



保险单 POLICY SCHEDULE

慧择“集结号” - 户外运动救援保险 HZ ASSEMBLY

保单号 Policy No: 21010000836150000020
 投保人 Policyholder: 张三
 保险合同类型 Policy Plan: 全年保障 Annual Cover
 保险计划 Insurance Plan: 计划 A - 全年保障 Plan A - Annual Cover
 保险合同生效日 Policy Effective Date: 2015-9-12 (年/月/日 Y/M/D) 00:00:00hrs (北京时间Beijing Time)
 保险合同满期日 Policy Expiry Date: 2016-9-11 (年/月/日 Y/M/D) 23:59:59hrs (北京时间Beijing Time)
 保险期间 Insurance Period: 366 天 Days 旅游目的地 Travel Destination: 境内 Domestic
 总保险费 Total Premium: RMB 200.00 承保运动风险等级 Covered Sport Risk Type:1-3

保险利益明细表 Schedule of Benefits

承保项目 Coverage	各被保险人保险金额 (人民币:元) Maximum Limit Per Insured(RMB:Yuan)	
	成年人Adult	未成年人Minor
1. 人身意外伤害 Personal Accident		
意外身故身故、烧伤及残疾保险金 Accidental Death, Burns & Dismemberment	100,000	100,000
2. 医疗及相关费用 Medical and Related Expenses		
意外医疗费用 Accidental Medical Reimbursement	20,000	20,000
(每次事故免赔Deductible: RMB100 per accident)		
*其中救护车费用 Ambulance fee	200	200
3. 24小时全球紧急救助服务 (包括医疗运送和送返、身故遗体送返及丧葬费用) Emergency Assistance Service(incl. Emergency Evacuation & Repatriation, Repatriation of Mortal Remains)	50,000	50,000
*其中身故遗体送返及丧葬费用限额 repatriation of Mortal Remains Limited to	50,000	50,000
*其中丧葬费用限额 Funeral Expense Limited to	16,000	16,000
4. 旅行个人责任 Personal Liability	10,000	10,000

备注Notes:
 1. 您在旅途中需要任何紧急援助, 请直接拨打慧择保险网24小时客服热线4006 366 366。另外, 您可在工作时间(周一至周五9:00-17:30)致电95550, 或登陆本公司网站www.axatp.com查询您保障的详细信息。Please call the 24-hour hotline line at 4006 366 366, should you need any travel assistance service. You could also contact 95550(Monday to Friday, 9:00-17:30) or enter our homepage www.axatp.com to verify your coverage.
 2. 根据保监会(2010)95号的规定, 对于父母为其未成年子女投保的人身保险, 在被保险人成年之前, 各保险合同约定的被保险人死亡给付的保险金额(包括在所有商业保险公司所购买的保险, 但不包括投资连结保险、万能保险以及航空意外伤害保险)总和、被保险人死亡时各保险公司实际给付的保险金总和均不得超过人民币10万元。故对被保险人的投保限额超过10万元的, 我公司不再承保; 若尚未达到限额的, 本公司仅就差额部分进行承保。Any insured under 18 years old, if he/she, before the inception of this policy, has other insurance policy/policies that offer(s) death benefit (except unit-linked insurance, universal insurance and aviation personal accident insurance), the death benefits provided by this policy will be excess in all instances to the other insurance policy/policies and the total death benefits of the other insurance policy/policies and this policy shall not exceed the death benefits limit- RMB 100,000 for person under 18 years old as specified by China Insurance Regulatory Committee in regulation (2010) #95.
 3. 本计划的成年人投保年龄为18周岁至80周岁, 未成年人的投保年龄为1至17周岁。61周岁至80周岁的被保险人, 其“意外身故身故、烧伤、残疾保险金”和“医药费用补偿”的保险金额为上表所载金额的一半, 保险费维持不变。The adult Insured Persons must be from 18 to 80 years of age inclusive and the juvenile Insured Persons must be from 1 to 17 years old upon application. For any Insured Person aged from 61 to 80 years old, Maximum Limits under "Accidental Death, Burns & Dismemberment" and "Medical Reimbursement" benefits will be reduced to half of Limits as above table stated while the premium remains unchanged.
 4. 运动风险等级释义: 第一级 初级户外运动, 包括户外旅游、远足徒步、健身登山、露营、非山地定向运动; 第二级 登山户外运动(3500米以下), 包括登山、山地穿越、山地定向运动、划船、游泳、拓展运动、自行车旅行、人工场地轮滑; 第三级 技术型户外运动(3500米以上), 包括自然场地攀岩与下降、溯溪、帆船、帆板、皮划艇、漂流、野外生存、山地越野轮滑、山地自行车越野、自驾车运动(3500米以下)、浮潜; 第四级 海拔户外运动(3500-6000米), 包括登山探险、攀岩、攀冰、滑雪运动, 还包括自行车运动(3500米以上-6000米)、自驾车运动(3500米以上-6000米)、潜水(下潜深度不超过15米, 有水下呼吸设备); 第五级 高山探险(6000米以上), 包括攀登运动、高山滑雪、极地探险, 还包括、蹦极、自由式潜水(下潜深度超过15米, 无水下呼吸设备)、无人区(沙漠、戈壁等)徒步穿越。Definition of Sport Risk Type: Type 1 primary outdoor sports, including outing, hiking, climbing, camp, non-mountainous directional movements; Type 2 mountain-climbing related sports under 3500 meters, including climbing, mountain crossing, mountain directional movements, boating, swimming, outdoor training sports, bicycle travelling, roller skating in man-made area; Type 3 technical outdoor sports under 3500 meters, including rock climbing in nature places, river trekking, sailing, sailboard, canoe, rafting, wilderness survival, Skating, BMX, mountain bike, cross-country car movement (below 3500 meters), snorkeling; Type 4 high altitudes outdoor sports, including climbing explore, rock climbing, ice climbing, skiing, bicycle sports (between 3500 to 6000 meters), self-driving car (between 3500 to 6000 meters), diving (no deeper than 15 meters with breathing equipment under the water); Type 5 Alpine adventure (above 6000 meters), including climbing, alpine skiing, polar expedition, bungee, free diving (deeper than 15 meters without breathing equipment), hiking crossing the depopulated zone(desert, gobi, etc).
 5. 本保单除外活动包含: 滑翔翼、跳伞洞穴探险(非固定路线)、高山滑翔滑翔伞运动。General Exclusions: the accident occurring when the insured person takes part in soaring, gliding, parachute jumping, exploration of on-ground holes, flying (unless he takes a civil or commercial flight as a fee paying passenger).
 6. 全年保障计划单次旅行的最长保障期间为30天。The maximum duration of each insured trip is 30 days.

被保险人名单 Insured Person List

序号 No.	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 (Y/M/D)	与投保人关系 Relationship to the Policyholder	身故保险金受益人姓名及受益份额 Name of Beneficiary & Share of Benefits
1	张三	88888888	1980-6-18	本人 Policyholder	继承人 Heir



出单日期 Issue Date: 2015-9-9 18:44:51
 出单代理 Agency Name: 深圳市慧择保险经纪有限公司

安盛天平财产保险股份有限公司
 AXA Tianping Property & Casualty Insurance Company Limited

* 若英文译本与中文有异, 以中文版本为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.
 * 本保单条款、保险单、保险凭证、投保单、任何附属协议或附加合同以及批单共同组成本合同, 并按同一合同解释方式加以理解。The policy schedule, proposal form, policy wording, endorsements and other agreements, if any state form parts of the entire insurance contract.