全球救援服务热线
Global Assistance Hotline
+86 4006-366-366

乐游全球（探亲版）-慧择旅游保险关爱计划	出单号 Issure No.:180521003232001	出单日期 Date of Issure:2018-05-21 14:42:22(BJT)
	生效日 Policy Effective Date:2018-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2018-06-24 23:59:59(BJT)
	投保人 Policyholder:张三 ZHANGSAN	目的地 Destination:澳大利亚 Australia

保障利益 / Benefits	保额 / Limit(RMB)
意外身故及伤残 Accidental death and disability	400,000
海外自驾意外伤害(与主险累计赔付) Self-drive Accidental death and disablement (Cumulative payment with main risk)	100,000
公共交通工具意外身故、残疾(与主险累计赔付) Common carrier accidental death and disability	300,000
医疗补偿费用（含意外及突发急性病，门诊及住院） Medical reimbursement costs (including accident and sudden acute disease, outpatient and hospitalization)	350,000
意外每日住院津贴(50元/天,30天为限) Accidental Hospital Income(RMB 50/day, 30 days within the limit)	1,500
既往疾病急救医药补偿 Emergency previous illness medical expenses	500
紧急医疗运送送返 Emergency medical evacuation/repatriation	500,000
身故遗体运返(其中丧葬费用以16000元为限) Repatriation of remains (funeral expenses limited to RMB16,000)	100,000
旅行期间家财保障（每件或每套物品赔偿限额1000） During the trip home security (or set of items per piece compensation limit of 1000)	3,000
提供境外医疗直付服务 Overseas direct billing service	包含

