

平安养老保险股份有限公司
Ping An Annuity Co., Ltd.
境外旅游险“普通型”电子保单
Overseas travel insurance "Normal" insurance policy

保单号Policy No.: PC0500A127631147

投保人 Applicant	姓名Name	张三	证件类型ID Type	其他
	性别Sex	男	证件号码ID No.	88888888
被保险人 Insured Person	姓名Name	张宝贝	证件类型ID Type	其他
	出生日期Date of Birth	1995年06月18日	证件号码ID No.	8888888888
	性别Sex	男	电话Telephone No.	13800138000
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		
保险费Total Premium	RMB27.00			
保险期限	From 自2018年08月01日00:00时起（北京时间Beijing Time） To 至2018年08月05日00:00时止（北京时间Beijing Time）			

保险责任Insured Liability:

保障类型 Type of insured	保障责任Insurance benefits	保险金额（人民币：元）Sum insure (RMB: yuan)
保险责任及保障 Scope of insurance	意外身故及伤残accidental death and disability	200000（伤残按评定标准赔付）Disability pay by evaluation standard
	遗体遣送mortal remains repatriation	40000（按其发生的合理费用给付）According to the reasonable expenses to pay
	急性病身故death from acute disease	100000（30日内因急性病而身故）Due to acute disease die in 30 days
	意外及急性病医疗Accident and sudden acute disease acute medical	50000（免100按90%赔付）Exempt 100 Yuan pay by 90%
	意外住院津贴accident benefits of hospitalization	50元 / 天 50 Yuan per day
保障地域范围 Destination	中国大陆以外的国家和地区，包括台湾、香港、澳门地区 Countries or areas outside mainland China, include Taiwan, Hong Kong and Macao	

投保人申明

平安养老保险股份有限公司已提供本人所投保的意外伤害保险的电子保单， 对上述内容及保险责任进行了说明，尤其是对免除保险人责任条款、合同解除条款进行了明确说明。本人对上述全部内容均已认真阅读、理解并同意遵守。

Ping an life insurance co., LTD. Has been to provide me the insured accident injury insurance policy, illustrates the contents and the insurance liability, especially to the insured liability waiver, termination of the contract terms and conditions specified. I have all of the above content have been carefully read, understand and agree to abide by it.

投保人了解并愿意遵守保险人关于“明确禁止工作人员以及代理人为客户提供代投保服务，请客户务必亲自投保，以保障自己的合法权益；如代为投保的，视为客户和代投保人之间的特别授权，与保险公司无关”的规定。

Policy-holder to understand and are willing to abide by the insurer about "explicitly banned staff and agents to provide insurance services, please make sure that the customer in person insurance, to protect the legitimate rights and interests of oneself; as on behalf of the insured, as a special authorization between customers and generation of policy-holder, has nothing to do with the insurance company".

投保人承诺亲自完成本保险的投保程序。在投保过程中，投保人填写的信息均真实、准确、无虚假记载。对于保险公司在投保过程提供的所有内容，尤其是保险条款均已认真阅读、理解并同意遵守。

Policy-holder is committed to the completion of this insurance department in person insurance program. In the process of insurance, policy-holder is fill in the information are true, accurate and no false record. For insurance companies provide all the content in cast process, especially the clauses have been carefully read, understand and agree to abide by it.

销售单位Sold by: 慧择网



法律释义以中文为准! The Chinese version shall prevail for legal definitions!

一、保险责任适用条款Stipulations for insured liability:

《平安旅行意外伤害保险(2013版)条款》(P1130)(平保养发[2013]204号,2013年11月呈报中国保监会备案)、《平安航空旅客意外伤害保险(2013版)(A款)条款》(P1127)(平保养发[2013]204号,2013年11月呈报中国保监会备案)、《平安意外住院津贴医疗保险条款》(P0310)(平保养发[2010]135号,2010年8月呈报中国保监会备案)。

Ping An Travel Accidental Injury Insurance (2013 Version)(Ping Bao Yang Fa[2013] No. 204, submitted to the China Insurance Regulatory Commission for the record in Nov. 2013)、Ping An civil aviation Accidental Injury Insurance (2013 Version)(A Type)(Ping Bao Yang Fa[2013] No. 204, submitted to the China Insurance Regulatory Commission for the record in Nov. 2013)、Ping An Hospitalization Allowance Medical Treatment Insurance (PingBaoYangFa [2010] No. 135, submitted to the China Insurance Regulatory Commission for the record in Aug 2010)

