to read yourself. - Receiving policy documents with alterations or without company stamp – a bit fishy, clarify why (some e-policies are just PDFs no stamp but verifiable via code). - Someone unknown contacts you referencing a policy you have (could be a competitor trying to twist your perceptions, or a scammer who got partial info). Always verify identity of caller and when in doubt call your insurer back.

**Red Flags** (likely scam or malpractice): - Guaranteed high returns with little explanation and no risk – “存保险等于存银行, 保本付息X%” – insurance isn’t a high-yield savings; if presented as such, not truthful[[42]](https://www.smartbeb.com.tw/article/Concept/id/733#:~:text=%E5%9C%A8%E4%BF%9D%E9%9A%AA%E7%9A%84%E4%B8%96%E7%95%8C%E8%A3%A1%E6%B5%81%E5%82%B3%E8%91%97%E4%B8%80%E7%A8%AE%E5%90%8D%E7%82%BA%E3%80%8C%E9%9B%99%E5%8D%81%E5%8E%9F%E5%89%87%E3%80%8D%E7%9A%84%E4%BF%9D%E9%9A%9C%E8%A6%8F%E5%8A%83%E6%96%B9%E5%BC%8F%EF%BC%8C%E6%84%8F%E6%8C%87%E3%80%8C%E4%BF%9D%E9%A1%8D%E5%BF%85%E9%A0%88%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410%20%E5%80%8D%EF%BC%8C%E8%80%8C%E5%B9%B4%E4%BF%9D%E8%B2%BB%E5%89%87%E8%A6%81%E6%8E%A7%E5%88%B6%E5%9C%A8%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%841%EF%BC%8F10%20%E4%BB%A5%E4%B8%8B%E3%80%8D%E3%80%82%20%E8%80%81%E5%AF%A6%E8%AA%AA%EF%BC%8C%E8%B2%B7%E7%B7%A8%E4%B8%8D%E5%AE%8C%E5%85%A8%E8%AA%8D%E5%90%8C%E9%80%99%E6%A8%A3%E7%9A%84%E8%AA%AA%E6%B3%95%EF%BC%8C%20). - Being asked to lie on application (like agent says “Don’t mention your illness, else you’ll be rejected”). This is fraud – walk away, that agent will not be there at claim time to help when your nondisclosure voids policy. - Agent refuses to leave brochures or anything in writing, only verbal promises. Possibly to avoid trace of miscommitments. - You are asked to sign blank or incomplete forms – never do that. They could fill in wrong info later. - An “insurance” that requires recruiting others (multilevel marketing pyramid). While many insurance companies use referral and agent networks, you as a customer shouldn’t have to recruit people to get returns. If someone says “Buy this and refer 2 friends and you’ll get part of their premium,” it’s MLM likely illegal. - For investment-linked policies: if underlying investments are unclear or not transparent (like they can’t tell you where money will be invested, just vague “overseas fund”), be cautious – could be a front for moving money out or Ponzi. - **Loan offers tied to insurance:** Some scammers sell an insurance policy by saying after you buy, you qualify for a low-interest loan (they may even lend you the first premium). Later you’re stuck with a policy and a loan - messy.

### 8.3  遭遇骗局后的维权 (What to do if you get scammed or mis-sold)

* **If within free-look:** If you realize within the cooling-off period that something’s off or you regret, immediately cancel. In China, for life insurance, 15-day free-look allows full refund (minus maybe cost of medical exam)[[61]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%89%8D%E8%A8%80%EF%BC%9A%E8%AE%B8%E5%A4%9A%E5%B0%8F%E4%BC%99%E4%BC%B4%E8%99%BD%E7%84%B6%E7%9F%A5%E9%81%9312378%E6%98%AF%E4%BF%9D%E7%9B%91%E4%BC%9A%E4%B8%BA%E6%B6%88%E8%B4%B9%E8%80%85%E6%8F%90%E4%BE%9B%E7%9A%84%E4%BF%9D%E9%99%A9%E7%BB%B4%E6%9D%83%E7%83%AD%E7%BA%BF%EF%BC%8C%E4%BD%86%E6%98%AF%E5%8D%B4%E4%B8%8D%E7%9F%A5%E9%81%93%E5%8F%AF%E6%8A%95%E8%AF%89%E7%9A%84%E5%86%85%E5%AE%B9%E6%9C%89%E5%93%AA%E4%BA%9B%E3%80%82%E4%BB%8A%E5%A4%A9%EF%BC%8C%E5%B0%8F%E7%BC%96%E6%83%B3%E6%9D%A5%E5%92%8C%E5%A4%A7%E5%AE%B6%E8%81%8A%E4%B8%80%E8%81%8A12378%E6%8A%95%E8%AF%89%E7%9A%84%E8%8C%83%E5%9B%B4%E6%9C%89%E5%93%AA%E4%BA%9B%3F%E5%BD%93%E6%8A%95%20%E4%BF%9D%E4%BA%BA%E4%B8%8E%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%8F%91%E7%94%9F%E7%BA%A0%E7%BA%B7%EF%BC%8C%E4%B8%94%E5%8F%8C%E6%96%B9%E6%97%A0%E6%B3%95%E8%B0%83%E8%8A%82%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BA%BA%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%E6%9D%A5%E6%8A%95%E8%AF%89%E5%A4%84%E7%90%86%EF%BC%8C12378%E4%BC%9A%E5%AF%B9%E4%BA%8B%E4%BB%B6%E7%BB%8F%E8%BF%87%E8%B0%83%E6%9F%A5%EF%BC%8C%E6%9D%A5%E7%BB%99%E4%BA%88%E5%A6%A5%E5%96%84%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82%E5%8D%B3%E4%BD%BF%E6%B2%A1%E6%9C%89%E8%B4%AD%E4%B9%B0%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%EF%BC%8C%E5%BD%93%E6%B6%88%20%E8%B4%B9%E8%80%85%E5%8F%91%E7%8E%B0%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%AD%98%E5%9C%A8%E8%BF%9D%E8%A7%84%E6%83%85%E5%86%B5%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E4%B9%9F%E6%98%AF%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E6%9D%A5%E6%8A%95%E8%AF%89%E4%B8%BE%E6%8A%A5%E7%9A%84%EF%BC%8C%E5%90%8C%E6%97%B6%EF%BC%8C12378%E7%9A%84%E5%B7%A5%E4%BD%9C%E4%BA%BA%E5%91%98%E4%B9%9F%E4%BC%9A%E8%BF%9B%E8%A1%8C%E6%A0%B8%E5%AE%9E%EF%BC%8C%E5%B9%B6%E4%BD%9C%E5%87%BA%E6%AD%A3%E7%A1%AE%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%EF%BC%8C%E6%8E%A5%E9%80%9A%E4%BA%BA%E5%B7%A5%20%E5%AE%A2%E6%9C%8D%EF%BC%8C%E5%B9%B6%E5%B0%86%E6%89%80%E9%9C%80%E8%A6%81%E6%8A%95%E8%AF%89%E7%9A%84%E4%BA%8B%E6%83%85%EF%BC%8C%E8%AF%A6%E7%BB%86%E7%9A%84%E5%91%8A%E7%9F%A5%E7%BB%99%E5%AE%A2%E6%9C%8D%E3%80%82). Use that time – a common advice is to thoroughly review policy in that period; if agent lied or omitted something critical, better to cancel and rethink.
* **File complaints:** If an agent misled you or did any illegal act (like asked you to misstate on application or sold you an unlicensed product), report them. In China, report to NFRA via 12378 or local bureau. Also to the insurance company – companies take agent misconduct seriously (could fire them).
* **Recovering losses:** If it’s an outright scam by an entity not an insurer (e.g. some fake investment or pyramid scheme disguised as “mutual insurance”), collect all evidence (receipts, contracts, communications) and go to the **police** – these are criminal fraud cases often. The sooner authorities are aware, the better chance to trace funds or prevent others being victimized. In China, financial fraud can be investigated under criminal law (非法集资 etc.). In Germany, you’d inform the police and BaFin if it’s an unregulated scheme.
* **Social media and consumer forums:** You can share your experience on platforms (with caution of libel; stick to facts) to warn others. There are also insurance consumer communities where experts might advise what to do.
* **Legal action:** If mis-selling resulted in financial loss (e.g. agent convinced you to surrender a policy causing a penalty, under false pretenses), you can sue the agent or their firm for damages. A documented misrepresentation could lead to contract rescission (for new policy) and you could perhaps reclaim losses. Many times, companies will settle if it’s clearly their representative’s fault to avoid bad publicity.
* **Rebuilding coverage:** After a scam, people can become distrustful of insurance. Remember, the existence of scams doesn’t mean all insurance is bad; it means one must use the knowledge (like in this guide) to buy smartly. If you need coverage that you lost due to a scam, don’t give up – go to reputable sources, maybe directly to well-known insurers or through certified financial planners.
* **Preventive education:** Spread word to peers, especially those in similar circles (e.g. your university juniors) if a scam was targeting your demographic. Often one victim speaking up can stop many others from falling in.

**Notable example scams** (contextual): - In some colleges, there were “互助计划” (mutual aid plans) run by students, not real insurance but collecting money for claims, ended up unsustainable or misused. Stick to regulated products. - Some pyramid schemes call themselves “financial cooperatives” or misuse insurance terms. For instance, “东霖国际” in early 2000s promised high fixed returns on life policies – turned out to be a Ponzi scheme, collapsed.

### 8.4  平台举报渠道 (Where to Report and Get Help)  [**Output: Quick Reference**]

* **China:**
* Report scams to local Public Security (公安经侦) if criminal.
* Insurance regulator: **12378** hotline or at **银保监会** official site.
* China Consumers’ Association (消协) can mediate mis-sale complaints as well.
* For internet scams, also inform **国家互联网举报中心** website as needed.
* **Germany/EU:**
* If suspect unlicensed insurer: notify **BaFin** (they list known unauthorized firms).
* For fraud, police (Insurance fraud is criminal).
* For agent misconduct, you can complain to IHK if they are registered insurance intermediaries (Chamber of Commerce maintains insurance agent register in Germany).
* Ombudsman (as earlier) for issues with actual insurers.
* **USA:**
* State Insurance Department (e.g. via NAIC site find your state, file complaint).
* FBI for large scams (there’s an Insurance Fraud Division in some states).
* **Global:**
* There’s the **International Association of Insurance Supervisors (IAIS)** which won’t handle individual complaints, but just to note each country has a regulator you can find via them.
* Interpol if it’s a cross-border crime ring.

**Be aware**: Recovery of money in scams is tough. Prevention is key. Once in a while, authorities do manage asset recovery (as in some Ponzi cases) but not guaranteed.

To close: **The golden rule:** If something in the insurance transaction makes you uneasy or doesn’t align with what you’ve learned should be normal, pause and seek a second opinion. Legit insurance will stand up to scrutiny and the seller will not pressure you to skip that scrutiny.

## 9  年度复盘与触发条件 (Annual Review & Policy Update Triggers)

Life changes – your insurance should change with it. This chapter guides you through conducting a **yearly review** (“policy check-up”) and identifying key life events that signal it’s time to adjust your coverage. We also provide a simple decision tree to determine whether to **upgrade, downgrade, or replace** policies as your situation evolves.

### 9.1  年度保单体检 (Annual Policy Checklist)

Once a year (common timing is around your birthday or end of year), do a quick “保险体检”: - **Coverage Adequacy:** Recalculate roughly the life insurance needed, current income vs last year (did it rise significantly? Then maybe increase disability/life cover). Check health inflation – is your health insurance limit still sufficient for current hospital costs? If your plan is older, maybe the market has newer ones with higher limits. - **Life Changes Inventory:** Did any triggers happen (see next section)? Even without major events, consider: Are all beneficiaries still correct? (E.g. you had a child last year – add them or adjust percentages). Any change in smoking status (if you quit smoking a year ago, some insurers allow re-underwriting to lower premium). - **Policy Performance (for savings/investment policies):** Review annual statements. Is cash value accruing as expected? If underperforming (like a UL policy that now requires more premium due to low crediting rate), maybe adjust contributions or consider alternatives. - **Premium Affordability:** As a % of income, did your insurance cost jump? (Maybe because you bought more or income dropped). If it’s now, say, 15%+ and squeezing you, evaluate which policies might be reduced or if any riders could be dropped to save money without jeopardizing critical cover. - **New Products in Market:** The insurance industry updates products. For example, critical illness definitions updated in 2020 in China making newer ones cover early conditions better. If you have an old CI policy with outdated definitions or lower payout, consider upgrading. Or maybe now insurers offer pandemic riders or new long-term care products that fit your needs. - **Redundancy Check:** List out all active policies. See if any overlaps are unnecessary: e.g. you have two accident insurances both covering death 1 million each – that’s fine if you intended extra, but if not intentional, maybe drop one and save premium (given your life cover might already cover accident death anyway). Or multiple hospital cash riders – one is enough. - **Expiry or Term Dates:** Note if any policy is nearing expiration or conversion point. E.g. a 10-year term you bought at 25 will expire at 35 – should you renew or convert it now, or plan to replace with new 20-year before it expires (especially if health still good)? If a health plan’s guaranteed period ends next year, check if they announced continuation product or if you need to shop for a new one. - **Policy Beneficiaries and Ownership:** Did you marry? Then perhaps name spouse as beneficiary or update % to include them. Divorce? Remove ex-spouse if desired. If a parent was beneficiary and passed away, update that. - **Policy Riders:** Are you paying for a rider you don’t need now? e.g. waiver of premium on a policy that’s fully paid single premium – no need. Or a child payer rider but the payer changed. - **Any service issues last year:** e.g. claim experience – if insurer was terrible in handling, maybe note to consider moving when feasible (though for health insurance moving means re-underwriting, so weigh that). - **Regulatory/Tax changes:** Sometimes insurance gets new tax perks or rules (or losing them). E.g. a country introduces tax-deductible health insurance up to certain amount – ensure you claim that, or consider buying a policy that qualifies. Or new laws require insurers to offer some upgrade – like in India some insurers allowed one-time increase of sum due to inflation recently, etc. - **Contact Info:** Make sure insurer has your current address, email, phone so you don’t miss notices. Also ensure your family knows what policies exist – put a summary in a safe place.

This review need not take long – maybe an hour once a year. It prevents nasty surprises and ensures you maximize benefits.

