

苏黎世财产保险（中国）有限公司
ZURICH GENERAL INSURANCE COMPANY(CHINA)LIMITED
个人人身意外伤害保险单
Individual Personal Accident Insurance Policy

保险合同号码 Policy No.: IPA2030500BJ	保险计划 Insurance Plan: 百万人生“计划B”			
投保人 Policyholder: 刘爱康	总保险费(含增值税) Total Premium(incl VAT): RMB 450.00元			
投保人证件类型 ID Type of Policyholder: 身份证	投保人证件号码 ID No.of Policyholder: 44010219840724xxxx			
被保险人信息 Insured Person Information				
被保险人姓名Name of Insured	出生年月日 Date of Birth	证件类型 ID Type	证件号码 ID No.	性别Gender
刘爱康	1984-07-24	身份证	44010219840724xxxx	男
职业Occupation of Insured : 办公室工作人员、内勤、文职人员				
身故保险金受益人列表Death Beneficiary Table (若未在投保单上填写, 则默认为被保险人的法定继承人 If not assigned in the application form, deem the payment as heritage)				
受益人姓名Name of Beneficiary	出生年月日Date of Birth(yyyy-mm-dd)	与被保险人关系Relationship to Insured	受益份额(%) Share of Death Benefit	
唐莉	1984-12-22	配偶	100	
保险期限 Insured Period (北京时间 Beijing Time) :从 From 2018-07-12 (yyyy-mm-dd) 00:00时Hrs 至 to 2019-07-11 (yyyy-mm-dd) 24:00时 Hrs 止				
地域限制Territory Limit: 全球 (但有除外国家见保单中的重要事项第6条规定) Worldwide but excluding countries listed in the clause 6 of Important Notice of the policy schedule.				

保险计划 Schedule of Benefits

保障项目Benefit Items	各被保险人的保险金额(人民币: 元) Maximum Limit Per Insured Person(RMB Yuan)
意外身故及伤残 Accidental Death & Dismemberment	300,000
乘坐特定营运交通工具(特指民航客机)意外身故及伤残Accidental Death & Dismemberment on designated transportation vehicle(hereby referred to aircraft) as fare-paying passenger	600,000
乘坐特定营运交通工具(特指公共客运轮船/客运轨道列车)意外身故及伤残Accidental Death & Dismemberment on designated transportation vehicles(hereby referred to ships/rail trains) as fare-paying passenger	300,000
乘坐特定营运交通工具(特指公共交通工具)意外身故及伤残 Accidental Death & Dismemberment on designated transportation vehicle(hereby referred to Public Transport Motor Vehicle) as fare-paying passenger	300,000
驾驶及乘坐非营运客车意外身故及伤残(不适用于未满18周岁的未成年人) Accidental Death & Dismemberment when riding/driving non-commercial vehicle (Insured Person aged under 18years is Not Covered)	300,000
意外医疗费用补偿 [*注1] Accidental Medical Expense [*Note1]	15,000
意外住院基本保险金(普通病房)(同一意外事故的住院治疗, 最高赔偿100天) [*注2] Accidental Hospital Cash (standard room)(up to 100 days payable per accident) [*Note2]	300/天
意外住院双倍保险金(重症病房)(同一意外事故的重症监护病房治疗, 最高赔偿 30 天) [*注2] Double Indemnity of Accidental Hospital Cash(confined to ICU) (up to 30days payable per ICU confinement due to accident) [*Note2]	600/天

备注 Notes

*注1 Note 1:

(1)若任何被保险人没有公费医疗、社会基本医疗保险或任何被保险人未从公费医疗、社会基本医疗保险取得医药费用补偿, 则本保险公司对该被保险人在意外医疗费用补偿保障项下支付的赔偿金额每次意外事故最高以上表所载该保障项下该被保险人相应的保险金额为限。

(2)若任何被保险人拥有且已从公费医疗或社会基本医疗保险取得医药费用补偿, 则本保险公司对该被保险人在意外医疗费用补偿保障项下支付的赔偿金额每次意外事故最高以上表所载该保障项下该被保险人相应的保险金额的105%为限, 但须扣除该被保险人任何已取得的医药费用补偿。

(1)The Insurer shall reimburse any Insured Person under the Accidental Medical Expense benefit up to the limit under the said benefit stated in the above Schedule as applicable to such Insured Person if such Insured Person has no social medical insurance or is not entitled to publicly funded free medical care or could not obtain reimbursement from the foresaid social medical insurance or publicly funded medical care.

(2)If any Insured Person has social medical insurance or is entitled to publicly funded social medical care and got reimbursement from the foresaid social medical insurance or publicly funded medical care, the Company shall reimburse the Insured Person under the Accidental Medical Expense benefit up to 105% of the limit under the said benefit stated in the above Schedule as applicable to such Insured Person. However, the Company will only be liable for the balance by deducting any acquired medical reimbursement.

*注2 Note 2:

对被保险人任意一天的住院治疗, 保险人只能按意外住院基本保险金或意外住院双倍保险金给付其中一项。

For any day of hospitalization, Accidental Hospital Cash(standard room) and Double Indemnity of Accidental Hospital Cash(confined to ICU) benefits will be offset by each other, only either of these two will be paid by the Insurer.