具体条款内容请查询Stipulations for insured liability inquire address: <http://annuity.pingan.com/gongkaixinxipilu/baoxianchanpinmulujitiaokuan.shtml>

在本合同有效期内,本公司承担下列保险责任During the effective period of the Contract, the Company will bear the following insurance liabilities according to the provisions:

(一) 意外身故保险金Accidental death benefits

被保险人因遭受意外事故,并自事故发生之日起 **180日内**因该事故身故的,本公司按其保险金额给付意外身故保险金,对被保险人的保险责任终止。If the insured suffers from an accident when he or she, dies for this accident within 180 days after occurrence of this accident, the Company will pay accidental death benefits at the sum insured for accidental injury and the insurance liability for the insured shall terminate.

(二) 意外伤残保险金Accidental disability benefits

被保险人因遭受意外事故,并自事故发生之日起**180日内**因该事故造成本合同所附《人身保险伤残评定标准》所列伤残项目的,本公司依照该标准规定的评定原则对伤残项目进行评定,并按评定结果所对应标准规定的给付比例乘以其意外伤害保险金额给付意外伤残保险金。如治疗仍未结束的,按事故发生之日起第180日的身体情况进行伤残鉴定,并据此给付意外伤残保险金。

被保险人该次意外事故导致的伤残合并前次伤残可领较严重项目意外伤残保险金的,按较严重项目标准给付,但前次已给付的意外伤残保险金(投保前已有或因责任免除事项所致《人身保险伤残评定标准》所列伤残的,视为已给付意外伤残保险金)应予以扣除。

《人身保险伤残评定标准》对功能和残疾进行了分类和分级,将人身保险伤残程度划分为一至十级,最重为第一级,最轻为第十级。与人身保险伤残等级相对应的保险金给付比例分为十档,伤残程度第一级对应的保险金给付比例为 100%, 伤残程度第十级对应的保险金给付比例为 10%, 每级相差 10%。

被保险人的意外身故保险金及意外 伤残 保险金的累计给付金额以被保险人的意外伤害保险金额为限,累计给付金额达到其意外伤害保险金额时,对被保险人的该项保险责任终止。

During the insurance period, where an Insured sustains an incident which results in disability listed in the Standards on Assessment of Disabilities for Personal Insurance enclosed in this Contract, the Company shall assess the disability in accordance with the Standards, and the Company shall pay the Insured the disability benefit equal to the benefit limit multiplied by a benefit ratio in accordance with the assessment results. Where the treatment for the Insured is not complete, the degree of disability shall be assessed based on the physical conditions of the Insured on the 180th day of the incident, and the disability benefit shall be paid accordingly.

If the disability caused by an incident can be combined with that caused by a previous incident for the Insured to receive a disability benefit corresponding to a more serious disability item, the Insured will receive the disability benefit corresponding to that more serious disability item. However, the disability benefit already paid for the previous incident shall be deducted (if a disability item listed in the Standards on Assessment of Disabilities for Personal Insurance exists before the application or is caused by an exclusion, it shall be deemed that the disability benefit has been paid by the Company previously).

The personal insurance disability evaluation criteria of function and disability has carried on the classification and grading, could be divided into a personal insurance degree of disability to ten steps, the heaviest as the first level, the lightest to the tenth grade. And personal insurance disable degree level corresponding proportion is divided into 10, the benefit is the corresponding is the first step on the degree of disability insurance payment ratio is 100%, the degree of disability level corresponding to 10% premium within 10, a 10% per level.

For each Insured, the accumulated payment of the death benefit and the disability benefit may not exceed the Insured's accidental injury benefit limit, total payment amount reaches its accident injury insurance amount, of the insurance on the insured liability shall be terminated.

