

海上运动意外保险计划四

保单号 Policy No.:P55010106772018H003664	出单日期 Date of Issure:2018-01-04 15:30:20(BJT)
生效日 Policy Effective Date:2019-01-04 00:00:00(BJT)	到期日 Policy Expiry Date:2019-01-06 23:59:59(BJT)
投保人 Policyholder:张三	目的地 Destination:

保障利益 / Benefits	保额 / Limit (RMB)
意外身故及残疾保障 Accidental death and disablement	1, 000, 000
意外医疗 (0免赔, 100%赔付) Accidental Medical reimbursement (Deductible is 0, 100% payment)	80, 000
紧急医疗运送和送返 Emergency medical evacuation & repatriation	80, 000
遗体或骨灰送返 Repatriation of remains	30, 000
意外每日住院津贴 (80元/天, 30天为限) Accidental Hospital Income (RMB80/day, 30days within the limit)	2, 400
个人责任 Personal liability	80, 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85周岁, 以保单生效时的周岁年龄为准。65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”、“自驾车意外身故、残疾”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 1 to 85 years of age inclusive policy effect. For any Insured Person aged from 65 to 85 years old, half Maximum Limit under “Accidental death & disablement”, “Common carrier accident death & disablement”, “Acute sickness death”, “Self-driving accidental death & disablement” benefit applies and the premium remains unchanged.

\* 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.

\* 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.

\* 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.

\* 本保险计划只承保以旅游、户外活动为目的的旅行, 且仅承保被保险人在海上进行相关的海上活动, 包括但不限于海上游艇体验、海上摩托艇体验、帆船、冲浪等业余活动期间发生的意外伤害事故。 This insurance only covers the insurance for the leisrue travel and outdoor sports, and only covers marine activities, including but not limited to the non-professional sports such as marine yacht experience, Marine motor boat, sailing, surfing etc.

\* 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).

\* 本保险计划扩展承保在本市发生的意外伤害事故。 This insurance covers the accident which happened in the city.

\* 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.

\* 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.

\* 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	84
总保费				84