### 9.2  人生事件触发器 (Life Event Triggers for Insurance Changes)

As mentioned in Exec Summary, key events: - **Graduation/First Job:** You may lose school insurance, but gain employer insurance. Adjust: If employer gives health cover, you might only need top-up. Also now you have income – consider starting disability and life (if anyone depends on you or you have co-signed loans). Also start an emergency fund to complement high-deductible choices. - **Marriage or Cohabitation:** Update beneficiaries to spouse. Consider getting life insurance if you now have a partner relying on shared income or to cover joint loans. If both working, perhaps each get a moderate cover; if one will stop working to raise kids, insure the breadwinner more, but also consider a smaller cover on the homemaker. Health insurance – ensure both have something; maybe family floater if in markets like India or group family plans. - **Birth/Adoption of Child:** Big one. Increase life insurance to account for longer-term expenses (at least until child grown). Both parents should consider it, even non-working parent because their death could cause childcare costs. Consider getting a CI policy on parents or perhaps a small one on child (controversial: some buy child CI to lock in insurability – but priority is parents because child has no income to protect; though a serious illness for a child can cause financial strain too, so some coverage on them if affordable). Also, ensure kid gets added to health insurance – either government scheme or family health plan or a child medical policy. Umbrella liability – children can cause accidents too, your family policy covers that usually. - **Major Purchase (Home/Car):** If you took a big mortgage, that’s a new liability. Many choose to increase life cover equal to mortgage balance so that if they die, family can pay off house and stay sheltered. Some banks require mortgage insurance – often a term decreasing cover. Evaluate if their offer is good or you can get cheaper term externally. For a car loan, auto insurance is mandatory anyway to cover car and liability. - **Career Change/Income Change:** If you jump income significantly, you might want more disability coverage (since your lifestyle likely up, more to lose if disabled). Also check if new employer has different benefits – e.g. old job had group life but new one doesn’t, then you need to buy more individual to cover gap (maybe even do it before leaving old job). If income drops (e.g. one spouse becomes stay-at-home), adjust life cover (the working spouse might need more now, the non-working possibly less or some for their contributions). - **Move to another country or state:** See section 3 – ensure health cover continuity. Also update life insurance contact details for claims internationally. If moving to a more expensive medical country (e.g. to US), consider higher health cover. - **Divorce/Separation:** Update beneficiary (most people don’t want ex to remain beneficiary unless amicable or required for alimony). If you have kids and now single custody, maybe increase life cover because fewer backup resources for kids. Also check if in divorce decree you had obligations like maintain life insurance for child support – comply with that. - **Retirement:** When you retire and kids independent, your need for life insurance may decrease (unless spouse heavily depends on your pension). Many drop or reduce term life if they’ve accumulated enough assets. However, focus shifts to long-term care perhaps – consider LTC insurance around this time if not earlier. Also ensure health insurance continuity beyond employer retirement (maybe enroll in retiree medical or get a private senior med plan). - **Health change (Chronic disease diagnosis):** If you’re diagnosed with something serious but you still are insurable for other coverages you hadn’t bought (maybe now you want disability insurance because you realize risk, but ironically now it might be too late if condition is disqualifying). This event is tricky – ideally you had cover before. But at least review: does your current insurance cover this well? Do you need to add specific riders (like cancer treatment rider if you got a mild cancer that is still coverable for recurrence)? Sometimes after something like a heart attack, you might want to add or increase accident coverage (since you can’t get more life easily, but accident is still open and you worry about any risk to family). - **Beneficiary/Dependent changes:** If a beneficiary or dependent dies or new ones appear (e.g. elderly parent moves in with you, now you have dependent parent – maybe increase your life cover to provide for them if you die). - **Entering/leaving business:** If you start a business or take a business loan, consider keyman insurance or at least life cover to settle business loans. If you have a partnership, maybe arrange buy-sell agreement funded by life insurance. - **Significant asset changes:** If your investments grew hugely, you might be effectively self-insured more and can consider reducing some insurance (especially if premium is burdensome and risk tolerance improved by wealth). Conversely, if assets crashed (market downturn), temporarily you have less cushion, so keeping insurance is crucial (don’t drop just because money is tight, if the risk exposure is still there).

### 9.3  升级/降级/更换决策 (Decision Tree: Upgrade, Downgrade or Replace)

When a trigger occurs or annually, run through a mental decision tree:

**Question 1:** Has my risk exposure increased, decreased, or remained same? - Increased (e.g. new dependent, bigger loan) -> likely **Upgrade or Add coverage**. - Decreased (e.g. paid off mortgage, kid graduated) -> can consider **Downgrade or Drop some coverage** to save money, or repurpose to new goals. - Same -> no major change needed, just continue.

**Question 2:** Am I getting the best value from existing policies? - If a new product in market offers significantly better terms for similar cost, consider **Replace**. - If current policy has accumulated cash value with a hefty surrender penalty still, think twice about replacement – sometimes better to keep if need still exists, unless new option is dramatically superior. - If premium of current policy has become too high relative to benefit (e.g. some yearly renewable term life skyrockets at renewal at older age), maybe replace it earlier with a level term while still reasonably young.

**Question 3:** Any policies that no longer serve a purpose? - E.g. child education policy but child got scholarship or you have saved enough – maybe you can surrender or reallocate that. - E.g. multiple overlapping health covers where one would suffice – drop redundant one (ensuring no gaps in coverage type). - If yes -> **Downgrade/Drop** those after checking any surrender charges or if losing it impacts something else.

**Question 4:** Evaluate cost vs benefit after change. - For any upgrade or new purchase, check you can afford the new premium (stays within recommended ratio). - For any drop, consider worst-case: Are you still adequately covered? If dropping life cover because “kids are grown,” ensure spouse’s needs and any remaining obligations are covered.

**Decision:** - If upgrade needed, you might **add a supplemental policy** rather than increasing an existing (especially if existing doesn’t allow increase or would re-underwrite you at older age). - If downgrade, can either reduce sum insured (some policies allow partial surrender or face amount reduction) or cancel fully. E.g. you have $1M term and decide $500k is enough now, some term policies allow you to reduce coverage (and premium) proportionally with simple endorsement – ask insurer. - If replacing, ideally secure the new policy first (especially for life/health which need underwriting) *before* canceling the old, so you’re not left uninsured if new gets declined or delayed. - If converting (like term to whole life offered by insurer), weigh if you really need whole life or it’s just agent’s suggestion. Sometimes conversion is good if you’ve become uninsurable but want lifelong cover (maybe do partial conversion). - If policy has cash value and you no longer need coverage, consider if **reduced paid-up** or **extended term** options exist (common in whole life: you can stop premiums and keep a smaller paid-up policy, rather than surrender outright, preserving some death benefit without further pay).

**Example:** Suppose at age 30 you got 30-year term $500k. At 45, kids are through college (earlier than expected) and you’ve accumulated investments. You determine you only need maybe $200k life cover for spouse until retirement. You could: - Option A: do nothing, keep paying for $500k (some might say keep for extra cushion). - Option B: ask insurer to reduce sum to $200k for remaining term, lowering premium (some insurers allow, if not, you could buy a new shorter term $200k and cancel old, but at 45 premiums higher now). - Option C: if policy is convertible and you had a reason to want lifetime small cover (maybe legacy gift), you could convert a portion into a permanent policy $100k and drop rest.

**Health insurance upgrade example:** Many people upgrade to plans with guarantee renewal as they become available. If you have an older plan and now a new plan covers same but with guarantee renew and maybe can accept your current health (if you’re healthy), it might be wise to switch. But ensure no break in coverage – overlap a month perhaps, because new policy often has waiting period for illness.

**Don’t fix what ain’t broken (within reason):** If you have a very good grandfathered policy (say a health plan with premium locked in at a low rate and unlimited cover), hold onto it. Sometimes older is gold (though opposite is usually true for CI definitions which improved, but for medical, older ones might have lifetime coverage vs newer only annual etc., depends).

### 9.4  《升级/降级/更换决策树》 (Visual Aid)

*(While we cannot draw a real diagram here easily, imagine a flow like:)*

flowchart TD  
 A[Life Event or Annual Review] --> B{Need more, less, or same coverage?}  
 B --> |More| U[Upgrade or Add Policy]  
 B --> |Less| D[Consider Downgrade/Drop]  
 B --> |Same| C[Continue, no major change]  
 U --> U1{Existing policy adequate?}  
 U1 --> |Yes, just increase| U2[Increase sum insured on existing if possible]  
 U1 --> |No, need new type or better terms| U3[Shop & buy new policy (overlap if replacing), then keep both or drop old as needed]  
 D --> D1{Still any need for this coverage?}  
 D1 --> |No need| X[Cancel or let it lapse if safe to do so]  
 D1 --> |Reduced need| D2[Reduce coverage amount or higher deductible]  
 C --> E[Minor tweaks (e.g. update beneficiaries, addresses)]

*(This is a conceptual help – the actual decisions might not be linear.)*

**Conclusion:** Regular review ensures your insurance keeps in step with your life. It prevents you paying for things you no longer require and highlights new vulnerabilities to address. Keep a written log of each review’s findings and actions taken – it’s a nice summary to reference next time or for your family to know your current insurance status.

# 10  “五问定方案”决策树 & 预算阶梯 (Five-Question Plan Selector & Budget Tiers)

Now that we’ve gone in-depth on needs and products, let’s distill a quick **decision framework**. By answering five key questions, you can determine which of three coverage levels (Basic, Standard, Advanced) fits you. This is a practical tool especially for those new to insurance planning.

**Q1. Do you have financial dependents (spouse, children, aging parents)?**  
– If **Yes**, include **Term Life insurance** in your plan (it becomes a priority). The coverage amount should cover debts and 5-10 years of support for dependents[[13]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=,your%20family%E2%80%99s%20expenses%20and%20needs) *(Fact – Level B)*. If **No** dependents, life insurance is lower priority – you might skip or hold off until you have dependents, focusing budget on health/disability and perhaps a small amount for funeral or debt if needed.

**Q2. Would a serious illness or accident significantly derail you financially?** (i.e. do you have enough savings to self-fund a major medical event?)  
– If **Yes it would derail** (which is most people early in careers), you definitely need **Health Insurance** (to cover large hospital bills) and **Disability Income protection** (to replace income if you can’t work). If **No** (e.g. you’re very wealthy to absorb such costs), you might opt for higher deductibles or minimal health cover, but still consider at least catastrophic health insurance to preserve wealth.

**Q3. Do you frequently travel abroad or need Schengen/travel visa coverage?**  
– If **Yes**, add a **Travel Insurance** annual plan or ensure your health plan covers overseas emergencies[[2]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death) *(Fact – Level A)*. Also ensure you have **Personal Liability** globally (sometimes part of travel policy) in case you injure someone abroad. If **No** (you stay local mostly), travel insurance can be bought case by case for vacations or not at all, and liability should be covered by a domestic policy.

**Q4. What is the maximum percentage of your net income you can comfortably allocate to insurance premiums?** (Budget tolerance: Low ≤5%, Medium ~5-8%, High 8-12% or more)  
– This sets whether you go for Basic, Standard, or Advanced package: - ≤5%: likely **Basic** plan: get the essentials in place even if some have to be lower coverage or higher deductible to keep cost down. - ~7%: a **Standard** plan is viable: more balanced coverage. - ≥10%: you can consider **Advanced** options if needed, but ensure not overspending unnecessarily.

**Q5. Do you anticipate relocating internationally or have a need for globally portable insurance?**  
– If **Yes**, lean towards **policies that offer portability** (like international health insurance, term life from a global insurer that will maintain it if you move). Possibly choose a slightly more expensive plan that won’t drop you if you change residency[[34]](https://www.ameritas.com/insights/laddering-life-insurance-a-strategic-approach/#:~:text=Laddering%20involves%20buying%20multiple%20policies,levels%20of%20life%20insurance%20coverage) *(Fact – Level D)*. If **No** (firmly settled), you can choose local insurers/products optimized for your country (often cheaper) without worrying about portability features.

Once you have these answers, match to plan tiers:

### Plan A: **Basic Coverage (≤5% income)**

**For:** Students or fresh grads with very limited budget, or those with minimal dependents and just starting risk coverage.

**Includes:** - **Health Insurance:** at least a basic hospitalization plan or supplemental to social insurance. Aim for a plan with a deductible if needed to lower premium but ensure you have some coverage for big events. Example: a ¥1 million coverage with ¥5k deductible to keep premium low. - **Personal Accident Insurance:** high benefit accident death & disability cover (since it’s cheap) – e.g. ¥500k or ¥1M accident policy for just tens of currency. This covers catastrophic accidents which are a concern when other cover is lacking. - **Term Life:** *If* you have a dependent (maybe a younger sibling’s education or parent relying on you), get a small term life (even 5-10 year term if that’s all you can afford, something is better than nothing) just to cover immediate needs. If no dependents, you can omit for now. - **Liability Insurance:** if not covered by parents or school, get a basic personal liability (often $1M coverage is very cheap). It protects you from potentially huge claims at little cost – a must if not already included in something. - Possibly **Critical Illness (CI):** only if very affordable (e.g. some group CI or a very basic critical illness that is cheap at young age) – but in entry plan, it’s optional. You might instead rely on health insurance + emergency fund. - Use **high deductibles** and **no-frill policies** to keep within budget: e.g. choose in-hospital only cover, not comprehensive.

*Result:* This plan guards against catastrophic financial hits: major health events and accidents are covered, and if relevant, dependents get something if you’re gone. It avoids savings or luxury add-ons. Example budget: monthly income ¥5000, 5% = ¥250/month. That could buy a student health plan (~¥100/mo) + accident (~¥10/mo) + small term life ¥200k (~¥40/mo) + liability (~¥10/mo). Total ~¥160, under budget.

### Plan B: **Standard Coverage (5–8% of income)**

**For:** Most young professionals or young families with moderate budgets wanting solid protection.

**Includes (building on Basic):** - **Comprehensive Health Insurance:** possibly lower deductible for broader coverage, maybe including outpatient if fits budget. Ensure adequate sum (e.g. no less than ¥500k or so, preferably ¥1M+)[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410). - **Term Life:** covering roughly 10-15 years of income or key obligations (mortgage, kids)[[13]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=,your%20family%E2%80%99s%20expenses%20and%20needs). If budget constrained, might do ladder (e.g. one policy to cover kids until college, one smaller to cover spouse to retirement). - **Disability Income Insurance:** if available and affordable, include a long-term disability cover ~60% of income. If not, at least an accident disability lump sum or a cheaper income protection with shorter period. - **Accident Insurance:** maintain it (since cheap) for extra payout on accidents, maybe also an accidental medical rider for small injuries (some plans cover ER costs for accidents). - **Liability Insurance:** definitely have it in place (family or individual). - **Critical Illness Insurance:** strongly consider adding a CI lump sum now, as finances allow. Something like 2-3 years income worth. Or at least a basic cancer insurance if family risk. Standard plan can incorporate CI because budget 5-8% allows some. - **Travel Insurance:** if traveling 1-2 times a year, maybe just buy per trip. If >3 times or an expat family, get an annual multi-trip plan. - Possibly **small Endowment or Savings Plan:** Only if after above protection, you still within budget and have specific goal (like child education fund). But even then, ensure it doesn’t jeopardize protection budget. Alternatively, invest leftover budget in mutual funds etc. (Insurance savings should not override crucial cover).

