

众行天下 — 美骑366全年户外运动钻石计划	保单号 Policy No.:P55010106772018H003437	出单日期 Date of Issure:2018-01-04 14:31:48(BJT)
	生效日 Policy Effective Date:2019-01-04 00:00:00(BJT)	到期日 Policy Expiry Date:2020-01-03 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/伤残 Accidental death/disability	300,000
意外医疗费用(免赔100元, 100%赔付, 其中每次保险事故门、急诊检查费以人民币300元为限) Hospital Income(every outpatient and emergency case inspection fee 300 within the limit)	30,000
意外每日住院津贴(30元/天, 30天为限) Accidental Hospital Income(RMB 30/day, 30 days within the limit)	900
紧急医疗运送、送返 Emergency medical evacuation and repatriation	50,000
身故遗体运返(其中包含丧葬费用5000元) Repatriation of remains (the funeral solarium is limited to RMB 5000)	10,000

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。 Insured Persons must be from 1 to 65 years of age inclusive upon policy effect.

* 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.

* 按中国保监会规定, 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.

* 若被保险人在任意渠道投保由本公司承保的多份“意外身故、残疾保险”、“疾病身故”、“急性病身故”、“猝死”、“意外医疗费用”、“医疗费用(包含意外及突发急性病医疗费用)”、“意外每日住院津贴”、“每日住院津贴”, 则本公司仅按其中保险金额最高者做出赔偿。 If the applicant applies more than one “Accident death & disablement”, “Sickness Death”, “Acute disease death”, “Sudden death”, “Accident medical reimbursement”, “Medical reimbursement(including accident and acute disease)”, “ Accident daily hospital income”, “ Daily hospital income” from Starr Property & Casualty Insurance(China) Company Limited(the company), the Company will indemnify the insured only one Benefit with the highest limit.

* 本产品承保1-4类风险运动, 涵盖一类: 3500米以下初级户外运动, 包括户外旅游、远足徒步、健身登山、露营、非山地定向运动; 二类: 3500米以下登山户外运动, 包括登山、山地穿越、山地定向运动、划船、游泳、拓展运动、自行车旅行、人工场地轮滑、人工场地攀岩与下降、潜水(下潜深度不超过5米); 三类: 3500米以下技术型户外运动, 包括自然场地攀岩与下降、溯溪、帆船、帆板、皮划艇、漂流、骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛)、丛林飞跃、飞盘、海上摩托、景区滑雪、野外生存、山地越野轮滑、山地自行车越野、自驾车运动、短途无人区(沙漠、戈壁等)徒步穿越(三天以内)、潜水(下潜深度不超过15米); 四类: 6000米以下高海拔户外运动, 包括登山探险、攀岩、攀冰、滑雪运动, 还包括自行车运动(3500 米以上-6000 米)、自驾车运动(3500 米以上-6000 米)、长途无人区(沙漠、戈壁等)徒步穿越(四天及以上)、潜水(下潜深度超过15 米、有水下呼吸设备)。 This insurance cover 1-4 class sports, 1 class: 3500 meters below the primary outdoor sports, including outdoor travel, hiking, hiking, camping, mountain climbing fitness and non directional movement; 2 class: 3500 meters below the mountain outdoor sports, including mountain climbing, mountain crossing, mountain orienteering, rowing, swimming, cycling, sports development travel site, artificial skating, rock climbing and diving down, the artificial location (depth less than 5 meters); 3 class: 3500 meters below the technology of outdoor sports, including the natural site and climbing down, canyoning, sailing, sail board, canoeing, rafting, horseback riding, equestrian training, play equestrian (race, around barrel racing), jungle leap, Frisbee, sea Doo, skiing, mountain scenic wilderness survival, skating, cross-country mountain bike cross-country, self driving motion, short unmanned area (desert, Gobi) Walk through (within three days), diving (depth less than 15 meters); 4 class: 6000 meters high altitude outdoor sports, including rock climbing, ice climbing, mountaineering, skiing, cycling (including 3500 meters -6000 meters), self driving movement (more than 3500 meters long, -6000 meters) no area (desert and Gobi) walking across (over four days), diving (dive to a depth of over 15 meters, underwater breathing apparatus).

* 本产品单次户外活动以15天为限, 承保户外拓展运动。 This insurance plan covers the outdoor activities within 15 days.

* 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).

* 本产品可承保客户在户外活动及日常生活、工作(1-2类职业人员)中的意外事故。 This insurance plan cover the accident during the outdoor activities and daily life, work (class 1-2).

* 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	1980-06-18	法定	270
总保费				270