

保险单 POLICY SCHEDULE

美亚完美境外旅行保障计划 USA JourneySafe Travel Protection Plan

保险合同号码 Policy No.: PH645298

保险计划 Insurance Plan: 完美计划 Perfect Plan

保险合同生效日 Policy Effective Date: 2016年 YYYY 08月 MM 08日 DD 00:00:00 时 Hrs (北京时间 Beijing Time)

保险合同满期日 Policy Expiry Date: 2016年 YYYY 08月 MM 15日 DD 23:59:59 时 Hrs (北京时间 Beijing Time)

投保人 Policy Holder: 张一 ZHANGSAN

总保险费 Total Premium: RMB 475.00

保险计划 Schedule of Benefits

保险项目 Basic Benefits	各被保险人保险金额 (人民币: 元) Maximum Limit Per Insured Person (RMB)	
	成年人 Adult	18周岁以下的未成年人 Minor under 18 years old
1. 意外身故及伤残保障 Accidental Death & Disability	1,000,000	100,000
2. 双倍给付意外伤害 (不适用于未成年人) Double Indemnity (not applicable to Minor)	1,000,000	0
3. 住院及门诊医药补偿 Medical Reimbursement covers inpatient and outpatient	500,000	500,000
4. 医疗运送和送返 Medical Evacuation and Repatriation	实际费用 Actual Cost	实际费用 Actual Cost
5. 身故遗体送返 (其中丧葬费用以RMB16,000为限) Repatriation of Remains (Funeral expenses limited to RMB16,000)	实际费用 Actual Cost	实际费用 Actual Cost
6. 旅行者随身财产每件或每套行李或物品赔偿限额:RMB 2,500 Personal Effects Limit per item or set of items:RMB2,500	10,000	10,000
7. 个人钱财 Loss of Money	5,000	5,000
8. 旅行证件遗失 Loss of Travel Documents	20,000	20,000
9. 旅程延误 (每5小时延误赔偿额:RMB300) Travel Delay (RMB300 for every 5 hours of delay)	1,800	1,800
10. 行李延误 (每8小时延误赔偿额RMB500) Baggage Delay (RMB500 for every 8 hours of delay)	2,000	2,000
11. 慰问探访费用补偿 Compassionate Visit	20,000	20,000
12. 个人责任 Personal Liability	1,000,000	1,000,000
13. 家居保障 (每件或每套物品赔偿限额:RMB2,000) Home Guard (Limit per item or set of items: RMB2,000)	20,000	20,000
14. 旅行变更 Trip Disruption	20,000	20,000
15. 未成年人旅行送返费用补偿 Accompanying Minor Repatriation	5,000	0
16. 旅行绑架及非法拘禁 (每24小时赔偿额:RMB3,000) Kidnap and Wrongful Detention (RMB3,000 for every 24 hours)	18,000	18,000
17. 银行卡盗刷 (不适用于未成年人) Bank Card Fraudulent Charges (not applicable to Minor)	15,000	0

备注 Notes:

* 任何年龄在18周岁以下的被保险人, 如果其以死亡为给付保险金条件的保险金额 (包括在所有商业保险公司所购买的保险) 超出中国保监会所规定的限额 (即不满0周岁的, 为人民币20万元; 已满10周岁但未满18周岁的, 为人民币50万元) 须特别告知, 否则保险公司可能对超出限额的部分不承担保险责任。The special notice should be given to the insurer where the death benefit offered by all the commercial insurance policies for any insured under 18 years old exceed such death benefit limit for person under 18 years old as specified by China Insurance Regulatory Commission (viz. RMB200,000 if aged under 10 years old or RMB500,000 if aged at 10-17 years old), otherwise, the insurer may not be liable for any amount in excess of the regulatory limit.

* 71至80周岁的被保险人, 其“意外身故及伤残保障”和“双倍给付意外伤害”的保险金额为上表所载金额的一半。For any Insured Person aged from 71 to 80 years old, half Maximum Limit under Accidental Death & Disability and Double Indemnity benefits applies.

* 本保险为本保险单所载之被保险人旅行期间提供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、拉脱维亚及马耳他等国家和地区。This insurance shall provide a 24-hour travel insurance for insured persons as stated in this policy schedule, which covers travels to the all 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, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech Republic, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Latvia, and Malta.

* 本保险不承保任何直接或间接由于前往或途经阿富汗、缅甸、古巴、刚果民主共和国、伊朗、伊拉克、利比亚、苏丹、叙利亚, 或在上述国家旅行期间发生的保险事故。This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Burma, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

* 本保险不承保任何国家或国际组织认定的恐怖分子或恐怖组织成员, 或非法从事毒品、核武器、生物或化学武器交易人员。This policy will not cover any terrorist or member of a terrorist organization, narcotics trafficker, or illegal purveyor of nuclear, chemical or biological weapons defined by any country or international organization.

* 为了保障您自身的权益, 请仔细阅读理解保险合同的各项规定, 尤其是免除保险人责任的规定。保险条款可通过本公司业务人员获得或登陆保险公司网站 <http://www.aig.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, 您可致电客户服务电话: 4008208858 或向保险公司业务人员询问, 并听取保险公司业务人员的说明。请确保您对保险合同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并无异议。In order to protect your own interests, please read carefully the terms and conditions of this Policy, especially the exclusions. The policy wording is available from our salespersons or on our website: <http://www.aig.com.cn>. If you do not receive the policy wording or have any query about the terms and conditions of the policy (including the wording), please call our service hotline 4008208858 or contact our salespersons. Please make sure that you fully understand the explanations of our salespersons.

With no enquiry, you are deemed to have received the policy wording and have fully understood the terms and conditions of this Policy.

* 如保险期间为一年, 每次承保旅程最长期限为182天。The maximum length of each insured trip is 182 days if insurance period is one year.

* 保险合同项下应付保险费含适用的增值税。The premium payable under this policy is inclusive of any Value Added Tax (“VAT”) that applies.

被保险人名单 Insured Person List

被保险人 Name of Insured Person	身份证/护照号码 ID No./Passport No.	出生日期 (年/月/日) Date of Birth (YYYY/MM/DD)	与投保人关系 Relationship to Policy Holder	身故保险金受益人 Death Beneficiary
张一 ZHANGSAN	88888888	1988/06/18	本人	法定

签发地 Issue Office 深圳 Shenzhen

出单日期 Issue Date 08/04/2016

代理人编号 Agency Code HUIZE

代理人名称 Agency Name 慧择网

美亚财产保险有限公司深圳分公司授权代表

AIG Insurance Company China Limited Shenzhen Branch Authorized Representative

若英文译本与中文有异, 以中文版本为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

24小时救援热线电话 24hr Assist Service Hotline: 400 888 3080 或 (+86 21) 52989068. 请存入手机通讯录, 以备不时之需。Please save these numbers in your mobile phone.

