

领队责任“户外无忧”保障-计划B套餐三	保单号 Policy No.:P55010106772018H001425	出单日期 Date of Issure:2018-01-03 17:49:18(BJT)
	生效日 Policy Effective Date:2019-01-03 00:00:00(BJT)	到期日 Policy Expiry Date:2019-07-04 23:59:59(BJT)
	投保人 Policyholder:张三	目的地 Destination:

保障利益 / Benefits	保额 / Limit(RMB)
意外身故及伤残 Accidental death&disability.	200,000
突发急性病身故 Acute Sickness death	100,000
意外医疗(0免赔,100%赔付) Accidental Medical reimbursement(Deductible is 0,100% payment)	40,000
突发性疾病医疗保障 Medical emergencies.	2,000
紧急医疗运送和送返 Emergency medical evacuation & repatriation.	80,000
意外每日住院津贴 (50元/天,30天为限) Accidental Hospital Income(RMB 50/day, Limited to 30 days)	1,500
领队个人责任(每人意外伤害以20万为限) The limit of compensation for injury per person is limited to 200 thousand	600,000
身故运返保障 Death Back.	30,000

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.

* 本产品承保年龄为18-65周岁(含18、65周岁)。 Insured Persons must be from 18 to 65 years of age inclusive upon application.

* 本产品承保下列高风险运动项目:海拔6000米以下的休闲旅游、远足徒步、登山运动、山地穿越、露营、固定路线洞穴体验、野外生存、徒步穿越无人区(沙漠、戈壁等);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/自然场地攀岩及下降、攀冰、滑雪运动(场地内);骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛)、丛林飞跃、飞盘、溯溪、高海拔登山、海上摩托、速降、越野跑。 本产品不承保下列高风险运动项目:海拔6000米以上的攀登、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.

* 本产品保障期限内不限出行次数,单次旅行每次最长期限为60天,在超过旅行天数限制后所发生的故事不承担保险责任。 The maximum length of each duration is 45 days if the insurance period is one year.In the event of an accident beyond the limit of travel days, the insurance liability shall not be undertaken.

* 在同一保险期间内,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 the 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.

* 本保险计划承保在中华人民共和国境内地区(不包括在中国香港、台湾和澳门)发生的意外伤害事故。 This insurance covers the accidents that incurred in the People's Republic of China (excluding Hong Kong, Taiwan and Macao).

* 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..

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium(RMB)
张三	88888888	1988-06-18	法定	242
总保费				242