安盛天平财产保险有限公司
电话：95550
24小时紧急援助热线：+86 10 8468 5628
Website:https://www.axa.cn

关注微信服务号，可在线申请理赔、查询及下载电子保单/条款

保 险 单POLICY SCHEDULE

安盛天平乐游全球境外旅游保险黄金计划全年保障

投保人 Policyholder: 黄金测试HuangJinCeShi 保险凭证号 Certificate No: 21010000894200010407
保险合同生效日 Policy Effective Date: 2020-10-30(年/月/日 Y/M/D)00:00:00时Hrs(北京时间Beijing Time)
保险合同满期日 Policy Expiry Date: 2021-10-29(年/月/日 Y/M/D)23:59:59时Hrs(北京时间Beijing Time)
保险期间 Insurance Period: 365 天 Days 保险合同类型 Policy Plan: 全年保障Annual Cover
总保险费(含税价) Total Premium(VAT included): RMB 4800.00元
旅游目的地 Travel Destination: 法国及其他申根国家 France and other Schengen Countries

保险利益明细表Schedule of Benefits

承保项目Coverage	各被保险人最高赔偿限额 (人民币:元) Maximum Limit of Liability Per Insured (RMB:Yuan)
意外身故及残疾保险金 Accidental Death & Dismemberment	300,000
恐怖袭击意外伤害保险金 Accidental Death, Burns & Dismemberment Caused by Terrorism (不适用于未成年人 Not Applicable to Children Under 18 Years of Age)	200,000
公共交通工具意外身故及残疾保险金 Carrier Accident Benefit	300,000
自驾车意外身故及伤残 Private owned Vehicle Accidental Death & Dismemberment	100,000
急性病身故(含猝死) Acute Disease Death(incl. Sudden Death)	20,000
医疗费用补偿（含门急诊及住院医疗） Medical Reimbursement(Incl.Outpatient and Inpatient)	300,000
*其中恐怖袭击造成的医疗费用 Medical reimbursement due to Terrorist Attack	300,000
*其中食物中毒产生的医疗费用 Medical reimbursement due to Food Poisoning	1,000
*其中既往症医疗费用 Medical reimbursement for pre-existing disease	500
*其中救护车费用 Ambulance Fee	2,000
医疗运送与送返 Emergency Evacuation & Repatriation	1,000,000
身故遗体送返及丧葬费用 Repatriation of Mortal Remains and Funeral Expense	1,000,000
*其中丧葬费用限额 Funeral Expense Limited to	20,000
慰问及探访费用 Compassionate Visitation	15,000
护送未满十六周岁儿童回国 Escorting Children under 16 back to China	3,000
旅行证件遗失 Loss of Travel Document	8,000
绑架及劫持津贴 Kidnapping and Hostage Allowance (每24小时赔偿限额:RMB400元，赔偿天数上限为30天 RMB400 for every 24 hours, up to 30 days)	12,000
旅行者每日流行病隔离津贴 Quarantine cover as a result of pandemic influenza (每天RMB500，最高10天 RMB500 per day, up to 10 days)	5,000
旅行者子女看护费用 Child Care Fees	2,000
旅行紧急手机费用 Emergency Personal Mobile Phone Charges	200
旅行者行李及随身财产 Baggage and Personal Effects (每件或每套行李或物品赔偿限额为RMB1000 RMB1000 per item or set of items)	2,000
*其中智能手机及平板电脑（每件限额1000元） Mobile Phone And Laptop Computer Limited to (RMB1000 per item or set of items)	1,000
旅行家居财物保障 Home Care (其中每件/套物品赔偿限额：RMB1000元 MAX.RMB1,000 per Item or Set of Items)	5,000
旅行者信用卡盗刷 Credit Card Fraudulent Charges (不适用于未成年人 Not Applicable to Children Under 18 Years)	1,000
服务机构破产损失 Service Agency Bankruptcy	1,000
旅行个人责任 Personal Liability	500,000
签证拒签补偿 Compensation for Visa Application Rejection (签证费损失的50% 50% of the loss of visa fee)	300
保障期间自动延长 Automatic Extension of Coverage	10天

