

保 险 单 POLICY SCHEDULE

美亚“畅游神州”境内旅行保障计划 Domestic Journey Safe Travel Protection Plan

保险合同号码 Policy No.: LSZAT64227

保险计划 Insurance Plan: 计划三 Plan 3

保险合同生效日 Policy Effective Date: 2018 年 YYYY 10 月 MM 18 日 DD 00:00:00 时 Hrs (北京时间 Beijing Time)

保险合同满期日 Policy Expiry Date: 2018 年 YYYY 10 月 MM 22 日 DD 23:59:59 时 Hrs (北京时间 Beijing Time)

投保人 Policyholder: 慧择测试保单

总保险费 Total Premium: CNY 100.00

保险计划 Schedule of Benefits

保险项目 Basic Benefits	各被保险人保险金额 (人民币: 元) Maximum Limit Per Insured Person (CNY)
意外身故及伤残保障 Accidental Death & Disability	600,000
-- 1至17周岁的未成年被保险人适用的保险金额 for insured person aged at 1-17 years old	100,000
-- 71至80周岁的被保险人适用的保险金额 for insured person aged at 71-80 years old	300,000
医药补偿 (含住院及门诊医药费用) Medical Reimbursement (covers inpatient and outpatient medical expenses)	50,000
-- 其中境内旅行的疾病医药补偿 for Sickness Medical Reimbursement for Domestic Travel	1,000
医疗运送和送返 Medical Evacuation and Repatriation	100,000
身故遗体送返 (其中丧葬费用以CNY16,000为限) Repatriation of Remains (Funeral expenses limited to CNY16,000)	20,000
每日住院津贴 (总赔偿日数以90天为限) Daily Hospital Income (Limited to 90 days)	50/天 Day
旅行延误 (每5小时延误赔偿额:CNY200) Travel Delay (CNY200 for every 5 hours of delay)	200
慰问探访费用补偿 Compassionate Visit	8,000
个人责任 Personal Liability	80,000
未成年人旅行送返费用补偿 Accompanying Minor Repatriation	5,000
旅行绑架及非法拘禁 (每24小时赔偿额:CNY3,000) Kidnap and Wrongful Detention (CNY3,000 for every 24 hours)	18,000
银行卡盗刷 (不适用于未成年人) Bank Card Fraudulent Charges (not applicable to Minor)	15,000

备注 Notes:

- * 为了保障您的利益,请在收到本保险单一周内拨打我公司服务热线400 820 8858核实保险单资料,包括保险单所列示的销售人员或销售中介机构信息。In order to protect your interests, please call our service hotline 400 820 8858 within one week upon receipt of policy to verify policy information, including the information of the salesperson or agency.
- * 任何年龄在18周岁以下的被保险人,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,否则保险公司可能对超出限额的部分不承担保险责任。The special 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 such death benefit limit as specified by China Insurance Regulatory Commission (viz. CNY200,000 if aged under 10 years old or CNY500,000 if aged at 10-17 years old), otherwise, the insurer may not be liable for any amount in excess of the regulatory limit.
- * 若被保险人没有公费医疗、社会基本医疗保险、其他费用补偿型医疗保险或被保险人未从公费医疗、社会基本医疗保险、其他费用补偿型医疗保险取得医药费用补偿,则本保险公司按上述“境内旅行的疾病医药补偿”项下保险金额为限承担保险责任。若被保险人拥有且从公费医疗、社会基本医疗保险或其他费用补偿型医疗保险取得医药费用补偿,则本保险公司在“境内旅行的疾病医药补偿”项下承担的保险责任以本保障项目下该被保险人相应的保险金额的百分之一百零五为限。The Company shall reimburse the Insured Person up to the above mentioned limit under “Sickness Medical Reimbursement for Domestic Travel” on the condition that the Insured Person has no social medical insurance or other expenses reimbursement medical insurance or has not got reimbursement from the aforesaid insurance. If the Insured Person has got reimbursement from social medical insurance or other expenses reimbursement medical insurance, the Company shall reimburse the Insured Person up to 105% of the limit under “Sickness Medical Reimbursement for Domestic Travel” applicable to such Insured Person.
- * 单次旅行的保障期限最长为45天。如保险期间为一年,每次旅行的保障期限最长为30天。For single trip plan, maximum duration for each journey is 45 days. For annual plan, maximum duration for each journey is 30 days.
- * 本保险不承保任何国家或国际组织认定的恐怖分子或恐怖组织成员,或非法从事毒品、核武器、生物或化学武器交易人员。This policy will not cover any terrorist or member of a terrorist organization, narcotics trafficker, or illegal purveyor of nuclear, chemical or biological weapons defined by any country or international organization.
- * 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。保险条款可通过本公司业务人员获得或登陆保险公司网站 <http://www.aig.com.cn/> 查阅。您可就客户服务热线:400 820 8858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。请确保您对保险合同业务人员的说明完全理解,没有异议。如未询问,则视同已经对合同内容完全理解并无异议。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: <http://www.aig.com.cn/>. Please call our service hotline 400 820 8858 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. **With no enquiry, you are deemed to have fully understood the terms and conditions of this Policy.**
- * 保险合同项下应付保险费含适用的增值税。The premium payable under this policy is inclusive of any Value Added Tax (“VAT”) that applies.

被保险人名单 Insured Person List

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)	与投保人关系 Relationship to Policyholder	身故保险金受益人 Death Beneficiary
慧择测试保单	11122233364	1968/06/18	本人	法定

销售渠道名称 Sales Channel Name 深圳市慧择保险经纪有限公司

销售渠道编号 Sales Channel Code HUIZE

签发地 Issue Office 深圳 SZ

出单日期 Issue Date 2018/08/31

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