*Result:* This plan covers all major bases for typical risks. E.g., a married individual with one child might have health insurance, 20-year term life of ¥1M, DI cover of ¥20k/month, CI of ¥200k, accident ¥1M, liability ¥1M. This might come to around 7% of a ¥10k monthly income (roughly ¥700/mo across all lines, depending on age and plan choices). It’s balanced to handle death, illness, disability, accidents, third-party claims.

### Plan C: **Advanced Coverage (8–12% of income)**

**For:** Those with higher risk aversion, multiple dependents, or higher income where spending more for extra peace of mind is acceptable. Also recommended if you have unique risks or gaps not covered by basic plans (e.g. no social security safety nets).

**Includes (everything in Standard, plus):** - **Higher limits and Riders:** Maybe upgrade health insurance to a global high-end plan (if you need care anywhere or private hospitals). Add riders like maternity (if planning family) or dental/vision if important and within budget. - **Critical Illness:** Increase sum insured to, say, 5 years income or add multi-claim riders if concerned about recurrence. - **Long-Term Care Insurance:** Consider starting a long-term care policy in your 40s or 50s. Advanced plan budget can accommodate premiums for a policy that pays if you need assisted living or nursing care in old age. - **Annual Travel Cover:** if you travel often, definitely an unlimited multi-trip with high medical evac limits. - **Umbrella Liability:** Increase liability coverage (some go to $5M or $10M) and perhaps add an umbrella policy if you have car/house etc. to protect against lawsuits beyond primary limits. - **Smaller Deductibles:** You might reduce deductibles on health if you prefer insurance paying more (though you pay more premium). - **Life Insurance ladder extension:** If you want to leave inheritance or cover spouse’s lifetime, you could add a whole life for permanent coverage. Or simply a longer term to maybe age 70-75 (some markets have 40-year term or to age specific). - **Estate planning uses:** If estate taxes or business succession are concerns, advanced plan could incorporate life insurance trusts or second-to-die policies etc. (for wealthier individuals). - **Optional minor covers:** e.g. gadget insurance, pet insurance – things that are low priority but if everything else is set and budget allows, you can add these for convenience.

*Result:* A robust “belt and suspenders” approach. If an illness strikes, you get medical bills paid, plus CI lump sum, plus disability income if you can’t work. If you pass, your family gets ample funds to be secure. If you need elder care, that’s funded too. Essentially, financial fallout from any major personal risk is mitigated.

**Caution:** Over 12% of income on insurance might indicate either very high risk situation or potential over-insurance. At advanced spending, review that you’re not doubling up unnecessarily or buying fancy riders with marginal benefit. But if income is high, some choose to spend more to cover absolutely every eventuality (including legacy goals).

### Illustration Example:

Let’s apply to three personas: - **Persona A: College Student, age 21, no dependents, studying abroad next year.** - Q1: Dependents? No. - Q2: A serious illness would bankrupt them/their family? Yes likely, no income. - Q3: Travel? Yes, going abroad to study in EU. - Q4: Budget tolerance – likely Basic (use maybe 3-5% of whatever income/allowance or part-time earnings). - Q5: Portability needed? Possibly yes, international needs. - **Plan:** Basic – get student health insurance (both domestic before going, and then GKV in Germany upon arrival), personal accident, and liability insurance (which might be required by host university). No life needed. Ensure travel insurance for the journey and any vacations. - **Persona B: Young Professional, 28, single but supporting parents partially.** - Q1: Dependents? Yes, parents partially (financially). - Q2: Illness/accident ruin finances? Yes, moderate savings only. - Q3: Travel? Infrequent holiday travel. - Q4: Budget – mid, can do ~6% comfortably. - Q5: Portability? Plan to immigrate to Canada in a few years, so maybe yes. - **Plan:** Standard – get domestic health insurance top-up or private if needed, a term life with parent as beneficiary or more likely enough to pay off their debts and support them a few years, DI insurance to protect income (especially because parents rely on it), CI policy optional if budget allows (maybe modest one). Accident & liability as basics. For travel, just buy when traveling. Since moving in future, maybe choose an insurer that can refund unearned premium or have short-term policies, and plan to re-evaluate after moving (or use a global term life that can be kept). - **Persona C: Married, 35, two young kids (3 and 1), mortgage, dual-income family.** - Q1: Dependents? Yes, spouse & kids. - Q2: Illness/accident financial? Yes, though starting to save, still big risk. - Q3: Travel? Perhaps occasional family trips, not constant. - Q4: Budget – willing ~10% for full protection. - Q5: Portability? No plans to move abroad. - **Plan:** Advanced – each parent gets term life enough to cover mortgage + raise kids to adulthood (~maybe $1M each). Comprehensive family health insurance (maybe employer covers one spouse, get for other and kids or a family plan). Disability insurance for both breadwinners so if either can’t work, family still gets income. CI insurance maybe for both parents around $200k-$300k to handle any serious disease costs or time off work. Accident insurance covering whole family (some plans cover kids free with adults). Personal liability family policy. Possibly start an education fund via endowment or just separate investments. Long-term care not yet (maybe consider in 10 years). Umbrella liability if they have high assets. This might be around 8-10% of combined income, which they budget for peace of mind.

In summary, the five-question method quickly directs one to an appropriate tier, which then can be fine-tuned. Always remember to confirm any default assumptions (like we assumed certain dependents or budgets) with actual data – our earlier sections note to mark assumptions for user confirmation **〔⚠ 待用户确认〕** when customizing.

## 11  模板与计算器 (Templates & Calculators)

As a final aid, here are some **copy-friendly templates and mini-calculator setups** that you can use for your insurance planning and record-keeping. These are in Markdown/ASCII so you can easily reproduce them in a note or document. Customize the values for your situation.

### 11.1  产品打分卡 (Product Scorecard Template)

*(Refer back to Section 4.3 for detailed usage. Fill in weights (modifiable) and scores 1-5 for each product.)*

| **Evaluation Factor** | **Weight** | **Product X** (score) | **Product Y** (score) | **Product Z** (score) |
| --- | --- | --- | --- | --- |
| Renewability Guarantee | 0.20 |  |  |  |
| Coverage Scope/Exclusions | 0.18 |  |  |  |
| Deductible/Cost-sharing | 0.12 |  |  |  |
| Direct Billing/Network | 0.12 |  |  |  |
| Underwriting Friendliness | 0.12 |  |  |  |
| Claims Reputation | 0.10 |  |  |  |
| Expense Ratio/Value | 0.08 |  |  |  |
| Portability | 0.08 |  |  |  |
| **Total Score (Weighted)** | **1.00** |  |  |  |
| **One-Strike Veto Issues?** | – | (Yes/No + details) | (Yes/No + details) | (Yes/No + details) |

*(After scoring, eliminate any with veto issues, then compare totals.)*

### 11.2  理赔证据包打印清单 (Claims Evidence Pack Checklist)

Use this as a checklist when filing a claim. Mark each item you’ve collected:

**General (all claims):** - [ ] Claim form (completed and signed) - [ ] Insurance policy number and copy of policy/contract - [ ] Government ID of claimant (and insured, if different) - [ ] Bank account info for payout (account name/number consistent with policy records) - [ ] Any required authorization forms (medical info release, etc.)

**Medical/Hospital Claim:** - [ ] Hospital admission & discharge summary (病案首页/出院小结) - [ ] Itemized hospital bills & receipts (发票) - [ ] Prescription and pharmacy receipts (if medications purchased outside) - [ ] Diagnostic reports (lab tests, imaging, pathology) - [ ] Doctor’s treatment records/notes - [ ] Copy of Social Insurance reimbursement statement (医保结算单), if applicable - [ ] Proof of accident (if hospital due to accident – e.g. accident report)

**Critical Illness Claim:** - [ ] Pathology report / diagnostic proof meeting CI definition - [ ] Attending physician’s statement on illness (if insurer provided a form) - [ ] Specialist consultation reports (if any) - [ ] Any prior medical history documents to show it’s a new condition (to preempt queries)

**Death Claim (Life Insurance):** - [ ] Death certificate (official, with cause of death) - [ ] Cause of death medical certificate or autopsy report (if needed) - [ ] ID proof of deceased and all beneficiaries - [ ] Relationship proof between insured and beneficiaries (marriage/birth certificates) if required - [ ] Police report (if accidental or unnatural death) - [ ] Original policy document (some insurers ask for it on death claim) - [ ] Cremation certificate (in some jurisdictions) - [ ] Beneficiary’s bank details and contact info - [ ] Court or notarized documents (if claimant is executor or not named in policy, etc.)

**Accident / Disability Claim:** - [ ] Accident report (police FIR, traffic accident report, workplace incident report, etc.) - [ ] Disability certificate or physician’s assessment of impairment (% of disability) - [ ] Medical records of injury treatment (surgery reports, rehab records) - [ ] Photographs of injuries or X-rays (if applicable for proving loss like amputation) - [ ] Witness statements (if available and needed to establish accident details) - [ ] Proof of expenses (if claiming accident medical reimbursement)

**Property Damage Claim:** - [ ] Incident report (fire brigade report, theft police report) - [ ] Photos of damage or before/after if available - [ ] List of damaged/stolen items with approximate value - [ ] Purchase receipts or serial numbers of major items (if available) - [ ] Repair estimates or invoices - [ ] Proof of ownership (for high-value items, e.g. appraisal for jewelry) - [ ] Any subrogation info (e.g. if third-party caused damage, their details)

**Travel Insurance Claim:** - [ ] Travel itinerary, tickets, boarding passes - [ ] Proof of trip delay/cancellation cause (airline delay letter, doctor note for illness, etc.) - [ ] Receipts for additional expenses (meals, hotel, replacement items for baggage delay) - [ ] Baggage irregularity report from airline (PIR report for lost/delayed baggage) - [ ] Confirmation from airline if baggage permanently lost and compensation provided - [ ] Original receipts of items lost (if claiming high-value items from baggage loss) - [ ] Any communication from travel provider about refunds (to avoid double compensation)

**Liability Claim:** - [ ] Third-party demand letter or legal notice (if any) - [ ] Your statement of incident (do not admit fault, just facts) - [ ] Contact and insurance details of third party (if applicable) - [ ] Police report (if applicable) - [ ] Any photos or evidence of the incident scene - [ ] Details of any witnesses

*(Attach copies, keep originals safe. Submit as required by insurer. Always keep a personal copy of everything submitted.)*

### 11.3  投保与核保流程图 (Application & Underwriting Flowchart Template)

You can sketch a flow of steps to ensure you don’t miss anything. For example:

Start -> Needs Analysis -> Choose Product -> Fill Application & Health Form   
-> Submit Application + Premium -> (Medical Exam?) -> Underwriting Review   
--> If Approved -> Policy Issue -> Pay Premiums ongoing   
--> If Postpone/Decline -> Consider alternatives or additional info   
--> If Rated/Exclusion -> Accept or negotiate or seek other insurer   
--> Free-look Period check   
-> Policy In-force (store documents safely).

*(This is more conceptual; you can draw actual arrows on paper or use software if needed.)*

### 11.4  免赔额选择器 (Deductible Selection Table)

Use the table below to compare different deductible options side by side, to see premium vs out-of-pocket trade-offs. Fill in actual quotes and your estimated yearly medical usage:

| **Deductible Option** | **Annual Premium** | **Est. Out-of-pocket if minor usage** | **Est. Out-of-pocket if major claim** | **Notes** |
| --- | --- | --- | --- | --- |
| Low Deductible (e.g. $0) | $\_\_\_\_ | $0 (insurer pays small claims too) | $0 + premium (insurer pays all) | Highest premium, convenience |
| Med Deductible (e.g. $500) | $\_\_\_\_ | Pay up to $500 for small stuff | $500 then insurer pays rest | Balanced option |
| High Deductible (e.g. $2000) | $\_\_\_\_ | Pay up to $2000 (most routine care) | $2000 then insurer pays rest | Lowest premium, need savings |
| No Insurance | $0 | Pay all expenses out-of-pocket | All expenses on you | Maximum risk self-assumed |

*(Replace $ with your currency and actual premium quotes. Use this to decide which option yields lowest total cost for expected scenario vs protects you in worst case.)*

### 11.5  定寿保额与现金流小计算器 (Term Life Coverage Calculator)

Plug in your figures to estimate how much term life insurance you might need:

* **Annual net income (that needs replacement):** $***\_***\_ per year
* **Annual net expenses (for dependents, if different):** $***\_***\_ per year
* **Number of years to support dependents (N):** \_\_\_\_\_\_ years (e.g. until youngest child is 22 or until spouse’s retirement)
* **Total income replacement needed:** = annual expense \* N = **$*\_*\_**
* **Outstanding mortgage or loans:** = **$*\_*\_** (if you want insurance to pay these off)
* **Future large expenses:** (e.g. college fund for kids) = **$*\_*\_**
* **Existing liquid assets/savings:** = **-$*\_*\_** (subtract, as these can be used)
* **Existing life insurance coverage:** = **-$*\_*\_** (subtract any current coverage that will remain in force)

**Approximate Term Life Sum Needed ≈** add up needs and subtract assets:  
= (income replacement) + (debts) + (future expenses) - (assets) - (existing insurance)  
= **$*\_*\_** (this is the face amount you may aim for)

*Example:* Income $50k, want to provide 10 years = $500k; mortgage $200k; kids college $100k; assets $50k; no existing cover.  
Needed ≈ 500+200+100 -50 -0 = **$750k**.

Also consider **inflation** (if a long period, you might slightly increase amount for rising costs) and **discounting** (some say dependents could invest lump sum, so you might use present value calculations at some interest rate; but using simpler multiple is fine for estimate).

### 11.6  年度复盘清单 (Annual Review Checklist)

Each year, go through: - [ ] **Personal info changes:** Marriage, divorce, new child, new job, income change, relocation, health changes – list any that happened. - [ ] **Dependents update:** Anyone new relying on you? Anyone ceased to rely (grown up child, etc.)? - [ ] **Insurance policy list update:** Write down all current policies, coverage, beneficiaries, premiums, expiration dates. - [ ] **Coverage gaps or overlaps:** For each risk category (life, health, disability, property, liability, etc.), check if coverage is adequate, excessive, or missing. Note any adjustments. - [ ] **Beneficiary review:** Are all beneficiary designations up to date per your wishes? - [ ] **Policy performance:** For policies with cash value or investments, note current value, compare to last year. Surrender value vs paid premium for endowments, etc. Satisfied? - [ ] **Premium burden check:** Total premium this year = $***\_*\_, which is** \_\_% of income. (Compare to last year’s %, and to recommended range). - [ ] **New products/market changes:** Heard of any new offerings or law changes? (e.g. new government insurance schemes, tax-deductible products, etc.) Research if applicable. - [ ] **Next year plan:** Based on above, decide: increase/reduce any cover, cancel any policy, buy new policy, or just keep as is. Write action items. - [ ] **Notes:** Any questions to ask an advisor or insurer? Note them for next meeting or call.

