



乐游全球（无门诊版）-慧择旅游保险	出单号 Issue No.:190719004579001	出单日期 Date of Issure:2019-07-19 10:02:53(BJT)
	生效日 Policy Effective Date:2019-08-20 00:00:00(BJT)	到期日 Policy Expiry Date:2019-08-24 23:59:59(BJT)
	投保人 Policyholder:样本 Yangben	目的地 Destination:马尔代夫 Maldives

保障利益 / Benefits	保额 / Limit(RMB)
意外身故/伤残 Accidental death/disability	100,000
医疗补偿费用（含意外或突发急性病住院，不含门诊急） Medical compensation fees (including hospitalization for accidental or sudden acute diseases, excluding outpatient and emergency services)	300,000
亲属慰问探访费用 Compassionate visit of family and friend members	20,000
紧急医疗运送送返 Emergency medical evacuation and repatriation	1,000,000
未成年人送返费用 outdoor escort of minors	20,000
身故遗体运返(其中丧葬费用以20000元为限) Repatriation of remains (funeral expenses limited to RMB20,000)	100,000

备注：

* 本保险计划所有保险责任、责任免除及相关事项均以《旅行人身意外伤害保险条款》及其附加险条款为准。 All insurance benefits, exclusions and relevant conditions of the insurance shall be subject to the terms and conditions stated in “Individual Travel Accident Insurance”.

* 本产品承保年龄为1至69周岁(含1和69周岁)，以保单生效时的周岁年龄为准。被保险人常住地为中华人民共和国境内。 The insured age of the product is between 1 and 69 years (including 1 and 69 years old), and the age of the year at the time of the entry into force of the policy is accurate. The insured is in the territory of People's Republic of China.

* 按中国银保监会规定，10周岁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保险金额超过上述规定，则以上规定的保险金额为限。 According to the China Banking Regulatory Commission, the insured amount of the minors under 10 years of age shall not exceed RMB 200 thousand yuan; the insured amount of the minors from 10 to 17 years old shall not exceed 500 thousand yuan. If the insured amount of the underage insured exceeds the above provisions, the insurance amount stipulated above shall be limited.

* 在同一保险期间，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）限投保一份，如果投保了多份同一计划，以最先投保之保单为有效，其余部分视为无效，保险费将无息退还；如果投保了多份不同计划，以意外伤害保额最高之保单为有效，其余部分视为无效，保险费将无息退还。 In the same period of insurance, each insured the same product (including the same plan of the same product or a different plan) the insured, if the insured has multiple copies of the same program, the policy of first insurance effectively, the rest is considered invalid, insurance fee will be refunded without interest if the insured; several different plans, to sum up the accident insurance policy for the rest of the effective, deemed invalid, insurance fee will be refunded without interest.

* 本保险仅承保在中华人民共和国大陆地区以外的境外地区(包含香港、澳门、台湾地区)旅行期间的保险责任。 This insurance plan is cover overseas travel and including Hong Kong, Macau and Taiwan.

* 在任何情况下，本保险不承保任何直接或间接前往或途经索马里、利比亚、利比里亚、叙利亚、阿富汗、南北苏丹、刚果民主共和国、伊拉克、中非、也门、巴勒斯坦以及投保时已经处于战争状态或已被宣布为紧急状态的国家或地区，或在上述国家或地区旅行期间发生的保险事故。 In any case, this insurance does not cover any direct or indirect way or to Libya, Liberia, Somalia, Syria, Afghanistan, South Sultn, the Democratic Republic of Congo, Iraq, Yemen and Palestine, Africa, the insured has been in a state of war or has been declared a state of emergency in the country or region, or travel in the country or region during the period of insurance accident.

* 本保险计划不承保以尼泊尔登山为出行目的旅行。 The insurance scheme does not cover travel for Nepal mountaineering purposes.

* 如保险期间为一年，则单次出行最长不超过90天。 If the insurance period is one year, the maximum length of a single trip is not more than 90 days.

* 在中国境内(不含港澳台)的外籍人士购买本产品需满足:在中国境内要有工作证或居住证。不承保回原国籍。 The foreigners who conforming to the rules which should have a work permit or residence permit in China can insure this insurance, no other special conditions, but the insurance will not cover the foreigners when return to the original nationality.

* 本保险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以及所有申根国家包括但不限于奥地利、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、葡萄牙、西班牙、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、列支敦士登公国、法属波利尼西亚及马耳他等国家和地区。 The insurance for the insurance on the insured insurance for 24 hours during the tour covers areas including but not limited to the United States, Canada, Australia, New Zealand, South Korea, Japan, Hongkong, Macao and Taiwan and other countries and regions of Schengen and all countries including but not limited to Austria, Belgium, Denmark, Finland Iceland, France, Germany, Greece, Italy, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech, Estonia, Lithuania, and Slovakia, Hungary, Slovenia, Latvia, Liechtenstein, French Polynesia and Malta and other countries and regions.

* 被保险人故意做出的危险性行为而导致的意外伤害事故，保险公司不承担保险责任，危险性行为包括但不限于：不听从导游、领队、教练或现场安全人员的要求及劝阻；违反景区或当地的警示/禁令标示；违规进入国家或当地政府明令禁止的线路或地区等。 Accident caused the behavior risk insured deliberately make the insurance company does not assume insurance responsibility, risk behavior including but not limited to: listen to the tour guide and the coach, or on-site security personnel requirements and discourage violation or local area; warning / ban signs; illegal entry into the national or local government banned forbidden line or area etc..

* 若同一个被保险人为同一旅行自愿投保由本保险公司所承保的多份综合保险，且在不同保障产品中有相同保险利益的，则本保险公司仅按其险中保险金额最高者做出赔偿，并退还其它保险项下已收取的相应保险利益的保险费。 If an insured is a voluntary insurance underwriting by the travel insurance company more comprehensive insurance, insurable interest and the same in different security products, the insurance company only according to the highest amount of insurance to make compensation, and return the corresponding insurance interests of other insurance under received from the the insurance premium.

* 本保险产品不承保包机及包船业务（包机及包船业务定义为人数超过150人乘坐的单架飞机或单艘游船业务）。 This insurance product does not cover charter and charter business (charter and charter business is defined as a single aircraft or cruise ship business with more than 150 passengers)

* 温馨提醒：如您办理的是意大利使馆、丹麦使馆或者瑞士使馆的签证，请选购乐游全球（境外直付版）-慧择旅游保险 钻石计划。 Warm Reminder: If you are applying for visas from the Italian Embassy, the Danish Embassy or the Swiss Embassy, please purchase the Travel Insurance Diamond Scheme, a global (overseas direct payment) version of Pleasure Travel.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium(RMB)
样本 Yangben	AZ44455566	1978-06-18	法定	50
总保费				50



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若英文译本与中文有异，请以中文为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

