

2016新版“乐游全球”境外旅行保障 I--黄金计划

STARR Overseas Travel Insurance I Plan Gold

保单号 Policy No: 1005349449	投保人 Policyholder: 张三 ZHANGSAN
生效日 Policy Effective Date: 2017-10-21 00:00:00	出单日期 Date of Issue: 2016-10-21 09:30:01
到期日 Policy Expiry Date: 2017-10-23 23:59:59	目的地 Destination: 法国等申根国家 France,Schengen States

保险项目 Basic Benefits	保额 (人民币: 元) Maximum Limit(RMB)
意外身故、残疾 Accidental death and dismemberment	300,000
公共交通工具伤害补偿 Common carrier accident	300,000
海外自驾车意外伤害 Self-driving Accident	100,000
疾病身故保险 Sickness Death	20,000
医疗补偿费用 (含意外事故医疗, 疾病门诊及住院, 预约后提供海外直付) Medical reimbursement (Including Accidental Medical Reimbursement and Sickness outpatient & inpatient)	300,000
既往疾病急救医药补偿 (预约后提供海外直付) Pre-existing illness	1,000
紧急牙科治疗 (每颗牙齿最高900元治疗费) Dentistry	2,000
食物中毒医疗补偿 Food poisoning medical reimbursement	5,000
海外医疗救护车费用补偿 Ambulance Assistance	2,000
紧急医疗运送和送返及身故遗体送返 Emergency medical evacuation and Repatriation of Remains	1,000,000
亲属慰问探访费用 Compassionate visit	15,000
旅行变更 Change of travel schedule	10,000
航班延误 (每4小时赔偿300元) Travel Delay (RMB300 for every 4 hours of delay)	1,200
行李延误 (每6小时赔偿500元) Baggage delay (RMB500 for every 6 hours)	2,000
旅行证件损失 Loss of travel documents	8,000
绑架及非法拘禁 (每日400元, 30日为限) kidnapping and illegal detention (RMB400/day, maximum 30 days)	12,000
签证拒签补偿 (补偿拒签后签证费损失的70%) Visa Refusal Compensation	300
旅行保障自动延期 (不可抗力下) Travel Insurance Extention (Force majeure)	7天
传染病强制隔离安慰津贴 (10天为限) Enforced isolation of Infectious Diseases	500
旅行紧急状态期间保障 State of Emergency	20,000
个人随身财物 (手机及电脑除外, 单件物品限额为1000元) Limit per item or set of items(Except phone, iPod and laptop): RMB1,000	2,000
手机及平板电脑保障 (单件物品限额为1000元) Loss of Mobile-phone and Tablet PC	2,000
旅行期间家财保障 Home guard	5,000
银行卡盗刷 (不适用于未成年人) Bank Card Fraudulent Charges (except minors)	15,000
信用卡购物保障 Credit Card Purchase Protection	2,000
个人及宠物责任 Personal and Pet Liability Insurance	500,000
个人责任保释金垫付 Cash Advance for Bail bonds	30,000
旅行目的地恶劣天气补偿 (每天赔偿100元) Severe weather	500



史带财产保险股份有限公司
Starr Property & Casualty Insurance (China) Co., Ltd.



关心环境, 提倡使用电子保单

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备注 Notes:

* 所有的保险责任及条款均以史带财产保险有限公司签发的正式保险合同之相应条款为准。投保单与报价单(如有)、保险条款、保险单、批单或批注(如有)及其它约定书均为保险合同的构成部分。被保险人的投保年龄为出生后2周至85周岁。71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”、“疾病身故保障”、“急性病身故保障”和“医疗费用保障”(包括疾病及意外医疗)的保险金额为上表所载金额的一半,保险费维持不变。本保险为本保险单所载之被保险人在旅行期间提供24小时的保险保障,涵盖地区包括但不限于美国、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、列支敦士登公国及马耳他等国家和地区。若投保人在不同渠道为任一被保险人投保由史带财产保险有限公司(本公司)承保的多份意外身故、残疾保障、疾病身故或重大疾病保障(不包括团体保险),则本公司仅按其中保险金额最高者做出赔偿。持境外工作签证者不在本产品保障范围之内。本保单必须作为递交使领馆办理签证的必要文件,否则保险人不承担给予签证拒签补偿保险金的责任。The insured person's application age is from 2 weeks to 85 years old. Specified by China Insurance Regulatory Commission, the death benefit limit for person under 18 years old is RMB 100,000. For any Insured person at the age exceed 71 years old (including 71 years old), half of the Maximum Limit for death and dismemberment benefits and medical reimbursement benefit applies. This insurance shall provide a 24-hour travel insurance for the insured persons as stated in this policy schedule, which covers travels to the countries and areas including but not limited to U.S.A., Canada, Australia, New Zealand, the Republic of 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, Luxembourg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech Republic, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Latvia, Principality of Liechtenstein and Malta. If Policyholder purchased several accidental death, dismemberments insurance policies, sickness death or critical illness insurance policies (exclude: group insurance) from the Company through different channels for any one Insured Person, the Company shall only pay indemnity according to the Policy with the highest amount of Sum Insured. Exception for Overseas work visa.

* 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;非一年期保单最长承保时间不超过60天。The policy (visa refused compensation) should be effected from 00:00:00 a.m. one day after the enrollment to 23:59:59 one day before the departure date. The maximum coverage period for the policy will be 60 days.

* 本产品仅承保一次签证拒签的签证费用。The policy will cover only one visa application fee in case of refusal.

* 按中国保监会规定,10周岁(不含)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累计身故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.

* 因乘坐泰国东方航空(航班代码:OX)导致的旅行延误、旅行取消不属于保险责任范围。Travel delay or cancellation with Orient Thai Airlines (OX) will be EXCLUDED.

* 同一保险期间,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)限投保壹份,以最先投保之保单为有效,超出部分视为无效,保险费将无息退还。In the same insurance period, each insured person can only purchase one policy for the same product (including the same plan of the same product or different plans), only the first policy purchased is valid and the others will be void and the relevant premiums will be refunded.

史带财险客户服务热线: 40099 95507 STARR Customer service hotline 提供保障内容、操作流程和理赔咨询服务。Provide benefits, operation process and claims enquiry. 查询详细保单条款,请访问 policy.starrchina.cn For detailed policy wording, please visit policy.starrchina.cn	史带财险24小时全球救援服务热线 +86 21-38295959,+86 400-820-7031 24-hour STARR Global Assistance Hotline +86 21-38295959,+86 400-820-7031 提供旅行咨询、医疗安排和紧急救援服务。Provide travel information, medical arrangement, emergency assistance service.
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被保险人 Insured	证件号码 ID No.	出生日期 DOB	保费 Premium(RMB)	受益 Beneficiary
张三 ZHANGSAN	88888888	1988/06/18	45	法定
总保费 Total Premium (RMB)			45.00	



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关心环境, 提倡使用电子保单