Keep this checklist year over year; it forms a mini “insurance journal” of your life changes and decisions.

### 11.7  升级/降级/更换决策树 (Upgrade/Downgrade Decision Guide)

Use this simplified decision matrix: - If new dependent or liability -> **Upgrade** life/disability coverage. - If dependent no longer needs support or debt paid -> **Downgrade** life coverage. - If premium >10% income or financial strain -> see if can cut or replace expensive policies with cheaper alternatives (without losing critical protection). - If you’ve become over-insured (e.g. insurance payout would far exceed actual need) -> could reduce sum assured to save premium. - If health improved (quit smoking, lost weight) -> consider **replace** life policy by reapplying at better rate. - If health worsened (and policy is valuable) -> **keep existing** (don’t drop coverage you might not get back). - If current insurer service poor or claim issues and alternatives available -> **replace** after securing new cover. - If policy has high cash value and low need now -> maybe **downgrade** via paid-up option or **surrender** (but check penalties). - If nearing retirement and no one depends on your income -> you can often **phase out life insurance**, but **increase medical/long-term care** focus.

Think in scenarios: “If I cancel this, what happens if X occurs?” If answer is “I’d be okay,” then maybe you can cancel. If “my family would struggle,” then keep it.

Finally, ensure any change is well thought out – when in doubt, consult a licensed advisor to double-check your reasoning before making big changes.

### 11.8  监管投诉入口清单 (Regulatory Complaint Contacts)

If you need to escalate an issue, here are key contacts by region:

* **China (NFRA原银保监会):**
* Complaint Hotline: **12378** (within China)[[61]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%89%8D%E8%A8%80%EF%BC%9A%E8%AE%B8%E5%A4%9A%E5%B0%8F%E4%BC%99%E4%BC%B4%E8%99%BD%E7%84%B6%E7%9F%A5%E9%81%9312378%E6%98%AF%E4%BF%9D%E7%9B%91%E4%BC%9A%E4%B8%BA%E6%B6%88%E8%B4%B9%E8%80%85%E6%8F%90%E4%BE%9B%E7%9A%84%E4%BF%9D%E9%99%A9%E7%BB%B4%E6%9D%83%E7%83%AD%E7%BA%BF%EF%BC%8C%E4%BD%86%E6%98%AF%E5%8D%B4%E4%B8%8D%E7%9F%A5%E9%81%93%E5%8F%AF%E6%8A%95%E8%AF%89%E7%9A%84%E5%86%85%E5%AE%B9%E6%9C%89%E5%93%AA%E4%BA%9B%E3%80%82%E4%BB%8A%E5%A4%A9%EF%BC%8C%E5%B0%8F%E7%BC%96%E6%83%B3%E6%9D%A5%E5%92%8C%E5%A4%A7%E5%AE%B6%E8%81%8A%E4%B8%80%E8%81%8A12378%E6%8A%95%E8%AF%89%E7%9A%84%E8%8C%83%E5%9B%B4%E6%9C%89%E5%93%AA%E4%BA%9B%3F%E5%BD%93%E6%8A%95%20%E4%BF%9D%E4%BA%BA%E4%B8%8E%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%8F%91%E7%94%9F%E7%BA%A0%E7%BA%B7%EF%BC%8C%E4%B8%94%E5%8F%8C%E6%96%B9%E6%97%A0%E6%B3%95%E8%B0%83%E8%8A%82%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BA%BA%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%E6%9D%A5%E6%8A%95%E8%AF%89%E5%A4%84%E7%90%86%EF%BC%8C12378%E4%BC%9A%E5%AF%B9%E4%BA%8B%E4%BB%B6%E7%BB%8F%E8%BF%87%E8%B0%83%E6%9F%A5%EF%BC%8C%E6%9D%A5%E7%BB%99%E4%BA%88%E5%A6%A5%E5%96%84%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82%E5%8D%B3%E4%BD%BF%E6%B2%A1%E6%9C%89%E8%B4%AD%E4%B9%B0%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%EF%BC%8C%E5%BD%93%E6%B6%88%20%E8%B4%B9%E8%80%85%E5%8F%91%E7%8E%B0%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%AD%98%E5%9C%A8%E8%BF%9D%E8%A7%84%E6%83%85%E5%86%B5%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E4%B9%9F%E6%98%AF%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E6%9D%A5%E6%8A%95%E8%AF%89%E4%B8%BE%E6%8A%A5%E7%9A%84%EF%BC%8C%E5%90%8C%E6%97%B6%EF%BC%8C12378%E7%9A%84%E5%B7%A5%E4%BD%9C%E4%BA%BA%E5%91%98%E4%B9%9F%E4%BC%9A%E8%BF%9B%E8%A1%8C%E6%A0%B8%E5%AE%9E%EF%BC%8C%E5%B9%B6%E4%BD%9C%E5%87%BA%E6%AD%A3%E7%A1%AE%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%EF%BC%8C%E6%8E%A5%E9%80%9A%E4%BA%BA%E5%B7%A5%20%E5%AE%A2%E6%9C%8D%EF%BC%8C%E5%B9%B6%E5%B0%86%E6%89%80%E9%9C%80%E8%A6%81%E6%8A%95%E8%AF%89%E7%9A%84%E4%BA%8B%E6%83%85%EF%BC%8C%E8%AF%A6%E7%BB%86%E7%9A%84%E5%91%8A%E7%9F%A5%E7%BB%99%E5%AE%A2%E6%9C%8D%E3%80%82)[[67]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%BD%93%E6%8A%95%E4%BF%9D%E4%BA%BA%20%E4%B8%8E%2035%E5%8F%91%E7%94%9F%E7%BA%A0%E7%BA%B7%EF%BC%8C%E4%B8%94%E5%8F%8C%E6%96%B9%E6%97%A0%E6%B3%95%E8%B0%83%E8%8A%82%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BA%BA%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%E6%9D%A5%E6%8A%95%E8%AF%89%E5%A4%84%E7%90%86%EF%BC%8C12378%E4%BC%9A%E5%AF%B9%E4%BA%8B%E4%BB%B6%E7%BB%8F%E8%BF%87%E8%B0%83%E6%9F%A5%EF%BC%8C%E6%9D%A5%E7%BB%99%E4%BA%88%E5%A6%A5%E5%96%84%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82)
* Online Complaint: http://jabxf.nfra.gov.cn (fill form, attach evidence)
* Local Bureau Offices: See nfra.gov.cn for each province contact.
* Consumer Protection Bureau Email: xfb@nfra.gov.cn (as of last update)  
  *(Attach policy no., name, issue and desired resolution in Chinese.)*
* **Germany (BaFin and Ombudsman):**
* BaFin Consumer Helpline: **0800 2 100 500** (within DE)[[32]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=do%20this%20if%20you%20are,the%20procedure%20for%20filing%20complaints)
* BaFin Complaint Online: via www.bafin.de → Consumers → Complaints (German form)[[71]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/BeiBaFinbeschweren/BeiBaFinbeschweren_node_en.html#:~:text=Filing%20a%20complaint%20with%20BaFin,helpline%20can%20answer%20your%20questions)
* Versicherungsombudsmann (Insurance Ombudsman):
  + Address: Postfach 080632, 10006 Berlin, Germany.
  + Online: www.versicherungsombudsmann.de (complaint form, can submit in English/German)[[29]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=Not%20all%20disputes%20have%20to,make%20independent%20and%20impartial%20decisions).
  + Email: beschwerde@versicherungsombudsmann.de  
    *(Ombudsman is free, binding for disputes under certain amount.)*
* **EU (Cross-border FIN-NET):**
* FIN-NET form: available on EC Financial Services webpage[[69]](https://www.eiopa.europa.eu/how-can-i-complain/complaint-against-insurance-or-reinsurance-company-insurance-intermediary-or-occupational-pension_en#:~:text=EIOPA%20www,provider%20in%20another%20EEA%20country). Fill and send to relevant national dispute body (list provided on site).
* EIOPA (for breaches of EU law by national regulator): use “Complaint about NCA” on eiopa.europa.eu[[72]](https://www.eiopa.europa.eu/how-can-i-complain_en#:~:text=How%20can%20I%20complain%3F%20,Learn%20more) if your regulator fails to enforce EU insurance directives.
* **USA (State Departments of Insurance):**
* NAIC Directory: https://naic.org/state\_web\_map.htm – click your state for contact. Typically have online complaint portal.
* Example: **California DOI**: 1-800-927-4357, or complaint.cdc.ca.gov (online form).
* **New York DFS**: (212) 480-6400 or www.dfs.ny.gov/complaint.  
  *(Use state where insurer is licensed or where you reside.)*
* **UK (Financial Ombudsman Service):**
* Phone: 0800 023 4567
* Online: www.financial-ombudsman.org.uk/consumer/complaints (simple form).
* Address: Exchange Tower, London, E14 9SR.  
  *(Free service for consumers, will adjudicate insurance complaints after you tried the insurer first.)*
* **Canada (OmbudService for Life & Health Insurance - OLHI / Gen. Insurance OmbudService - GIO):**
* OLHI: www.olhi.ca, Toll-free: 1-888-295-8112.
* GIO: www.giocanada.org, Toll-free: 1-877-225-0446.  
  *(They guide and if needed escalate to independent mediation.)*

*(Keep records of complaint reference numbers and communications. If issue is urgent (e.g. claim denial on needed treatment), mention urgency so regulator can expedite if possible.)*

**Accessibility & Privacy Note:** All templates above are formatted in plain text for compatibility with screen readers and easy high-contrast printing. Personal data used in the templates (like in the JSON fields we suggested collecting) should be handled confidentially – if you fill these out digitally, store securely. Before sharing or disposing, **redact sensitive details** (we indicated a one-click anonymization concept – e.g. replace names with initials, etc., if showing someone your plan).

**Version & Updates:**  
This guide is **Version 1.0**, **Last Updated 2025-09-13**. Future updates will be made as laws change (e.g. if new medical insurance regulations or visa rules come). Key watchlist items for updates: - Changes in China’s医保 coverage policies or critical illness definition updates. - New EU insurance regulations (like IDD updates or cross-border claim laws). - Any tax incentive programs for insurance (e.g. if personal pension scheme launched affecting life insurance). - Market trends (e.g. insurers introducing guaranteed renewable medical in CN market). We plan to review and update at least annually. Any corrections or errata found can be reported via [**Errata & Feedback Form**](*placeholder%20link*).

**Disclaimer:** This guide is for **educational purposes** to empower you with knowledge for personal insurance planning. It is **not personalized financial advice**. Insurance products mentioned are examples; always read the actual policy terms (保险条款) and consider consulting a licensed insurance advisor for tailored recommendations. No part of this guide constitutes an offer or endorsement of any specific product. We strive for accuracy, but we make no warranty that all information is up-to-date (regulations and products change).

**If you have specific legal, tax, or medical questions** (especially in emergencies), please seek professional counsel: e.g. lawyer for contract questions, certified tax advisor for tax-related issues, or medical professionals for health matters. In urgent scenarios (suspected insurance fraud, claim denial causing critical hardship), contacting regulators or consumer protection agencies directly is advised.

By using this guide, you agree the authors are not liable for any outcomes of actions taken based on the information herein. Always double-check key decisions with official sources or advisors.

Stay safe, stay insured, and may this guide help you secure the protection and peace of mind you and your loved ones deserve![[3]](https://www.shenlanbao.com/he/1224883#:~:text=%E9%9A%8F%E7%9D%80%E4%BA%BA%E6%B0%91%E6%94%B6%E5%85%A5%E6%B0%B4%E5%B9%B3%E7%9A%84%E4%B8%8D%E6%96%AD%E6%8F%90%E5%8D%87%EF%BC%8C%E5%81%A5%E5%BA%B7%E9%97%AE%E9%A2%98%E7%9A%84%E6%84%8F%E8%AF%86%E9%80%90%E6%B8%90%E6%B7%B1%E5%85%A5%E4%BA%BA%E5%BF%83%EF%BC%8C%E6%9B%B4%E5%A4%9A%E4%BA%BA%E5%BC%80%E5%A7%8B%E9%87%8D%E8%A7%86%E4%BF%9D%E9%99%A9%E3%80%82%E6%A0%B9%E6%8D%AE%E5%85%AC%E5%BC%80%E6%95%B0%E6%8D%AE%EF%BC%8C%E4%B8%80%E8%88%AC%E5%BB%BA%E8%AE%AE%E5%B0%86%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E6%AF%94%E4%BE%8B%E6%8E%A7%E5%88%B6%E5%9C%A810)[[9]](https://www.how-to-germany.com/health-insurance/#:~:text=,and%20private%20health%20insurance%20systems)

## 12  FAQ (Frequently Asked Questions)

Finally, some quick Q&A categorized by our reader personas:

**For Students & First-jobbers:** - *Q:* “大学生应该买哪些保险？我父母已经给我报了校园医保，还需要商业保险吗？”  
*A:* 校园医保/居民医保是基础，报销有上限和范围限制[[47]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%9B%9B%E3%80%812023%20%E5%B9%B4%E5%BA%A6%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%8F%82%E5%8A%A0%E6%88%91%E5%B8%82%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%AD%B9%E8%B5%84%E6%A0%87%E5%87%86%E6%98%AF%E5%A4%9A%E5%B0%91%EF%BC%9F). 建议补充一份意外险（保费便宜，保障意外医疗和伤残)[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410), 以及小额住院医疗险（百万医疗险，保大病住院费用)[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410). 如果出国或实习，没有单位保障，可以考虑短期医疗或旅行险. 寿险在校生如无经济责任，可暂不需要 (Focus on health & accident). *(Fact – Level D)*

* *Q:* “I’m 24, just started working. My company offers health insurance. Do I need additional insurance?”  
  *A:* Congrats on starting work! First, understand what your company health plan covers (in-network hospitals, any co-pays?). If it’s comprehensive, you might not need extra medical insurance, though if it has gaps (like no dental or limited private hospital access you want), you could add on. Definitely consider disability insurance if your company doesn’t provide long-term coverage – as your ability to earn is your biggest asset now. Also, since you likely have some support you provide to family (if so), a term life policy can be very cheap at your age to protect them. And personal liability insurance is recommended if not covered (some company policies include third-party liability for employees, but typically not outside work). *(Judgment – Level C)*
* *Q:* “留学德国保险怎么选? 公立还是私立? 有没有便宜又满足签证要求的?”  
  *A:* 德国留学强烈推荐加入公立医保 (GKV) 学生险，每月约€110，涵盖全面且后续继续升学或工作衔接方便[[12]](https://www.how-to-germany.com/health-insurance/#:~:text=During%20the%20first%203%C2%A0months%20of,reach%20the%20age%20of%2030)[[15]](https://www.how-to-germany.com/health-insurance/#:~:text=match%20at%20L347%20Students%20can,to%20a%20private%20insurance%20provider). 只有在你超过30岁或者需要特别服务时才考虑私立. 短期申根签证可以用申根旅行医疗保险满足签证要求[[2]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death), 但抵达后还是要参加德国医疗保险. 另外别忘了责任险，在德国几乎是人人需要，有学生特价的责任险一年不到€30. *(Fact – Level A)*

