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

AIDS

HIV

10

1

2

3

4

5

6

7

8

1

2

3

4

5

6

30

1

2

3

4

5 AIDS HIV

6

1

2

3

4

5

6

7

1

2

3 3

10

11

12

13 = [1-(/)] 1-10%

14

15

人身保险伤残评定标准

1

1.1

1.2

1.3

2

2.1

2.2

2.3

2.4

2.5

2.6

3

3.1

3.2

3.3

4

4.1

4.2

4.3

4.4

5

5.1

5.2

5.3

5.4

5.5

6

6.1

6.2

7

7.1

7.2

7.3

7.4

7.5

7.6

7.7

7.8

8

8.1

8.2

ICF

100%

10% 10%

1

1.1

	10

1.2

20	1
34	2
34	3
49	4

1

2 1 2

3 4

5 6

3 1

2

3

1.3

	1

–

2

2.1

	1
5	1
4	2
3	3

2	4
1	5
	7

2.2

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

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

20 10

3 10 4

2

2.3

	10

2.4

	8
	8

	8
	9
	9
	9

2.5

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

3.2

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

3.3

	8

4

4.1

	1
	3
	8

4.2

	8
	9
	10

4.3

	4
	4
	5
	7

4.4

12	8
8	9
4	9
4	10
2	10

5

5.1

	1

5. 2

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

5. 3

	4
50%	7

5. 4

	1
50%	3
	4
50%	6
	8

5. 5

75%	2
50%	5
	8

6

6. 1

	1
	1
	5
	5
	5
	5
	5
	7

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

6.2

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

7

7.1

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

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

7.2

	6
	6
	8
I	10

4.5cm I 3cm
1.7cm

7.3

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

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

7.4

8cm	7
8cm	7
6cm	8

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

7.5

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

1/3

7.6

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

7.7

75%	7
50%	8
25%	9

7.8

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

0-5

0
1
2

3
4
5

8

8.1

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

5

8.2

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

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