被保险人名单 Insured Persons List

序号 NO.	被保险人 Name of the Insured Person	证件号码 ID No.	出生日期 (年/月/日) Date of Birth (Y/M/D)	与投保人关系 Relationship to the Policyholder	身故保险金受益人姓名及受益份额 Name of Beneficiary & Share of Benefits
1	黄金测试HuangJinCeShi	YU22225555	1988-06-18	本人	法定继承人

出单代理 Agency Name:慧择保险经纪有限公司
出单日期 Issue Date(年/月/日 Y/M/D):2020-10-20

安盛天平财产保险有限公司上海分公司 保单专用章

* 为维护您的合法权益，再次提示您仔细阅读保险合同，尤其是除外责任、免责条款、赔偿限额、免赔额、一般条件等黑体字/彩色标题标注的条款内容，如对保险合同（包括保险条款）有疑问及异议的，您可以向本公司业务人员或代理商询问，或致电本公司客服热线95550、或登录本公司官网www.axa.cn 查询。若您仍有疑问及异议，请您48小时内以任何形式通知我司，否则我司视为您已接受保险合同权利义务约束。
* 若英文译本与中文有异，以中文版本为准。
* 本保险条款、保险单、保险凭证、投保单、任何附属协议或附加合同以及批单共同组成本合同，并按同一合同解释方式加以理解。

特别约定 Special Agreement：

1.若您在旅游途中需要任何紧急援助，请直接拨打24小时紧急援助热线：+86 10 8468 5628。另外，您可在工作时间（周一至周日8:30-21:30）致电95550，或登陆本公司网站https://www.axa.cn 查询您保障的详细信息。Please call our 24-hour hotline line at +86 10 8468 5628, should you need any emergent assistance service during travel. You could also contact 95550(Monday to Sunday, 8:30-21:30) or enter our homepage https://www.axa.cn to verify your coverage.

2.根据保监发〔2015〕90号的规定，对于父母为其未成年子女投保的人身保险，在被保险人成年之前，各保险合同约定的被保险人死亡给付的保险金额（包括在所有商业保险公司所购买的保险，但不包括投资连结保险、万能保险以及航空意外伤害保险）总和、被保险人死亡时各保险公司实际给付的保险金总和：投保年龄不满10周岁的，不得超过人民币20万元；投保年龄已满10周岁但未满18周岁的，不得超过人民币50万元，故对于被保险人的投保限额超过上述规定的，我司不再承保，若尚未达到限额的，本公司仅就差额部分进行承保。Any insured under 18 years old,if he/she, before the inception of this policy,has other insurance policy/policies that offer(s) death benefit(except unit-linked insurance, universal insurance and aviation personal accident insurance),the death benefits provided by this policy will be excess in all instances to the other insurance policy/policies and the total death benefits of the other insurance policy/policies and this policy shall not exceed the death benefits limit-RMB 100,000 for person under 10 years old or RMB 500,000 for person from 10 to under 18 years old as specified by China Insurance Regulatory Committee in regulation (2015) #90.

3.“意外事故残疾保险金”给付标准：被保险人于本合同有效期内遭遇意外事故，且自事故发生之日起一百八十天内致成《人身保险伤残评定标准》（标准编号为 JR/T 0083—2013）（行业标准）所列伤残或烧伤程度等级之一者，则本公司以保险合同所载的保险金额为基数，按该伤残或烧伤程度等级对应的保险金给付比例给付伤残保险金。The compensation criteria for accidental dismemberment is, if the insured suffered an accident and therefore caused physical disability or severe burns qualifies one of the levels assessed by the Standards issued under JR/T 0083—2013（Industry Standard）, the company will indemnify the insured with the ‘Accidental Death or Dismemberment’ benefit proportionally according to the level of the physical disability or burns.

4.本计划的被保险人可投保年龄为28天至70周岁，但18周岁以下的未成年人不可单独投保本保险。The insured person under this policy must be from 28 days to 70 years with both ages inclusive upon application but insured aged under 18 must be insured with adult.

