



November, 2015

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Dear Parents of Students in WANet Programs (Summer English Institute, Explore California and or WANet Schools),

亲爱的 WANet（英语暑期班 Summer English Institute，走进加州暑期班 Explore California 和 WANet 联盟学院 WANet Schools）的学生家长：

RE: Explanation of Insurance Coverage and Parental Permission forms

回复：关于保险责任范围和家长同意书的解释

Thank you for allowing your child to participate in the Summer English Institute and/or Explore California and/or WANet Schools. Over the last few years nearly 750 families have made the same decision. Your child's safety and well-being is our number one priority. Parents have consistently appreciated our commitment to both safety and personal care for their children.

感谢您同意您的孩子加入英语暑期班/走进加州暑期班/WANet 联盟学院，在过去的几年里，将近 750 个家庭做出了同样的决定。您孩子的安全和健康是我们首要重视的事情，我们因此从未间断地收到家长的致谢，肯定我们在孩子的安全和照顾上付出的努力。

Student Insurance while at Summer English Institute (SEI),and Explore California (EC)

英语暑期班(SEI)和走进加州暑期班(EC)

We do carry significant medical and liability insurance. All students are covered by Student Medical Insurance from International Medical Group (imglobal.com)insurance company during camps (from the point of arrival and departure from the supervision of camp staff at the US airport).

我们营会项目自身已有一定量的医疗保险和责任保险。此外，在营会期间（从抵达美国机场之日到离开美国机场之日且在营会工作人员的监护下），每个学生都将享有国际医疗集团(imglobal.com)的学生医疗保险。

SEI, EC Camp Medical Insurance Coverage includes:

SEI 与 EC 营会医疗保险范围：

- Injury or illness expenses occurring during SEI, EC 在 SEI 与 EC 营会期间因伤害或疾病产生的费用
- Doctor visits or hospital visits during SEI, EC 在 SEI 与 EC 营会期间产生的就医（医院或医护人员）费用
- Medication during SEI, EC 在 SEI 与 EC 营会期间发生的医药费
- Up to \$500,000 per injury or illness expenses during SEI, EC 在 SEI 与 EC 营会期间发生的高达五十万美元的因伤害或疾病产生的费用

- \$500 limit for dental due to accident during SEI, EC 在 SEI 与 EC 营会期间因意外发生的牙科诊疗费用
- No deductible or co-pay by parent 无需家长支付任何部分费用
- **It does NOT cover any pre-existing conditions prior to SEI, EC 患于 SEI 与 EC 营会之前的任何疾病或伤害不包括在保险范畴内**
- Parents are never entitled to any payment. Eligible insurance payments go directly from the insurance company to the medical services (doctors, hospitals, etc.). 家长不可收到任何费用。符合条件的保险费将直接从保险公司划入医疗机构（诊所、医院等）

This is only a summary of the actual policy and does not constitute a contractual or comprehensive communication. It is intended to give parents a general idea of the extent and limitations of the coverage in order to help them determine if they desire to personally provide more coverage.

以上仅为保险内容的概括，不代表合同或全面的沟通。它的作用在于让家长了解保险的大概范畴，以帮助他们决定是否需要更多的个人保险服务。

WAnet School Insurance: All WAnet schools are required to provide both general liability insurance and medical insurance for WAnet students while enrolled, including any WAnet sponsored trips during the school year. The cost is included in the all-inclusive tuition and fees. Parents should request a summary of the specific coverage and limits from the WAnet School once their student has been accepted into a particular school. Policies may vary.

WAnet 联盟学院保险：所有的 WAnet 学院都必须在学生在校期间为其提供基本的责任保险和医疗保险，其中包括在学习期间由学院组织的任何旅游活动。此费用已包含在学费里。一旦学生被录取，家长应从该学院处索取有关保险和该学院的信息。不同学院的保险条款会有所不同，不在此列出。

Parent and Student Permission Forms: We work to provide clear expectations for students and parents, within our permission forms and policies, ahead of attendance to insure proper understanding and to avoid any misunderstandings by anyone. Our policies include what is considered normal “legal language” for the United States and have been recommended by the appropriate school legal counsel. Although many of the permission statements focus on legal limits, WAnet also has a commitment to provide a high quality educational experience and overall care for your child.

家长同意书与学生同意书：入学前所必须填写的同意书和规章制度为学生和家长提供了明确的指引，以免产生任何误解。我们的规章制度使用的法律术语是美国通用的，得到了法律顾问的一贯推荐。尽管同意书的许多内容都强调了法律范围的限制，请不要见怪，WAnet 仍然承诺为您的孩子提供高质量的教学和全面的看护。

We understand some of the technical vocabulary or rationale behind the policies can be challenging at times to understand. Accordingly, we have provided the following explanations to insure your understanding and comfort level before signing the permission forms.