**For Young Singles/Newlyweds:** - *Q:* “I’m single with no kids. Is life insurance a waste of money for me?”  
*A:* If no one depends on you financially, life insurance is not a priority indeed. Focus on health, disability, liability – things that protect you and prevent you from burdening others (like parents) if something happens to you. However, if you plan to have a family in the near future, buying some life cover while young (and locking in low premium) is not a bad idea, you can be slightly ahead of the curve. Also, if you have debts that would fall on family if you died (like parents co-signed your loan), a small policy to cover that is considerate. *(Judgment – Level C)*

* *Q:* “We just got married; do we need joint insurance or keep separate? What about maternity?”  
  *A:* Insurance policies are typically individual (except some property or health can be family plans). You both should have coverage according to your roles. If both work, each needs adequate disability and life to protect the other (especially if planning kids). No real concept of “joint life” policy except in some markets for mortgages – usually simpler to have separate policies but you can name each other beneficiary. For health, check if your employer plans can add spouse; if not or if insufficient, consider a family health plan covering maternity if you plan to have a baby soon (some insurers have waiting period ~10 months for maternity coverage). So best to get that before pregnancy if you want private room etc., otherwise rely on social healthcare for maternity which in many countries covers basic childbirth. *(Fact – Level B & Judgment)*
* *Q:* “婚前男友让我给他买高额寿险写他做受益人，有必要吗？”  
  *A:* 这要慎重. 人寿保险一般是为有经济依赖关系的人准备的[[6]](https://post.smzdm.com/p/aeke255z#:~:text=99). 如果你们还没合法关系，对方要求做受益人且保额高，这对你来说经济意义不大，而且有道德风险嫌疑 (极端情况有人可能动机不纯). 建议保额和受益人设计要以真正需要为原则. 婚前可以买适当保额以防双方万一出事有笔钱, 但不宜过高. 等结婚后再根据共同财务情况调整受益人和保额更合理. *(Judgment – Level E)*

**For Young Families:** - *Q:* “We have a toddler and a baby on the way. What insurances should we focus on first?”  
*A:* First, **life insurance on parents** – each of you should have enough to cover childcare and living costs for the kids if one passes. Especially the breadwinner(s). Next, **health insurance for whole family** – kids tend to get sick often (though usually not expensive illnesses, but hospital cover for them and you is key). Ensure mother has maternity cover if planning more children. **Disability income** for parents is crucial because with kids you need your income. An **education fund** insurance can wait until protection needs are met (you can also save/invest for education without using insurance). Also, now definitely have liability (kids can accidentally break neighbor’s window etc., and you as parent are liable). So prioritize term life, health, disability, liability. Accident insurance as well (often family accident plans can cover kids basically for free or a small amount). CI insurance on kids is optional – severe illness in child can cause financial strain and a CI payout could allow one parent to stop working to care for child, so it’s worth considering once basics are done. *(Fact & Judgment – Level C)*

* *Q:* “Should I buy insurance for my child or for myself? I can’t afford both.”  
  *A:* Always insure **parents first**. If budget is tight, use it to cover breadwinners’ life/health – because if something happens to parent, child’s whole life is impacted financially; whereas if something (god forbid) happens to child, it’s emotionally devastating but financially the parents can still work, and medical costs can be covered by family plus maybe a smaller child health policy. Many experts say insure “大人先于小孩” (adults before kids)[[6]](https://post.smzdm.com/p/aeke255z#:~:text=99). So, if forced to choose: get term life and disability for you and spouse, and basic family health that also covers child via public or add child rider. Maybe an inexpensive accident policy for the child (they are prone to minor accidents). As finances improve, then add more for child like an education plan or CI for them. *(Fact – Level D)*
* *Q:* “宝妈一枚，没有收入，需要买保险吗？都是老公赚钱养家。”  
  *A:* 全职妈妈对家庭的贡献有巨大的经济价值 (照顾孩子、家务等). 如果宝妈发生意外或重病，家庭要付出请人照料的成本. 所以虽然没有直接收入，还是**需要保险**: 1) **重疾险/医疗险** - 宝妈生病治疗费用和康复期间的支出保险可以帮你承担[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410); 2) **意外险** - 万一发生意外伤残，也有一笔赔偿帮家里渡过难关; 3) **寿险** - 保额不需要像家庭支柱那么高，但至少覆盖请保姆及孩子托管几年的费用，这样丈夫可以继续工作. 所以全职太太也建议配齐医疗、意外，酌情配置一定额度的寿险. *(Judgment – Level C)*

**General/Technical:** - *Q:* “What happens if I become unable to pay premiums due to job loss or similar?”  
*A:* Many policies have options: If it’s a short-term difficulty, there’s usually a grace period ~30 days where policy stays active if you pay within that[[26]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%AE%A2%E6%9C%8D%E4%BC%9A%E5%B0%86%E6%8A%95%E8%AF%89%E4%BA%BA%E7%9A%84%E4%BF%A1%E6%81%AF%E5%92%8C%E5%85%B7%E4%BD%93%E7%9A%84%E6%8A%95%E8%AF%89%E6%83%85%E5%86%B5%E8%BF%9B%E8%A1%8C%E7%99%BB%E5%BD%95%EF%BC%8C%E5%90%8E%E7%BB%AD%E4%BC%9A%E8%BF%9B%E8%A1%8C%E5%88%9D%E6%AD%A5%E7%9A%84%E5%AE%A1%E6%A0%B8%E3%80%82). Some insurers allow **premium holiday** or non-forfeiture options on cash value policies (like use cash value to pay premium, or reduce coverage). Worst case, term policies lapse (no value) but some allow reinstatement within a period (e.g. 2 years) if you pay back premiums and prove insurability. If foresee trouble, contact insurer – sometimes they can downgrade your plan or switch to a cheaper one without new underwriting. Also check if you had a **waiver of premium rider** (that usually waives premiums only if you’re disabled, not general financial hardship). As a preventive measure, have an emergency fund of 3-6 months expenses which can also help pay insurance during tough times – treating insurance as priority expense to keep. *(Fact – Level B & Judgment)*

* *Q:* “If I have multiple policies and a claim (like hospital bill), can I claim from all?”  
  *A:* For indemnity-type covers (medical expense reimbursement), you generally cannot profit: total reimbursement cannot exceed actual bill. Usually you would claim from primary insurance (like social or employer) first, then submit remaining to supplemental insurer[[11]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%90%8C%E6%97%B6%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E5%92%8C%E5%95%86%E4%B8%9A%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E7%9A%84%EF%BC%8C%E5%8F%AF%E5%85%88%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E8%A7%84%E5%AE%9A%E4%BA%AB%E5%8F%97%E5%8C%BB%E4%BF%9D%E5%BE%85%E9%81%87%E5%90%8E%EF%BC%8C%E5%86%8D%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%9B%E4%B9%9F%E5%8F%AF%E5%85%88%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%8C%E5%86%8D%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%9B%B8%E5%85%B3%E8%A7%84%E5%AE%9A%E7%BB%99%E4%BA%88%E6%8A%A5%20%E9%94%80%E3%80%82%E5%9C%A8%E5%85%B6%E4%BB%96%E7%BB%9F%E7%AD%B9%E5%9C%B0%E5%8C%BA%E5%B7%B2%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E6%88%96%E8%81%8C%E5%B7%A5%E5%8C%BB%E4%BF%9D%E7%9A%84%EF%BC%8C%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E5%BE%85%E9%81%87%E4%B8%8D%E5%BE%97%E9%87%8D%E5%A4%8D%E4%BA%AB%E5%8F%97%E3%80%82). Some insurers have coordination: e.g. they may pay even if other insurance paid, but in total not above 100%. For fixed benefit policies (like CI or life or per-day hospital cash), yes, you can claim each in full because they’re not tied to expenses. So if you have two CI policies both covering cancer, a cancer diagnosis can trigger both payouts. Accident death – multiple policies all pay the sum they promised[[73]](https://www.flyert.com/forum.php?mod=viewthread&tid=2678613#:~:text=%E5%87%BA%E5%9B%BD%E6%97%85%E6%B8%B8%EF%BC%8C%E5%A2%83%E5%A4%96%E5%8C%BB%E7%96%97%E7%9B%B4%E4%BB%98%E9%87%8D%E8%A6%81%E5%90%97%EF%BC%9F%E8%BF%99%E4%BB%BD%E6%94%BB%E7%95%A5%E8%AE%B0%E5%BE%97%E6%94%B6%E5%A5%BD,%E4%BD%86%E5%A6%82%E6%9E%9C%E8%B7%9D%E7%A6%BB%E6%88%91%E4%BB%AC%E6%89%80%E5%9C%A8%E5%9C%B0%E9%99%84%E8%BF%91%EF%BC%8C%E6%B2%A1%E6%9C%89%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E7%9A%84%E6%B5%B7%E5%A4%96%E6%95%91%E6%8F%B4%E6%9C%8D%E5%8A%A1%E7%BD%91%E7%BB%9C%EF%BC%8C%E5%88%99%E9%9C%80%E8%87%AA%E8%A1%8C%E6%88%96%E5%9C%A8%E6%95%91%E6%8F%B4%E4%B8%AD%E5%BF%83%E5%8D%8F%E8%B0%83%E5%91%98%E7%9A%84). It’s known as “重叠保险” – indemnity ones share proportionately, fixed ones cumulatively pay. Always inform each insurer about other coverage as required. *(Fact – Level C)*
* *Q:* “Insurance companies try not to pay claims. How do I trust them?”  
  *A:* It can feel that way, but statistics show most legitimate claims are paid[[17]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=Statistics%20from%20the%20Financial%20Ombudsman,you%20read%20the%20small%20print). Insurers are regulated and have obligations. They may investigate large or early claims, which is their right to prevent fraud. To trust: choose reputable insurers (check claim settlement ratios, consumer feedback). Understand your policy (so you claim for things that are covered and know exclusions). Provide complete info at purchase and claim time to avoid disputes. There are industry ombudsmen and regulators to help if an insurer unreasonably denies a claim[[19]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=Gary%20Murphy%2C%20Head%20of%20Travel%2C,managed%20because%20of%20their%20medication). Thousands of claims get paid every day. So while a healthy skepticism is okay (to prompt you to read conditions), know that insurance does work as intended for the vast majority of cases[[4]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E9%99%A9%E8%8A%B1%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%844.4). The key is to do your part: buy proper coverage, disclose accurately, and follow claim procedures[[27]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=3%E3%80%81%E5%91%8A%E7%9F%A5%E5%8F%97%E7%90%86%E7%BB%93%E6%9E%9C). *(Fact – Level D & Judgment)*

## 13  References (来源)

We base our guide on authoritative sources and data, as per the **Evidence Ladder**. Below, references are grouped by evidence level:

**Level A (Regulatory/Legal):**  
1. **China NFRA Notice on Short-term Health Insurance (银保监办发〔2021〕7号)** – Defined short-term health insurance and prohibited misleading “guaranteed renewal” marketing[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A) (China, Health Insurance, 2021-01-11) – *Evidence A*.  
2. **Netherlands Government – Schengen Visa Insurance Requirements** – Official checklist: €30,000 coverage, emergency repatriation must be included[[2]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death) (EU/Schengen, Travel, 2023-07-01) – *Evidence A*.  
3. **German Social Code / How-to-Germany (Janine El-Saghir, updated 20 Aug 2025)** – Health insurance mandatory, students under 30 in GKV, private choice binding for study duration[[12]](https://www.how-to-germany.com/health-insurance/#:~:text=During%20the%20first%203%C2%A0months%20of,reach%20the%20age%20of%2030)[[15]](https://www.how-to-germany.com/health-insurance/#:~:text=match%20at%20L347%20Students%20can,to%20a%20private%20insurance%20provider) (Germany, Health, 2025) – *Evidence A*.  
4. **BaFin – Consumer Ombudsman Info** – Explains free dispute resolution by independent ombudsman in Germany[[29]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=Not%20all%20disputes%20have%20to,make%20independent%20and%20impartial%20decisions)[[30]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=In%20order%20to%20resolve%20disputes%2C,to%20turn%20to%20the%20courts) (Germany, Consumer Protection, 2024-10-17) – *Evidence A*.  
5. **China 12378 Insurance Consumer Hotline** – Official usage: for unresolved disputes or reporting insurer violations, timeline ~15-60 days[[26]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%AE%A2%E6%9C%8D%E4%BC%9A%E5%B0%86%E6%8A%95%E8%AF%89%E4%BA%BA%E7%9A%84%E4%BF%A1%E6%81%AF%E5%92%8C%E5%85%B7%E4%BD%93%E7%9A%84%E6%8A%95%E8%AF%89%E6%83%85%E5%86%B5%E8%BF%9B%E8%A1%8C%E7%99%BB%E5%BD%95%EF%BC%8C%E5%90%8E%E7%BB%AD%E4%BC%9A%E8%BF%9B%E8%A1%8C%E5%88%9D%E6%AD%A5%E7%9A%84%E5%AE%A1%E6%A0%B8%E3%80%82)[[27]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=3%E3%80%81%E5%91%8A%E7%9F%A5%E5%8F%97%E7%90%86%E7%BB%93%E6%9E%9C) (China, Claims Complaints, 2023-02-20) – *Evidence A*.  
6. **Shenlanbao Insurance Knowledge – Basic spending guideline** – Advises keeping insurance within ~10% of income; Chinese families average ~4.4% which is below ideal[[3]](https://www.shenlanbao.com/he/1224883#:~:text=%E9%9A%8F%E7%9D%80%E4%BA%BA%E6%B0%91%E6%94%B6%E5%85%A5%E6%B0%B4%E5%B9%B3%E7%9A%84%E4%B8%8D%E6%96%AD%E6%8F%90%E5%8D%87%EF%BC%8C%E5%81%A5%E5%BA%B7%E9%97%AE%E9%A2%98%E7%9A%84%E6%84%8F%E8%AF%86%E9%80%90%E6%B8%90%E6%B7%B1%E5%85%A5%E4%BA%BA%E5%BF%83%EF%BC%8C%E6%9B%B4%E5%A4%9A%E4%BA%BA%E5%BC%80%E5%A7%8B%E9%87%8D%E8%A7%86%E4%BF%9D%E9%99%A9%E3%80%82%E6%A0%B9%E6%8D%AE%E5%85%AC%E5%BC%80%E6%95%B0%E6%8D%AE%EF%BC%8C%E4%B8%80%E8%88%AC%E5%BB%BA%E8%AE%AE%E5%B0%86%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E6%AF%94%E4%BE%8B%E6%8E%A7%E5%88%B6%E5%9C%A810)[[4]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E9%99%A9%E8%8A%B1%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%844.4) (China, Budget, 2023) – *Evidence D, cross-verified with multiple sources including Zhihu & Taiwan Business Weekly*.  
7. **China CIRC (now NFRA) – Standard CI Definitions 2020** – Not directly quoted above, but basis for CI discussion (China, CI Insurance, 2020) – *Evidence A, implied*.

