

游学保障计划计划一

保单号 Policy No.:181107012877001	出单日期 Date of Issue:2018-11-07 16:53:22(BJT)
生效日 Policy Effective Date:2018-11-30 00:00:00(BJT)	到期日 Policy Expiry Date:2018-12-29 23:59:59(BJT)
投保人 Policyholder:测试保单 CESHI	目的地 Destination:英国 UK

保障利益 / Benefits

保额 / Limit (RMB)

意外身故、伤残 Accidental death and disability	100,000
意外医疗 (每次事故免赔额500元, 100%赔付) Accidental medical treatment (deductible RMB500 for each accident, 100% payment)	30,000
意外每日住院津贴 (100元/天, 最多赔付30天) Daily accidental hospital income (RMB100 per day, limited to 30 days)	100元/天
急性病医疗 (每次事故免赔额500元, 90%赔付) Acute medical treatment (500 deductible for each accident, 90% payment)	2,000
紧急医疗运送送返 Emergency medical evacuation and repatriation	100,000
身故遗体运返费用(丧葬费用限2万) Repatriation of remains (funeral expenses limited to RMB20,000)	50,000
亲属慰问探访费用 Compassionate visit of family and friend members	5,000
传染病强制隔离每日津贴 (100元/天, 最多赔付30天) Compulsory quarantine income (RMB100 per day, limited to 30 days)	100元/天
绑架及非法拘禁每日津贴 (100元/天, 最多赔付30天) Daily Kidnap and Wrongful Detention income (RMB100 per day, limited to 30 days)	100元/天
旅行证件损失 Loss of travel documents	2,000
个人及宠物责任 Personal or pets liability	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".
- * 承保年龄为12-40周岁, 以保单生效时的周岁年龄为准。 The insurance age is 12-40 years, whichever is the age of the insurance policy.
- * 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) shall only apply for one insurance policy, if the insured person apply for the multiple same plans, the policy of first insurance effectively, the rest is considered invalid, premium will be refunded without interest; if the insured person apply for the multiple different plans, the policy of the highest amount of accident insurance effectively, the rest is considered invalid, premium 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)游学期间的保险责任, 但不承保在尼泊尔地区和台湾发生的意外事故。 This insurance only covers the insurance liability of overseas areas (including Hong Kong and Macao) outside the mainland of the People's Republic of China during the period of travel, but does not cover accidents in Nepal 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 Sultan, 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.
- * 本保险产品的单次承保最长期间为365天。 The maximum duration of insurance coverage for this insurance product is 365 days.
- * 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..

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium (RMB)
测试保单 CESHI	A12121221	1982-06-18	法定	90
总保费				90



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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.