我们明白规章制度的某些技术词汇或背景有时会难以理解，因此，我们提供了以下解释，确保您在签署同意书之前对它达到了理解和信任的程度。

Clarifications by parents (corresponding to paragraphs in the Parent Permission Form):

家长须知（家长同意书的相应内容）

1. **No Refund:** Because almost all of our expenses are set and committed ahead of time, there are no refunds. Parents should carefully assess their commitment level to participation before paying fees.

不予退款：由于大部分费用我们都已经提前垫付，因此我们不提供退款。请家长在付费前再三斟酌。

2. **Rules and Regulations:** Clear expectations are available for parents and students to review ahead of time. Students who are unsafe, disobedient or disrespectful will be sent home at the parent's expense. Students must be capable of controlling themselves for the safety considerations of everyone.

规章制度：家长和学生可事先阅读我们的预告。任何不安全的、悖逆的和无礼的学生都将被遣送回家，费用由家长负责。学生应具备足够的自我控制能力，以保证大家的安全。

3. **Indemnification:** Indemnification is not waiving a parental right. Instead, parents are committing to being responsible for any damage their student causes, or claims the student causes against SEI, and or EC and or WANet schools as a result of the student's participation in SEI, EC and or WANet schools.

赔偿：赔偿并不意味着放弃家长权利，而是使家长为自己孩子造成的损失负责，这些损失包括学生在营会期间给 SEI, EC 或 WANet 学院带来被追究的法律责任。

4. **Waiver of Claim:** WANet is taking responsibility for "gross negligence or intentional conduct" but expecting the parent to not hold WANet responsible for lesser, unintentional things that may routinely happen within a group of students.

弃权：WANet 有责任为“重大疏忽或蓄意行为”负责，但家长不应将学生集体生活中较常见的轻微、非人为事件归责于 WANet。

- a. **Theoretical example:** a student falls and breaks his leg while roller skating at an SEI activity. If the SEI staff had ignored the big hole in the floor that caused the injury and let the students participate anyway, this could be considered "grossly negligent" or "intentional." Alternatively, if there was no hole in the floor but instead teenagers were just skating too closely and this caused a fall and a break, this may likely not be "grossly negligence." In this case, as a separate issue, the SEI medical insurance should cover the cost of the injury. Of course, our staff would also provide individual care and concern throughout the duration of the injury as if the student was our own child. Obviously a court would ultimately determine liability. *Accordingly, the situation described above is not a formal legal opinion but an attempt to help parents understand waiver of claim.*

假设案例：一名学生在 SEI 的滑冰活动中摔断了腿。如果 SEI 工作人员事先未留意到地板上的大洞导致参与的学生受伤，则应将此事件归类于“重大疏忽”或“人为”。相反地，如果地板上没有洞，只是因为学生滑冰时相距太近导致摔断腿，此事件则不应归类于“重大疏忽”，在这种情况下产生的医疗费用将由 SEI 的医疗保险报销，当然，在学生疗伤期间，我们的工作人员也将把学生当成自己的孩子一样照顾和关心。法院保留最终定责权。以上所述情况并非官方法律观点，只是为了帮助家长理解弃权的概念。

5. **Covenant Not to Sue:** This is simply a re-stating, in another very specific legal way, and affirming that the parent will not sue for the exclusions previously agreed to above.

无起诉合约：本条款只是以具体的法律方式再次声明并确认家长不会因上述意外事项起诉学校。

6. **Acknowledgement:** Simply, this means that if the court were to find any particular part of the policies unenforceable, the other policies remain in force.

确认：若法院裁决规章制度的某个条款不生效，则其余的条款仍然生效。

7. **Miscellaneous:** This means that the policies and permission forms as written represent the entirety of our agreement.

其余事项：规章制度和同意书构成我们协议的全部内容。

It is important to note that the explanations in this letter or any translations of the Permission Forms into another language are not intended to be replacing the actual legal statements included in the Permission Forms. The Permission Forms as presented in English are the legally binding language intended to be used in the American legal system if needed. Parents are welcome to have their own legal counsel review any or all materials we provide.

注：本函件的解释条款或同意书的任何翻译版本都不应取代同意书原件的法律陈述。在必要的情况下，同意书的英文版本应使用于美国的法律流程，若有疑问，家长不妨请私人法律顾问评估我们提供的所有文件。

We trust that the above explanations are helpful and understandable. If any further questions or clarifications exist, please let us know. Thank you for your trust. We are confident your child will have a positive experience.

我们相信以上解释将有助于家长的理解。若有任何进一步的疑问或说明，敬请告知我们，感谢您的信任！我们相信您的孩子将会经历一次快乐、积极的体验。

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