

华泰境外旅行人身意外伤害保险保险单
Huatai Overseas Travel Insurance Policy
全球旅行保障计划经济型
Global Travel Insurance Plan Budget

保单号码Policy No. : HK06N146621900000478

华泰财产保险有限公司（以下简称“保险人”）根据投保人/被保险人申请，在投保人按约定支付保险费后，依照本保险单所载条款和附加条款、批单及其他约定条件，承担保险责任。本保险合同自保险人同意承保之日起成立。In consideration of the premium being paid by the APPLICANT/INSURED to HUATAI PROPERTY & CASUALTY INSURANCE CO.LTD(hereinafter called "The Insurer") and in reliance upon the written statements and declarations contained in the Proposal which shall be deemed to be the basis of this Policy the Insurer agrees to indemnify the insured in accordance with the specific Coverage Part identified in Schedule as being part of this Policy. THIS POLICY OF INSURANCE is always subject to the terms and conditions contained herein or endorsed hereon including clauses and memoranda incorporated by the Insurer from time to time. This insurance contract will be effect since the date of the insurer agrees to the insurance.

投保人 Applicant	名称/姓名 Name	测试保单 CESHI	联系电话 Telephone	13800138000
	证件类型 IDType	其它	证件号码 ID No.	HZ888999
被保险人 Insured Person	姓名 Name	测试保单 CESHI	出生日期(年/月/日) Date of Birth(y/m/d)	1988年06月18日
	证件类型 IDType	其它	证件号码 ID No.	HZ888999
	被保险人人数 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 No.of Insured Person 1Persons, the details as per the Insured Person List			
身故受益人 Death Beneficiary	法定 除合同另有约定外，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 Insurance Period	吉尔吉斯斯坦 Kyrgyzstan			
保险期间 Insurance Period	From自2020年(Y)04月(M)16日(D) 00:00时起（北京时间Beijing Time） To 至2020年(Y)04月(M)18日(D) 00:00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	
境外旅行人身意外伤害保险身故/伤残 Acc. Death, disability or burns		100,000		
附加旅行医疗费用 Overseas medical expenses		300,000		
附加医疗运送送返 Emergency medical evacuation		300,000		
其中身故遗体送返 Repatriation of remains		80,000	当地丧葬费15,000元Local funeral expenses RMB15,000	
附加旅程延误 Travel delay		750	延误5小时及以上一次性赔偿250元，非全年保障仅限赔偿一次 For a delay of 5 hours and above, a one-time compensation of 250 yuan, non annual guarantee is only one compensation.	
每人保险费 Premium per person	人民币RMB （大写Capital Letter）肆拾零元整 （小写Lowercase）¥40.00			
总保险费 Total Premium	人民币RMB （大写Capital Letter）肆拾零元整 （小写Lowercase）¥40.0			

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 detail Coverage and Exclusion List 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（奥地利、比利时、丹麦、芬兰、法国、德国、冰岛、意大利、希腊、卢森堡、荷兰、挪威、西班牙、葡萄牙、瑞典、瑞士、波兰、捷克、爱沙尼亚、立陶宛、斯洛伐克、匈牙利、斯洛文尼亚、拉脱维亚、马尔他、列支敦士登）、美国、加拿大、澳大利亚、新西兰、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 (Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Spain, Portugal, Sweden, Switzerland,

Poland, Czech, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Latvia, Malta, Liechtenstein), U. S. A., Canada, Australia, New Zealand, 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.

◆18周岁以下未成年人身故保险金额限制按保监会相关规定执行。Under the age of 18 Minors death insurance amount limit according to the relevant provisions of the CIRC perform.

◆71至80周岁的被保险人, 其“人身意外身故、残疾”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 the premium remains unchanged.

