美亚财产保险有限公司
AIG Insurance Company China Limited
服务热线Customer Service Hotline: 400 820 8858

AIG 美亚

保险单 POLICY SCHEDULE

美亚“驴行天下”境内旅行意外伤害保险 Domestic JourneySafe Travel Accident Insurance

保险合同号码 **Policy No.:** PH645671

保险计划 **Insurance Plan:** 计划B Plan B

保险合同生效日 **Policy Effective Date:** 2016年 YYYY 08月 MM 05日 DD 00:00:00 时 Hrs （北京时间 Beijing Time ）

保险合同满期日 **Policy Expiry Date:** 2016年 YYYY 08月 MM 12日 DD 23:59:59 时 Hrs （北京时间 Beijing Time ）

投保人 **Policy Holder:** 张小二 总保险费 **Total Premium:** RMB 40.00

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 (RMB)**	
	成年人 **Adult**	18周岁以下的未成年人 **Minor under 18 years old**
1. 意外身故及伤残保障 Accidental Death & Disability	150,000	100,000
2. 意外医药补偿 Accident Medical Reimbursement	28,000	28,000
3. 医疗运送和送返 Medical Evacuation and Repatriation	100,000	100,000
4. 身故遗体送返(其中丧葬费用以RMB16,000为限) Repatriation of Remains(Funeral expenses limited to RMB16,000)	30,000	30,000
5. 旅程延误(每5小时延误赔偿额:RMB300) Travel Delay(RMB300 for every 5 hours of delay)	0	0
6. 每日住院津贴（总赔偿日数以90天为限）Daily Hospital Income (Limited to 90 days)	50	50
7. 慰问探访费用补偿 Compassionate Visit	0	0
8. 个人责任 Personal Liability	80,000	80,000

备注 Notes:

* 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补偿，则本保险公司在"境内旅行的疾 病医药补偿"项下承担保险责任的最高限额为人民币1,000元。 The Company shall reimburse the Insured Person up to RMB1,000 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 above mentioned insurance.
* 若被保险人拥有且已从公费医疗、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，则本保险公司在"境内旅行的疾病医药补偿"项下承担保险责任的最高限额为人民币2,000元，但 需扣除被保险人任何已取得之医药费用补偿。 If the insured person obtains reimbursement from social medical insurance or other expenses reimbursement medical insurance the above mentioned insurance, the Company shall be liable for the balance only, up to RMB2,000 under Sickness Medical Reimbursement for Domestic Travel.
* 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 for person under 18 years old as specified by China Insurance Regulatory Commission (viz. RMB200,000 if aged under 10 years old or RMB500,000 if aged at 10-17 years old), otherwise, the insurer may not be liable for any amount in excess of the regulatory limit.
* 71至80周岁的被保险人，其"意外身故及伤残保障"的保险金额为上表所载金额的一半。 For any Insured Person aged from 71 to 80 years old, half Maximum Limit under Accidental Death & Disability benefit applies.
* 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。如果您未收到保险条款或对包括保险条款在内的合同内容存有任何疑问，您可致电客户服务电话：4008208858 或向保险公司业务人员询问，并听取保险公司业务人员的说明。请确保您对保险公司业务人员的说明完全理解，没有异议。**如未询问，则视同已经收到保险条款并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. If you do not receive the policy wording or have any query about the terms and conditions of the policy (including the wording), please call our service hotline 4008208858 or contact our salespersons. Please make sure that you fully understand the explanations of our salespersons. **With no enquiry, you are deemed to have received the policy wording and have fully understood the terms and conditions of this Policy.**
* 如保险期间为一年，每次承保旅程最长期限为30天。 The maximum length of each insured trip is 30 days if insurance period is one year.
* 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 Policy Holder	身故保险金受益人 Death Beneficiary
张小二	88888888	1988/06/18	本人	法定

AIG INSURANCE COMPANY CHINA LIMITED SHENZHEN BRANCH 美亚财产保险有限公司深圳分公司 保单专用章 POLICY SEAL (1)

签发地 **Issue Office** 深圳 Shenzhen
出单日期 **Issue Date** 08/04/2016
代理人编号 **Agency Code** HUIZE
代理人名称 **Agency Name** 慧择网

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AIG Insurance Company China Limited Shenzhen Branch Authorized Representative

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