

健康联合 (Health United) - 慧择探亲保险
豪华计划

出单号 Issue No.:190304004479001	出单日期 Date of Issue:2019-03-04 11:26:50(BJT)
生效日 Policy Effective Date:2019-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2019-06-24 23:59:59(BJT)
投保人 Policyholder:测试保单 CESHI	目的地 Destination:日本 Japan

保障利益 / Benefits

保额 / Limit (RMB)

意外身故及伤残 Accidental death and disability	600,000
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 (accumulative indemnity with main risk)	600,000
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)	500,000
意外每日住院津贴(50元/天,最多赔付30天) Daily accidental hospital income (RMB50 per day, limited to 30 days)	50元/天
既往疾病急救医药补偿 Emergency previous illness medical expenses	1,000
紧急医疗运送送返 Emergency medical evacuation and repatriation	800,000
身故遗体运送(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)	5,000
绑架及非法拘禁每日津贴(50/天,最多赔付7天) Daily Kidnap and Wrongful Detention income (RMB50 per day, limited to 7 days)	50元/天
旅行证件损失 Loss of travel documents	1,500
申根签证拒签保障 Schengen visa refused to guarantee	500
提供境外住院医疗直付服务保障 Overseas direct billing service	包含
个人及宠物责任 Personal or pets liability	300,000

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.
- * 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.
- * 本保险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, Luxembourg, 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。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.
- * 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..



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* 本产品若选择保障期限为1年,则无往返天数限制并可多次往返;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。 If the product is selected for a period of 1 years, there is no limit of round-trip days and can be repeated many times. The duration of the guarantee is 1 years (multiple trips), and the number of trips is not limited, but the maximum number of trip days 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.

* 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.

* 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.

* 本保险计划中签证拒签保障的终止日期以递交签证材料之日起至第30个自然日终止为准。 The expiration date of visa refusal guarantee in this insurance plan shall be from the date of submission of visa materials to the 30th natural day.

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 CESHI	AS22338890	1963-08-15	法定	300
总保费				300



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