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》及其附加险条款为准。 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0（出生满60天）至90周岁，以保单生效时的周岁年龄为准。71至80周岁的被保险人，其涉及"意外身故、残疾保障"、“公共交通意外身故及伤残”、"海外自驾车意外身故及伤残"和“医疗费用保障”的保险金额为上表所载金额的一半,保险费维持不变。81-90周岁的被保险人，其涉及"意外身故、残疾保障"、“公共交通意外身故及伤残”、"自驾车意外身故及伤残"和“医疗费用保障”的保险金额为上表所载金额的四分之一,保险费维持不变。 The age of insurance is 0 (60 days from birth) to 90 years old, and the age of the week is based on the entry into force of the policy. 71 to 80 years of age of the insured, which relates to the "accidental death and disability insurance", "public traffic accident death and disability", "self driving overseas accidental death and disability" and "medical expenses insurance" insurance amount on the table contained half of the amount, insurance premium unchanged. 81-90 years of age of the insured, which relates to the "accidental death and disability insurance", "public traffic accident death and disability", "self driving accidental death and disability" and "medical expenses" insurance amount is contained in table 1/4 of the amount of insurance fees remain unchanged.
* 按中国保监会规定,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,则以上述规定的保险金额为限。 In accordance with the regulations,the aggregated indemnity for accidental death shall neither exceed RMB200,000 for insured person below the age of 10 nor exceed RMB500,000 for insured person between the age of 10 and 17.Juvenile's Indemnity should be limited to the amount stated above if juvenile's aggregated policy limit exceeds corresponding amount above.
* 本产品不允许外籍人士投保。 This product is not allowed to be insured by foreign nationals.
* 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) the insured, if the insured has multiple copies of the same program, the policy of first insurance effectively, the rest is considered invalid, insurance fee will be refunded without interest if the insured; several different plans, to sum up the accident insurance policy for the rest of the effective, deemed invalid, insurance fee will be refunded without interest.
* 如被保险人遭受意外伤害事故导致骨折，本保险承担被保险人自该意外事故发生之日起180天内的与骨折康复治疗相关的合理且必须的医疗费用。 If an insured person suffers a fracture caused by an accidental injury, this insurance shall bear the reasonable and necessary medical expenses associated with the rehabilitation treatment of the fracture within 180 days from the date of the accident.
* 本保险仅承保在中华人民共和国大陆地区以外的境外地区(包含香港、澳门、台湾地区)旅行期间的保险责任。 This insurance plan is cover overseas travel and including Hong Kong, Macau and Taiwan.
* 本保险为本保险单所载之被保险人在旅行期间提供24小时的保险保障，涵盖地区包括但不仅限于美国、加拿大、澳大利亚、新西兰、韩国、日本以及香港、澳门和台湾等国家和地区以及所有申根国家包括但不仅限于奥地利、比利时、丹麦、芬兰、法国、德国、冰岛、意大利、希腊、卢森堡、荷兰、挪威、葡萄牙、西班牙、瑞典、瑞士、波兰、捷克、爱沙尼亚、立陶宛、斯洛伐克、匈牙利、斯洛文尼亚、拉脱维亚、列支敦士登公国、法属波利尼西亚及马耳他等国家和地区。 The insurance for the insurance on the insured insurance for 24 hours during the tour covers areas including but not limited to the United States, Canada, Australia, New Zealand, South Korea, Japan, Hongkong, Macao and Taiwan and other countries and regions of Schengen and all countries including but not limited to Austria, Belgium, Denmark, Finland Iceland, France, Germany, Greece, Italy, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech, Estonia, Lithuania, and Slovakia, Hungary, Slovenia, Latvia, Liechtenstein, French Polynesia and Malta and other countries and regions.
* 在任何情况下，本保险不承保任何直接或间接前往或途径索马里、利比亚、利比里亚、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。 In any case, this insurance does not cover any direct or indirect way or to Libya, Liberia, Somalia, Syria, Afghanistan, South Sultan, the Democratic Republic of Congo, Iraq, Yemen and Palestine, Africa, the insured has been in a state of war or has been declared a state of emergency in the country or region, or travel in the country or region during the period of insurance accident.
* 本保险计划不承保以尼泊尔登山为出行目的的旅行。 The insurance scheme does not cover travel for Nepal mountaineering purposes.
* 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..
* 本产品若选择保障期限为1年,则往返无天数限制并可多次往返投保;保障期限为1年(多次往返),则往返不限出行次数,但单次出行天数最长不超过183天。 This product, if the choice of guarantee period is 1 years, there is no round-trip number of days, and may go back and forth insurance; guarantee period of 1 years (many times), round-trip travel frequency is not limited, but the number of days for a single trip is not more than 183 days.
* 本产品仅承保出行目的为境外探亲的人群，理赔时需提供相关签证或亲属关系证明等。 This product only undertakes to travel for the purpose of visiting relatives outside the country.

保单在线查询
Website
www.qhins.com

24小时紧急救援和医疗安排服务热线
24-hour Emergenct Rescue and Medical Arrangerment Hotline
+86 4006-366-366

前海财险境外旅游险专用章
前海财险
XINJIANG QIANHAI UNITED PROPERTY & CASUALTY INSURANCE CO.,LTD.

关注哎呦马，了解微信理赔

关心环境，提倡电子保单 Please consider the environment before printing　销售渠道 Broker/Agent 慧择经纪　销售人员 Broker/Agent 陈丹

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.

乐游全球（探亲版）-慧择旅游保险关爱计划	出单号 Issure No.:180521003232001	出单日期 Date of Issure:2018-05-21 14:42:22(BJT)
	生效日 Policy Effective Date:2018-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2018-06-24 23:59:59(BJT)
	投保人 Policyholder:张三 ZHANGSAN	目的地 Destination:澳大利亚 Australia

* 若同一个被保险人为同一旅行自愿投保由本保险公司所承保的多份综合保险，且在不同保障产品中有相同保险利益的，则本保险公司仅按其中保险金额最高者做出赔偿，并退还其它保险项下已收取的相应保险利益的保险费。 If an insured is a voluntary insurance underwriting by the travel insurance company more comprehensive insurance, insurable interest and the same in different security products, the insurance company only according to the highest amount of insurance to make compensation, and return the corresponding insurance interests of other insurance under received from the the insurance premium.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium(RMB)
张三 ZHANGSAN	8888888	1988-06-18	法定	190
总保费				190