

# 安华农业保险股份有限公司 人身意外伤害保险条款

16

65

1

2

3

180



3

HIV

AIDS







10

1

2

3

4

5

6

7

8

1

2

3

4

5

6



1

2

3

4

5

AIDS

HIV

6

1

2

3

4

5

6

7

1

2

3



# 人身保险伤残评定标准

- 1
  - 1.1
  - 1.2
  - 1.3
- 2
  - 2.1
  - 2.2
  - 2.3
  - 2.4
  - 2.5
  - 2.6
- 3
  - 3.1
  - 3.2
  - 3.3
- 4
  - 4.1
  - 4.2
  - 4.3
  - 4.4
- 5
  - 5.1
  - 5.2
  - 5.3
  - 5.4
  - 5.5
- 6
  - 6.1
  - 6.2
- 7
  - 7.1
  - 7.2
  - 7.3
  - 7.4
  - 7.5
  - 7.6
  - 7.7
  - 7.8
- 8
  - 8.1
  - 8.2

ICF

10%                      10%    100%

1

1.1

	10
--	----

1.2

20	1
34	2
34	3
49	4

1

2    1    2

3    4    6

5

3    1

2    3

1.3

	1
--	---

-

2

2.1

	1
5	1
4	2
3	3

2	4
1	5
	7

2.2

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

	1	0.3	0.1
	2	0.1	0.05
	3	0.05	0.02
	4	0.02	
	5		

3                      10                      4    20                      10

2

2.3

	10
--	----

2.4

	8
	8

	8
	9
	9
	9

2.5

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

3.2

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

3.3

	8
--	---

4

4.1

	1
	3
	8

4.2

	8
	9
	10

4.3

	4
	4
	5
	7

4.4

12	8
8	9
4	9
4	10
2	10

5

5.1

	1
--	---

5.2

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

5.3

	4
50%	7

5.4

	1
50%	3
	4
50%	6
	8

5.5

75%	2
50%	5
	8

6

6.1

	1
	1
	5
	5
	5
	5
	5
	7

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

6.2

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

7

7.1

	2
	2
	2
	3
24	3
	3
	3
50%	20cm <sup>2</sup>
6cm	20cm <sup>2</sup>
20cm <sup>2</sup>	4

20	5
25% 50% 10cm <sup>2</sup>	5
4cm 10cm <sup>2</sup>	5
25% 10cm <sup>2</sup>	6
20cm <sup>2</sup>	6
16	7
12	8
8	9
4	10
6cm <sup>2</sup>	10

7.2

	6
	6
	8
I	10

4.5cm I 3cm  
1.7cm

7.3

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

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

7.4

8cm	7
8cm	7
6cm	8

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

7.5

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

1/3

7.6

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

7.7

	75%	7
	50%	8
	25%	9

7.8

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

0-5

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

8

8.1

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

5

## 8.2

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

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

