

乐游全球（境外直付拼团版）- 慧择旅游保险黄金计划

投保单号 Insurance Application No.: 20180613000131	出单日期 Date of Issue: 2018-06-13 10:05:44 (BJT)
生效日 Policy Effective Date: 2018-06-18 00:00:00 (BJT)	到期日 Policy Expiry Date: 2018-06-22 23:59:59 (BJT)
被保人数 Total Insured: 3	总保费 Total Premium (RMB): 191.25
目的地 Destination: 泰国 Thailand	

保障利益 / Benefits

保额 / Limit (RMB)

意外身故及伤残 Accidental death and disability	300,000
恐怖主义袭击身故(与主险累计赔付) Death caused by Terrorist attacks (Cumulative payment with main risk)	200,000
高风险运动 High risk sports	包含
公共交通工具意外身故、残疾(与主险累计赔付) Common carrier accidental death and disability (accumulative indemnity with main risk)	300,000
海外自驾意外伤害(与主险累计赔付) Self-drive Accidental death and disablement (Cumulative payment with main risk)	100,000
突发急性病身故保障 Acute sickness Death	20,000
境外旅行保障区域 Insurance areas	全球
医疗补偿费用(含意外及突发急性病, 门诊及住院) Medical reimbursement costs (including accident and sudden acute disease, outpatient and hospitalization)	300,000
恐怖主义袭击医疗补偿费用(不与医疗补偿费用累计赔付) Death caused by Terrorist attacks (Not Cumulative payment with main risk)	300,000
提供境外医疗直付服务 Overseas direct billing service	包含
既往疾病急救医药补偿 Emergency previous illness medical expenses	500
食物中毒 Food poisoning	1,000
紧急医疗运送送返 Emergency medical evacuation and repatriation	1,500,000
身故遗体运返费用(丧葬费用限2万) Repatriation of remains (funeral expenses limited to RMB20,000)	1,500,000
亲属慰问探访费用补偿 Compassionate visit of family members	15,000
安排未成年子女回国 Accompanying Minor Repatriation	3,000
旅行证件损失保障 Loss of travel documents	8,000
绑架及非法拘禁(400元/天, 30天为限) kidnapping and illegal detention (RMB400 per day, 30 days limited)	12,000
签证拒签补偿(补偿拒签后签证费损失的50%) Visa reject (50% of the loss compensation after the visa application fee)	300
传染病强制隔离安慰问贴(500元/天, 10天为限) Compulsory quarantine (RMB500 per day, 10 days limited)	5,000
旅行目的地恶劣天气补偿(每天赔偿100元, 以保额为限) Bad weather compensation for travel destinations (RMB100 per day, limited to the amount of insurance)	200
个人随身财产(每件或每套行李限额1000元) Loss of personal effects (1,000 limit per item, except for mobile phones and tablet computers)	2,000
智能手机及平板电脑(每件限额1000元) Loss of cell phone and tablet computer (Maximum RMB1,000 per item each year)	1,000
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 misuse (except minors)	15,000
信用卡购物保障(免赔额损失金额的50%或人民币100元, 两者以较高者为准) Credit card purchase protection	2,000
ATM机提款抢劫 ATM withdrawal robbery	1,000
个人及宠物责任 Personal or pets liability	500,000
旅行保障自动延期(不可抗力) Travel insurance automatic extension (Force majeure)	10 天
海外医疗救护车费用补偿 Overseas medical ambulance expenses	2,000

备注:

- * 本保险计划所有保险责任、责任免除及相关事项均以《旅行人身意外伤害保险条款》及其附加险条款为准。All insurance benefits, exclusions and relevant conditions of the insurance shall be subject to the terms and conditions stated in "Individual Travel Accident Insurance".
- * 承保年龄为出生后0至85周岁, 以保单生效时的周岁年龄为准。71至85周岁的被保险人, 其涉及“意外身故、残疾保障”、“公共交通工具意外身故、残疾保障”、“恐怖主义袭击身故”、“海外自驾意外伤害”、“突发急性病身故保障”和“医疗补偿费用”(含意外及突发急性病, 门诊及住院)的保险金额为上表所载金额的一半, 保险费维持不变。The underwriting age is 0 to 85 years of age after birth, and the age of the week is based on the entry into force of the policy. 71 to 85 years of age of the insured, which relates to the "accidental death and disability insurance", "public transport accidental death, disability insurance", "the death of terrorist attacks" and "foreign car accident", "acute sudden death of security" and "medical compensation fees" (including accident and acute disease, outpatient and inpatient) of the insurance amount for half the amount contained in the insurance, the insurance premiums remain unchanged.
- * 按中国保监会规定, 10周岁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保险金额超过上述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



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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.

* 在同一保险期间,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)限投保一份,如果投保了多份同一计划,以最先投保之保单为有效,其余部分视为无效,保险费将无息退还;如果投保了多份不同计划,以意外伤害保额最高之保单为有效,其余部分视为无效,保险费将无息退还。In the same period of insurance,each insured the same product (including the same plan of the same product or a different plan) shall only apply for one insurance policy,if the insured person apply for the multiple same plans, the policy of first insurance effectively,the rest is considered invalid,premium will be refunded without interest; if the insured person apply for the multiple different plans,the policy of the highest amount of accident insurance effectively,the rest is considered invalid, premium will be refunded without interest.

* 本保险仅承保在中华人民共和国大陆地区以外的境外地区(包含香港、澳门、台湾地区)旅行期间的保险责任。This insurance plan is cover overseas travel and including Hong Kong, Macau and Taiwan.

* 在任何情况下,本保险不承保任何直接或间接前往或途经索马里、利比亚、利比里亚、叙利亚、阿富汗、南北苏丹、刚果民主共和国、伊拉克、中非、也门、巴勒斯坦以及投保时已经处于战争状态或已被宣布为紧急状态的国家或地区,或在上述国家或地区旅行期间发生的保险事故。In any case, this insurance does not cover any direct or indirect way or to Libya, Liberia, Somalia, Syria, Afghanistan, South Sultan, the Democratic Republic of Congo, Iraq, Yemen and Palestine, Africa, the insured has been in a state of war or has been declared a state of emergency in the country or region, or travel in the country or region during the period of insurance accident.

* 本保险计划不承保以尼泊尔登山为出行目的旅行。The insurance scheme does not cover travel for Nepal mountaineering purposes.

* 本产品短期计划最长可选180天,投保全年保障,不限出境次数,无出行天数限制。The short term plan of this product is the maximum of 180 days, insurance for the whole year, the number of out of the country, no limit to the number of days.

* 在中国境内(不含港澳台)的外籍人士购买本产品需满足:在中国境内要有工作或居住证。不承保回原国籍。The foreigners who conforming to the rules which should have a work permit or residence permit in China can insure this insurance, no other special conditions, but the insurance will not cover the foreigners when return to the original nationality.

* 承保:海拔6000米以下的休闲旅游、远足徒步、登山运动、露营、固定路线洞穴体验:定向运动、拓展活动、场地趣味活动:自行车运动、山地自行车越野、场地/越野轮滑、自驾车旅行:游泳、潜水(下潜深度不超过18米)、溯溪、划船、帆船、帆板、皮划艇、漂流;人工场地攀岩及下降、攀冰、滑雪运动;骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛)。不承保:海拔6000米以上的攀登、滑雪、高山滑翔、极地探险,非固定路线洞穴探险、蹦极、自由式潜水(下潜深度超过18米,无水下呼吸设备)、赛车、跳伞、滑翔翼等高风险探险类活动。This insurance covers sports category: Below an altitude of 6,000 meters including tourism, hiking, mountaineering, camping, fixed routes caving; Orienteering, outreach, site fun activity; Biking, cross-country mountain biking, artificial site /cross-country mountain roller skating, self-driving tour; Swimming, diving (descending to depths no more than 18 meters), river trekking, rowing, sailing, boardsailing, canoeing, rafting; Rock climbing and declining in artificial/natural site, ice climbing, skiing; Horse riding for fun, equestrian training, equestrian event (racing and barrel racing).Unless approved and underwritten by insurance company, following high risk sports are not covered: Over an altitude of 6,000 meters including mountaineering, skiing, alpine gliding, parachuting, polar expedition, non-fixed routes caving, bungee jumping, free diving (descending to depths more than 18 meters without underwater breathing apparatus), Racing, parachuting, gliding wings etc.

* 本产品保障期限满7天以上(含7天),且保险期间覆盖实际旅行全程,才可获得拒签补偿。理赔时需提供实际旅行的相关行程记录。The guarantee period of the product is more than 7 days (including 7 days), and the insurance coverage is covered by the actual travel, so that the rejection compensation can be obtained.The claim should provide the relevant itinerary record of actual travel.

* 本产品仅承保一次签证拒签的签证费用。This product is offer protection for Visa refusal only once.

* 本公司赔付被保险人因被使领馆拒签,实际已支付但无法退还的签证费用。This insurance pay the expense that insured was rejected by the consulate and has actually paid the fee but not refundable.

* 被同一国家或申根国家拒签过一次及以上的人员不得投保本保险。The insured who has been refused by the same country or Schengen countries more than once won't be allowed to purchase the insurance.

* 保单的投保时间必须在被保险人向使领馆递交签证申请(包括网上申请、支付签证费用、递交签证材料)前,否则保险公司将不承担签证拒签补偿相关责任。The insurance time of the policy must be submitted to the consulate by the insured (including the application of the Internet, the payment of the visa and the material for the visa), otherwise the insurance company will not bear the liability for the visa refusal to compensate the 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。The Visa Reject insurance period is from the next morning 00:00 to the insured when travel the day before 23:59:59.

* 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、法属波利尼西亚及马耳他等国家和地区。The insurance for the insurance on the insured insurance for 24 hours during the tour covers areas including but not limited to the United States, Canada, Australia, New Zealand, South Korea, Japan, Hongkong, Macao and Taiwan and other countries and regions of Schengen and all countries including but not limited to Austria, Belgium, Denmark, Finland Iceland, France, Germany, Greece, Italy, Luxembourg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech, Estonia, Lithuania, and Slovakia, Hungary, Slovenia, Latvia, Liechtenstein, French Polynesia and Malta and other countries and regions.

* 被保险人故意做出的危险性行为而导致的意外伤害事故,保险公司不承担保险责任,危险性行为包括但不限于:不听导游、领队、教练或现场安全人员的要求及劝阻;违反景区或当地的警示/禁令标示;违规进入国家或当地政府明令禁止的线路或地区等。Accident caused the behavior risk insured deliberately make the insurance company does not assume insurance responsibility, risk behavior including but not limited to: listen to the tour guide and the coach, or on-site security personnel requirements and discourage violation or local area; warning / ban signs; illegal entry into the national or local government banned forbidden line or area etc..

* 若同一个被保险人为同一旅行自愿投保由本保险公司所承保的多份综合保险,且在不同保障产品中有相同保险利益的,则本保险公司仅按其其中保险金额最高者做出赔偿,并退还其它保险项下已收取的相应保险利益的保险费。If an insured is a voluntary insurance underwriting by the travel insurance company more comprehensive insurance, insurable interest and the same in different security products, the insurance company only according to the highest amount of insurance to make compensation, and return the corresponding insurance interests of other insurance under received from the the insurance premium.

被保险人名单 Insured Person List

投保人 Policyholder	被保险人 Insured	证件号码 ID No.	出生日期 DOB	保费 Premium(RMB)	出单号 Insure No.
张七七 ZHANGQIQI	张七七 ZHANGQIQI	66888886	1997-06-18	63.75	180613000131001
张七七 ZHANGQIQI	张六六 ZHANGLIULIU	66666668885	1986-06-18	63.75	180613000131002
张七七 ZHANGQIQI	张九九 ZHANGJIUJIU	878888666	1986-06-18	63.75	180613000131003



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总保费

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