

签证无忧-申根专属签证保障

保单号 Policy No.:181109101404001	出单日期 Date of Issue:2018-11-09 17:49:38 (BJT)
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投保人 Policyholder:大择测试 DAZE	目的地 Destination:比利时等申根国家 Belgium, Schengen States

保障利益 / Benefits

保额 / Limit (RMB)

意外身故、伤残 Accidental death and disability	100,000
突发急性病身故保障 Acute sickness Death	20,000
医疗费用 (意外及突发急性病医疗费用, 含门诊及住院, 0免赔, 100%赔付) Medical reimbursement (accident and acute sickness, outpatient service, Deductible is 0, 100% payment)	300,000
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)	100,000
亲属慰问探访费用 Compassionate visit of family and friend members	20,000
旅行证件损失 (每次事故免赔额100元) Loss of travel documents (100 yuan for each accident deductible)	1,000

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".
- * 承保年龄为出生后0至85周岁, 以申请时被保险人的周岁年龄为准。 71至85周岁的被保险人, 其涉及“意外身故、残疾保障”、“公共交通工具意外保障”、“急性病身故保障”和“医疗费用保障”(包括疾病及意外医疗)的保险金额为上表所载金额的一半, 保险费维持不变。 Insured Persons must be from 0 to 85 years of age inclusive upon effective. For any Insured Person aged from 71 to 85 years old, half Maximum Limit under "Accidental death & disablement", "Common carrier accident death & disablement", "Acute sickness death" and "Medical reimbursement" (including sickness and accident) benefit applies and the premium remains unchanged.
- * 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, 以最先投保的保单为有效, 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.
- * 本保险仅承保申根国家。 This insurance covers only the Schengen countries.
- * 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。 Under any circumstances, this policy does not cover any trips directly or indirectly to the following countries: Somalia, Libya, Liberia, Syria, Afghanistan, North and south of Sultan, the Democratic Republic of Congo, Iraq, Central Africa, Yemen, Palestine and other countries or districts under warfare status or have declared a state of emergency when apply for the insurance, or accident occur in the above-mentioned countries or districts during the travel.
- * 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.
- * 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..
- * 若同一被保险人为同一旅行自愿投保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中保险金额最高者做出赔偿, 并退还其他保险项下收取的相应保险利益的保费。 If the same insured volunteers to insure multiple comprehensive insurance insured by the insurance company for the same trip and has the same insurance interests in different products, the insurance company will only compensate those who have the highest amount of insurance and refund the premiums of the corresponding insurance interests collected under other insurance items.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium (RMB)
大择测试 DAZE	Z99886622	1988-06-18	法定	39
总保费				39



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