



全球救援服务热线
Global Assistance Hotline
+86 4006-366-366

溜溜游（海外专享版）- 慧择旅游保险计划A	出单号 Issue No.:190814016738001	出单日期 Date of Issure:2019-08-14 15:15:03(BJT)
	生效日 Policy Effective Date:2019-08-20 00:00:00(BJT)	到期日 Policy Expiry Date:2019-08-26 23:59:59(BJT)
	投保人 Policyholder:样本 Yangben	目的地 Destination:不丹 Bhutan

保障利益 / Benefits	保额 / Limit(RMB)
意外身故及伤残 Accidental death and disability	500, 000
住院医疗费用 Hospitalization	700, 000
门急诊医疗费用(每次事故免赔额扣除400元后按照100%赔付) The cost of emergency medical treatment (100% reimbursement after deducting RMB400 for each accident exemption)	8, 000
紧急牙科治疗费用(每颗牙齿最高900元治疗费用) Emergency dental treatment costs (RMB900 per tooth)	4, 000
紧急医疗运送送返 Emergency medical evacuation and repatriation	400, 000
身故遗体运返(其中丧葬费用以8000元为限) Repatriation of remains (funeral expenses limited to RMB8000)	400, 000
未成年子女住院陪同(每晚费用以人民币800元为限, 累计入住以5日为限) Inpatient escort of minor children (limited to RMB800 per night for a total of 5 days)	4, 000
未成年子女送返 Accompanying Minor Repatriation	12, 000
旅行证件损失保障 Loss of travel documents	3, 000
亲属慰问探访费用补偿 Compassionate visit of family members	5, 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3至70周岁, 以保单生效时被保险人的周岁年龄为准。Insured Persons must be from 3 to 70 years of age inclusive upon effective.

* 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.

* 本产品的生存保险金受益人限为被保险人本人; 身故保险金受益人为被保险人的法定继承人。This product is the survival insurance beneficiary is restricted to the insured person; the beneficiary is the insured's heirs.

* 24小时全球救援服务热线: +86 400-678-8169, +86 0551-65297400, 提供旅行资讯、医疗咨询和紧急救援服务。24 hours Global Rescue hotline: +86 400-678-8169, +86 0551-65297400, providing travel information, medical advice and emergency services.

* 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.

* 本产品未起保前可提供拒签全退及一次免费变更服务, 须向我司变更退保专员提出申请, 操作流程请见链接。仅提供电子保单。This product can not provide a full refund before the refund and a free change of service, we must apply to the Department to change the surrender Commissioner, operating procedures see links. (http://www.hzins.com/help/questiondetail-131) Electronic policy only.

* 本产品全年保障计划无出行次数和天数限制。This year, the annual plan for the protection of the number and number of days without travel restrictions.

* 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.

* 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、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.

* 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.

* 本保险产品可在境外投保, 被保险人日常居住地为中国大陆境内(不含港澳台地区)。The insured can insure abroad and insured's daily residence must be in mainland China (excluding Hong Kong, Macao and Taiwan 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..

* 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)

* 如保障期限为271-365天, 本产品可承保全年多次的境外出行, 单次承保最长期间不作限制。If the guarantee period is 271-365 days, this product can be insured for overseas trips many times throughout the year without restriction for the longest period of single insurance.

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	AW66636	1978-06-18	法定	265



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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.



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总保费	265
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