重要事项 Important Notice :

1. 为了保障您自身的权益，请仔细阅读理解保险合同的各项规定，尤其是免除保险人责任的规定。保险条款可通过本保险公司业务人员获得或登陆保险公司网站www.zurich.com.cn查阅。您可致电客户服务电话：(86) 400 615 5156或向保险公司业务人员询问保险合同各项规定，并听取保险公司业务人员的说明。请确保您对保险公司业务人员的说明完全理解，没有异议。

In order to protect your own interests, please read carefully the terms and conditions of this Policy, especially the exclusions. The policy wording is available from our salespersons or on our website: www.zurich.com.cn. Please call our service hotline (86) 400 615 5156 or contact our salespersons to enquire the terms and conditions of this Policy. Please make sure that you fully understand the explanations of our salespersons.

2. 本保险单与投保单、报价单（如有）、保险条款、批单或批注（如有）及其它约定书均为保险合同的构成部分。若中文版本与英文译本有异，请以中文版本内容为准。

This Policy Schedule and Application Form, Quotation (if any), policy wording, any endorsement attached hereto or marked thereon (if any) and any other written agreement shall form integrated parts of this Policy. Should there be inconsistency between the Chinese version and the English translation, the Chinese version should prevail.

3. 本保险仅承保在保险期间内有182天以上居住在中国大陆境内（不包含香港，澳门和台湾）的人员。

This Policy does cover only the persons who regularly live within Mainland China (not including Hon Kong, Macau and Taiwan) for 182 days or longer during the policy period.

4. 保险计划A及计划B的被保险人的投保年龄为出生满6个月至65周岁；计划C及计划D的被保险人的投保年龄为18周岁至65周岁。“驾驶及乘坐非营运客车意外身故及伤残”保障不适用于未满18周岁的未成年人。未满18周岁未成年人的身故保险金额给付以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（即不满10周岁的，为人民币20万元；已满10周岁但未满18周岁的，为人民币50万元）或本合同约定的保险金额为限，两者以较低者为准。未满18周岁的被保险人，如果其以死亡为给付保险金条件的保险金额（包括在所有商业保险公司所购买的保险）超出中国保监会所规定的限额（即不满10周岁的，为人民币20万元；已满10周岁但未满18周岁的，为人民币50万元）须特别告知，否则本保险公司可能对超出限额的部分不承担保险责任。

Eligible age limit should be 6months to 65 years for Plan A & Plan B, 18years to 65 years for Plan C & Plan D. Any Insured Person under 18 years old shall not be covered under benefit of "Accidental Death & Dismemberment when riding/driving non-commercial vehicle". For insured person under 18 years old, the limit of death benefit shall be subject to the limit regulated by CIRC (China Insurance Regulatory Commission) (RMB 200,000 for aged under 10 years and RMB 500,000 for aged above 10 years but under 18 years)when the accident happens or the limit agreed under this Policy, whichever is the less. The specific notice should be given to the Insurer where the death benefit offered by all the commercial insurance policies for any insured under 18 years old exceed the death benefit limit regulated by CIRC, the Insurer may not be liable for any amount in excess of this regulatory limit.

5. 保险计划A、B、C仅适用于《百万人生职业类别表2017版》所列的职业类别为1-3类的从业人员投保；保险计划D仅适用于年收入不低于人民币10万元的且为《百万人生职业类别表2017版》所列的职业类别为1-2类的从业人员投保。本保险公司保留要求被保险人提供投保时固定收入证明作为索赔必要材料的权利。

Eligible Insured Person for Insurance Plan A, Plan B, Plan C should be of occupational class 1- 3 listed in the 《Millionaire PA Occupational Classification 2017》. Eligible Insured Person for Insurance Plan D should be of occupational class 1- 2 and with annual income no less than RMB 100,000. The Insurer reserves the right to request the Insured Person to provide proof of income at time of application if the Insured Person files a claim.

6. 本保险不承保在下列国家期间发生的保险事故：伊朗、北朝鲜、北苏丹、缅甸、古巴、阿富汗、乍得、海地、伊拉克、索马里、叙利亚、刚果（金）、巴基斯坦及其它处于战争状态或已被宣布为紧急状态的国家或地区。

This policy will not cover any loss, injury, damage or legal liability arising out of the travel in, to, or through Iran, North Korea, Sultan, Burma, Cuba, Afghanistan, Chad, Haiti, Iraq, Somalia, Syria, Democratic Republic of Congo, Pakistan and countries or regions engaged in the war or declared engaged in the state of emergency.

7. 本保险产品针对同一保险期间每一被保险人限购壹（1）份，多投无效。

Only one policy for an Insured in the same insured period shall be valid. Duplicated application should be void.

8. 意外医疗费用补偿、意外住院基本保险金以及意外住院双倍保险金保障项目的指定医院不包括所在地位于北京平谷地区的任何医疗机构。

Benefits of Accidental Medical Expense, Accidental Hospital Cash (standard room), Double Indemnity of Accidental Hospital Cash (confined to ICU) under this insurance shall not cover any loss incurred within any medical institution located in Pinggu District of Beijing.

签发日期（年/月/日） Issuance Date (Y/M/D): 2018-05-07

销售机构 Agent /Broker Name: XX 保险经纪有限公司

经办人 Handled by: Joanne Huang

公司签章 Company Chop:

