

**健康联合 (Health United) - 慧择留学保险计划一**

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投保人 Policyholder:测试保单 CESH1	目的地 Destination:日本 Japan

**保障利益 / Benefits**
**保额 / Limit (RMB)**

意外身故/伤残 Accidental death/disability	100,000
医药补偿 Medical compensation	100,000
意外每日住院津贴 (100元/天, 最多赔付30天) Daily accidental hospital income (RMB100 per day, limited to 30 days)	100元/天
紧急医疗运送送返 Emergency medical evacuation and repatriation	400,000
意外牙科医药补偿 Accidental dental compensation	1,000
海外救护车 Overseas ambulance	1,000
身故遗体送返 Repatriation of remains	80,000
亲属慰问探访费用补偿 Compassionate visit of family members	30,000
旅行证件遗失 Loss of travel documents	2,000
个人责任 Personal liability.	200,000
绑架补偿 (500元/天, 最多赔付10天) Abduction compensation (RMB500 per day, limited to 10 days)	500元/天

**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".
- \* 此产品承保年龄为12-35周岁(含12和35周岁), 以保单生效时的周岁年龄为准。被保险人的常住地为中华人民共和国境内。 The underwriting age of the product is 12-35 years (12 and 35 years old), and the age of the year is based on the entry into force of the policy. The insured is in the territory of People's Republic of China.
- \* 投保本产品如被保险人是未成年人时, 投保人必须是其父母或监护人。 If the insured is a minor, the insured must be his parents or guardian.
- \* 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.
- \* 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, 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.
- \* 本保险计划不承保以尼泊尔登山为出行目的旅行。 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..
- \* 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最高保额做出赔偿, 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)
测试保单 CESH1	AS223388933	1983-06-18	法定	554
总保费				554



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