华泰保险
Huatai Insurance Group

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"安达天下"国际旅游保障计划（标准款）
Huatai AnDaTianXia International Travel Insurance Plan(Standard)

保单号码 **Policy No.:** HZWHT46041770447568

投保人 Applicant	姓名 Name	张三 ZHANGSAN	联系地址 Address	
	邮件地址 Email	chanpin-test@huize.com	联系电话 Contact No.	13800138000
被保险人 Insured Person	姓名 Name	张三 ZHANGSAN	出生日期 Date of Birth	1988 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	阿曼 Oman			
保险期间 Insurance Period	From自 2018 年(Y) 07 月(M) 21 日(D) 00:00 时起 (北京时间Beijing Time) To 至 2018 年(Y) 07月(M) 24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	200，000	
附加意外伤害双倍给付保险金 Double Indemnity	200，000	遭遇自然灾害或搭乘合法运营公共交通工具期间 Natural Disasters / Legal Public Transportation
附加旅行医疗费用保险金 Medical Expenses 包括海外紧急住院和紧急门诊医疗费用 Including overseas emergency hospitalization medical expenses and overseas emergency outpatient medical expenses	100，000	
附加住院津贴保险金 Hospital Income	300/天	免赔3天Waiting Period3 Days 最长赔偿90天Max 90 Days
附加医疗运送和送返保险金 Emergency Medical Evacuation & Repatriation	500，000	
附加可选保障：身故遗体送返保险金 Repatriation of Remains	100，000	丧葬保险金以16,000元为限
附加住院探望保险金 Compassionate Visit	8，000	
附加未成年子女送返保险金 Child Repatriation	5，000	
附加个人行李及随身物品保险金 Personal Baggage / Belongings	3，000	每件/套限额1000 元 Limit per item or set of items RMB 1000
附加个人现金丢失保险金 Personal Money Loss	1，000	
附加旅行证件丢失保险金 Travel Documents Loss	5，000	
附加旅程延误保险金 Travel Delay	1，200	每延误5小时赔偿300 元 RMB 300 for every 5 hours delay
附加行李延误保险金 Baggage Delay	1，000	每延误8小时赔偿500 元 RMB 500 for every 8 hours delay
附加旅程阻碍保险金 Travel Disruption	5，000	
附加旅程取消保险金 Travel Cancellation	5，000	
附加个人第三者责任保险金 Personal Liability	800，000	
每人保险费 Premium per person	RMB 60.00	
总保险费 Total Premium	RMB 60.00	

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申根地区所有国家、美国、加拿大、澳大利亚、韩国、日本以及香港、澳门和台湾等国家和地区。战争（无论宣战与否）、军事行动、暴动或武装叛乱期间发生的意外事故为除外责任。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, South Korea, Japan, Hong Kong, Macau, and Taiwan.This insurance product does not apply to any accident occur during the war (whether or not declared), military action, insurrection, rebellion or revolution.

◆ 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.

◆ 本保单承保年龄范围限1至80周岁（含1周岁和80周岁），被保险人常住地为中华人民共和国境内。The age limit of Insured Persons under this Insurance Program is between 1-80 years of age (Including 1 and 80).The permanent residence of named insured is Mainland China.

◆ 在中国境内（不含港澳台）的外籍人士购买本产品需满足：至少在中国境内居住或工作满半年以上。不承保回原国籍。Any foreigner within Mainland China (excluding Hong Kong. Macau, and Taiwan) buys the product shall: living or working in Mainland China (excluding Hong Kong. Macau, and Taiwan) at least six months.The insurance product does not apply to any person who back to his (or her) original nation.

◆ 未满18周岁的未成年人身故保险金额限制按保监会相关规定执行，"意外伤害双倍给付保险金"不适用于未成年人。Under the age of 18 Minors death insurance amount limit according to the relevant provisions of the CIRC perform. The "Double Indemnity" benefit for Accidental Injuries is not applicable to minors.

◆ 71至80周岁的被保险人，其"人身意外身故、残疾"和"意外伤害双倍给付"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 / Disablement" and "Double Indemnity", 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182天。The maximum length of each insurance trip is 182 days if the insured period is one year.

◆ 本产品扩展承保在保险期间内被保险人被国家卫生防疫部门确定为感染禽流感而发生的医疗费用。但若被保险人在承保前已被确诊感染禽流感或被确定为疑似感染禽流感或因发生禽流感疫情被卫生部门要求隔离的，本产品不予承保。This Policy is extended to cover the insured's hospital daily allowance and medical expense occurring for the infection of Avian Influenza (AI) confirmed by the Department of Health during the policy period. The indemnity provided by this Policy does not apply to any insured who has been diagnosed with AI, or been suspected of being infected with AI, or been asked to be isolated by the Department of Health because of AI before the insurance application.

◆ 本保障计划在同一保险期限内每一被保险人投保以壹份为限，最高给付金额以保险单上载明的保险金额为限。The Insured can apply only one coverage in the same insurance period in Huatai. The total benefit payable is subject to the maximum limit as stated in the Policy.

◆ 24小时AA国际救援热线（+8610）51295700。The 24-hour Assist America Assistance Hotline （+8610）51295700.

◆ 保险人已将保险条款及附加险条款提供给投保人，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向投保人作了明确说明，投保人及所有被保险人对本保险合同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.ehuatai.com查询。Policyholder have received the policy wording and have fully understood the terms and condition of this policy, main wording and its riders, 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.ehuatai.com

◆ 投保人、被保险人可登录保险人网站www.ehuatai.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.ehuatai.com or dial customer service hotline 40060-95509 for policy validity.

华泰财产保险有限公司 个险承保专用章

公司总部地址：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.ehuatai.com	公司签章Insurer Stamp 出单日期Date of Issue： 2017年(Y) 07 月(M) 21 日(D)

注意Notes:

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华泰境外旅行人身意外伤害保险单被保险人名单
Huatai Overseas Travel Insurance Policy Insured Person List

华泰"安达天下"国际旅游保障计划（标准款）
Huatai AnDaTianXia International Travel Insurance Plan(Standard)

被保险人名单团体投保适用
Insured Person List (Group Only)

保单号码 Policy No.: HZWHT46041770447568

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)
张三 ZHANGSAN	88888888	1988-06-18

慧择
huize.com

华泰财产保险有限公司
个险承保专用章

公司总部地址：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.ehuatai.com	公司签章Insurer Stamp 出单日期Date of Issue： 2017年(Y) 07 月(M) 21 日(D)

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