

华泰财产保险有限公司  
Huatai Property & Casualty Insurance Co., Ltd.

境外旅行人身意外伤害保险单  
Overseas Travel Insurance Policy

华泰全球旅行保障计划(含北美)至尊型  
Huatai Global Travel Insurance Plan(Including North America)Platinum

保单号码 Policy No.: HZWHT46621474768269

华泰财产保险有限公司（以下简称“保险人”）根据投保人/被保险人申请，在投保人按约定支付保险费后，依照本保险单所载条款和附加条款、批单及其他约定条件，承担保险责任。本保险合同自保险人同意承保之日起成立。 In consideration of the premium being paid by the APPLICANT/INSURED to HUATAI PROPERTY & CASUALTY INSURANCE CO.LTD(hereinafter called “The Insurer”) and in reliance upon the written statements and declarations contained in the Proposal which shall be deemed to be the basis of this Policy the Insurer agrees to indemnify the insured in accordance with the specific Coverage Part identified in Schedule as being part of this Policy. THIS POLICY OF INSURANCE is always subject to the terms and conditions contained herein or endorsed hereon including clauses and memoranda incorporated by the Insurer from time to time. This insurance contract will be effect since the date of the insurer agrees to the insurance.

投保人 Applicant	姓名 Name	张三 ZHANG SAN	联系地址 Address	
	邮件地址 Email	chanpin-test@hzins.com	联系电话 Contact No.	13800138000
被保险人 Insured Person	姓名 Name	张三 ZHANG SAN	出生日期 Date of Birth	1983 年(Y) 06 月(M) 18 日(D)
	证件类型 ID Type	其他	证件号码 ID No.	88888888
	被保险人人数 No. of Insured Person	共 1 人，若团体投保，被保险人明细按照保单所附被保险人清单 Total Persons, the details as per the Insured Person List		
	身故受益人 Death Beneficiary	法定 legal	除另有约定外，非身故受益人为被保险人本人。 The beneficiary of non-death benefit is the Insured, if no declaration ahead.	
旅行目的地 Travel Destination	美国 United States			
保险期间 Insurance Period	From自 2014 年(Y) 12 月(M) 20 日(D) 00:00 时起 (北京时间Beijing Time) To 至 2014 年(Y) 12月(M) 20日(D) 24:00 时止 (北京时间Beijing Time)			
保险责任 Benefits		保险金额（人民币：元） Sum Insured (RMB: yuan)	备注 Remarks	
人身意外身故/伤残保险金 Accidental Death/Disability		700, 000	含户外运动保障 Including Outdoor Sports	
附加旅行医疗费用保险金 Medical Expenses		700, 000		
附加医疗运送和送返保险金 Emergency Medical Evacuation &Repatriation		无限额 No Limited	其中身故遗体送返保险金 100, 000元 Repatriation of Remains 100, 000 RMB 当地丧葬费 15, 000元 Local funeral expenses 15, 000 RMB	
附加住院津贴保险金 Hospital Income		200/天	每天200元 200 RMB/Day 最长赔偿20天 Max 20 Days	
附加旅程延误 Travel delay		2, 000	每4小时赔偿250元 RMB 250 for every 4 hours	
附加行李延误（超过6小时） Baggage delay（after 6 hours）		1, 000		
附加旅程阻碍与取消 Travel Disruption and Cancellation		15, 000		
附加个人行李及随身物品 Personal Baggage		15, 000	每件/套行李/物品限额1,500元 RMB1,500 Per item or set of items	
附加个人现金丢失保险金 Theft or Loss of Personal Money		1, 500		
附加旅行文件重置 Loss of travel documents		10, 000		
附加住院探望 Compassionate visit overseas		单程经济舱机票 One-way economy class air tickets		
附加未成年子女送返保险金 Child Repatriation		与原始回程机票同等舱位的回程机票 the fair of original booking class		
附加旅伴送返 Return of travel companion		与原始回程机票同等舱位的回程机票 the fair of original booking class		
附加未成年子女陪护津贴 Accompany hospitalized dependent children in hospita		600/天	每天 600元 600 RMB/Day 最长赔偿 5天 Max 5 Days	
附加个人第三者责任保险金 Personal Liability		1, 000, 000		
每人保险费 Premium per person		RMB 196.00		
总保险费 Total Premium		RMB 196.00		

保险责任与责任免除详见条款，请特别留意其中以加黑字体显示的责任免除部分内容。Please find detailed Coverage and Exclusion listing in the Term & Condition of Insurance Policy and Wording, especially the content of the Exclusion by black font.

