

## 华泰境外旅行人身意外伤害保险保险单

### “安达天下” 国际旅游保障计划-顶级款

## Huatai Overseas Travel Insurance Policy/AnDaTianXia

## International Travel Insurance Plan-Upstage

保单号码Policy No. : HK06N146041800000226

华泰财产保险有限公司（以下简称“保险人”）根据投保人/被保险人申请，在投保人按约定支付保险费后，依照本保险单所载条款和附加条款、批单及其他约定条件，承担保险责任。本保险合同自保险人同意承保之日起成立。In consideration of the premium being paid by the APPLICANT/INSURED to HUATAI PROPERTY & CASUALTY INSURANCE CO.LTD(hereinafter called “The Insurer”) and in reliance upon the written statements and declarations contained in the Proposal which shall be deemed to be the basis of this Policy the Insurer agrees to indemnify the insured in accordance with the specific Coverage Part identified in Schedule as being part of this Policy. THIS POLICY OF INSURANCE is always subject to the terms and conditions contained herein or endorsed hereon including clauses and memoranda incorporated by the Insurer from time to time. This insurance contract will be effect since the date of the insurer agrees to the insurance.

投保人 Applicant	名称/姓名 Name	大择测试 DZCS	联系地址 Address	
	邮件地址 Email	chanpin-test@huize.com	联系电话 Telephone	13800138000
被保险人 Insured Person	姓名 Name	大择测试 DZCS	出生日期(年/月/日) Date of Birth(y/m/d)	1988年06月18日
	证件类型 IDType	其它	证件号码 ID No.	HZ888999
身故受益人 Death Beneficiary	法定 除合同另有约定外，非身故受益人为被保险人本人 The beneficiary of non-death benefit is the Insured, if no declaration ahead			
旅行目的地 Insurance Period	英属印度洋领地 British Indian Ocean Territory			
保险期间 Insurance Period	From自2019年(Y)10月(M)16日(D) 00:00时起（北京时间Beijing Time） To 至2019年(Y)10月(M)20日(D) 00:00时止（北京时间Beijing Time）			
保险责任 Benefits	保险金额（人民币：元） Sum Insured (RMB: yuan)		备注 Remarks	
人身意外身故/残疾保险金 Accidental Death/Disablement	300,000			
附加意外伤害双倍给付保险金 Double Indemnity	300,000		遭遇自然灾害或搭乘合法运营公共交通工具期间 Natural Disasters/Legal Public Transportation	
附加旅行医疗费用保险金 Medical Expenses	300,000			
附加旅行住院津贴保险金 Hospital Income	300/天		免赔3天, 最长赔偿90天 Waiting Period 3 Days, Max 90 Days	
附加医疗运送和送返保险金 Emergency Medical Evacuation &Repatriation	700,000			
附加可选保障：身故遗体送返保险金 Repatriation of Remains	100,000		丧葬保险金以16,000元为限 Local funeral expenses limited to RMB16,000	
附加住院探望保险金 Compassionate Visit	8,000			
附加未成年子女送返保险金 Child Repatriation	5,000			
附加个人行李及随身物品保险金 Personal Baggage / Belongings	4,000		每件/套限额1000元 Limit per item or set of items RMB1000	
附加个人现金丢失保险金 Personal Money Loss	1,500			
附加旅行证件丢失保险金 Travel Documents Loss	6,000			
附加家居保障保险金 Home Guard	3,000		每件/套限额1000元 Limit per item or set of items RMB1000	
附加旅程延误保险金 Travel Delay	1,500		延误5小时及以上一次性赔偿300元，非全年保障仅限赔偿一次 For a delay of 5 hours and above, a one-time compensation of 300 yuan, non annual guarantee is only one compensation	
附加行李延误保险金 Baggage Delay	1,500		延误8小时及以上一次性赔偿500元，非全年保障仅限赔偿一次 For a delay of 8 hours and above, a one-time compensation	

of 500 yuan, non annual guarantee  
 is only one compensation

附加旅程取消保险金 Travel Cancellation	10,000	
附加个人第三者责任保险金 Personal Liability	800,000	
附加旅程缩短 Journey shortening	10,000	Journey shortening
每人保险费 Premium per person	人民币RMB (大写Capital Letter) 壹佰肆拾伍元 (小写Lowercase) ¥145.00	
总保险费 Total Premium	人民币RMB (大写Capital Letter) 壹佰肆拾伍元 (小写Lowercase) ¥145.0	

保险责任与责任免除详见条款, 请特别留意其中以加黑字体显示的责任免除部分内容。Please find detail Coverage and Exclusion List in the Term & Condition of Insurance Policy and Wording, especially the content of the Exclusion by black font.

