

## 众行天下-登山运动保险计划二

保单号 Policy No.:P55010106772019M789295	出单日期 Date of Issue:2019-05-21 14:08:03(BJT)
生效日 Policy Effective Date:2019-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2019-06-18 23:59:59(BJT)
投保人 Policyholder:样本测试	目的地 Destination:

## 保障利益 / Benefits

## 保额 / Limit (RMB)

意外身故/伤残 Accidental death/disability	150,000
意外医疗 (每次事故免赔额扣除100元后按80%赔付) of 100 yuan) Accidental medical treatment (80% deductible for each accident after deduction of 100 yuan)	20,000
救护车费用 Accidental death and disability including ambulance.	200
紧急医疗运送 (不承保急性病医疗) Emergency Medical Delivery (No Medical Insurance for Acute Diseases)	50,000
身故遗体运返(含丧葬费用) Repatriation of remains (including funeral solarium expense)	10,000
亲属慰问探访费用 Compassionate visit of family and friend members	1,000
急性高原病身故 Acute disease in death	10,000
中暑身故 Heat stroke	10,000
意外每日住院津贴(50元/天,30天为限) Accidental Hospital Income(RMB 50/day, 30 days within the limit)	1,500
意外骨折慰问金 Accidental fracture	200
绑架及非法拘禁(300元/天,10天为限) Kidnapping and illegal detention (300 yuan / day, 10 days limit)	3,000

## 备注 :

- \* 所有的保险责任及条款均以中意财产保险有限公司签发的正式保险合同之相应条款为准。 All insurance benefits and terms and conditions shall be subject to the corresponding terms and conditions stated in a formal insurance policy issued by Generali China Insurance CO.,LTD.
- \* 本计划的承保年龄为1至65周岁,以保单生效时的周岁年龄为准。 The insured age of this scheme is between 1 and 65 years of age, subject to the age limit of one year when the policy comes into effect.
- \* 若被保险人任意渠道投保由本公司承保的多份“意外身故、残疾保险”、“急性病身故”、“意外医疗费用”、“意外每日住院津贴”则本公司仅按其最高保额做出赔偿。 If the insured is insured through any channel by the Company for multiple “accidental death, disability insurance”, “acute death”, “accidental medical expenses” and “accidental daily hospitalization allowance”, the Company will only make compensation according to the highest amount of insurance.
- \* 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.
- \* 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,则以上述规定的保险金额为限。 In accordance with the regulations, the aggregated indemnity for accidental death shall neither exceed RMB200,000 for insured person below the age of 10 nor exceed RMB500,000 for insured person between the age of 10 and 17. Juvenile's Indemnity should be limited to the amount stated above if juvenile's aggregated policy limit exceeds corresponding amount above.
- \* 本产品仅承保海拔6000米以下的在国家旅游管理部门许可的景点的成熟路线非技术性登山活动。不承保被保险人在未经国家旅游管理部门许可的景点及任何无人区进行的探险、考察和旅游活动。探险指明知在某种特定的自然条件下有失去生命或使身体受到伤害的危险,而故意使自己置身于其中的行为,如:江河漂流、技术性登山、徒步穿越沙漠或人迹罕至的原始森林等活动。 This product only covers the mature route of non scenic mountaineering activities under the elevation of 6000 meters below the scenic spots permitted by the National Tourism administration. It does not cover the adventure, inspection and tourist activities conducted by the insured in any scenic spot or any deserted area permitted by the National Tourism administration. Exploration indicates knowledge in specific natural conditions have some loss of life or physical danger is hurt, and deliberately put herself in the behavior, such as: River rafting, technical climbing, walking through the desert or the original forest activities such as few people tread.
- \* 如保险期间为一年,每次承保最长期限为30天。 The maximum length of each duration is 30 days if the insurance period is one year.
- \* 本产品指定医院为符合条款要求的医院,除了北京平谷区所有医院。北京市平谷区所有医院的就医均不予理赔。 The hospital of this insurance plan is designated according to the wording, in addition to all hospitals in Beijing District of Pinggu. The hospitals in the Pinggu District, Beijing are not be claim.
- \* 外籍人士购买本产品只要符合投保规则即可,无其它特殊要求,但不承保回原国籍。 The foreigners who conforming to the application insurance rules can insure this insurance, no other special conditions, but the insurance will not cover the foreigners when return to the 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 discouragement violation or local area; warning / ban signs; illegal entry into the national or local government banned forbidden line or area etc..
- \* 本产品仅承保中国大陆地区(不包含香港、澳门及台湾)发生的意外伤害事故。 This product only covers accident in mainland China (excluding Hongkong, Macao and Taiwan).
- \* 意外医疗责任承担在保险期间内,被保险人在境内进行以保单载明的户外运动为目的的旅行时,遭受意外伤害事故,补偿被保险人已支出的、必需且合理的实际医药费用。(每次事故100元免赔,80%赔付)。 Accidental medical liability shall be borne during the insurance period. When the insured travels in China for the purpose of outdoor sports specified in the policy, he suffers accidental injuries and compensates the insured for the necessary and reasonable actual medical expenses. (RMB100 deductible and 80% compensation for each accident.)
- \* 针对户外意外伤害救护车费用保险,本计划扩展救护车运送过程中的担架费,运送期间发生的医生诊疗费、医药费在附加旅行医疗保险项下进行赔付。 Aiming at the cost insurance of ambulance for outdoor accident injury, this plan expands the stretcher fee during ambulance transportation, and reimburses the doctor's medical fee and medical fee during transportation under the additional travel medical insurance.
- \* 本计划扩展被保险人发生中暑并以该次中暑为直接原因身故。但如发生下列情形,保险公司不承担给付保险金的责任:事故发生前当地当地相关政府气象机关发出高温预警信号或类似警告建议减少户外活动或留在室内而被保险人不听警告进行保单载明的户外运动导致的中暑。 This plan expands the insured to suffer from heatstroke and to die as a direct cause of the heatstroke. However, the insurer shall not be liable for the payment of the insurance premium in the following circumstances: on the day before the accident, the relevant local government meteorological authorities issued a high temperature warning signal or similar warning recommendation to reduce outdoor activities or stay indoors, and the insured person does not listen to the warning for heatstroke caused by outdoor sports specified in the policy.



