

## 环球无忧（成人）- 慧择旅游保险黄钻计划

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投保人 Policyholder:保单测试 BAODAN	目的地 Destination:韩国 South Korea

## 保障利益 / Benefits

保额 / Limit (RMB)

意外身故及伤残 Accidental death and disability	800,000
境外紧急门诊费用补偿 Overseas emergency outpatient expense compensation	350,000
境外住院费用补偿 Compensation for hospital expenses abroad	400,000
紧急医疗运送送返 Emergency medical evacuation and repatriation	1,000,000
身故遗体运返(其中丧葬费用以20000元为限) Repatriation of remains (funeral expenses limited to RMB20,000)	80,000
亲属慰问探访费用 Compassionate visit of family and friend members	10,000
旅行证件损失 Loss of travel documents	7,500
未成年人送返费用 outdoor escort of minors	10,000
个人责任 Personal liability	1,000,000
信用卡盗刷 Credit card stolen brush	10,000
旅行变更 Travel change	15,000
随身财产 Personal belongings	4,000
家居保障 Home security	10,000

## 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".
- \* 本产品承保年龄为18-80周岁(含18、80周岁),被保险人常住地为中华人民共和国境内。其中76-80周岁的被保险人,“意外身故、伤残”保险金额减半,保费不变。 The products insured age of 18 to 80 years old (including the age of 18, 80), the insured local to the territory of the People's Republic of China. The insured persons under the age of 76-80, "accidental death, disability insurance amount is reduced by half," premium remains the same.
- \* 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),则往返不限出行次数,但单次出行天数最长不超过90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 (many times), and the number of trips is not limited, but the maximum number of trip days is not more than 90 days.
- \* 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.
- \* 本产品不承保任何直接或间接由于前往或途经阿富汗、伊拉克、东帝汶民主共和国、英属印度洋领地、科科斯群岛、叙利亚、布隆迪、中非共和国、乍得、卢旺达、西撒哈拉、圣赫勒拿岛、厄立特里亚、几内亚、索马里、苏丹、利比里亚、科特迪瓦共和国、利比亚,或被保险人的国籍所在国(或地区)在上述国家旅行期间发生的保险事故,且不承保中国境内。 This product does not cover any direct or indirect, due to travel to or through Afghanistan, Iraq, the democratic republic of east timor, British Indian Ocean territory, cocos islands, Syria, Rwanda, Burundi, central African republic, Chad, western Sahara, st Helena, eritrea, guinea, somalia, Sudan, Libya, Liberia, ivory coast's republic of China, or the insured's nationality country (or region) insurance accident occurs during travel in the country, and does not cover the territory of China.
- \* 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.
- \* 本产品生效日以实际出境日为准,保险期间相应顺延,但实际出境日不得晚于原约定保险生效日90天。 This product is the effective date to the date on which the actual exit, postpone the insurance period, but the actual outbound date shall not be later than the effective date of the original agreement insurance for 90 days.
- \* 在中国境内(不含港澳台)的外籍人士购买本产品需满足:在中国境内有日常居住地或工作地。不承保回原国籍。 In the territory of China (excluding Hong Kong, Macao and Taiwan) foreigners to buy this product to be met: to have a work place or residence place in china. No return of 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..

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium (RMB)
保单测试 BAODAN	HZ66633988	1948-06-13	法定	240
总保费				240



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