**备注 Notes:**

- ◆ 本保险单及其保险条款、附件、附表、给付表等构成本保险合同不可分割的组成部分。如本保险单与上述其他文件有任何不一致之处, 应以本保险单为准。This policy, together with terms and conditions, schedules, attachments, etc. shall constitute integrated parts of the insurance contract. In the event that this policy exists any inconsistency with other documents mentioned above, the content in this policy shall prevail.
- ◆ 保险人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申根地区所有国家、美国、加拿大、澳大利亚、韩国、日本以及香港、澳门和台湾等国家和地区。战争(无论宣战与否)、军事行动、暴动或武装叛乱期间发生的意外事故为除外责任。The Insurer shall provide a 24-hour travel insurance for the insured person as stated in this policy, which covers travels to the countries and areas including but not limited to Schengen area, U.S.A., Canada, Australia, South Korea, Japan, Hong Kong, Macau, and Taiwan. This insurance product does not apply to any accident occur during the war (whether or not declared), military action, insurrection, rebellion or revolution.
- ◆ 本保障计划必须在被保险人离开境内日常居住地或日常工作地前投保, 否则本保险单无效。The coverage should be applied before the Insured leave daily residence or workplace, otherwise the policy is invalid.
- ◆ 本保单承保年龄范围限1至80周岁(含1周岁和80周岁), 被保险人常住地为中华人民共和国境内。The age limit of Insured Persons under this Insurance Program is between 1-80 years of age (Including 1 and 80). The permanent residence of named insured is Mainland China.
- ◆ 在中国境内(不含港澳台)的外籍人士购买本产品需满足: 至少在中国境内居住或工作满半年以上。不承保回原国籍。Any foreigner within Mainland China (excluding Hong Kong, Macau, and Taiwan) buys the product shall: living or working in Mainland China (excluding Hong Kong, Macau, and Taiwan) at least six months. The insurance product does not apply to any person who back to his (or her) original nation.
- ◆ 未满18周岁的未成年人身故保险金限制按保监会相关规定执行, “意外伤害双倍给付保险金”不适用于未成年人。Under the age of 18 Minors death insurance amount limit according to the relevant provisions of the CIRC perform. The “Double Indemnity” benefit for Accidental Injuries is not applicable to minors.
- ◆ 71至80周岁的被保险人, 其“人身意外身故、残疾”和“意外伤害双倍给付”的保险金为上述所载保险金额的一半, 保险费维持不变。For any insured person age from 71 to 80 years old, half maximum limit under “Accidental Death / Disablement” and “Double Indemnity”, the premium remains unchanged.
- ◆ 每一被保险人就同一旅行仅限在华泰财险投保一份旅行险(包括航意险)产品, 若投保2份或2份以上任何旅行险或航意险产品(不包括团体保险), 且在不同产品中有相同保险利益的, 则保险公司仅按保额最高者作出赔偿。  
Every insured person will have a travel insurance (including air aviation accident insurance) products for the same trip only in Huatai Property Insurance. The insurance company only makes compensation according to the maximum insured amount of insurance, if you want to insure 2 or more than 2 travel risks or air aviation accident (excluding group insurance) and have the same insurance interest in different products.
- ◆ 因乘坐泰国东方航空(航班代码: OX)导致的旅行延误、旅行取消不属于保险责任范围。  
Travel delays and travel cancellation led by Thailand Eastern Airlines (flight code: OX) are not within the scope of insurance coverage.
- ◆ 投保一年期保障, 保障期限内每次旅行期间不超过182天。The maximum length of each insurance trip is 182 days if the insured period is one year.
- ◆ 本产品扩展承保在保险期间内被保险人被国家卫生防疫部门确定为感染禽流感而发生的医疗费用。但若被保险人在承保前已被确诊感染禽流感或被确定为疑似感染禽流感或因发生禽流感疫情被卫生部门要求隔离的, 本产品不予承保。This Policy is extended to cover the insured's hospital daily allowance and medical expense occurring for the infection of Avian Influenza (AI) confirmed by the Department of Health during the policy period. The indemnity provided by this Policy does not apply to any insured who has been diagnosed with AI, or been suspected of being infected with AI, or been asked to be isolated by the Department of Health because of AI before the insurance application.
- ◆ 本保障计划在同一保险期限内每一被保险人投保以壹份为限, 最高给付金额以保险单上载明的保险金额为限。The Insured can apply only one coverage at the same insurance period in Huatai. The total benefit payable is subject to the maximum limit as stated in the Policy.
- ◆ 24小时AA国际救援热线(+8610) 51295700。The 24-hour Assist America Assistance Hotline (+8610) 51295700.
- ◆ 保险人已将保险条款及附加险条款提供给投保人, 并就条款内容, 特别是责任免除、责任减轻及投保人和被保险人的义务内容, 向投保人作了明确说明, 投保人及所有被保险人对本保险合同的条款及保险条件已完全了解。保险条款可通过本公司业务人员获得或登录保险公司网站www.ehuatai.com查询。Policyholder have received the policy wording and have fully understood

the terms and condition of this policy, main wording and its riders, especially the exclusion, deduction and the responsibility of policyholder and insured(s) as informed clearly by the Insurer. The policy wording is available from our salespersons or our website: [www.ehuatai.com](http://www.ehuatai.com)

◆投保人、被保险人可登录保险人网站[www.ehuatai.com](http://www.ehuatai.com)或拨打咨询电话40060-95509进行保单真伪验证、查询。Please follow the link [\\_www.ehuatai.com](http://www.ehuatai.com) or dial customer service hotline 40060-95509 for policy validity.