5.本保险仅承保属于以下职业类别范畴的被保险人:
职业类别一：行政和文员类办公室内勤或管理人员如会计师、顾问、文员、医生等;
职业类别二：以室内工作为主，涉及室外工作或偶尔涉及轻体力劳动者，如美容师、不使用工具及机械的土木工程师或销售人员等。
具体职业类别请参考《安盛天平职业类别表》如您的职业不属于本保险单所承保的上述职业类别范畴，您在索赔时将无法获得保险金，并且/或者您的保险合同会被宣布无效，而只获得您保险期间内所支付的无息保险费，因此请您务必确认您的职业符合以上定义。
The insured whose occupation does not belong to below occupation class is not covered by this insurance policy:
Class 1: Professions and occupations involving indoor work and of a non-hazardous nature e.g. accountants, administrators, architects, doctors, indoor sales staff, clerks and the like;
Class 2: Professionals and occupations involving indoor work with occasional manual work involving some outdoor work, e.g. hairdressers, waiters, outdoor sales staff, electronic engineers, civil engineers and the like.
PLEASE REFER TO THE OCCUPATION TABLE.Please make sure your occupation is within the occupation classes covered by this policy as defined above, otherwise, you may receive no payment of Benefits in the event of any claim, and/or your Insurance Contract might be declared as null and void, while you may only receive the insurance premium you paid within the insurance period, without receiving any interest.

6.全年保障每次旅行的保障期限最长为366天。The maximum duration of each insured trip is 366 days for annual policy.

7.本保险单为本保单所载之被保险人提供24小时的保险保障，保障被保险人从中国大陆地区出发全球范围内的海外旅行，涵盖地区包括但不仅限于美国、加拿大、澳大利亚、新西兰、韩国、日本以及香港、澳门和台湾等国家和地区以及所有申根国家，包括但不限于奥地利、比利时、丹麦、芬兰、法国、德国、冰岛、意大利、希腊、卢森堡、荷兰、挪威、葡萄牙、西班牙、瑞典、瑞士、波兰、捷克、爱沙尼亚、立陶宛、斯洛伐克、匈牙利、斯洛文尼亚、拉脱维亚、马耳他及列支敦士登等国家和地区。We provide a 24-hour worldwide travel insurance for the insured persons as stated in this policy schedule, which covers travels departure from mainland China to the countries and areas including but not limited to U.S.A., Canada, Australia, New Zealand, South Korea, Japan, Hong Kong, Macau, and Taiwan Province and all Schengen countries including but not limited to Austria, Belgium, Denmark, Finland, France, German, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech, Estonia, Lithuanian, Slovak, Hungary, Slovenia, Latvia, Malta and Liechtenstein.

8.任何在下列期间发生的或由下列原因造成的保险事故，本公司不负任何赔偿责任：战争、军事行动、暴动或武装叛乱期间；侵略、外敌行为、敌对（不论是否宣战）、内战、叛乱、革命、起义、军事行动或篡权、受任何政府或国家权力机构的指挥对财产的没收或国有化或征用或毁坏或破坏的、暴乱骚乱。本计划不承保途径或前往现阶段已处于战争状态、已被宣告为紧急状态；或在将来处于战争状态、被宣告为紧急状态的地区和国家的旅行者。This Policy does not cover claims: directly or indirectly occasioned by, happening through or in consequence of: During war, military operations, insurrection or military rising; war or relevant operations (whether war be declared or not), act of terrorism, invasion, hostilities, act of foreign enemy, civil war, strike, insurrection, civil commotion, rebellion, revolution, civil rising, military or usurped power.
This policy does not cover any claim where the insured cannot travel or choose not to travel because the Ministry of foreign affairs, the Ministry of culture and tourism (or any other equivalent government body) advises against travel due to a pandemic.

9.本保险保障项下的“自驾车意外身故及伤残”扩展承保被保险人驾驶或搭乘由被保险人合法拥有或租赁7座（含）及以下四轮机动车辆时遭受交通意外事故而导致的身故及残疾，在“意外身故及残疾保险金”之上再一次性给付保险金，残疾保险金给付标准同“意外事故残疾保险金”。The Private owned Vehicle Accidental Death & Dismemberment Benefit covered in this insurance is liable for the death and dismemberment caused by traffic accident while the insured was driving or seated in the vehicle legally owned or rent by the insured. The sum will be topped on the amount of Accidental Death & Dismemberment, with which the criteria for dismemberment compensation is shared.