**Level B (Policy Documents / Actuarial Info):**  
8. **Guardian Life – Term vs Needs Analysis** – Suggests DIME formula and coverage ~10x income plus debts[[13]](https://www.guardianlife.com/life-insurance/how-term-life-works#:~:text=,your%20family%E2%80%99s%20expenses%20and%20needs) (USA, Life Insurance, 2024) – *Evidence B*.  
9. **CPU Univ. – Student Insurance Q&A** – Confirms resident医保 covers 60% campus clinic, 40% off-campus outpatient, etc. and coordinates with commercial insurance[[10]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%EF%BC%881%EF%BC%89%E6%99%AE%E9%80%9A%E9%97%A8%E8%AF%8A%E5%BE%85%E9%81%87)[[11]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%90%8C%E6%97%B6%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E5%92%8C%E5%95%86%E4%B8%9A%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E7%9A%84%EF%BC%8C%E5%8F%AF%E5%85%88%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E8%A7%84%E5%AE%9A%E4%BA%AB%E5%8F%97%E5%8C%BB%E4%BF%9D%E5%BE%85%E9%81%87%E5%90%8E%EF%BC%8C%E5%86%8D%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%9B%E4%B9%9F%E5%8F%AF%E5%85%88%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%8C%E5%86%8D%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%9B%B8%E5%85%B3%E8%A7%84%E5%AE%9A%E7%BB%99%E4%BA%88%E6%8A%A5%20%E9%94%80%E3%80%82%E5%9C%A8%E5%85%B6%E4%BB%96%E7%BB%9F%E7%AD%B9%E5%9C%B0%E5%8C%BA%E5%B7%B2%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E6%88%96%E8%81%8C%E5%B7%A5%E5%8C%BB%E4%BF%9D%E7%9A%84%EF%BC%8C%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E5%BE%85%E9%81%87%E4%B8%8D%E5%BE%97%E9%87%8D%E5%A4%8D%E4%BA%AB%E5%8F%97%E3%80%82) (Nanjing, Student Health, 2022-12-20) – *Evidence B*.  
10. **Insurance Law of PRC, Article 16** – Duty of truthful disclosure by applicant[[63]](https://www.huize.com/hz-planet/article/10940#:~:text=%E5%8D%83%E4%B8%87%E4%B8%8D%E8%A6%81%E6%83%B3%E7%9D%80%E9%92%BB%E5%B0%8F%E7%A9%BA%E5%AD%90%E9%9A%90%E7%9E%92%E5%AE%9E%E6%83%85%EF%BC%8C%E4%B8%8D%E8%A6%81%E6%8A%B1%E4%BE%A5%E5%B9%B8%E5%BF%83%E7%90%86%E3%80%82%E3%80%8A%E4%BF%9D%E9%99%A9%E6%B3%95%E3%80%8B%E7%AC%AC%E5%8D%81%E5%85%AD%E6%9D%A1%E8%A7%84%E5%AE%9A%3A%E8%AE%A2%E7%AB%8B%E4%BF%9D%E9%99%A9%E5%90%88%E5%90%8C%EF%BC%8C%E4%BF%9D%E9%99%A9%E4%BA%BA%E5%B0%B1%E4%BF%9D%E9%99%A9%E6%A0%87%E7%9A%84%E6%88%96%E8%80%85%E8%A2%AB%E4%BF%9D%E9%99%A9%E4%BA%BA%E7%9A%84%E6%9C%89%E5%85%B3%20%E6%83%85%E5%86%B5%E6%8F%90%E5%87%BA%E8%AF%A2%E9%97%AE%E7%9A%84%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BA%BA%E5%BA%94%E5%BD%93%E5%A6%82%E5%AE%9E%E5%91%8A%E7%9F%A5%E3%80%82%E5%90%A6%E5%88%99%E6%9C%89%E5%8F%AF%E8%83%BD%E9%9D%A2%E4%B8%B4%E5%90%88%E5%90%8C%E8%A7%A3%E9%99%A4%E5%92%8C%E6%8B%92%E8%B5%94%E7%9A%84%E7%BB%93%E5%B1%80%E3%80%82) (China, Law, 2015) – *Evidence B*.  
11. **Sample Chinese Hospital Bill & Social Insurance Statement** – Illustrates how social insurance pays first then commercial picks up remainder[[11]](https://jjc.cpu.edu.cn/b8/73/c494a178291/page.htm#:~:text=%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%90%8C%E6%97%B6%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E5%92%8C%E5%95%86%E4%B8%9A%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E7%9A%84%EF%BC%8C%E5%8F%AF%E5%85%88%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E8%A7%84%E5%AE%9A%E4%BA%AB%E5%8F%97%E5%8C%BB%E4%BF%9D%E5%BE%85%E9%81%87%E5%90%8E%EF%BC%8C%E5%86%8D%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%9B%E4%B9%9F%E5%8F%AF%E5%85%88%E7%94%B1%E4%BF%9D%E9%99%A9%E6%9C%BA%E6%9E%84%E8%BF%9B%E8%A1%8C%E7%90%86%E8%B5%94%EF%BC%8C%E5%86%8D%E6%8C%89%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E7%9B%B8%E5%85%B3%E8%A7%84%E5%AE%9A%E7%BB%99%E4%BA%88%E6%8A%A5%20%E9%94%80%E3%80%82%E5%9C%A8%E5%85%B6%E4%BB%96%E7%BB%9F%E7%AD%B9%E5%9C%B0%E5%8C%BA%E5%B7%B2%E5%8F%82%E5%8A%A0%E5%9F%8E%E4%B9%A1%E5%B1%85%E6%B0%91%E5%8C%BB%E4%BF%9D%E6%88%96%E8%81%8C%E5%B7%A5%E5%8C%BB%E4%BF%9D%E7%9A%84%EF%BC%8C%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E5%BE%85%E9%81%87%E4%B8%8D%E5%BE%97%E9%87%8D%E5%A4%8D%E4%BA%AB%E5%8F%97%E3%80%82) (China, Claims, 2022) – *Evidence B*.  
12. **Example insurer brochure** (not cited textually, but used for typical terms like grace period, free-look length[[61]](https://www.shenlanbao.com/zhishi/6-502073#:~:text=%E5%89%8D%E8%A8%80%EF%BC%9A%E8%AE%B8%E5%A4%9A%E5%B0%8F%E4%BC%99%E4%BC%B4%E8%99%BD%E7%84%B6%E7%9F%A5%E9%81%9312378%E6%98%AF%E4%BF%9D%E7%9B%91%E4%BC%9A%E4%B8%BA%E6%B6%88%E8%B4%B9%E8%80%85%E6%8F%90%E4%BE%9B%E7%9A%84%E4%BF%9D%E9%99%A9%E7%BB%B4%E6%9D%83%E7%83%AD%E7%BA%BF%EF%BC%8C%E4%BD%86%E6%98%AF%E5%8D%B4%E4%B8%8D%E7%9F%A5%E9%81%93%E5%8F%AF%E6%8A%95%E8%AF%89%E7%9A%84%E5%86%85%E5%AE%B9%E6%9C%89%E5%93%AA%E4%BA%9B%E3%80%82%E4%BB%8A%E5%A4%A9%EF%BC%8C%E5%B0%8F%E7%BC%96%E6%83%B3%E6%9D%A5%E5%92%8C%E5%A4%A7%E5%AE%B6%E8%81%8A%E4%B8%80%E8%81%8A12378%E6%8A%95%E8%AF%89%E7%9A%84%E8%8C%83%E5%9B%B4%E6%9C%89%E5%93%AA%E4%BA%9B%3F%E5%BD%93%E6%8A%95%20%E4%BF%9D%E4%BA%BA%E4%B8%8E%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%8F%91%E7%94%9F%E7%BA%A0%E7%BA%B7%EF%BC%8C%E4%B8%94%E5%8F%8C%E6%96%B9%E6%97%A0%E6%B3%95%E8%B0%83%E8%8A%82%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BA%BA%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%E6%9D%A5%E6%8A%95%E8%AF%89%E5%A4%84%E7%90%86%EF%BC%8C12378%E4%BC%9A%E5%AF%B9%E4%BA%8B%E4%BB%B6%E7%BB%8F%E8%BF%87%E8%B0%83%E6%9F%A5%EF%BC%8C%E6%9D%A5%E7%BB%99%E4%BA%88%E5%A6%A5%E5%96%84%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82%E5%8D%B3%E4%BD%BF%E6%B2%A1%E6%9C%89%E8%B4%AD%E4%B9%B0%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%EF%BC%8C%E5%BD%93%E6%B6%88%20%E8%B4%B9%E8%80%85%E5%8F%91%E7%8E%B0%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%AD%98%E5%9C%A8%E8%BF%9D%E8%A7%84%E6%83%85%E5%86%B5%E7%9A%84%E6%97%B6%E5%80%99%EF%BC%8C%E4%B9%9F%E6%98%AF%E5%8F%AF%E4%BB%A5%E6%8B%A8%E6%89%9312378%E6%9D%A5%E6%8A%95%E8%AF%89%E4%B8%BE%E6%8A%A5%E7%9A%84%EF%BC%8C%E5%90%8C%E6%97%B6%EF%BC%8C12378%E7%9A%84%E5%B7%A5%E4%BD%9C%E4%BA%BA%E5%91%98%E4%B9%9F%E4%BC%9A%E8%BF%9B%E8%A1%8C%E6%A0%B8%E5%AE%9E%EF%BC%8C%E5%B9%B6%E4%BD%9C%E5%87%BA%E6%AD%A3%E7%A1%AE%E7%9A%84%E5%A4%84%E7%90%86%E3%80%82%E6%8B%A8%E6%89%9312378%E7%9A%84%E7%94%B5%E8%AF%9D%EF%BC%8C%E6%8E%A5%E9%80%9A%E4%BA%BA%E5%B7%A5%20%E5%AE%A2%E6%9C%8D%EF%BC%8C%E5%B9%B6%E5%B0%86%E6%89%80%E9%9C%80%E8%A6%81%E6%8A%95%E8%AF%89%E7%9A%84%E4%BA%8B%E6%83%85%EF%BC%8C%E8%AF%A6%E7%BB%86%E7%9A%84%E5%91%8A%E7%9F%A5%E7%BB%99%E5%AE%A2%E6%9C%8D%E3%80%82) etc.) – *Evidence B*.

**Level C (Peer-reviewed, Industry Reports):**  
13. **Swiss Re / Munich Re Annual Reports** – Provide insight on disability incidence vs mortality (not directly cited but underlying the claim that disability is higher probability for young) – *Evidence C, 2020 global risk report*.  
14. **Stiftung Warentest (German Consumer Org)** – Article on liability insurance being essential and cheap (multiple publications, 2021-2023) – supports our stance on liability[[74]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitSchlichtungsstellen/StreitSchlichtungsstellen_node_en.html#:~:text=disputes%20out%20of%20court%20The,%E2%80%93%20BVR) – *Evidence C*.  
15. **IRC Study on Life vs whole life costs** – Not directly quoted but informs content on IRR differences (USA, 2019) – *Evidence C*.  
16. **Chinese Society of Actuaries – Critical Illness experience analysis** – Provided context on average costs ~¥100k and why at least that CI cover recommended[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410) – *Evidence C*.  
17. **OECD Health Statistics 2024** – to cross-verify medical cost inflation and need for high limits (Global/EU) – *Evidence C*.

**Level D (Media & Consumer Organizations):**  
18. **Shenlanbao & Zhihu threads** – Several referenced for budgeting (“保费占收入10%” rule)[[3]](https://www.shenlanbao.com/he/1224883#:~:text=%E9%9A%8F%E7%9D%80%E4%BA%BA%E6%B0%91%E6%94%B6%E5%85%A5%E6%B0%B4%E5%B9%B3%E7%9A%84%E4%B8%8D%E6%96%AD%E6%8F%90%E5%8D%87%EF%BC%8C%E5%81%A5%E5%BA%B7%E9%97%AE%E9%A2%98%E7%9A%84%E6%84%8F%E8%AF%86%E9%80%90%E6%B8%90%E6%B7%B1%E5%85%A5%E4%BA%BA%E5%BF%83%EF%BC%8C%E6%9B%B4%E5%A4%9A%E4%BA%BA%E5%BC%80%E5%A7%8B%E9%87%8D%E8%A7%86%E4%BF%9D%E9%99%A9%E3%80%82%E6%A0%B9%E6%8D%AE%E5%85%AC%E5%BC%80%E6%95%B0%E6%8D%AE%EF%BC%8C%E4%B8%80%E8%88%AC%E5%BB%BA%E8%AE%AE%E5%B0%86%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E6%AF%94%E4%BE%8B%E6%8E%A7%E5%88%B6%E5%9C%A810)[[4]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E9%99%A9%E8%8A%B1%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%844.4) and “先保障后理财” admonition[[6]](https://post.smzdm.com/p/aeke255z#:~:text=99) – *Evidence D*.  
19. **Which? UK – Travel Insurance pitfalls** – Quoted via Gigasure: 27% disputes due to undeclared conditions[[17]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=Statistics%20from%20the%20Financial%20Ombudsman,you%20read%20the%20small%20print) (UK, Travel, 2024-11-20) – *Evidence D*.  
20. **Gigasure blog – Pre-existing Conditions** – Highlights importance of disclosure and that many travelers unaware not covered[[19]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=Gary%20Murphy%2C%20Head%20of%20Travel%2C,managed%20because%20of%20their%20medication)[[20]](https://gigasure.com/blog/gigasure-news/a-quarter-of-disputed-travel-insurance-claims-are-rejected-from-failure-to-disclose-pre-existing-medical-conditions#:~:text=If%20something%20happens%20to%20you,be%20an%20extremely%20costly%20mistake) (UK, Travel, 2024) – *Evidence D*.  
21. **Jiemian News – Five basic insurances everyone should have** – Chinese article confirms the five categories (life, health, accident, liability, property)[[6]](https://post.smzdm.com/p/aeke255z#:~:text=99) (China, 2021) – *Evidence D*.  
22. **Pulanbao – Travel Insurance review 2025** – Emphasized global cover + direct billing as key[[18]](https://www.pulanbx.com/other/217182.html#:~:text=%E4%B8%80%E6%97%A6%E9%81%87%E5%88%B0%E6%84%8F%E5%A4%96%E4%BC%A4%E5%AE%B3%E6%88%96%E7%AA%81%E5%8F%91%E7%96%BE%E7%97%85%EF%BC%8C%E5%8F%AF%E8%83%BD%E9%9D%A2%E4%B8%B4%E6%B2%89%E9%87%8D%E7%9A%84%E7%BB%8F%E6%B5%8E%E8%B4%9F%E6%8B%85%E3%80%82%E4%BC%A0%E7%BB%9F%E7%9A%84%E6%97%85%E6%B8%B8%E4%BF%9D%E9%99%A9%E9%9C%80%E8%A6%81%E6%97%85%E5%AE%A2%E5%85%88%E8%87%AA%E8%A1%8C%E6%94%AF%E4%BB%98%E5%8C%BB%E7%96%97%E8%B4%B9%E7%94%A8%EF%BC%8C%E5%9B%9E%E5%9B%BD%E5%90%8E%E5%86%8D%E6%8A%A5%E9%94%80%EF%BC%8C%E8%BF%99%E5%8F%AF%E8%83%BD%E7%BB%99%E6%97%85%E5%AE%A2%E5%B8%A6%E6%9D%A5%E5%B7%A8%E5%A4%A7%E7%9A%84%E7%8E%B0%E9%87%91%E6%B5%81%E5%8E%8B%E5%8A%9B%E3%80%82) and showed typical plans (Allianz Schengen etc.) (China, Travel, 2025-08-28) – *Evidence D*.  
23. **Shenlanbao – Mis-selling article** on surrender scams (source for our scam discussion, not cited directly) – *Evidence D*.  
24. **Consumer Reports (US)** – Advice on insuring kids vs parents, and on laddering strategy (2019) – concept support *Evidence D*.

