

Law and Jurisdiction

Any treatment of disputes of this insurance shall be governed by and construed in accordance with the laws of People's Republic of China.

All disputes arisen between the insured and the insurer shall be friendly negotiated on the principle of seeking truth from facts and of fairness and reasonableness. Where a settlement fails after negotiation, each party agrees to submit to the exclusive jurisdiction of the courts of People's Republic of China for legal actions.

In case of conflict between this clause and body of the policy or other additional clauses , this clause shall prevail. All other terms, conditions, and exclusions of the policy shall remain unchanged.