(三) 医疗保险金Medical Benefit

被保险人在**旅行期间**每次因遭受意外事故或突发急性病,并在意外事故发生或急性病发作之日起**3日内**在医院进行治疗的,本公司就其该次治疗开始之日起**30日内**发生的、符合当地社会基本医疗保险规定的合理医疗费用,扣除人民币100元免赔额后,按照**90%比例**给付意外医疗保险金。

被保险人不论一次或多次遭受意外事故而造成合理医疗费用的,本公司均按上述约定分别给付意外医疗保险金,但累计给付金额以被保险人的意外医疗保险金额为限,累计给付金额达到其意外医疗保险金额时,对被保险人该项保险责任终止。

本公司在本合同保险责任范围内给付保险金,但若被保险人已从其它途径(包括但不限于社会医疗保险、公费医疗、工作单位、本公司在内的任何保险机构)获得补偿,对于与 当地社会医疗保险支付范围相符的合理医疗费用, 本公司在扣除其他途径已获得的补偿后,对于剩余部分费用根据本合同约定 在 医疗保险金额 的限额内 按照约定的免赔额和给付比例给付医疗保险金。

被保险人如在境外就医的,本合同保险责任范围内的合理医疗费用按国内当地相同治疗的平均水平确定。

If an Insured suffers from any accident or sudden acute disease during a trip and is committed to a hospital for treatment, the Company shall pay medical benefits after reducing the deductible of RMB 100 yuan and pay by 90% according to the reasonable medical expenses occurring within 30 days after commencement of the treatment and conforming to the local regulations concerning basic social medical insurance.

If the Insured suffers from accidents or sudden acute diseases for one or several times and incurs reasonable medical expenses, the Company shall pay accidental injury medical benefits respectively according to the above provisions, but the aggregate of the benefits paid sums up to the sum insured for the medical treatment of the insured. When the aggregate of the benefits paid sums up to the sum insured for the medical treatment of the Insured, the insurance liability for the Insured will terminate.

The Company shall pay benefits within the coverage under this Contract, but if the Insured has already obtained compensation from other sources (including but not limited to social medical insurance, medical insurance at public expense, employers, any insurance institution including the Company), and for reasonable medical expenses conforming to the scope of payment of local coverage of social medical insurance, the remaining expenses after deduction of the compensation already obtained by the Insured from other sources shall be reimbursed based on the deductibles and the reimbursement ratio stipulated in the Contract, and shall be limited to the benefit limit for medical insurance.

If the Insured receives medical treatment abroad, the reasonable medical expenses within the coverage of the Contract will be determined according to the average level of domestic same treatment.

(四) 急性病身故保险金 Death benefit due to a sudden acute disease

被保险人突发急性病，并自急性病发作之日起**30日内**因该急性病身故的，本公司按其急性病身故保险金额给付急性病身故保险金，对被保险人保险责任终止。

If during his/her trip, the Insured sustains a sudden acute disease and dies within 30 days since the occurrence of the disease, the Company shall pay the death benefit due to a sudden acute disease according to the sum insured for the death due to a sudden acute disease, and the coverage for the Insured shall terminate.

(五) 意外住院津贴 accident benefits of hospitalization

被保险人因遭受意外事故，并自事故发生之日起**180日内**因该事故经医院确诊必须住院治疗的，本公司对每份保险按其合理住院日数乘以10元给付意外住院津贴。**意外住院津贴的累计给付日数最多为180日，累计给付日数达到180日时，对该被保险人的保险责任终止。**

Because insurant suffers an accident, and from the date of the accident the hospital diagnosed internal cause of the accident must be hospitalized, the company of each insurance according to its reasonable hospital stay allowance pays accident hospitalized times ten Yuan. The daily allowance benefits of hospitalization are paid up to 180 days in the aggregate. When daily allowance benefits of hospitalization are paid to 180 days in the aggregate, the insurance liability for the insured will terminate.

(六) 遗体遣送费保险金 Benefit for mortal remains repatriation expense

被保险人在旅行期间因遭受意外事故或因突发急性病而身故，并需进行死亡处理或遗体遣返的，本公司就其发生的合理费用给付遗体遣送费保险金，但最高给付金额以遗体遣送费保险金额为限。遗体遣送费具体包含下列情形：

If the Insured dies as a result of an accident or a sudden acute disease during a trip and is in need of handling arrangements or repatriation of remains, the Company shall pay the benefit for mortal remains repatriation in terms of the reasonable expenses incurred, but the maximum amount may not exceed the limit for the benefit for mortal remains repatriation. Expenses for mortal remains repatriation cover the following circumstances:

- 1) 遗体转送回经常居住地：包括运送被保险人的遗体至其经常居住地的费用、灵柩费和运送灵柩的费用；
- 2) 遗体火化和转送骨灰回经常居住地：包括被保险人的遗体在其身故地火化的费用、骨灰盒的费用及骨灰盒转送回经常居住地的费用；
- 3) 就地安葬：将被保险人的遗体在其身故地就地安葬的相关费用。

1) Repatriation of mortal remains to the habitual residence: including the expense for repatriating remains of the Insured to the habitual residence, the coffin expense and the coffin transportation expense ;

2) Cremation of mortal remains and repatriation of the ashes to the habitual residence: including the expense for cremation of the remains of the Insured where he/she has deceased, the expense for the casket and the expense for repatriation of the casket to the habitual residence of the Insured;

3) Local burial: relevant expenses for burial of the mortal remains of the Insured where he/she has deceased.

