Liberty 利宝保险

旅行意外伤害保险保险单Policy Schedule of Travel Insurance

保险人Insurer: 利宝保险有限公司北京分公司　　保险合同号Policy No.: 8127261100168133053000

投保人/被保险人信息Information of Applicant & Insured

投保人名称Name of Applicant:丁一 DING YI
保险期限Insurance Period:2017年yyyy 06月MM 08日dd 00时HH 00分mm 00秒ss 至to 2017年yyyy 06月MM 21日dd 23时HH 59分mm 59秒ss(北京时间Beijing Time)
总保险费Total Premium (RMB: yuan):236.00 元　　被保险人人数合计Total Insured Person:1 人
旅行目的地Destination:GLOBAL, Schengen-States
被保险人资料Insured Details:

姓名Name of Insured Person	证件号Document No.	出生日期Date of Birth
丁一 DING YI	E8547382	1983/03/19

承保条件Terms and Conditions

各被保险人保险计划Each Insured Person Insurance Coverage:舒适型

保障项目Benefit Schedule	各被保险人保险金额(人民币:元) Maximum Limit (RMB: Yuan)/Person
1.意外身故及伤残保障 Accidental Death & Disablement	350,000
2.意外事故及突发疾病医疗费用（含门诊和住院费用） Emergency Medical Expenses (including outpatient and hospitalization)	350,000
3.住院津贴(累计住院以20天为限) Hospital Cash Benefit(limited to 20 days)	100/天 Day
4.紧急医疗转运和送返 Medical Evacuations & Repatriation	500,000
5.慰问探望费用补偿 Compassionate Visit	单程经济舱机票 One-way Economy Class Airfare
6.未成年人旅行送返费用补偿 Return of Unattended Children	单程经济舱机票 One-way Economy Class Airfare
7.身故遗体送返 Repatriation of Remains	300,000
8.随身财产（每件或每套行李或物品赔偿限额:RMB1,500) Loss of Personal Effects (Limit per item or set of items:RMB1,500)	5,000
9.行李延误（每8小时延误赔偿额:500 元) Baggage Delay (RMB500 for every 8 hours of delay)	1,000
10.个人钱财 Loss of Personal Money	1,000
11.旅行证件遗失 Loss of Travel Documents	3,000
12.旅行延误（每4小时延误赔偿250元) Travel Delay (RMB250 for every 4 hours of delay)	1,000
13.旅程缩短 Trip Curtailment	7,500
14.个人责任 Personal Liability	300,000

争议处理方式Dispute Resolution: 诉讼Litigation
身故保险金受益人Beneficiary:被保险人的法定继承人 The death benefits shall be payable to the estate of the Insured Person.

特别约定 Special Agreement:

1.本保险仅承保从中国大陆境内（不含香港、澳门和台湾） 出发，前往境外目的地的全球旅行，但不承保被保险人任何直接或间接由于前往或途经阿富汗、缅甸、北朝鲜、古巴、刚果民主共和国、伊朗、伊拉克、利比里亚、苏丹、叙利亚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，及其他遭受联合国决议制裁、禁止、限制的国家或地区或遭受美国、英国、欧盟的贸易或经济制裁的国家或地区，或在上述国家旅行期间发生的保险事故。The policy covers the travel which departs from mainland China to the oversea countries/areas including HK, Macau and Taiwan. However, the policy doesn't cover any travel in, to, or through Afghanistan,Burma, North korea, Cuba, Congo Democratic Republic, Iran, Iraq, Liberia, Sultan, Syria and others are at war or in emergency status, suffering from the United States, Britain, or the European Union economic or trade sanctions against the country or region.
2.本保险的意外险保障部分扩展承保被保险人参加的由有正式经营执照且具有经营潜水活动资质的公司或机构组织的，有潜水教练资质人员指导的，非比赛性、非职业性及非商业性的潜水运动。潜水指在江、河、湖、水库、海、运河等水域进行的，深度距离水面18米以内(含)的水下运动。This policy covers the non-competitive, non-professional and non-commercial diving activities organized by the diving entity or organization who has government license and professional qualification and accompanied by a dive master. Diving refers to underwater activities with diving depth no more than 18 meters in the river, lake, reservoir, sea and/or canal.
3.18周岁以下的未成年人身故保险金额以保险事故发生时中国保监会规定的未成年人身故保险金额的相应限额为限。Any insured under 18 years old, the death benefit paid to the insured shall not exceed the limit as specified by China Insurance Regulatory Commission.
4.71周岁至80周岁的被保险人，保险人按保险单载明的该被保险人名下的保险金额的50%给付身故保险金，保险费维持不变；本保险的投保年龄上限为80周岁（含）。For any insured aged from 71 to 80 years old, we pay 50% of stated maximum insurance limit for accidental death benefit while the premium remains unchanged. The insured persons must be under 80 years old(included) uopn application.
5.本保险为短途旅行保险，保险合同一旦生效，投保人与保险人均不得解除本保险合同。This insurance is for short-term travel. Once the insurance contract goes into effect, neither the insured nor the insurer shall terminate it.
6.在签证有效期内，如被保险人推迟出境不超过30个自然日，则被保险人保险凭证所载生效日将自动变更为被保险人在保险期间内离开其经常居住地或日常工作地直接前往旅行目的地的时间。被保险人需要救援/理赔服务时，需要提供全部护照复印件，否则，本公司有权拒绝救援/理赔服务。其它不符合上述约定的生效日变更仍需根据条款约定提前通知本公司。During the Visa validity period, the inception date of insurance policy (or insurance certificate) will automatically update to when the insured leaving his/her regular residence to the trip destination if the insured postpone the trip. The new trip start date is no later than 30 natural days after the original trip start date. All scanned copy of passports are prerequisite when the insured need assistance or file claim, we remain the right to deny providing assistance or filing claim if the insured could not provide documents required. The insured should inform the insurer of any other effective date change in advance except for the above.

保险人提示The Reminder of Insurer

1.本保险提供24小时全球紧急医疗援助和旅行咨询热线服务。若您在旅行期间需要任何紧急援助或咨询服务、查询您保障的详细信息、办理理赔事宜，请直接拨打利宝24小时全球救援热线电话（境外请拨+86 23 89867567，境内请拨400 888 2008)。Please dial Liberty 24-hour worldwide emergency hotline (In overseas please dial +86 23 89867567, in territory please dial 400 888 2008), should you need any travel assistance service, advice, enquiries or handling claims.
2.本保险的保险责任以相关保险条款的约定为准。Insurance responsibility see clauses please.
3.为了保障您自身的权益，请仔细阅读理解保险合同的各项约定，尤其是免除保险人责任的约定。保险条款可通过保险人的业务人员获得或登录网站http://www.libertymutual.com.cn/查阅。如果您未收到保险条款，或对包括保险条款在内的合同内容存有任何疑问，您可致电400 888 2008或向保险人的业务人员询问保险合同各项规定，并听取保险人业务人员的说明。请确保您对保险人业务人员的说明完全理解，没有异议。如未询问，则视同已经收到保险条款并对合同内容完全理解无异议。In order to protect your own interest, please read carefully the terms and conditions of this policy, especially the exclusions. The policy wording is avialable from our salesperson or on our website: http://www.libertymutual.com.cn/. Please call our service hotline 400 888 2008 or contact our salesperson to enquire the terms and conditions of this policy. Please make sure that you fully understand the explanations of our salesperson. With no enquiry, you are deemed to have fully understood the terms of conditions of this policy.

保险人签章Signature of Insurer:

保单处理信息Policy Handling Record

缴费时间Time of payment: 2016/11/01 18:19:07　　出单时间Time of Issue: 2016/11/01 18:19:07　　打印时间Time of Print: 2016/11/01 18:19:10

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