保单在线查询 24小时紧急救援和医疗安排服务热线  
 Website 24-hour Emergent Rescue and Medical Arrangement Hotline  
<http://www.generali-china.cn/> +86 4006-366-366

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投保人 Policyholder:样本测试	目的地 Destination:

\* 本计划扩展被保险人因所患急性高原病为直接原因身故。但如发生下列情形之一或多个者，保险公司不承担给付保险金的责任。（一）投保时已患高原病或投保前已有高原病病史；（二）在高原低氧环境下从事职业活动所致的急性高原病；（三）违背医嘱自行参与高原活动。The plan expands the direct cause of death of the insured due to acute altitude sickness. However, if one or more of the following circumstances occur, the insurer shall not be liable for the payment of the insurance premium. (1) having suffered from altitude sickness at the time of insurance or having a history of altitude sickness before insurance; (2) Acute altitude sickness caused by occupational activities in high altitude hypoxic environment; (3) Participate in high altitude activities on their own contrary to doctor's orders.

\* 本保险产品不承保包机及包船业务（包机及包船业务定义为人数超过150人乘坐的单架飞机或单艘游船业务）。This insurance product does not cover charter and charter business (charter and charter business is defined as a single aircraft or cruise ship business with more than 150 passengers).

\* 本产品可提供有偿急性病医疗保障服务。This product can provide paid medical insurance services for acute diseases.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium(RMB)
样本测试	AQ365985	1985-06-18	法定	15
总保费				15



保单在线查询

Website

<http://www.generali-china.cn/>

24小时紧急救援和医疗安排服务热线

24-hour Emergent Rescue and Medical Arrangement Hotline

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