本公司在本合同保险责任范围内给付遗体遣送费保险金，但因第三人原因导致被保险人遭受意外事故或突发急性病并身故的，本公司给付的金额以其遗体遣送发生的合理费用扣除依法应由第三人承担的部分后的余额为限。

The Company shall pay benefits of repatriation of mortal remains within the coverage under this Contract, but if the Insured dies as a result of an accident or a sudden acute disease due to reasons arising from a third party, the insurance benefits paid by the Company shall sum up to the remaining amount of the incurred reasonable expenses of repatriation of mortal remains after deduction of expenses that shall be borne by the third party according to law.

二、补充原则

本公司在本合同保险责任范围内给付保险金，但若被保险人已从其它途径（包括但不限于社会医疗保险、公费医疗、工作单位、本公司在内的任何保险机构）获得补偿，对于与当地社会医疗保险支付范围相符的合理医疗费用，本公司在扣除其他途径已获得的补偿后，对于剩余部分费用根据本合同约定在意外医疗保险金额的限额内按照约定的免赔额和给付比例给付意外医疗保险金。

The company in the contract within the scope of insurance liability to pay insurance benefit, but if the insurant has risen from other ways (including but not limited to the social medical insurance, medical treatment at public expenses, work units, the company of any insurance institutions) to obtain compensation, to match the local social medical treatment insurance to pay limits of reasonable medical expenses, the company is in after deducting other ways have obtained compensation, for the rest of the fees in accident medical treatment insurance amount according to the stipulation of this contract in accordance with the contract within the quota of the franchise and payment proportion pay accident medical treatment insurance benefit.

三、责任免除Exclusions

因下列情形之一导致被保险人身故、伤残或医疗费用支出的，本公司不承担给付保险金的责任：

The Company will not reimburse any insurance benefits if the insured dies or is disabled or incurs medical expenses due to any of the following circumstances:

(一) 投保人对被保险人的故意杀害、故意伤害；

The applicant kills or injures the insured intentionally;

(二) 被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施或自杀，但被保险人自杀时为无民事行为能力人的除外；

The insured intentionally injures himself/herself, commits a crime or resists any criminal coercive measure taken according to law or commits a suicide, unless the insured has no capacity for civil conduct at suicide;

(三) 被保险人殴斗、醉酒，主动吸食或注射毒品；

The insured fights, drinks excessively, or takes or injects drugs;

(四) 被保险人酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；

The insured drives under the influence of alcohol or without a valid driving license or the motor vehicle which does not have a valid driving permit;

(五) 战争、军事冲突、暴乱或武装叛乱；

War, military conflict, riot or armed revolt;

(六) 核爆炸、核辐射或核污染；

Nuclear explosion, nuclear radiation or nuclear pollution;

(七) 不孕不育治疗、人工受精、怀孕、分娩（含难产）、流产、堕胎、节育（含绝育）、产前产后检查以及由以上原因引起的并发症；

The fertility treatment or artificial fertilization the insured receives, or her gestation, parturition(including dystocia), miscarriage, abortion, birth control treatment (including sterilization), prenatal and puerperal examinations, as well as any complications thus caused;

(八) 椎间盘突出症（包括椎间盘膨出、椎间盘突出、椎间盘脱出、游离型椎间盘等类型，由此导致的身故、伤残、死亡处理或遗体遣返费支出除外）；

Intervertebral disc herniation (including intervertebral bulge, intervertebral protrusion, intervertebral prolapse, free intervertebral disc, etc, but excluding death and disability resulting therefrom);

(九) 被保险人因医疗事故、药物过敏或精神和行为障碍（依照世界卫生组织《疾病和有关健康问题的国际统计分类（ICD-10）》确定）导致的伤害；

The insured is injured due to medical accident, medicine allergy or mental and behavioral disorders (as determined according to the Tenth Revision of the International Statistical Classification of Diseases and Related Health Problems (ICD-10) released by the World Health Organization);

