

旅行意外伤害保险单Policy Schedule of Travel Insurance



保险人Insurer: 利宝保险有限公司北京分公司

保险合同号Policy No.: 8127261100178232021000

投保人/被保险人信息Information of Applicant & Insured

投保人名称Name of Applicant:张三 ZHANGSAN
保险期限Insurance Period:2017年yyyy 10月MM 10日dd 00时HH 00分mm 00秒ss 至to 2017年yyyy 10月MM 12日dd 23时HH 59分mm 59秒ss(北京时间Beijing Time)
总保险费Total Premium (RMB: yuan):30.00 元 被保险人人数合计Total Insured Person:1 人
旅行目的地Destination:MALDIVES
被保险人资料Insured Details:

姓名Name of Insured Person	证件号Document No.	出生日期Date of Birth
张三 ZHANGSAN	88888888	1980/06/18

承保条件Terms and Conditions

各被保险人保险计划Each Insured Person Insurance Coverage: “乐游全球”-白银计划

保障项目Benefit Schedule	各被保险人保险金额(人民币:元) Maximum Limit (RMB: Yuan)/Person
1. 意外身故及伤残保障 Accidental Death & Disablement	200,000
2. 公共交通工具伤害双倍补偿 Common Carrier accident	200,000
3. 急性病身故 Acute Sickness Death	10,000
4. 海外自驾车意外伤害 Oversea Self-driving Accident	100,000
5. 意外事故及突发疾病医疗补偿 (含门诊和住院费用) Emergency Medical Reimbursement (including outpatient and hospitalization)	100,000
6. 食物中毒 Food Poisoning Medical Reimbursement	3,000
7. 绑架及非法拘禁慰问 (30天为限) Daily Allowance For kidnap And Illegal Detention (Maximum 30 days)	400元/天
8. 紧急医疗转运和送返 Medical Evacuations & Repatriation	500,000
9. 身故遗体送返 Repatriation of Remains	500,000
10. 慰问探望费用补偿 Compassionate Visit	10,000
11. 个人随身财物 (手机、平板及电脑除外) (单件物品限额1000元) Loss of Personal Effects	1,000
12. 行李延误 (每8小时500) Baggage Delay (RMB500 per 8 hours)	1,000
13. 旅行延误保障 (每5小时赔偿300元; 对于“航班延误改签”和“航班中转延误”赔偿限额为300元) (RMB300 per 5 hours, Change of flight delays and Flight transfer delay maximum 300)	900
14. 旅行证件遗失 Loss of Travel Documents	5,000
15. 旅行变更 Change Of Travel Schedule	5,000
16. 旅行期间家财保障 Home Guard	3,000
17. 银行卡盗刷 (不适用于未成年人) Bank Card Fraudulent Charges (except minors)	10,000
18. 传染病强制隔离安置津贴 (10天为限) Enforced isolation of Infectious Diseases (maximum 10 days)	300/天
19. 旅行紧急状态期间保障 State of Emergency	10,000
20. 旅行目的地恶劣天气补偿 (每天赔偿100元) Severe weather compensation (RMB100 per day)	300
21. 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; 单件商品赔偿限额人民币1,000元) Credit Card Purchase Protection (50% deductible or RMB100 deductible, whichever is higher; Each single piece limit RMB1,000)	1,000
22. 个人及宠物责任 Personal and Pet Liability Insurance	300,000

争议处理方式Dispute Resolution: 诉讼Litigation

身故保险金受益人Beneficiary:被保险人的法定继承人 The death benefits shall be payable to the estate of the Insured Person.

特别约定 Special Agreement:

1. 本保险仅承保从中国大陆境内 (不含香港、澳门和台湾) 出发, 前往境外目的地的全球旅行, 但不承保被保险人任何直接或间接由于前往或途经阿富汗、缅甸、北朝鲜、古巴、刚果民主共和国、伊朗、伊拉克、利比里亚、苏丹、叙利亚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, 及其他遭受联合国决议制裁、禁止、限制的国家或地区或遭受美国、英国、欧盟的贸易或经济制裁的国家或地区, 或在上述国家旅行期间发生的保险事故。The policy covers the travel which departs from mainland China to the overseas countries/areas including HK, Macau and Taiwan. However, the policy doesn't cover any travel in, to, or through Afghanistan, Burma, North Korea, Cuba, Congo Democratic Republic, Iran, Iraq, Liberia, Sultan, Syria and others are at war or in emergency status, suffering from the United States, Britain, or the European Union economic or trade sanctions against the country or region.
2. 71周岁至85周岁的被保险人, 其涉及“意外身故及伤残保障”、“公共交通工具意外保障”、“海外自驾车意外伤害”、“急性病身故保障”和“意外事故及突发疾病医疗补偿”的保险金额为上表所载金额的一半; 本保险的投保年龄上限为85周岁 (含)。For any insured aged from 71 to 85 years old, half of the maximum limit for accidental death & disablement, common carrier accident, self-driving accident, acute sickness death and medical reimbursement benefits applies. The insured persons must be under 85 years old (included) upon application.
3. 18周岁以下的未成年人身故保险金额以保险事故发生时中国保监会规定的未成年人身故保险金额的相应限额为限。Any insured under 18 years old, the death benefit paid to the insured shall not exceed the limit as specified by China Insurance Regulatory Commission.
4. 境外旅行期间内因罹患突发疾病或遭受意外伤害而导致严重身体伤害, 或预订的返回其日常居住地的公共交通工具由于不可抗力的原因导致延误, 无法如期回到其日常居住地, 保险人将根据被保险人完成该次旅行合理及必需的时间自动延长保险期间, 最高可延期7天。During the period of outbound travel, the insurance period will be automatically extended up to 7 days, if the insured delayed his/her return to the residential place due to the cancellation of the public transportation because of force majeure, or severe body injury caused by acute illness or accident.
5. 本保险保障期限满7天以上 (含7天), 才可获得拒签补偿; 且签证拒签补偿保障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00:00止, 最长承保时间不超过60天, 且仅承保一次签证费用。本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, 否则保险人不承担给予签证拒签补偿金的责任。The visa refusal benefit only applies to the insurance policy of a minimum insured period for 7 days and above, the coverage for visa refusal benefit will commence at 00:00 the next day after purchase date and terminate at 24:00 the day before the insured person departs for the destination of the journey. The maximum insured period shall not exceed 60 days and we shall only cover visa expense for one time. The purchase date should be before the insured submit to embassies and consulates for applying visa.
6. 在同一保险期间内, 每位被保险人仅限投保一份旅行意外伤害保险。若同一个被保险人就同一旅行同时投保2份 (或以上) 任何旅游保险产品, 则仅按保额最高者作出赔偿。In one single trip duration, no more than one policy is granted to each insured. If one insured purchased two (or more) policies for the same trip, we shall only pay indemnity according to the policy with the highest amount of sum insured.

保险人签章Signature of Insurer

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

7. 本保险短期计划最长可选180天；一年期保障计划，不限出境次数，无出行天数限制。保险合同一旦生效，投保人与保险人均不得解除本保险合同。The maximum duration for the short-term travel insurance is 180 days; Limit of trip frequency and duration does not apply in 1-year travel insurance. Once the insurance contract goes into effect, neither the insured nor the insurer shall terminate it.
8. 如客户为申请美国签证，则只承保过往没有美签拒签记录的客户。The insured who has been refused by the United States won't be allowed to purchase the insurance for US Visa Application.
9. 本产品扩展承保被保险人参加的下列高风险运动：海拔6000米以下的休闲旅游、远足徒步、登山运动、山地穿越、露营、固定路线洞穴体验、野外生存、徒步穿越无人区（沙漠、戈壁等）；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/自然场地攀岩及下降、攀冰、滑雪运动、骑马游玩、马术培训、马术比赛（竞速赛、绕桶赛）、丛林飞跃、飞盘、溯溪、高海拔登山、攀冰、海上摩托、速降。

保险人提示The Reminder of Insurer

1. 本保险提供24小时全球紧急医疗援助和旅行咨询热线服务。若您在旅行期间需要任何紧急援助或咨询服务、查询您保障的详细信息、办理理赔事宜，请直接拨打利宝24小时全球救援热线电话（境外请拨+86 23 89867567，境内请拨400 888 2008）。Please dial Liberty 24-hour worldwide emergency hotline (In overseas please dial +86 23 89867567, in territory please dial 400 888 2008), should you need any travel assistance service, advice, enquiries or handling claims.
2. 本保险的保险责任以相关保险条款的约定为准。Insurance responsibility see clauses please.
3. 为了保障您自身的权益，请仔细阅读理解保险合同的各项约定，尤其是免除保险人责任的约定。保险条款可通过保险人的业务人员获得或登录网站<http://www.libertymutual.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400 888 2008或向保险人的业务人员询问保险合同各项规定，并听取保险人业务人员的说明。请确保您对保险人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无异议。In order to protect your own interest, please read carefully the terms and conditions of this policy, especially the exclusions. The policy wording is available from our salesperson or on our website: <http://www.libertymutual.com.cn/>. Please call our service hotline 400 888 2008 or contact our salesperson to enquire the terms and conditions of this policy. Please make sure that you fully understand the explanations of our salesperson. With no enquiry, you are deemed to have fully understood the terms of conditions of this policy.
4. 未经保险人认可而支付的急诊室费用（Emergency Room）和救护车费用，保险人将按照当地一般医疗机构的收费标准核定实际费用并予以赔付，但不及时救治将危及生命安危或造成永久性残疾或留下永久性后遗症等情况不适用于本条款。请在就诊前拨打利宝24小时全球救援热线电话。



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