KB Insurance × LG U+

Guide to Accident Insurance Linked to LG U+ Plans for Foreigners (For Customers)

1 Product Name KB Plus Sarang Group Accident Insurance / Group Accident Insurance for Foreign Students

Purpose of the Program	• Coverage for accidental injuries occurring in the daily life of LG U+ foreign telecom customers (see 2. Coverage Details) • Providing a safety net for LG U+ foreign telecom customers in the event of an accident

Insurance Product Information

Policyholder	LG U+ Telecom Dealer (Agency)
Insured	Foreign customers subscribed to LG U+ telecom plans
Insurance Period	Effective from the LG U+ subscription date until service termination (up to 1 year)

2 Coverage Details

Accidental Death	KRW 10,000,000
Accidental Permanent Disability	KRW 10,000,000
Fracture Diagnosis Benefit	KRW 100,000
Fracture Surgery Benefit	KRW 100,000
Facial Reconstruction Benefit	KRW 5,000,000
Rescue & Repatriation Expenses for Serious Accidents (Foreigners Training in Korea)	KRW 10,000,000
Voice Phishing + Messenger Phishing	KRW 2,000,000
Burn Diagnosis Benefit	KRW 200,000
Burn Surgery Benefit	KRW 200,000
Accident Surgery Expenses	KRW 200,000
Violence Victim Benefit	KRW 500,000
Sexual Violence Crime Benefit	KRW 500,000
Food Poisoning Benefit	KRW 500,000
Traumatic Amputation Benefit	KRW 200,000

Insurance Inquiries insmart@insmart.kr Service Inquiries inmedic@inmedic.co.kr

Reviewed by KB Insurance Compliance Officer, No. 2026-1822 (2026.07.15~2027.07.14)

INMEDIC Easy Claim Guide

When filing a claim, you must submit your subscription details and proof of service use to verify that you are an LG U+ customer

A Filing a Claim via the INMEDIC App

① How to Install the INMEDIC App

② How to Log In to INMEDIC

INMEDIC

Open "INMEDIC"

Select the "Start with LG U+" button

Enter your passport number and date of birth, then select Login

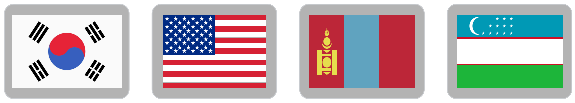
B Claim Documents Guide

① Scan the QR code to check the required documents, then file the claim yourself

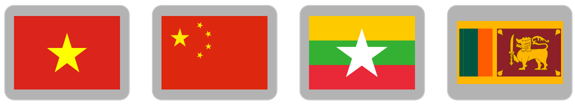
A) Easy Claim Web

B) Claim Documents Guide QR Code

② Available Language Services



한국어 | English | Монгол | Uzbek



Tiếng Việt | 中国话 | Burmese | Sinhala

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C Important Notes

1. Pre-Contract Review
   - Please ensure you thoroughly read the product description and the draft of the insurance policy before signing the contract.
2. Proportional Compensation for Multiple Contracts
   - If you hold other insurance policies (including mutual aid contracts) that cover the same risks as this contract, compensation will be paid proportionally.
   - This applies when the total compensation liability, calculated independently for each contract as if no other contract exists, exceeds the actual loss amount.
   - In such cases, claim payments are distributed based on the ratio of the compensation liability of each respective contract.
3. Risks of Replacing Existing Contracts
   - Canceling an existing insurance contract to sign a new one carries certain risks.
   - Your new insurance underwriting may be rejected, premiums may increase, or coverage details may change.
   - Specific coverage limits and details will vary depending on the special terms and conditions you select.
4. Cancellation Refunds and Pure-Protection Policy
   - The cancellation refund from an existing contract is funded by a portion of your paid premiums.
   - This pooled money is used to pay out claims to other subscribers facing unexpected accidents and to cover the insurance company's operating expenses.
   - Consequently, your cancellation refund may be significantly less than the total premiums you have paid, or there may be no refund at all.
   - This specific product is a pure-protection (extinguishing) insurance policy, meaning there is no maturity refund when the policy expires.
5. Depositor Protection Act
   - Under the Depositor Protection Act, this insurance contract protects the sum of the cancellation refund (or maturity payout) and other payments up to 100 million KRW per person.
   - This limit is aggregated across all protected products you hold with this specific insurance company.
   - Separately, accident insurance claims under this company's protected products are also protected up to an additional 100 million KRW per person.
     - Exception: Protection does not apply if the policyholder and premium payer is a corporate entity.
6. Privacy Notice
   - The company strictly restricts the collection, use, inquiry, or provision of your personal information without explicit consent from the policyholder, insured, or beneficiary.
   - Exceptions apply only when strictly required by relevant laws for the conclusion, maintenance, or payout of this specific insurance contract.
     - Exception: To process the contract and claims efficiently, the company may share personal information with other insurance companies and related organizations, provided they obtain your prior consent and comply with relevant laws.
7. Insurance Dispute Resolution
   - For any consultations, complaints, or disputes regarding your insurance, please contact the KB Insurance Customer Call Center (1544-0114).
   - If you remain dissatisfied with the resolution process, you have the right to file a civil complaint or request dispute mediation.
   - Requests should be directed to the Financial Consumer Protection Center of the Financial Supervisory Service (Call: 1332 without an area code, or visit http://www.fss.or.kr).
8. Withdrawal of Subscription (Cooling-Off Period)
   - Policyholders maintain the right to withdraw their insurance subscription within 15 days from the date of receiving the insurance policy.
   - Upon successful withdrawal, all paid premiums will be fully refunded.
     - Exceptions where withdrawal is strictly prohibited:
       - Contracts exceeding 30 days from the subscription date.
       - Contracts exceeding 45 days for policyholders aged 65 or older who subscribed via telephone.
       - Contracts with a total insurance period of 90 days or less.
       - Contracts executed by professional policyholders.
9. Quality Assurance System
   - Policyholders may demand the cancellation of the contract within 3 months from the establishment date under specific administrative failures.
   - These include: failure to receive a copy of the terms and conditions or subscription form, lack of personal signature/seal on the form, or failure to receive an explanation of important terms.
   - If canceled under these conditions, the company will refund all paid premiums plus prescribed interest for the holding period.
     - Exception: If the contract was concluded digitally via a virtual store (cyber mall) under the Framework Act on Electronic Commerce, providing a physical copy of the subscription form may be legally waived.
10. Payment Restrictions
    - The payment of insurance claims may be restricted or entirely denied.
    - This is subject to predefined payment limits, specific exclusion clauses (exemptions), and other contractual conditions.
11. Duty of Disclosure Before Contract
    - When subscribing (or during a health check-up for applicable contracts), the policyholder or insured must truthfully disclose all known facts requested on the subscription form.
    - This is legally defined as the "Duty of Disclosure Before Contract" (equivalent to the "Duty of Disclosure" under the Commercial Act).
    - Failure to strictly comply with this duty will result in the refusal of claim payments or the immediate cancellation of the contract.
12. Obligation to Explain
    - KB Insurance and its soliciting agents are legally obligated to provide a comprehensive explanation of this product.
    - Subscribers must ensure they receive and fully understand this explanation prior to finalizing their enrollment.