齐欣旅游
行业保险专+

全球救援服务热线
Global Assistance Hotline
+86 400-678-8169

齐欣“乐游全球”境外旅行保障白银计划	出单号 Issure No.:190612004499001	出单日期 Date of Issure:2019-06-12 10:20:55(BJT)
	生效日 Policy Effective Date:2019-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2019-06-20 23:59:59(BJT)
	投保人 Policyholder:样本 YangBen	目的地 Destination:澳大利亚 Australia

保障利益 / Benefits	保额 / Limit(RMB)
意外身故、伤残(含高风险运动) Accidental death and disability(Including high risk sports)	200,000
恐怖主义袭击身故(与主险累计赔付) Death caused by Terrorist attacks (Cumulative payment with main risk)	100,000
公共交通工具意外身故、残疾(与主险累计赔付) Common carrier accidental death and disability (accumulative indemnity with main risk)	200,000
海外自驾意外伤害(与主险累计赔付) Self-drive Accidental death and disablement (Cumulative payment with main risk)	100,000
突发急性病身故保障 Acute sickness Death	10,000
医疗费用(含意外及突发急性病医疗费用,提供境外住院医疗直付服务) Medical expenses (including medical expenses for unexpected and sudden acute diseases, providing direct payment service for overseas hospitalization)	100,000
恐怖主义袭击医疗补偿费用(不与医疗补偿费用累计赔付) Death caused by Terrorist attacks (Not Cumulative payment with main risk)	100,000
海外医疗救护车费用补偿 Overseas medical ambulance expenses	1,000
紧急医疗运送及送返（不承担尼泊尔救援责任） Emergency medical evacuation and repatriation (no responsibility for Nepal rescue)	1,000,000
身故遗体运返费用(丧葬费用限2万) Repatriation of remains (funeral expenses limited to RMB20,000)	1,000,000
亲属慰问探访费用补偿 Compassionate visit of family members	10,000
安排未成年子女回国 Accompanying Minor Repatriation	2,000
旅行取消 Trip Cancellation	3,000
旅行延误(每4小时赔付300元，以保额为限) Travel delays (RMB300 per 4 hours, subject to coverage)	300
行李延误（每8小时赔付500元，以保额为限） Baggage delays (RMB500 per 8 hours, Limit the amount of insurance)	1,000
旅行证件损失保障 Loss of travel documents	5,000
绑架及非法拘禁每日津贴(400元/天,最多赔付30天) Daily Kidnap and Wrongful Detention income (RMB400 per day,limited to 30 days)	400元/天
传染病强制隔离每日津贴(300元/天,最多赔付10天) Compulsory quarantine income (RMB300 per day,limited to 10 days)	300元/天
旅行目的地恶劣天气补偿(每天赔偿100元) Travel destination weather compensation (RMB100 for every day)	100
个人随身财产(每件或每套行李限额1000元) Loss of personal effects (1,000 limit per item, except for mobile phones and tablet computers)	1,000
旅行期间家财保障 Home Guard	3,000
银行卡盗刷(不适用于未成年人) Bank card misuse (except minors)	10,000
信用卡购物保障(免赔额损失金额的50%或人民币100元,两者以较高者为准) Credit card purchase protection.(Deductible loss amount is 50% or RMB100，whichever is higher)	1,000
ATM机提款抢劫 ATM withdrawal robbery	500
个人及宠物责任 Personal or pets liability	300,000
个人责任保释金垫付服务 Personal responsibility bail paid services	包含
旅行保障自动延期(不可抗力) Travel insurance automatic extension (Force majeure)	10 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 ”.
* 承保年龄为出生后0至85周岁,以申请时被保险人的周岁年龄为准。71至85周岁的被保险人,其涉及“意外身故、残疾保障”、“公共交通工具意外保障”、“急性病身故保障”和“医疗费用保障”(包括疾病及意外医疗)的保险金额为上表所载金额的一半,保险费维持不变。 Insured Persons must be from 0 to 85 years of age inclusive upon effective. For any Insured Person aged from 71 to 85 years old, half Maximum Limit under “Accidental death & disablement” , ”Common carrier accident death & disablement” , “Acute sickness death” and “Medical reimbursement”(including sickness and accident) benefit applies and the premium remains unchanged.
* 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。 According to the China Banking Regulatory Commission,, minors under the age of 10 cumulative death insurance amount shall not exceed RMB 200 thousand yuan; 10 to 17 minors cumulative death insurance amount shall not exceed RMB 500 thousand yuan.
* 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.

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* 本保险仅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.
* 紧急医疗运送及送返不承担尼泊尔救援责任。 Emergency medical delivery and return are not responsible for Nepal rescue.
* 在任何情况下,本保险不承保任何直接或间接前往或途径索马里、利比亚、利比里亚、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。 Under any circumstances, this policy does not cover any trips directly or indirectly to the following countries: Somalia, Libya, Liberia, Syria, Afghanistan, North and south of Sultan, the Democratic Republic of Congo, Iraq, Central Africa, Yemen, Palestine and other countries or districts under warfare status or have declared a state of emergency when apply for the insurance, or accident occur in the above-mentioned countries or districts during the travel.
* 本保险产品的单次承保最长期间为366天。 The maximum length of each overseas insured trip is 366 days.
* 承保:海拔6000米以下的休闲旅游、远足徒步、登山运动、露营、固定路线洞穴体验;定向运动、拓展活动、场地趣味活动;自行车运动、山地自行车越野、场地/越野轮滑、自驾车旅行;游泳、潜水(下潜深度不超过18米)、溯溪、划船、帆船、帆板、皮划艇、漂流;人工场地攀岩及下降、攀冰、滑雪运动;骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛)。 不承保:海拔6000米以上的攀登、滑雪、高山滑翔、极地探险,非固定路线洞穴探险、蹦极、自由式潜水(下潜深度超过18米,无水下呼吸设备) 、赛车、跳伞、滑翔翼等高风险探险类活动。 This insuranc covers sports category: Below an altitude of 6,000 meters including tourism, hiking, mountaineering, camping, fixed routes caving; Orienteering, outreach, site fun activity ; Biking, cross-country mountain biking, artificial site /cross-country mountain roller skating, self-driving tour ; Swimming, diving (descending to depths no more than 18 meters), river trekking, rowing, sailing, boardsailing, canoeing, rafting ; Rock climbing and declining in artificial/natural site, ice climbing, skiing ; Horse riding for fun, equestrian training, equestrian event (racing and barrel racing).Unless approved and underwritten by insurance company, following high risk sports are not covered: Over an altitude of 6,000 meters including mountaineering, skiing, alpine gliding, parachuting, polar expedition, non-fixed routes caving, bungee jumping, free diving (descending to depths more than 18 meters without underwater breathing apparatus),Racing, parachuting, gliding wings etc.
* 在中国境内(不含港澳台)的外籍人士购买本产品需满足:在中国境内要有工作证或居住证。不承保回原国籍。 The foreigners who comforming to the rules which should have a work permit or residence permit in China 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：不听从导游、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..
* 航班延误可承保出境机票的境内联程航段，但不承保单独非联程的境内航段。 Flight delays can be used to cover the domestic joint routes of outbound air tickets, but do not cover separate domestic routes.
* 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)

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 YangBen	AQ363636	1998-06-18	法定	25
总保费				25

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