(十) 被保险人因妊娠（含宫外孕）、流产、分娩（含剖宫产）导致的伤害；

The insured suffers from any injury due to gestation (including ectopic pregnancy), miscarriage and parturition (including cesarean section);

(十一) 被保险人未遵医嘱，私自使用药物，但按使用说明的规定使用非处方药不在此限；

The insured takes any medicines without the permission of his/her doctor, but excluding the use of OTC medicines according to use instructions;

(十二) 被保险人从事潜水、跳伞、攀岩、蹦极、驾驶滑翔机或滑翔伞、探险、摔跤、武术比赛、特技表演、赛马、赛车等高风险运动；

The insured participates in diving, parachuting, rock climbing, bungee jumping, aerodone or paraglider driving, expedition, wrestling, martial art competition, stunt performance, horse racing, motor racing, or any other high-risk sport;

(十三) 被保险人感染艾滋病病毒或患艾滋病期间因疾病导致的(但由此导致的身故、伤残、死亡处理或遗体遣返费支出除外);

The insured is infected with AIDS virus or suffers from AIDS (with exclusion of death, disability, expenses arising from handling arrangements in the event of death of the insured or repatriation of remains);

(十四) 先天性畸形、变形和染色体异常;

Congenital malformation, deformation or chromosome abnormality;

(十五) 保险单中特别约定的除外疾病; Excluded illness specifically set forth in the policy;

(十六) 既往症; Anamnesis;

(十七) 疗养、矫形、视力矫正手术、美容、牙科保健及康复治疗、非意外事故所致整容手术;

The insured receives orthotherapy, vision correction operation, facial beautification, dental care, recuperatory therapy or cosmetic surgery not caused by any accident;

(十八) 被保险人健康检查、预防性治疗、针刺治疗或接种;

The insured receives health checkup, preventive therapy, acupuncture treatment or vaccination;

(十九) 被保险人非法搭乘交通工具或搭乘未经当地相关政府部门登记许可的客运交通工具;

The insured hitchhikes a passenger transportation vehicle that is not properly registered to the local competent authority, or hitchhikes a vehicle in an otherwise illegal way;

(二十) 猝死(投保人选择投保急性病身故责任的除外)。

Sudden death (except the insured against acute illness liability);

(二十一) 猝死、细菌或病毒感染(因意外伤害导致的伤口发生感染者除外)。

Sudden death, bacterial or virus infection (excluding wound infection due to an accident).

四、释义

【本公司】指平安养老保险股份有限公司。

【The Company】Means Ping An Annuity Co., Ltd.

【意外事故】指外来的、突发的、非本意的、非疾病的使身体受到伤害的客观事件。

【An Accident】Refers to any objective event of an extraneous, sudden, unintentional and non-disease nature that causes a bodily injury.

【猝死】指貌似健康的人因潜在疾病、机能障碍或其他原因在出现症状后 24 小时内发生的非暴力性突然死亡。猝死的认定,如有司法机关的法律文件、医疗机构的诊断书等,则以上述法律文件、诊断书等为准。

【Sudden death】Refers to the people who seems healthy die suddenly due to potential diseases, functional failure or other nonviolent reasons within 24 hours since symptoms appear. For the identification of a sudden death, if there are legal documents issued by judicial authorities or diagnosis-related documents issued by medical facilities, the abovementioned legal documents and diagnosis-related documents shall prevail.

【境外】指除中国大陆以外的国家和地区,包括台湾、香港、澳门地区。

【Overseas】Means countries or areas outside mainland China, including Taiwan, Hong Kong and Macau.

五、理赔报案电话: 95511*6, 被保险人仅限到平安养老保险深圳分公司办理理赔手续。

Claim report telephone: 95511 * 6, insurant go through the formalities of claims is only go to ping an life insurance branch in shenzhen.

六、本投保说明与本保险单中提及保险责任适用条款不一致的,以本保险单描述为准;未尽事宜按照上述条款执行。所有本公司之雇员、代理人及经纪人等均无权就本保险合同作出任何更改或附加,也不得向客户做与本保险合同不符的宣传和承诺。

This application instructions and referred to in this policy of insurance liability clause is not consistent, will be subject to this policy description; Matters not executed according to the above terms. All the company's employees, agents and brokers in the insurance contract have the right to make any changes or additional, nor do not in conformity with this insurance contract to the customer's propaganda and commitment.