10.本公司不负责赔偿由下列原因造成的保险事故：受保前已存在之病症或未向本公司声明并由本公司书面接受被保险人的既往身体状况、慢性病、精神病、精神分裂、艾滋病、性传播疾病、遗传性疾病、先天性疾病或缺陷、先天性畸形、牙齿治疗（但因意外伤害事故导致的必须进行的牙科门诊治疗不在此限）、预防性手术等非必须紧急治疗的手术、器官移植。The insurer shall not bear any indemnity liability for any insured accident arising from the following causes: pre-existing condition or the insured person's previous health conditions not declared to the insurer and not accepted by the insurer in writing, chronic disease, mental disease, schizophrenia, AIDS, sexually transmitted disease, hereditary disease, congenital disease or defect, congenital deformity, teeth treatment (except for the indispensable dentistry outpatient treatment caused from an injury accident), preventive operation or any other operation or organ transplant not in need of emergent treatment.

11.本保险仅承保被保险人从中国大陆出发，返回中国大陆的旅行。本保险不承保外籍人士返回原籍国的旅行。本保险的保险期间必须完整覆盖被保险人离开及返回到日常生活、工作所在地的旅行期间。The insurance only covers the journey of Insured Person starting from mainland China and

出单代理 Agency Name:慧择保险经纪有限公司

出单日期 Issue Date(年/月/日 Y/M/D):2020-10-20

安盛天平财产保险有限公司上海分公司

AXA TAI PING PROPERTY & CASUALTY INSURANCE CO., LTD. 安盛天平财产保险有限公司 保单专用章

* 为维护您的合法权益，再次提示您仔细阅读保险合同，尤其是除外责任、免责条款、赔偿限额、免赔额、一般条件等黑体字/彩色标题标注的条款内容，如对保险合同（包括保险条款）有疑问及异议的，您可以向本公司业务人员或代理商询问，或致电本公司客服热线95550、或登录本公司官网www.axa.cn 查询。若您仍有疑问及异议，请您48小时内以任何形式通知我司，否则我司视为您已接受保险合同权利义务约束。
* 若英文译本与中文有异，以中文版本为准。
* 本保险条款、保险单、保险凭证、投保单、任何附属协议或附加合同以及批单共同组成本合同，并按同一合同解释方式加以理解。

