

新生保险购买指南

亲爱的各位同学，

1. 如果你是新生，且在华学习期限**不满 6 个月**：

- 你可以自行购买保险，但保险额度须符合以下要求：
 - 意外身故、伤残赔付额度：超过 10 万人民币
 - 意外伤害治疗赔付额度：超过 2 万人民币
 - 普通门诊、急诊赔付额度：超过 2 万人民币
 - 住院治疗赔付额度：超过 40 万人民币
- 如你没有自行购买保险，或者保险不符合要求，你需要购买学校指定的团体综合意外险保险，并且在注册前完成购买，操作方法请参照下方第 4 条。

2. 如果你是新生，且在华学习期限**超过 6 个月**：

根据 2007 年中国教育部发布的《高等院校规定国外留学生购买保险暂行条例》，凡在华学习时间**超过 6 个月**的学生必须在中国内地购买**团体综合意外险**保险，你需要在注册前完成购买，操作方法参照下方第 4 条。

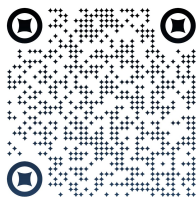
3. 如果你是老生：

根据 2007 年中国教育部发布的《高等院校规定国外留学生购买保险暂行条例》，凡在华学习时间**超过 6 个月**的学生必须在中国内地购买**团体综合意外险**保险，你需要购买保险后，才能延长签证或注册，且购买保险的期限应与签证延长期限一致。请在保险到期前及时办理保险延期。购买保险的操作方法参照下方第 4 条。

4. 保险购买操作方法：

使用电脑购买，网站是 <https://www.lxbx.net/home>

使用手机购买，二维码是



5. 如有特殊情况需保险退费，一般需在保险生效后两周内提出申请，你需要将以下信息尽快发送邮件至 xqsun@gec.ecnu.edu.cn。（注：保险退费只能退到中国境内的银行卡）

保险退款所需信息：

- ✓ 个人信息：学号、保险购买时所使用的的护照号码
- ✓ 银行信息：银行账户名、银行账号、银行开户行

* 如对保险事宜有任何问题，欢迎联系孙老师（xqsun@gec.ecnu.edu.cn）或登录保险公司首页 www.lxbx.net 查看信息。

（更新于 2026.6.30）

Insurance Purchasing Guide

Dear students,

1, If you are a new student, and your study period is **less than 6 months**:

- You can purchase your own comprehensive medical insurance. However, the insurance coverage needs to meet the following criteria:
 - Death or disability caused by accident: 100,000RMB
 - Medical expenses by accident: 20,000RMB
 - Medical expenses by disease: 20,000RMB
 - Medical expenses by hospitalization: 400,000RMB
- If you haven't purchased the insurance, or if your insurance doesn't meet the criteria mentioned above, you are required to purchase the group comprehensive medical insurance recognized by ECNU. You need to finish the purchase before the registration, and it'll be listed how to complete the purchase below.

2, If you are a new student, and your study period is **more than 6 months**:

According to the "Regulations on Higher Education Institution requiring foreign students to purchase insurance" issued by the Ministry of Education in 2007, students who have studied in China for more than 6 months **MUST** purchase group comprehensive medical insurance in mainland China. You need to finish the purchase before the registration, and it'll be listed how to complete the purchase below.

3, If you are a student who extends the study period:

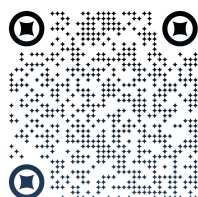
According to the "Regulations on Higher Education Institution requiring foreign students to purchase insurance" issued by the Ministry of Education in 2007, students who have studied in China for more than 6 months **MUST** purchase group comprehensive medical insurance in mainland China. You need to finish the purchase before extending the visa or registering for the new semester, and the period of the insurance should be consistent with the period of visa extension. Please extend the insurance in time before expiration. It'll be listed how to complete the purchase below.

4. How to complete the purchase:

To purchase it on your computer, you can go to the following website:

<https://www.lxbx.net/home>

To purchase it on your phone, you can scan the following QR code



5. If you have any special circumstance that you need to cancel the insurance, you need to apply within 2 weeks after the insurance takes effect. You need to send the following information to xqsun@gec.ecnu.edu.cn as soon as possible. (Note: the refund can only be transferred to the banks in mainland China)

- ✓ Personal information: Student ID, the passport number used for purchasing the insurance
- ✓ Bank information: The name used for the bank account, bank account number, and the opening branch of your bank account.

* If you have any questions, you are welcome to contact with Ms SUN (xqsun@gec.ecnu.edu.cn). You can also find more information about the insurance on the insurance company website: www.lxbx.net

(updated on June 30th, 2026)