保险人地址Address: 中国北京市金融大街35号国际企业大厦B座19层

咨询电话Consultation Hotline: 40060-95509

报案电话Claim Hotline: 40060-95509

保险人网址Website: <http://pc.ehuatai.com>

保险人(签章)Insurer Stamp:

保险人授权签字Authorized Signature:

销售机构Sales Department: 华泰财产保险有限公司

签单日期Date of Issue: 2018年10月16日

复核Checking:

制单Operation:

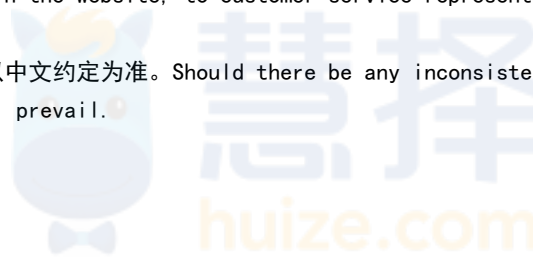
经办Salesperson:

注意NOTES:

收到本保险单, 请立即核对, 如有错误, 立即通知保险人更正。Upon receiving this Policy, please check, and if there should be any error, contact us for correction.

尊敬的客户: 投保次日起, 您可以通过本公司网页[www.ehuatai.com](http://www.ehuatai.com)、客服电话40060-95509、营业网点核实保单承保和理赔信息, 若对查询结果有异议, 可在网站留言、通过客服电话或向营业网点反馈。Dear Customer: You can check your policy information or claim status from the next day of your application through our company's website [www.ehuatai.com](http://www.ehuatai.com), customer hotline 40060-95509, or business branches. If you have anything unclear about the results, you can leave message and provide feedback in the website, to customer service representative or to business branch officer accordingly.

本保险单的中文、英文约定不一致的, 以中文约定为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.



华泰境外旅行人身意外伤害保险保险单  
“安达天下”国际旅游保障计划-顶级款

保单号码Policy No.: HK06N146041800000226

被保险人 Name of Insured Person	身份证/护照号码 ID No./Passport No.	出生日期(年/月/日) Date of Birth(YYYY/MM/DD)	身故受益人 Death Beneficiary
大择测试	HZ888999	1988年06月18日	法定
保险人地址Address: 中国北京市金融大街35号国际企业大厦B座19层  咨询电话Consultation Hotline: 40060-95509  报案电话Claim Hotline: 40060-95509  保险人网址Website: <a href="http://pc.ehuatai.com">http://pc.ehuatai.com</a>		保险人(签章)Insurer Stamp:  保险人授权签字Authorized Signature:  销售机构Sales Department: 华泰财产保险有限公司  签单日期Date of Issue: 2018年10月16日	



### “安达天下” 境外旅行保险条款清单

具体条款，请登录华泰财险官网地址<http://pc.ehuatai.com/>，在“公开信息披露”的“保险产品条款”中查询下载。

条款名称	备案号
华泰财险境外旅行人身意外伤害保险	(华泰财险)(备-普通意外保险)【2018】(主) 010号
附加旅行意外伤害双倍给付保险	华泰财险(备-意外)【2014】(附) 2号
附加旅行医疗费用保险条款	华泰(备案)[2009]N231号
附加旅行住院津贴保险条款	华泰(备案)[2009]N35号
华泰财险附加医疗运送和送返保险	(华泰财险)(备-其他)【2018】(附) 024号
华泰财险附加住院探望保险	(华泰财险)(备-其他)【2018】(附) 018号
华泰财险附加未成年子女及旅伴送返保险	(华泰财险)(备-其他)【2018】(附) 004号
附加个人现金丢失	华泰(备案)[2009]N45号
华泰财险附加个人行李及随身物品保险	(华泰财险)(备-普通家财险)【2018】(附) 005号
华泰财险附加旅程延误保险	(华泰财险)(备-其他)【2018】(附) 020号
华泰财险附加行李延误保险	(华泰财险)(备-其他)【2018】(附) 003号
华泰财险附加旅行证件丢失保险	华泰财险(备-普通家财险)【2018】(附) 016号
华泰财险附加旅程缩短保险	(华泰财险)(备-其他)【2018】(附) 017号
华泰财险附加旅程取消保险	(华泰财险)(备-其他)【2018】(附) 002号
华泰财险附加旅行家居保障保险	(华泰财险)(备-普通家财险)【2018】(附) 015号
华泰财险附加旅行个人第三者责任保险	(华泰财险)(备-责任保险)【2018】(附) 014号
附加禽流感疾病扩展条款	华泰财险(备-健康)【2013】(附) 90号