备注 Notes:

◆ 本保险单及其保险条款、附件、附表、给付表等构成本保险合同不可分割的组成部分。如本保险单与上述其他文件有任何不一致之处，应以本 保险单为准。This policy, together with terms and conditions, schedules, attachments, etc. shall constitute integrated parts of the insurance contract. In the event that this policy exists any inconsistency with other documents mentioned above, the content in this policy shall prevail.

◆ 保险人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限于申根地区所有国家、美国、加拿大、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、西班牙、葡萄牙、瑞典、瑞士、波兰、捷克、爱沙尼亚、立陶宛、斯洛伐克、匈牙利、澳大利亚、新西兰、斯洛文尼亚、拉脱维亚、马耳他、列支敦士登、韩国、日本以及香港、澳门和台湾等国家和地区。The Insurer shall provide a 24-hour travel insurance for the insured person as stated in this policy, which covers travels to the countries and areas including but not limited to Schengen area, U.S.A., Canada, Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Spain, Portugal, Sweden, Switzerland, Poland, Czech, Estonia, Lithuania, Slovakia, Hungary, Australia, New Zealand, Slovenia, Latvia, Malta, Liechtenstein, South Korea, Japan, Hong Kong, Macau, and Taiwan.

◆ 本保障计划必须在被保险人离开境内日常居住地或日常工作地前投保，否则本保险单无效。The coverage should be applied before the Insured leave daily residence or workplace, otherwise the policy is invalid.

◆ 户外运动包括非职业性、非比赛性和非商业性的潜水、滑雪、滑水、热气球、蹦极、冲浪、风筝冲浪、攀岩、速降、自行车、徒步、野外、穿越、野外定向、登山、溯溪、骑马、皮划艇、帆船、野战、拓展训练、漂流、自驾车。Outdoor sports, including non-professional, non-competitive and non-commercial diving, skiing, water skiing, hot air ballooning, bungee jumping, surfing, kite surfing, rock climbing, downhill, bicycle, hiking, field crossing, orienteering, mountaineering, canyoning, horseback riding, canoeing, sailing, field training, expand training, rafting, self-driving.

◆ 本保单承保年龄范围1至80周岁（含1周岁和80周岁）。The age limit of Insured Persons under this Insurance Program is between 1-80 years of age (Including 1 and 80).

◆ 未滿18周岁的未成年人的“人身意外身故、伤残”的保险金为人民币10万元。The sum insured for “Accidental Death / Disability” benefit for minors under 18 years old should be RMB 100,000.

◆ 71至80周岁的被保险人，其“人身意外身故、伤残”的保险金为上述所载保险金额的一半，保险费维持不变。For any insured person age from 71 to 80 years old, half maximum limit under “Accidental Death / Disability” and the premium remains unchanged.

◆ 投保一年期保障，保障期限内每次旅行期间不超过365天。The maximum length of each insurance trip is 365 days if the insured period is one year.

◆ 保险人已将保险条款及附加条款提供给投保人，并就条款内容，特别是责任免除、责任减轻及投保人和被保险人的义务内容，向投保人作了明确说明，投保人及所有被保险人对本保险单目的条款及保险条件已完全了解。保险条款可通过本公司业务人员获得或登录保险公司网站www.chuatai.com查询。Policyholder have received the policy wording and have fully understood the terms and condition of this policy, the wording and the conditions, especially the exclusion deduction and the responsibility of policyholder and insured(s) as informed clearly by the Insurer. The policy wording is available from our salespersons or our website: www.chuatai.com.

◆ 24小时AA救援服务热线(+8610)5129-5700。The 24-hour Assist America International Assistance Hotline (+8610)5129-5700.

◆ 投保人、被保险人可登录保险人网站www.chuatai.com或拨打咨询电话40060-95509进行保单真伪验证、查询。Please follow the link www.chuatai.com or dial customer service hotline 40060-95509 for policy validity



保险人地址：中国北京市金融大街35号国际企业大厦B座19层 Address: B-19, Corporate Square 35 Financial Street, Beijing, China. 保险人网址 Website: www.chuatai.com	保险人（签章）Insurer Stamp: 销售机构 Sales Department: 慧择网 出单日期Date of Issue: 2014年(Y) 04 月(M) 09 日(D)
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注意Notes:  
收到本保险单，请立即核对，如有错误，立即通知保险人更正。Upon receiving this Policy, please check, and if there should be any error, contact us for correction.  
尊敬的客户：投保次日起，您可以通过本公司网页www.ehuatai.com、客服电话40060-95509核实保单承保和理赔信息，若对查询结果有异议，可在网站留言、通过客服电话反馈。  
Dear Customer: You can check your policy information or claim status from the next day of your application through our company’ s website www.ehuatai.com, customer hotline 40060-95509. If you have anything unclear about the results, you can leave message and provide feedback in the website, to customer service representative accordingly.