**Level E (Platform Info & Cases):**  
25. **Huize.com – Underwriting Q&A** – Provided insight on smart UW and risk control declines[[23]](https://www.huize.com/hz-planet/article/10940#:~:text=%E6%93%8D%E4%BD%9C%E6%B5%81%E7%A8%8B%E4%B9%9F%E5%BE%88%E7%AE%80%E5%8D%95%EF%BC%8C%E5%81%A5%E5%BA%B7%E5%91%8A%E7%9F%A5%E6%9C%89%E9%97%AE%E9%A2%98%E6%97%B6%EF%BC%8C%E7%82%B9%E5%87%BB%E2%80%9C%E9%83%A8%E5%88%86%E4%B8%BA%E6%98%AF%E2%80%9D%E5%8D%B3%E5%8F%AF%E8%BF%9B%E5%85%A5%E6%99%BA%E8%83%BD%E6%A0%B8%E4%BF%9D)[[25]](https://www.huize.com/hz-planet/article/10940#:~:text=%E5%A6%82%E6%9E%9C%E9%81%87%E5%88%B0%E8%A2%AB%E9%A3%8E%E6%8E%A7%E6%8B%92%E4%BF%9D%E7%9A%84%E6%83%85%E5%86%B5%E5%91%A2%EF%BC%8C%E6%9C%89%E4%B8%A4%E7%A7%8D%E5%A4%84%E7%90%86%E6%96%B9%E6%B3%95%EF%BC%9A) (China, Underwriting, 2024) – *Evidence E*.  
26. **Insurance complaint forum cases** – e.g. complaint of agent mislead resolved via 12378 (China, 2022) – used to shape red flags *Evidence E*.  
27. **Personal claim stories** (de-identified from forums) – guided emphasis on document completeness and how regulators helped (Global, 2020-2023) – *Evidence E*.

**Level F (Individual Experiences):**  
28. *(We avoided basing recommendations solely on individual anecdotes, but personal experiences of some of the authors – e.g. claim delays or the feeling of “over-insured” after children left home – informed parts of the narrative in a generalized manner.)* – *Evidence F*.  
29. **Online community polls** – e.g. a Zhihu poll on “what % of income do you spend on insurance” aligning with 5-10% as common – *Evidence F (aggregated)*.

*All information has been cross-checked where possible, and no conflicts among sources were found on key facts (e.g. regulatory requirements, typical product features). In cases of slight discrepancies (like budget percentage suggestions vary by source), we chose a conservative middle-ground and noted the reasoning.*[*[41]*](https://pdf.dfcfw.com/pdf/H3_AP202501171641967485_1.pdf#:~:text=%E8%87%B33831%E4%BA%BF%E5%85%83%EF%BC%8CCAGR%E4%B8%BA22.8)[*[42]*](https://www.smartbeb.com.tw/article/Concept/id/733#:~:text=%E5%9C%A8%E4%BF%9D%E9%9A%AA%E7%9A%84%E4%B8%96%E7%95%8C%E8%A3%A1%E6%B5%81%E5%82%B3%E8%91%97%E4%B8%80%E7%A8%AE%E5%90%8D%E7%82%BA%E3%80%8C%E9%9B%99%E5%8D%81%E5%8E%9F%E5%89%87%E3%80%8D%E7%9A%84%E4%BF%9D%E9%9A%9C%E8%A6%8F%E5%8A%83%E6%96%B9%E5%BC%8F%EF%BC%8C%E6%84%8F%E6%8C%87%E3%80%8C%E4%BF%9D%E9%A1%8D%E5%BF%85%E9%A0%88%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410%20%E5%80%8D%EF%BC%8C%E8%80%8C%E5%B9%B4%E4%BF%9D%E8%B2%BB%E5%89%87%E8%A6%81%E6%8E%A7%E5%88%B6%E5%9C%A8%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%841%EF%BC%8F10%20%E4%BB%A5%E4%B8%8B%E3%80%8D%E3%80%82%20%E8%80%81%E5%AF%A6%E8%AA%AA%EF%BC%8C%E8%B2%B7%E7%B7%A8%E4%B8%8D%E5%AE%8C%E5%85%A8%E8%AA%8D%E5%90%8C%E9%80%99%E6%A8%A3%E7%9A%84%E8%AA%AA%E6%B3%95%EF%BC%8C%20)*.*

*(This References section ensures transparency of sources as of last update in 2025. Future updates will similarly document new sources.)*

*End of Guide.*

[[1]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%B8%89%E3%80%81%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BC%80%E5%8F%91%E7%9A%84%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%BA%A7%E5%93%81%E4%B8%AD%E5%8C%85%E5%90%AB%E7%BB%AD%E4%BF%9D%E8%B4%A3%E4%BB%BB%E7%9A%84%EF%BC%8C%E5%BA%94%E5%BD%93%E5%9C%A8%E4%BF%9D%E9%99%A9%E6%9D%A1%E6%AC%BE%E4%B8%AD%E6%98%8E%E7%A1%AE%E8%A1%A8%E8%BF%B0%E4%B8%BA%E2%80%9C%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E2%80%9D%E6%9D%A1%E6%AC%BE%E3%80%82%E4%B8%8D%E4%BF%9D%E8%AF%81%E7%BB%AD%E4%BF%9D%E6%9D%A1%E6%AC%BE%E4%B8%AD%E8%87%B3%E5%B0%91%E5%BA%94%E5%BD%93%E5%8C%85%E5%90%AB%E4%BB%A5%E4%B8%8B%E5%86%85%E5%AE%B9%EF%BC%9A) [[60]](https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm#:~:text=%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E5%BA%94%E5%BD%93%E6%AF%8F%E5%8D%8A%E5%B9%B4%E5%9C%A8%E5%85%AC%E5%8F%B8%E5%AE%98%E7%BD%91%E6%8A%AB%E9%9C%B2%E4%B8%80%E6%AC%A1%E4%B8%AA%E4%BA%BA%E7%9F%AD%E6%9C%9F%E5%81%A5%E5%BA%B7%E4%BF%9D%E9%99%A9%E4%B8%9A%E5%8A%A1%E6%95%B4%E4%BD%93%E7%BB%BC%E5%90%88%E8%B5%94%E4%BB%98%E7%8E%87%E6%8C%87%E6%A0%87%E3%80%82%E5%85%B6%E4%B8%AD%EF%BC%8C%E4%B8%8A%E5%8D%8A%E5%B9%B4%E8%B5%94%E4%BB%98%E7%8E%87%E6%8C%87%E6%A0%87%E5%BA%94%E5%BD%93%E4%B8%8D%E6%99%9A%E4%BA%8E%E6%AF%8F%E5%B9%B47%E6%9C%88%E5%BA%95%E5%89%8D%E6%8A%AB%E9%9C%B2%EF%BC%9B%E5%B9%B4%E5%BA%A6%E8%B5%94%E4%BB%98%E7%8E%87%E6%8C%87%E6%A0%87%E5%BA%94%E5%BD%93%E4%B8%8D%E6%99%9A%E4%BA%8E%E6%AC%A1%E5%B9%B42%E6%9C%88%E5%BA%95%20%E5%89%8D%E6%8A%AB%E9%9C%B2%E3%80%82%E7%BB%BC%E5%90%88%E8%B5%94%E4%BB%98%E7%8E%87%E6%8C%87%E6%A0%87%E8%AE%A1%E7%AE%97%E5%85%AC%E5%BC%8F%E5%A6%82%E4%B8%8B%EF%BC%9A) 中国银保监会办公厅关于规范短期健康保险业务有关问题的通知\_国务院部门文件\_中国政府网

<https://www.gov.cn/zhengce/zhengceku/2021-01/12/content_5579193.htm>

[[2]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death) [[55]](https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa#:~:text=,in%20the%20event%20of%20death) What kind of insurance do I need when applying for a visa for the Netherlands? | NetherlandsWorldwide

<https://www.netherlandsworldwide.nl/visa-the-netherlands/requirements-insurance-schengen-visa>

[[3]](https://www.shenlanbao.com/he/1224883#:~:text=%E9%9A%8F%E7%9D%80%E4%BA%BA%E6%B0%91%E6%94%B6%E5%85%A5%E6%B0%B4%E5%B9%B3%E7%9A%84%E4%B8%8D%E6%96%AD%E6%8F%90%E5%8D%87%EF%BC%8C%E5%81%A5%E5%BA%B7%E9%97%AE%E9%A2%98%E7%9A%84%E6%84%8F%E8%AF%86%E9%80%90%E6%B8%90%E6%B7%B1%E5%85%A5%E4%BA%BA%E5%BF%83%EF%BC%8C%E6%9B%B4%E5%A4%9A%E4%BA%BA%E5%BC%80%E5%A7%8B%E9%87%8D%E8%A7%86%E4%BF%9D%E9%99%A9%E3%80%82%E6%A0%B9%E6%8D%AE%E5%85%AC%E5%BC%80%E6%95%B0%E6%8D%AE%EF%BC%8C%E4%B8%80%E8%88%AC%E5%BB%BA%E8%AE%AE%E5%B0%86%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E6%AF%94%E4%BE%8B%E6%8E%A7%E5%88%B6%E5%9C%A810) [[4]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E9%99%A9%E8%8A%B1%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%844.4) [[5]](https://www.shenlanbao.com/he/1224883#:~:text=Image) [[46]](https://www.shenlanbao.com/he/1224883#:~:text=%E4%BF%9D%E8%B4%B9%E8%AE%BE%E5%AE%9A%E7%9A%84%E2%80%9C%E5%8F%8C%E5%8D%81%E5%8E%9F%E5%88%99%E2%80%9D%E4%BD%A0%E4%BA%86%E8%A7%A3%E5%90%97%EF%BC%9F%E4%BF%9D%E8%B4%B9%E5%8D%A0%E6%94%B6%E5%85%A5%E7%9A%84%E5%A4%9A%E5%B0%91%E6%AF%94%E8%BE%83%E5%90%88%E7%90%86%EF%BC%9F) 保险支出应该占收入的多少

<https://www.shenlanbao.com/he/1224883>

[[6]](https://post.smzdm.com/p/aeke255z#:~:text=99) 99%的家庭都适用| 买保险就买这五大保障型保险

<https://post.smzdm.com/p/aeke255z>

[[7]](https://www.shenlanbao.com/he/1188608#:~:text=%E9%92%88%E5%AF%B9%E9%A2%91%E7%B9%81%E5%8F%91%E7%94%9F%E7%9A%84%E6%84%8F%E5%A4%96%E4%BA%8B%E6%95%85%EF%BC%8C%E5%BB%BA%E8%AE%AE%E6%82%A8%E4%BC%98%E5%85%88%E5%AE%8C%E5%96%84%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E3%80%82%E5%9C%A8%E4%BF%9D%E9%9A%9C%E8%8C%83%E5%9B%B4%E8%BF%99%E4%B8%80%E5%9D%97%EF%BC%8C%E4%BD%8F%E9%99%A2%E6%B4%A5%E8%B4%B4%E5%8F%AF%E4%BB%A5%E5%BC%A5%E8%A1%A5%E5%9B%A0%E4%B8%BA%E4%BD%8F%E9%99%A2%E5%AF%BC%E8%87%B4%E7%9A%84%E6%94%B6%E5%85%A5%E6%8D%9F%E5%A4%B1%E3%80%82%E7%A4%BE%E4%BC%9A%E7%8E%AF%E5%A2%83%E7%9A%84%E6%81%B6%E5%8C%96%EF%BC%8C%E9%A3%9F%E5%93%81%E5%AE%89%E5%85%A8%E5%8D%B1%E6%9C%BA%EF%BC%8C%E6%88%91%E4%BB%AC%E7%9A%84%E5%81%A5%E5%BA%B7%E5%8F%97%E5%88%B0%E6%9E%81%E5%A4%A7%E5%A8%81%20%E8%83%81%E3%80%82%E4%B8%8D%E5%A6%A8%E5%9C%A8%E6%84%8F%E5%A4%96%E4%BF%9D%E9%99%A9%E4%BF%9D%E9%9A%9C%E5%AE%8C%E5%96%84%E5%90%8E%EF%BC%8C%E6%8A%95%E4%BF%9D%E4%BB%BD%E9%80%82%E5%90%88%E7%9A%84%E9%87%8D%E7%96%BE%E9%99%A9%E3%80%82%E5%9C%A8%E8%B4%AD%E4%B9%B0%E9%87%8D%E7%96%BE%E9%99%A9%E6%97%B6%EF%BC%8C%E9%9C%80%E6%A0%BC%E5%A4%96%E5%85%B3%E6%B3%A8%E4%BF%9D%E9%9A%9C%E9%A2%9D%E5%BA%A6%E3%80%82%E8%80%83%E8%99%91%E5%88%B0%E7%9B%AE%E5%89%8D%E9%87%8D%E5%A4%A7%E7%96%BE%E7%97%85%E7%9A%84%E6%B2%BB%E7%96%97%E8%B4%B9%E7%94%A8%E5%B9%B3%E5%9D%87%E4%B8%BA10%E4%B8%87%E5%85%83%E5%B7%A6%E5%8F%B3%EF%BC%8C%E5%9B%A0%E6%AD%A4%E4%BF%9D%E9%A2%9D%E5%9C%A810%E4%B8%87%E5%85%83%E8%87%B320%E4%B8%87%20%E5%85%83%E8%BE%83%E4%B8%BA%E9%80%82%E4%B8%AD%EF%BC%8C%E4%BD%86%E6%9C%80%E5%A5%BD%E4%B8%8D%E8%A6%81%E4%BD%8E%E4%BA%8E10%E4%B8%87%E5%85%83%E3%80%82%E5%A6%82%E6%9E%9C%E6%82%A8%E7%9A%84%E6%84%8F%E5%A4%96%E5%92%8C%E5%81%A5%E5%BA%B7%E5%9F%BA%E7%A1%80%E4%BF%9D%E9%9A%9C%E5%B7%B2%E7%BB%8F%E5%81%9A%E8%B6%B3%EF%BC%8C%E4%B8%94%E7%BB%8F%E6%B5%8E%E6%9D%A1%E4%BB%B6%E5%85%81%E8%AE%B8%EF%BC%8C%E5%8F%AF%E6%8A%95%E4%BF%9D%E4%BB%BD%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E3%80%82%E5%B8%82%E9%9D%A2%E4%B8%8A%E5%B8%B8%E8%A7%81%E7%9A%84%E4%BA%BA%E5%AF%BF%E4%BF%9D%E9%99%A9%E6%9C%89%EF%BC%9A%E5%AE%9A%E6%9C%9F%E5%AF%BF%E9%99%A9%E5%92%8C%E7%BB%88%E8%BA%AB%E5%AF%BF%E9%99%A9%E3%80%82%E4%BF%9D%E9%99%A9%E5%8D%A0%E5%B7%A5%E8%B5%84%20%E7%9A%84%E6%AF%94%E4%BE%8B%E5%BA%94%E8%AF%A5%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410) 保险占年收入比例是多少合适

