

乐游香港澳门-慧择旅游保险莲花计划

出单号 Issue No.:181224014053001	出单日期 Date of Issue:2018-12-24 15:57:49(BJT)
生效日 Policy Effective Date:2018-12-31 00:00:00(BJT)	到期日 Policy Expiry Date:2018-12-31 23:59:59(BJT)
投保人 Policyholder: 慧择测试保单 HUIZE	目的地 Destination:中国香港 Hong Kong

保障利益 / Benefits

保额 / Limit (RMB)

意外身故、伤残 Accidental death and disability	200,000
景区内热门娱乐活动 Popular recreational activities in scenic spots	包含
航空意外身故和伤残 Flight Accidental death and disability.	200,000
意外医疗费用 Accidental medical expenses	80,000
提供境外住院医疗直付服务 Provision of outbound inpatient direct payment services	包含
紧急医疗运送及送返 Emergency medical evacuation and repatriation	150,000
身故遗体运返费用(丧葬费用限2万) Repatriation of remains (funeral expenses limited to RMB20,000)	50,000
旅行证件损失 Loss of travel documents	1,000
个人责任 Personal liability.	50,000
个人随身财物损失(每件限额1000元) The quota of RMB1000 per piece	2,000
商业活动门票损失 Ticket refund of unattended events	1,500
行李延误(达到8小时及以上赔付,以保额为限) Baggage delay (up to 8 hours or more) is subject to coverage	300

备注:

- * 本保险计划所有保险责任、责任免除及相关事项均以《旅行人身意外伤害保险条款》及其附加条款为准。All insurance benefits, exclusions and relevant conditions of the insurance shall be subject to the terms and conditions stated in "Individual Travel Accident Insurance".
- * 承保年龄为出生后0至85周岁,以保单生效时的周岁年龄为准。71至85周岁的被保险人,其涉及“意外身故、残疾保障”、“公共交通工具意外保障”、“急性病身故保障”和“医疗费用保障”(包括疾病及意外医疗)的保险金额为上表所载金额的一半,保险费维持不变。The age of insurance is 0 to 85 years of age, whichever is the age of the insurance policy. 71 to 85 years of age of the insured, which relates to the "accidental death and disability insurance", "public transport accident insurance", "acute illness protection" and "medical expenses" (including disease and accident medical insurance) amount is half the amount contained in the insurance fees remain unchanged.
- * 按中国银保监会规定,10周岁以下的未成年人累计身故保险金额不得超过人民币20万元;10至17周岁的未成年人累计身故保险金额不得超过人民币50万元。若未成年被保险人的保险金额超过上述规定,则以上规定的保险金额为限。According to the China Banking Regulatory Commission, the insured amount of the minors under 10 years of age shall not exceed RMB 200 thousand yuan; the insured amount of the minors from 10 to 17 years old shall not exceed 500 thousand yuan. If the insured amount of the underage insured exceeds the above provisions, the insurance amount stipulated above shall be limited.
- * 在同一保险期间,每位被保险人投保同一产品(包括同一产品的同一计划或不同计划)限投保一份,如果投保了多份同一计划,以最先投保之保单为有效,其余部分视为无效,保险费将无息退还;如果投保了多份不同计划,以意外伤害保额最高之保单为有效,其余部分视为无效,保险费将无息退还。In the same period of insurance, each insured the same product (including the same plan of the same product or a different plan) shall only apply for one insurance policy, if the insured person apply for the multiple same plans, the policy of first insurance effectively, the rest is considered invalid, premium will be refunded without interest; if the insured person apply for the multiple different plans, the policy of the highest amount of accident insurance effectively, the rest is considered invalid, premium will be refunded without interest.
- * 若被保险人在任意渠道投保由本公司承保的多份“意外身故、残疾保障”、“疾病身故”、“急性病身故”、“猝死保障”、“意外医药补偿保障”、“旅行医疗保障”、“意外每日住院津贴”、“每日住院津贴”或“重大疾病保障”(不包括团体保险),则本公司仅按其中保险金额最高者做出赔偿。If the applicant applies more than one "Accident death & disablement", "Sickness Death", "Acute disease death", "Sudden death", "Accident medical reimbursement", "Medical reimbursement(including accident and acute disease)", "Accident daily hospital income", "Daily hospital income" from Starr Property & Casualty Insurance(China) Company Limited(the company), the Company will indemnify the insured only one Benefit with the highest limit.
- * 在任何情况下,本保险仅承保被保险人前往香港及澳门地区旅行期间的保险责任,不承保任何直接或间接前往或途经索马里、利比亚、利比亚、叙利亚、阿富汗、南北苏丹、刚果民主共和国、伊拉克、中非、也门、巴勒斯坦以及投保时已经处于战争状态或已被宣布为紧急状态的国家或地区,或在上述国家或地区旅行期间发生的保险事故。Under any circumstances, this policy only cover the trips directly to Hongkong and Macao, does not cover any trips directly or indirectly to the following countries: Somalia, Libya, Liberia, Syria, Afghanistan, North and south of Sultan, the Democratic Republic of Congo, Iraq, Central Africa, Yemen, Palestine and other countries or districts under warfare status or have declared a state of emergency when apply for the insurance, or accident occur in the above-mentioned countries or districts during the travel.
- * 本保险产品的单次承保最长期间为30天。The maximum length of each overseas insured trip is 30 days.
- * 本保险产品扩展承保热门娱乐活动:骑马、潜水(下潜深度不超过18米)、滑雪等。Underwrite amateur sporting activities including horse-riding, diving (depth<18M), skiing, etc.
- * 本计划可承保中国香港及中国澳门地区6000米海拔以下的休闲旅游、徒步及登山活动。This plan can cover leisure travel, hiking and mountain climbing activities in Hong Kong, China and Macao, China at altitudes below 6000 meters.
- * 被保险人故意做出的危险性行为而导致的意外伤害事故,保险公司不承担保险责任,危险性行为包括但不限于:不听从导游、领队、教练或现场安全人员的要求及劝阻;违反景区或当地的警示/禁令标示;违规进入国家或当地政府明令禁止的线路或地区等。Accident caused the behavior risk insured deliberately make the insurance company does not assume insurance responsibility, risk behavior including but not limited to: listen to the tour guide and the coach, or on-site security personnel requirements and discourage violation or local area; warning / ban signs; illegal entry into the national or local government banned forbidden line or area etc..

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium (RMB)
慧择测试保单 HUIZE	D232323232	1968-06-18	法定	8.5
总保费				8.5



保单在线查询 24小时紧急救援和医疗安排服务热线
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 若英文译本与中文有异,请以中文为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

