



安盛天平

安盛天平财产保险股份有限公司上海分公司  
上海市浦东南路500号国家开发银行大厦21  
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保 险 单 POLICY SCHEDULE  
卓越亚洲行保险计划 Smart Asia Insurance Plan

保单号 Policy No: 21010000811170002799  
投保人 Policyholder: 张三  
保险合同类型 Policy Plan: 短期保障 Short Period Cover  
保险计划 Insurance Plan: 尊贵计划 VIP  
保险合同生效日 Policy Effective Date: 2018-8-2 (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: 2018-8-2 (年/月/日 Y/M/D) 23:59:59时hrs (北京时间Beijing Time)  
保险期间 Insurance Period: 1 天 Days 旅游目的地 Travel Destination: 亚洲 Asia  
总保险费 Total Premium(含税价 VAT inclusive): RMB 45.00  
保险利益明细表 Schedule of Benefits

承保项目 Coverage	各被保险人保险金额 (人民币:元 ) Maximum Limit Per Insured(RMB:Yuan)	
	成年人Adult	未成年人Minor
1.人身意外伤害 Personal Accident		
意外身故身故、烧伤及残疾保险金 Accidental Death, Burns & Dismemberment	300, 000	100, 000
意外抚恤金 Compassionate Death Cash Benefit	10, 000	10, 000
2.医疗及相关费用 Medical And Related Expenses		
医药费用补偿 Medical Reimbursement	80, 000	80, 000
*其中中草药医生和接骨医生费用每天每次不超过RMB100, 累计赔偿总额不超过RMB1,000 (Chinese herbalists and bonesetters fees are subject to a maximum of RMB100 per visit per day, up to a maximum of RMB1,000)		
3.每日住院津贴收入 (RMB100/天) Daily Hospital Income (RMB100/day)	9, 000	9, 000
4. 24小时全球紧急救助服务 (包括医疗运送和送返、身故遗体送返及丧葬费用) Emergency Assistance Service(incl. Emergency Evacuation & Repatriation, Repatriation of Mortal Remains)	500, 000	500, 000
*其中身故遗体送返及丧葬费用限额RMB80,000, 且丧葬费用不超过RMB20,000 Repatriation of Mortal Remains limited to RMB80,000 which funeral expense limited to RMB20,000		
5.旅行者行李及随身财产 Baggage and Personal Effects	3, 000	3, 000
*其中每件或每套行李或物品赔偿限额RMB1,000 Limit per item or set:RMB1,000		
6.旅行个人责任 Personal Liability	500, 000	500, 000
7.旅行延误 Travel Delay (每五小时延误赔偿额: RMB300元 RMB300 every 5 hours of delay)	600	600
8.保障期间的自动延长 Automatic Extension of Coverage	最长10天 Max. 10 days	最长10天 Max. 10 days

备注Notes:

1.若您在旅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(周一至周五 9:00-17:30)致电95550, 或登陆本公司网站www.axatp.com 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 travel assistance service. You could also contact 95550(Monday to Friday, 9:00-17:30) or enter our homepage www.axatp.com 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.本计划的成年人投保年龄为18周岁至80周岁,未成年人的投保年龄为1至17周岁。71周岁至80周岁的被保险人, 其“意外身故身故、烧伤、残疾保险金”和“医药费用补偿”的保险金额为上表所载金额的一半, 保险费维持不变。The adult Insured Persons must be from 18 to 80 years of age inclusive and the juvenile Insured Persons must be from 1 to 17 years old upon application. For any Insured Person aged from 71 to 80 years old, the Maximum Limits under "Accidental Death, Burns & Dismemberment" and "Medical Reimbursement" benefits will be reduced to half of Limits as above table stated while the premium remains unchanged.

4.每次旅行的保障期限最长为90天。The maximum duration of each insured trip is 90 days.

5.本保险合同仅承保从中国境内出发前往如下国家或地区的境外旅行期间发生的保险事故: 文莱、新加坡、尼泊尔、柬埔寨、香港、印度、印度尼西亚、日本、韩国、老挝、澳门、马来西亚、蒙古、菲律宾、斯里兰卡、台湾、泰国和越南。This policy is only valid for overseas travel departing from China mainland to following countries: Brunei, Singapore, Nepal, Cambodia, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macao, Malaysia, Mongolia, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam.

6.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。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), invasion, hostilities, act of foreign enemy, civil war, strike, insurrection, civil commotion, rebellion, revolution, civil rising, military or usurped power.

7.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.

被保险人名单 Insured Person List

序号	被保险人	身份证/护照号码	出生日期 (年/月/日)	与投保人关系	身故保险金受益人姓名及受益份额
No.	Name of Insured Person	ID No./Passport No.	Date of Birth (Y/M/D)	Relationship to the Policyholder	Name of Beneficiary & Share of Benefits
1	张三	8888888888	1988-6-18	本人 Policyholder	继承人 Heir



出单日期 Issue Date: 2017-8-2 10:25:31  
出单代理 Agency Name: 深圳市慧择保险经纪有限公司

安盛天平财产保险股份有限公司  
AXA Tianping Property & Casualty Insurance Company Limited

\* 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.axatp.com查询。若您仍有疑问及异议, 请您48小时内以书面形式通知我司, 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。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.  
\* 本保单条款、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。The policy schedule, proposal form, policy wording, endorsements and other agreements, if any state form parts of the entire insurance contract.