2016新版慧择户外运动保障计划 I--计划A
STARRHuize Outdoor Sport Insurance I Plan A

保单号 Policy No: 1005349477	投保人 Policyholder: 张三
生效日 Policy Effective Date: 2016-12-01 00:00:00	出单日期 Date of Issue: 2016-10-21 09:34:01
到期日 Policy Expiry Date: 2016-12-05 23:59:59	目的地 Destination:

保险项目 Basic Benefits	保额（人民币：元） Maximum Limit(RMB)
意外身故、残疾 Accidental death and dismemberment	100,000
意外医疗（每次事故按80%赔付）	10,000
紧急医疗运送和送返 Medical Evacuation & Repatriation	20,000

备注 Notes:
* 所有的保险责任及条款均以史带财产保险股份有限公司签发的正式保险合同之相应条款为准。 All insurance benefits and terms and conditions shall be subject to the corresponding terms and conditions stated in a formal insurance policy issued by STARR P&C Insurance Company Limited of China.
* 被保险人的投保年龄为1到65周岁，以申请时被保险人的周岁年龄为准。 The age of insured is from 1 to 65 years old,subject to the Insured Person 's chronological age at application.
* 以上保障利益承保下列免核保运动项目：海拔6000米以下的休闲旅游、远足徒步、登山运动、山地穿越、露营、固定路线洞穴体验、野外生存、徒步穿越无人区（沙漠、戈壁等）；定向运动、拓展活动、场地趣味活动；自行车运动、山地自行车越野、场地/ 越野轮滑、自驾车旅行；游泳、潜水（下潜深度不超过18米）、溯溪、划船、帆船、帆板、皮划艇、漂流；人工/自然场地攀岩及下降、攀冰、滑雪运动；骑马游玩、马术培训、马术比赛（竞速赛、绕桶赛） The above insurance plan covers sports category: Below an altitude of 6,000 meters including tourism, hiking, mountaineering, hiking through mountain, camping, fixed routes caving, wildness survival, hiking through uninhabited region (desert and gobi, etc.)； Orienteering, outreach, site fun activity； Biking, cross-country mountain biking, artificial site /cross-country mountain roller skating, self-driving tour； Swimming, diving (descending to depths no more than 18 meters), river trekking, rowing, sailing, boardsailing, canoeing, rafting； Rock climbing and declining in artificial/natural site, ice climbing, skiing； Horse riding for fun, equestrian training, equestrian event (racing and barrel racing)
* 如果参加下列高风险运动项目，除非保险公司同意，否则不予承保：海拔6000米以上的攀登、滑雪、高山滑翔、跳伞、极地探险，非固定路线洞穴探险、蹦极、自由式潜水（下潜深度超过18米，无水下呼吸设备） Unless approved and underwritten by insurance company, following high risk sports are not covered: Over an altitude of 6,000 meters including mountaineering, skiing, alpine gliding, parachuting, polar expedition, non-fixed routes caving, bungee jumping, free diving (descending to depths more than 18 meters without underwater breathing apparatus)
* 投保单与报价单（如有）、保险条款、保险单、批单或批注（如有）及其它约定书均为保险合同的构成部分。 Application Form and Quotation Form(if any), all terms and conditions, schedule, endorsements or comments (if any) and other agreements constitute the entire Insurance Policy.
* 本计划仅承保在中国境内（不包含香港、澳门及台湾地区）的旅游及户外运动，不承保国外的旅行及户外活动。
* 若投保人在不同渠道为任一被保险人投保由史带财产保险股份有限公司（本公司）承保的多份意外身故、残疾保障、疾病身故或重大疾病保障（不包括团体保险），则本公司仅按其中保险金额最高者做出赔偿。 If Policyholder purchased several accidental death, dismemberments, burns insurance policies, sickness death or critical illness insurance policies (exclude: group insurance)from the Company through different channels for any one Insured Person, the Company shall only pay indemnity according to the Policy with the highest amount of Sum Insured.
* 按中国保监会规定，10周岁（不含）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累计身故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.
* 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）限投保壹份，以最先投保之保单为有效，超出部分视为无效，保险费将无息退还。 In the same insurance period, each insured person can only purchase one policy for the same product (including the same plan of the same product or different plans), only the first policy purchased is valid and the others will be void and the relevant premiums will be refunded.

史带财险客户服务热线：40099 95507 STARR Customer service hotline 提供保障内容、操作流程和理赔咨询服务。Provide benefits, operation process and claims enquiry. 查询详细保单条款，请访问policy.starrchina.cn For detailed policy wording, please visit policy.starrchina.cn	史带财险24小时全球救援服务热线 +86 21-38295959,+86 400-820-7031 24-hour STARR Global Assistance Hotline +86 21-38295959,+86 400-820-7031 提供旅行咨询、医疗安排和紧急救援服务。 Provide travel information, medical arrangement, emergency assistance service.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	保费 Premium(RMB)	受益 Beneficiary
张三	88888888	1988/06/18	12	法定
总保费Total Premium（RMB）			12.00	

史带财产保险股份有限公司
Starr Property & Casualty Insurance (China) Co., Ltd.

关心环境，提倡使用电子保单

销售渠道 Broker/Agent: 慧择网　　销售人员 Producer: AABA000006　联系方式 Contact No.: 4009995507