◆每一被保险人就同一旅行仅限在华泰财险投保一份旅行险(包括航意险)产品, 若投保2份或2份以上任何旅行险或航意险产品(不包括团体保险), 且在不同产品中有相同保险利益的, 则保险公司仅按保额最高者作出赔偿。

Every insured person will have a travel insurance (including air aviation accident insurance) products for the same trip only in Huatai Property Insurance. The insurance company only makes compensation according to the maximum insured amount of insurance, if you want to insure 2 or more than 2 travel risks or air aviation accident (excluding group insurance) and have the same insurance interest in different products.

◆因乘坐泰国东方航空(航班代码: OX)导致的旅行延误、旅行取消不属于保险责任范围。

Travel delays and travel cancellation led by Thailand Eastern Airlines (flight code: OX) are not within the scope of insurance coverage.

◆投保一年期保障, 保障期限内单次旅行不限天数。The duration of each trip is not limited 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 at the same insurance period in Huatai. The total benefit payable is subject to the maximum limit as stated in the Policy.

◆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.

◆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内容, 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pc.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: pc.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.

◆“附加旅程延误”和“附加行李延误”责任不保障被保险人所乘坐航班的购票时间在原定起飞时间24小时以内的情形, 且保险事故发生后须30天以内向保险人报案。对于超过30天及以上报案, 导致保险人无法核实保险事故真实性的, 保险人不予赔付。Travel Delay or Baggage Delay benefits are excluded for any flight with tickets bought (or changed) within 24 hours before the original flight time. The claim shall be reported to the insurer within 30 days after the insurance accident happened. The insurer will reject any claim which is reported after 30 or more days if the late report leads to insufficient validation of the claim.

保险人地址Address: 中国北京市金融大街35号国际企业大厦B座19层

咨询电话Consultation Hotline: 40060-95509

报案电话Claim Hotline: 40060-95509

保险人网址Website: http://pc.ehuatai.com

保险人(签章) Insurer Stamp:

保险人授权签字Authorized Signature:

销售机构Sales Department: 华泰财产保险有限公司

签单日期Date of Issue: 2019年04月17日

复核Checking:

制单Operation:

经办Salesperson:

注意NOTES:

收到本保险单, 请立即核对, 如有错误, 立即通知保险人更正。Upon receiving this Policy, please check, and if there should be any error, contact us for correction.

尊敬的客户：投保次日起，您可以通过本公司网页www.ehuatai.com、客服电话40060-95509、营业网点核实保单承保和理赔信息，若对查询结果有异议，可在网站留言、通过客服电话或向营业网点反馈。Dear Customer: You can check your policy information or claim status from the next day of your application through our company's website www.ehuatai.com, customer hotline 40060-95509, or business branches. If you have anything unclear about the results, you can leave message and provide feedback in the website, to customer service representative or to business branch officer accordingly.

本保险单的中文、英文约定不一致的，以中文约定为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.



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保单号码Policy No.: HK06N146621900000478

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)	身故受益人 Death Beneficiary
测试保单	HZ888999	1988年06月18日	法定
保险人地址Address: 中国北京市金融大街35号国际企业大厦B座19层 咨询电话Consultation Hotline: 40060-95509 报案电话Claim Hotline: 40060-95509 保险人网址Website: http://:pc.ehuatai.com		保险人(签章) Insurer Stamp: 保险人授权签字Authorized Signature: 销售机构Sales Department: 华泰财产保险有限公司 签单日期Date of Issue: 2019年04月17日	



华泰“全球旅行保障”境外旅行人身意外伤害保险条款清单

条款名称	备案号
华泰财险境外旅行人身意外伤害保险	(华泰财险)(备-普通意外保险)【2018】(主) 010号
附加旅行医疗费用保险条款	华泰(备案)[2009]N231号
华泰财险附加医疗运送和送返保险	(华泰财险)(备-其他)【2018】(附) 024号
华泰财险附加旅程延误保险	(华泰财险)(备-其他)【2018】(附) 020号
附加禽流感疾病扩展条款	华泰财险(备-健康)【2013】(附) 90号

具体条款, 请登录华泰财险官网地址<http://pc.ehuatai.com/>, 在“公开信息披露”的”保险产品条款”中查询下载。