returning to mainland China. The insurance does not cover the journey of expatriate returning to his/her home country. The insurance period must completely cover the whole trip from the insured person leaves till he returns to his/her normal living or working place.
12.本保险不承保在投保本保障计划时已置身于境外的被保险人。The insurance does not cover the journey of the Insured Person who is outside mainland China when he/her applies for the insurance.
13.本保险保障下的“签证拒签补偿”的保险期间为投保后次日凌晨00:00起至被保险人实际出行前一天的23:59:59止，最短不可少于7天（含7天），最长不可超过30天。理赔时需提供实际旅行的相关行程记录。本保险仅承保一次签证拒签的签证费用，不承保被保险人申请美国签证被拒签的情形。被同一国家或申根国家拒签过一次及以上的人员不得投保本产品。The insurance period of "Compensation for Visa Application Rejection" shall be from 00:00 the next morning with the insurance to 23:59:59 the day before the actual trip, at the minimum 7 days (including 7 days) and maximum 30 days. You need provide the record of the actual trip when claiming. This insurance only covers the visa fee of visa rejection at one time, and does not cover U.S. visa application rejection.People who have been rejected by the same country or Schengen country once or more shall not be insured.
14.本保险计划不承保下列高风险运动项目:海拔5000米以上需使用特定装备的登山(包括并不限于冰爪，镐、锚、锁扣、引绳等）、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 insurance plan does not cover the following high-risk activities: climbing mountains above 5000 meters with special equipment (including not limited to ice claws, picks, anchors, locks, lead ropes, etc.) alpine gliding, polar exploration, non-fixed route cave exploration, bungee jumping, freestyle diving (dive depth more than 18 meters, without underwater breathing equipment), racing, parachuting, gliding wing, etc.
15.本保险不承保旅行社的包机及包船业务（包机及包船业务定义为同一旅行社的旅客乘坐的单架飞机或单艘游船且人数超过150人）This insurance plan does not cover charter business of travel agency (the charter business is defined as more than 150 passengers from the same travel agency take the same flight or the same cruises).
16.投保人可于保险合同成立后，保险责任开始前书面申请撤销本合同，本公司进行审查后符合条件的将退还已缴保费，保险合同关系自本公司同意退费之日解除。对于保险期间为一年的保单，投保人可于本合同有效期内至少提前三十天以书面形式向本公司申请退保，但本公司已根据本保险合同约定给付保险金的除外。本合同将于书面通知列明的合同终止日二十四时终止。退保时对于已经生效的保险天数，本公司将按照同一保险计划项下的短期保障计划结算保费。The policyholder may cancel the policy before the inception date subject to the cancellation terms & condition. The Insurer will then refund the premium accordingly. For the annual policy, the policyholder may, within the insurance period, notify the insurer in writing at least 30 days in advance to terminate the insurance contract, except that the insurer has paid the benefits pursuant to this Contract. The Contract will be terminated at twenty-four (24) o'clock on the day in the written notice. The insurer will charge the premium according to the short-term plan based on days expired and refund overcharged premium if there is any.
17.本产品每人仅限购买一份。若被保险人自愿投保由本公司承保的多种综合保险（不包含团体保险），且在不同保障产品中有相同保险利益的，则本公司仅按其中保险金额最高者做出赔偿，并退还其它保险项下已收取的相应保险利益的保险费。Each insured person can only be entitled one insurance plan under this product. If the applicant applies different insurance products from the Company (not including group insurance) and there are the same Benefits under different insurance products, the Company will indemnify the insured only one Benefit with the highest limit and refund the premium of other same Benefits when claim occurs.
18. 本计划承保的签证拒签费用是指：被保险人本人或委托第三方签证服务机构向外国驻中国使领馆申请签证遭拒绝，对被保险人发生的签证申请费用或因委托行为发生的签证申请费用，保险人以保单约定的保险金额为限负责赔偿。
The visa refusal fee covered by the plan refers to that the applicant or the third-party visa service agency entrusted by the insured to apply for a visa from a foreign embassy or consulate in China is refused, and the insurer shall be liable for compensation to the insured for the visa application fee incurred by the insured or the visa application fee incurred by the entrusted act to the extent of the insured amount stipulated in the policy.
19.本特别约定与条款若有冲突，以本特别约定为准，未尽事项以条款为准。If there is any conflict between this special agreement, the terms and conditions of policy, the special agreement shall prevail, the rest will be subject to terms and conditions of the policy.

保险条款名称清单 List of Policy Wording

1.《安盛天平个人旅行人身意外伤害保险（2020版）条款》
2.《安盛天平附加个人旅行急性病身故保险（2020版）条款》
3.《安盛天平附加个人旅行医疗费用保险（2020版）条款》
4.《安盛天平附加个人旅行全球紧急救助保险（2020版）条款》
5.《安盛天平附加个人旅行慰问及探访费用保险（2020版）条款》
6.《安盛天平附加个人旅行者钱财及旅行证件遗失保险（2020版）条款》
7.《安盛天平附加个人每日绑架及劫持津贴保险（2020版）条款》
8.《安盛天平附加个人旅行者流行病隔离每日津贴保险（2020版）条款》
9.《附加个人旅行者子女看护费用保险条款》
10.《安盛天平附加个人旅行紧急手机费用保险（2020版）条款》
11.《安盛天平附加个人旅行者行李及随身财产保险（2020版）条款》
12.《安盛天平附加个人旅行家居财物保障保险（2020版）条款》
13.《安盛天平附加个人旅行者信用卡盗刷保险（2020版）条款》
14.《附加个人旅行服务机构破产损失保险条款》
15.《安盛天平附加个人旅行个人责任保险（2020版）条款》
16.《安盛天平旅游签证拒签保险（2020版）条款》

注：请您点击条款名称查看完整条款内容 Remark: Pls click the name of Policy Wording for the details..

出单代理 Agency Name:慧择保险经纪有限公司

出单日期 Issue Date(年/月/日 Y/M/D):2020-10-20

安盛天平财产保险有限公司上海分公司

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