全球救援服务热线
Global Assistance Hotline
+86 4006-366-366

前程似锦（基础版）-慧择留学保险计划二	出单号 Issure No.:180502005627001	出单日期 Date of Issure:2018-05-02 10:07:46(BJT)
	生效日 Policy Effective Date:2018-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2018-07-17 23:59:59(BJT)
	投保人 Policyholder:张三 ZHANGSAN	目的地 Destination:日本 Japan

保障利益 / Benefits	保额 / Limit(RMB)
意外身故及伤残 Accidental death and disability	300,000
意外医疗（每次事故免赔额500元，100%赔付） Accident medical treatment (500 deductible for each accident, 100% payment)	60,000
意外每日住院津贴（150元/天,30天为限）Accidental Hospital Income(RMB 150/day, Limited to 30 days)	4,500
突发急性病医疗（每次事故免赔额500元，90%赔付） Sudden acute medical treatment (500 deductible for each accident, 90% compensation)	3,000
紧急医疗运送送返 Emergency medical evacuation/repatriation	300,000
身故遗体送返(其中丧葬保险金以2万元为限）Repatriation of remains (the funeral solarium is limited to RMB 20000)	100,000
亲属慰问探访费用 Compassionate visit of family and friend members	10,000
传染病强制隔离每日津贴（200元/天，30日为限） Compulsory quarantine (RMB200 per day,30 days limited)	6,000
绑架及非法拘禁每日津贴（200元/天，30日为限） kidnapping and illegal detention (RMB200 per day,30 days limited)	6,000
旅行证件损失 Loss of travel documents	4,000
个人及宠物责任 Personal or pets liability	300,000

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12-40周岁，以保单生效时的周岁年龄为准。 The insurance age is 12-40 years, whichever is the age of the insurance policy.
* 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,则以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 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）游学期间的保险责任。 This insurance only covers the insurance liabilities during the study tour outside the mainland of People's Republic of China (including Hongkong, Macao 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径索马里、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。 Under any circumstances, this policy does not cover any trips directly or indirectly to the following countries: Somalia, Libya, Liberia, Syria, Afghanistan, North and south of Sultan, the Democratic Republic of Congo, Iraq, Central Africa, Yemen, Palestine and other countries or districts under warfare status or have declared a state of emergency when apply for the insurance, or accident occur in the above-mentioned countries or districts during the travel.
* 本保险计划不承保以尼泊尔登山为出行目的的旅行。 The insurance scheme does not cover travel for Nepal mountaineering purposes.
* 本保险产品的单次承保最长期间为180天。 The single insurance coverage for this insurance product is 180 days long.
* 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：不听从导游、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..

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium(RMB)
张三 ZHANGSAN	8888888	1988-06-18	法定	240
总保费				240

保单在线查询
Website
www.qhins.com

24小时紧急救援和医疗安排服务热线
24-hour Emergenct Rescue and Medical Arrangerment Hotline
+86 4006-366-366

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