

旅行意外伤害保险单Policy Schedule of Travel Insurance



保险人Insurer: 利宝保险有限公司重庆分公司

保险合同号Policy No.: 8127265000178000575000

投保人/被保险人信息Information of Applicant & Insured

投保人名称Name of Applicant:李四
保险期限Insurance Period:2017年yyyy 03月MM 29日dd 00时HH 00分mm 00秒ss 至to 2017年yyyy 04月MM 15日dd 23时HH 59分mm 59秒ss(北京时间Beijing Time)
总保险费Total Premium (RMB: yuan):198.00 元 被保险人人数合计Total Insured Person:1 人
旅行目的地Destination:TAIWAN
被保险人资料Insured Details:

姓名Name of Insured Person	证件号Document No.	出生日期Date of Birth
李四	FDW25255	1992/04/13

承保条件Terms and Conditions

各被保险人保险计划Each Insured Person Insurance Coverage:宝岛101计划一

保障项目Benefit Schedule	各被保险人保险金额(人民币:元) Maximum Limit (RMB: Yuan)/Person
1. 意外身故及伤残保障 Accidental Death & Disablement	500,000
2. 意外事故及突发疾病医疗费用(含门诊和住院费用) Emergency Medical Expenses (including outpatient and hospitalization)	200,000
3. 紧急医疗转运和送返 Medical Evacuations & Repatriation	200,000
4. 身故遗体送返 Repatriation of Remains	200,000
5. 慰问探望费用补偿 Compassionate Visit	25,000
6. 旅行延误 (宝岛101计划一每4小时延误赔偿300元, 宝岛101计划二每4小时延误赔偿400元) Travel Delay (RMB300 for every 4 hours of delay for Plan 1, RMB400 for every 4 hours of delay for Plan 2)	900

争议处理方式Dispute Resolution: 诉讼Litigation

身故保险金受益人Beneficiary:被保险人的法定继承人 The death benefits shall be payable to the estate of the Insured Person.

特别约定 Special Agreement:

- 本保险保障地域范围为台湾。Territorial Coverage is Taiwan.
- 在入台相关证件有效期内, 如被保险人推迟入台, 则被保险人保险凭证所载生效日将自动变更为被保险人在保险期间内离开其经常居住地或日常工作地直接前往旅行目的地的时间。被保险人需要救援/理赔服务时, 需要提供全部相关出入台证明复印件, 否则, 保险人有权拒绝救援/理赔服务。其它不符合上述约定的生效日变更仍需根据条款约定提前通知保险人。During the period of visa validity, the inception date of insurance policy (or insurance certificate) will automatically update to while the insured leaving his/her regular residence to the trip destination if the insured postpones the trip. All scanned copy of passports and entry permit of ROC are prerequisite when the insured asks for assistance or files claim, otherwise, the insurer remains the right to decline the service. The insured should inform the insurer of any other effective date change in advance except for the above.
- 本保险的意外险保障部分扩展承保被保险人参加的由有正式营业执照且具有经营潜水活动资质的公司或机构组织的, 有潜水教练资质人员指导的, 非比赛性、非职业性及非商业性的潜水运动。潜水指在江、河、湖、水库、海、运河等水域进行的, 深度距离水面18米以内(含)的水下运动。This policy covers the non-competitive, non-professional and non-commercial diving activities organized by the diving entity or organization who has government license and professional qualification and accompanied by a dive master. Diving refers to underwater activities with diving depth no more than 18 meters in the river, lake, reservoir, sea and/or canal.
- 18周岁以下的未成年人身故保险金额以保险事故发生时中国保监会规定的未成年人身故保险金额的相应限额为限。Any insured under 18 years old, the death benefit paid to the insured shall not exceed the limit as specified by China Insurance Regulatory Commission.
- 本保险的投保年龄上限为80周岁, 70岁以上被保险人保险金额不变。The insured persons must be under 80 years old under application. The benefit paid to the insured above 70 years old will be unchanged.
- 如保险期间为一年, 每次承保旅行最长期限为90天。The maximum period of each insured trip is 90 days if insurance period is one year.
- 本保险为短期旅行保险, 保险合同一旦生效, 投保人与保险人均不得解除本合同。This insurance is for short-term travel. Once the insurance contract goes into effect, neither the insured nor the insurer shall terminate it.
- 在同一保险期间内, 每位被保险人仅限投保一份旅行意外伤害保险。若同一个被保险人就同一旅行同时投保2份(或以上)任何旅游险产品, 则仅按保额最高者作出赔偿。In one single trip duration, no more than one policy is granted to each insured. If one insured purchased two(or more) policies for the same trip, we shall only pay indemnity according to the policy with the highest amount of sum insured.

保险人提示The Reminder of Insurer

- 本保险提供24小时全球紧急医疗援助和旅行咨询热线服务。若您在旅行期间需要任何紧急援助或咨询服务、查询您保障的详细信息、办理理赔事宜, 请直接拨打利宝24小时全球救援热线电话(境外请拨+86 23 89867567, 境内请拨400 888 2008)。Please dial Liberty 24-hour worldwide emergency hotline (In overseas please dial +86 23 89867567, in territory please dial 400 888 2008), should you need any travel assistance service, advice, enquiries or handling claims.
- 本保险的保险责任以相关保险条款的约定为准。Insurance responsibility see clauses please.
- 为了保障您自身的权益, 请仔细阅读理解保险合同的各项约定, 尤其是免除保险人责任的约定。保险条款可通过保险人的业务人员获得或登录网站http://www.libertymutual.com.cn/查阅。如果您未收到保险条款, 或对包括保险条款在内的合同内容有任何疑问, 您可致电400 888 2008或向保险人的业务人员询问保险合同各项规定, 并听取保险人业务人员的说明。请确保您对保险人业务人员的说明完全理解, 没有异议。如未询问, 则视同已经收到保险条款并对合同内容完全理解无异议。In order to protect your own interest, please read carefully the terms and conditions of this policy, especially the exclusions. The policy wording is available from our salesperson or on our website: http://www.libertymutual.com.cn/. Please call our service hotline 400 888 2008 or contact our salesperson to enquire the terms and conditions of this policy. Please make sure that you fully understand the explanations of our salesperson. With no enquiry, you are deemed to have fully understood the terms of conditions of this policy.

保单处理信息Policy Handling Record

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销售人员:salerName: Dave销售 执业证号:salerNumber: ABC12345

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