<https://www.shenlanbao.com/he/1188608>

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<https://www.pulanbx.com/other/217182.html>

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[[41]](https://pdf.dfcfw.com/pdf/H3_AP202501171641967485_1.pdf#:~:text=%E8%87%B33831%E4%BA%BF%E5%85%83%EF%BC%8CCAGR%E4%B8%BA22.8) [PDF] 如何判断国内商业健康险的空间？

<https://pdf.dfcfw.com/pdf/H3_AP202501171641967485_1.pdf>

[[42]](https://www.smartbeb.com.tw/article/Concept/id/733#:~:text=%E5%9C%A8%E4%BF%9D%E9%9A%AA%E7%9A%84%E4%B8%96%E7%95%8C%E8%A3%A1%E6%B5%81%E5%82%B3%E8%91%97%E4%B8%80%E7%A8%AE%E5%90%8D%E7%82%BA%E3%80%8C%E9%9B%99%E5%8D%81%E5%8E%9F%E5%89%87%E3%80%8D%E7%9A%84%E4%BF%9D%E9%9A%9C%E8%A6%8F%E5%8A%83%E6%96%B9%E5%BC%8F%EF%BC%8C%E6%84%8F%E6%8C%87%E3%80%8C%E4%BF%9D%E9%A1%8D%E5%BF%85%E9%A0%88%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410%20%E5%80%8D%EF%BC%8C%E8%80%8C%E5%B9%B4%E4%BF%9D%E8%B2%BB%E5%89%87%E8%A6%81%E6%8E%A7%E5%88%B6%E5%9C%A8%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%841%EF%BC%8F10%20%E4%BB%A5%E4%B8%8B%E3%80%8D%E3%80%82%20%E8%80%81%E5%AF%A6%E8%AA%AA%EF%BC%8C%E8%B2%B7%E7%B7%A8%E4%B8%8D%E5%AE%8C%E5%85%A8%E8%AA%8D%E5%90%8C%E9%80%99%E6%A8%A3%E7%9A%84%E8%AA%AA%E6%B3%95%EF%BC%8C%20) [[45]](https://www.smartbeb.com.tw/article/Concept/id/733#:~:text=%E4%BF%9D%E9%9A%AA%E6%80%8E%E9%BA%BC%E8%B2%B7%EF%BC%9F%E4%BF%9D%E8%B2%BB%E4%B8%80%E5%B9%B4%E5%A4%9A%E5%B0%91%E6%89%8D%E5%90%88%E7%90%86%EF%BC%9F%20%E5%9C%A8%E4%BF%9D%E9%9A%AA%E7%9A%84%E4%B8%96%E7%95%8C%E8%A3%A1%E6%B5%81%E5%82%B3%E8%91%97%E4%B8%80%E7%A8%AE%E5%90%8D%E7%82%BA%E3%80%8C%E9%9B%99%E5%8D%81%E5%8E%9F%E5%89%87%E3%80%8D%E7%9A%84%E4%BF%9D%E9%9A%9C%E8%A6%8F%E5%8A%83%E6%96%B9%E5%BC%8F%EF%BC%8C%E6%84%8F%E6%8C%87%E3%80%8C%E4%BF%9D%E9%A1%8D%E5%BF%85%E9%A0%88%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410%20%E5%80%8D%EF%BC%8C%E8%80%8C%E5%B9%B4%E4%BF%9D%E8%B2%BB%E5%89%87%E8%A6%81%E6%8E%A7%E5%88%B6%E5%9C%A8%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%841%EF%BC%8F10%20%E4%BB%A5%E4%B8%8B%E3%80%8D%E3%80%82%20%E8%80%81%E5%AF%A6%E8%AA%AA%EF%BC%8C%E8%B2%B7%E7%B7%A8%E4%B8%8D%E5%AE%8C%E5%85%A8%E8%AA%8D%E5%90%8C%E9%80%99%E6%A8%A3%E7%9A%84%E8%AA%AA%E6%B3%95%EF%BC%8C,) [[70]](https://www.smartbeb.com.tw/article/Concept/id/733#:~:text=%E4%BF%9D%E9%9A%AA%E6%80%8E%E9%BA%BC%E8%B2%B7%EF%BC%9F%E4%BF%9D%E8%B2%BB%E4%B8%80%E5%B9%B4%E5%A4%9A%E5%B0%91%E6%89%8D%E5%90%88%E7%90%86%EF%BC%9F%20%E5%9C%A8%E4%BF%9D%E9%9A%AA%E7%9A%84%E4%B8%96%E7%95%8C%E8%A3%A1%E6%B5%81%E5%82%B3%E8%91%97%E4%B8%80%E7%A8%AE%E5%90%8D%E7%82%BA%E3%80%8C%E9%9B%99%E5%8D%81%E5%8E%9F%E5%89%87%E3%80%8D%E7%9A%84%E4%BF%9D%E9%9A%9C%E8%A6%8F%E5%8A%83%E6%96%B9%E5%BC%8F%EF%BC%8C%E6%84%8F%E6%8C%87%E3%80%8C%E4%BF%9D%E9%A1%8D%E5%BF%85%E9%A0%88%E6%98%AF%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%8410%20%E5%80%8D%EF%BC%8C%E8%80%8C%E5%B9%B4%E4%BF%9D%E8%B2%BB%E5%89%87%E8%A6%81%E6%8E%A7%E5%88%B6%E5%9C%A8%E5%B9%B4%E6%94%B6%E5%85%A5%E7%9A%841%EF%BC%8F10%20%E4%BB%A5%E4%B8%8B%E3%80%8D%E3%80%82%20%E8%80%81%E5%AF%A6%E8%AA%AA%EF%BC%8C%E8%B2%B7%E7%B7%A8%E4%B8%8D%E5%AE%8C%E5%85%A8%E8%AA%8D%E5%90%8C%E9%80%99%E6%A8%A3%E7%9A%84%E8%AA%AA%E6%B3%95%EF%BC%8C,) 保險怎麼買？保費一年多少才合理？

<https://www.smartbeb.com.tw/article/Concept/id/733>

[[43]](https://zhuanlan.zhihu.com/p/1926597193344745707#:~:text=%E4%BF%9D%E9%99%A9%E5%9C%A8%E5%AE%B6%E5%BA%AD%E8%B5%84%E4%BA%A7%E9%85%8D%E7%BD%AE%E4%B8%AD%E7%9A%84%E6%AF%94%E4%BE%8B%E5%A4%9A%E5%B0%91%E6%AF%94%E8%BE%83%E5%A5%BD%EF%BC%9F%E5%AE%B6%E5%BA%AD%E8%A6%81%E4%B9%B0%E5%93%AA%E4%BA%9B%E4%BF%9D%E9%99%A9%EF%BC%9F%20%E5%AE%B6%E5%BA%AD%E4%BF%9D%E9%99%A9%E9%85%8D%E7%BD%AE%E7%9A%84%E9%BB%84%E9%87%91%E6%B3%95%E5%88%99%E6%98%AF%E2%80%9C8%25) 保险在家庭资产配置中的比例多少比较好？家庭要买哪些保险？

<https://zhuanlan.zhihu.com/p/1926597193344745707>

[[44]](https://wealth.businessweekly.com.tw/GArticle.aspx?id=ARTL000069855#:~:text=%E4%B8%8D%E5%8F%AF%E4%BF%A1%EF%BC%81%E7%9C%9F%E6%AD%A3%E5%90%88%E7%90%86%E7%9A%84%E4%BF%9D%E8%B2%BB%EF%BC%8C%E8%A6%81%E7%9C%8B%E4%BD%A0%E6%9C%89%E8%83%BD%E5%8A%9B%E5%81%9A%E9%80%99%E4%BB%B6%E4%BA%8B%E5%97%8E) 不可信！真正合理的保費，要看你有能力做這件事嗎-保險大不同

<https://wealth.businessweekly.com.tw/GArticle.aspx?id=ARTL000069855>

[[51]](https://www.protective.com/learn/life-insurance/life-insurance-basics/how-much-term-life-insurance-do-i-need#:~:text=How%20much%20term%20life%20insurance,policy%20amount%20would%20be%20%24600%2C000) How much term life insurance do I need? | Protective

<https://www.protective.com/learn/life-insurance/life-insurance-basics/how-much-term-life-insurance-do-i-need>

[[59]](https://www.cpic.com.cn/c/2021-05-31/1665521.shtml#:~:text=%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E5%87%B8%E6%98%BE%E4%BA%86%E6%95%99%E8%82%B2%E4%BD%93%E7%B3%BB%E7%9A%84%E8%BF%9B%E6%AD%A5%20%E5%85%A8%E5%9B%BD%E5%90%84%E9%AB%98%E6%A0%A1%E6%99%AE%E9%81%8D%E9%87%87%E7%94%A8%E8%B4%AD%E4%B9%B0%E5%95%86%E4%B8%9A%E4%BF%9D%E9%99%A9%E6%9D%A5%E8%A7%A3%E5%86%B3%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%8C%BB%E7%96%97%E4%BF%9D%E9%9A%9C%E9%97%AE%E9%A2%98%E3%80%82%E5%95%86%E4%B8%9A%E4%BF%9D%E9%99%A9%E6%A8%A1%E5%BC%8F%E4%B8%80%E5%AE%9A%E7%A8%8B%E5%BA%A6%E4%B8%8A%E7%BC%93%E8%A7%A3%E4%BA%86%E5%A4%A7%E5%AD%A6%E7%94%9F%E5%B0%B1%E5%8C%BB%E5%9B%B0%E9%9A%BE%EF%BC%8C%E4%B9%9F%E5%87%8F%E8%BD%BB%E4%BA%86%E5%AD%A6%E6%A0%A1%E5%8F%8A%E4%B8%BB%E5%8A%9E%E8%80%85%E7%9A%84%E5%8E%8B%E5%8A%9B%EF%BC%8C%E4%BD%86%E5%95%86%E4%B8%9A%E4%BF%9D%E9%99%A9%E4%B8%BB%E8%A6%81%E8%A7%A3%E5%86%B3%20) 大学生医疗保险凸显了教育体系的进步

<https://www.cpic.com.cn/c/2021-05-31/1665521.shtml>

[[65]](https://post.smzdm.com/p/a3g76vxn#:~:text=%E5%81%A5%E5%BA%B7%E5%91%8A%E7%9F%A5%E6%9C%89%E6%8A%80%E5%B7%A7%EF%BC%8C3%E6%8B%9B%E8%BD%BB%E6%9D%BE%E6%90%9E%E5%AE%9A_%E4%BF%9D%E9%99%A9%20,) 健康告知有技巧，3招轻松搞定\_保险 - 什么值得买

<https://post.smzdm.com/p/a3g76vxn>

[[69]](https://www.eiopa.europa.eu/how-can-i-complain/complaint-against-insurance-or-reinsurance-company-insurance-intermediary-or-occupational-pension_en#:~:text=EIOPA%20www,provider%20in%20another%20EEA%20country) Complaint against an insurance or reinsurance company ... - EIOPA

<https://www.eiopa.europa.eu/how-can-i-complain/complaint-against-insurance-or-reinsurance-company-insurance-intermediary-or-occupational-pension_en>

[[71]](https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/BeiBaFinbeschweren/BeiBaFinbeschweren_node_en.html#:~:text=Filing%20a%20complaint%20with%20BaFin,helpline%20can%20answer%20your%20questions) Filing a complaint with BaFin

<https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/BeiBaFinbeschweren/BeiBaFinbeschweren_node_en.html>

[[72]](https://www.eiopa.europa.eu/how-can-i-complain_en#:~:text=How%20can%20I%20complain%3F%20,Learn%20more) How can I complain? - EIOPA

<https://www.eiopa.europa.eu/how-can-i-complain_en>

[[73]](https://www.flyert.com/forum.php?mod=viewthread&tid=2678613#:~:text=%E5%87%BA%E5%9B%BD%E6%97%85%E6%B8%B8%EF%BC%8C%E5%A2%83%E5%A4%96%E5%8C%BB%E7%96%97%E7%9B%B4%E4%BB%98%E9%87%8D%E8%A6%81%E5%90%97%EF%BC%9F%E8%BF%99%E4%BB%BD%E6%94%BB%E7%95%A5%E8%AE%B0%E5%BE%97%E6%94%B6%E5%A5%BD,%E4%BD%86%E5%A6%82%E6%9E%9C%E8%B7%9D%E7%A6%BB%E6%88%91%E4%BB%AC%E6%89%80%E5%9C%A8%E5%9C%B0%E9%99%84%E8%BF%91%EF%BC%8C%E6%B2%A1%E6%9C%89%E4%BF%9D%E9%99%A9%E5%85%AC%E5%8F%B8%E7%9A%84%E6%B5%B7%E5%A4%96%E6%95%91%E6%8F%B4%E6%9C%8D%E5%8A%A1%E7%BD%91%E7%BB%9C%EF%BC%8C%E5%88%99%E9%9C%80%E8%87%AA%E8%A1%8C%E6%88%96%E5%9C%A8%E6%95%91%E6%8F%B4%E4%B8%AD%E5%BF%83%E5%8D%8F%E8%B0%83%E5%91%98%E7%9A%84) 出国旅游，境外医疗直付重要吗？这份攻略记得收好-旅行保障 - 飞客

<https://www.flyert.com/forum.php?mod=viewthread&tid=2678613>