

众行天下-自行车运动保险赛事版A	保单号 Policy No.:P5501010672019L566590	出单日期 Date of Issure:2019-02-27 17:12:48(BJT)
	生效日 Policy Effective Date:2019-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2019-06-18 23:59:59(BJT)
	投保人 Policyholder:测试保单	目的地 Destination:

保障利益 / Benefits	保额 / Limit (RMB)
意外身故/伤残 Accidental death/disability	150,000
意外医疗（每次事故扣除200元后按80%赔付） Accidental medical treatment（after deducting RMB200 for each accident, payment should be paid by 80%）	15,000
救护车费用 Accidental death and disability including ambulance.	300
紧急医疗运送和送返 Emergency medical evacuation and repatriation	50,000
身故遗体运返(含丧葬费用) Repatriation of remains (including funeral solarium expense)	20,000
亲属慰问探访费用 Compassionate visit of family and friend members	2,000
个人责任 Personal liability	5,000
中暑意外身故 Heatstroke accidental death	5,000

备注：

* 所有的保险责任及条款均以中意财产保险有限公司签发的正式保险合同之相应条款为准。 All insurance benefits and terms and conditions shall be subject to the corresponding terms and conditions stated in a formal insurance policy issued by Generali China Insurance CO.,LTD.

* 本计划的承保年龄为1至65周岁，以保单生效时的周岁年龄为准。 The insured age of this scheme is between 1 and 65 years of age, subject to the age limit of one year when the policy comes into effect.

* 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.

* 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。 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.

* 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、残疾保险”、“疾病身故”、“急性病身故”、“猝死”、“意外医疗费用”、“医疗费用(包含意外及突发急性病医疗费用)”、“意外每日住院津贴”、“每日住院津贴”，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 hoshospital income”, “Daily hospital income” from Generali China Insurance CO.,LTD.The Company will indemnify the insured only one Benefit with the highest limit.

* 如保险期间为一年，每次承保最长期限为30天。 The maximum length of each duration is 30 days if the insurance period is one year.

* 本产品指定医院为符合条款要求的医院，除了北京平谷区所有医院。北京市平谷区所有医院的就医均不予理赔。 The hospital of this insurance plan is designated according to the wording, in addition to all hospitals in Beijing District of Pinggu. The hospitals in the Pinggu District, Beijing are not be claim.

* 外籍人士购买本产品只要符合投保规则即可，无其它特殊要求，但不承保回原国籍。 The foreigners who conforming to the application insurance rules can insure this insurance, no other special conditions, but the insurance will not cover the foreigners when return to the original nationality.

* 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..

* 运动版A、运动版B、运动版C仅承保无奖金无排名的活动；赛事版A、赛事版B可承保业余赛事。 Sports version A, sports version B, sports version C only underwriting without bonus without ranking activities; tournament version A, tournament version B can underwrite amateur events.

* 本保险计划仅承保公路自行车、山地自行车、场地自行车、越野自行车活动和商业骑行。 The insurance scheme only covers road bikes, mountain bikes, track bikes, cross-country bikes and commercial riding.

* 本产品仅承保中国大陆地区（不包含香港、澳门及台湾）发生的意外伤害事故。 This product only covers accident in mainland China (excluding Hongkong, Macao and Taiwan).

* 针对户外意外伤害救护车费用保险，本计划扩展救护车运送过程中的担架费，运送期间发生的医生诊疗费、医药费在附加旅行医疗保险项下进行赔付。 Aiming at the cost insurance of ambulance for outdoor accident injury, this plan expands the stretcher fee during ambulance transportation, and reimburses the doctor's medical fee and medical fee during transportation under the additional travel medical insurance.

* 本计划扩展被保险人发生中暑并以该次中暑为直接原因身故。但如发生下列情形，保险公司不承担给付保险金的责任：事故发生前当当地相关政府气象机关发出高温预警信号或类似警告建议减少户外活动或留在室内而被保险人不听警告进行保单载明的户外运动导致的中暑。 This plan expands the insured to suffer from heatstroke and to die as a direct cause of the heatstroke. However, the insurer shall not be liable for the payment of the insurance premium in the following circumstances: on the day before the accident, the relevant local government meteorological authorities issued a high temperature warning signal or similar warning recommendation to reduce outdoor activities or stay indoors, and the insured person does not listen to the warning for heatstroke caused by outdoor sports specified in the policy.

* 本保险计划不承保包机或包船业务。 This insurance plan does not cover charter or charter business.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium (RMB)
测试保单	DA2223333	1963-08-15	法定	9
总保费				9