

“泰安心”泰签保障计划计划二	出单号 Issue No.:210112006069001	出单日期 Date of Issue:2021-01-12 10:02:21(BJT)
	生效日 Policy Effective Date:2021-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2021-06-24 23:59:59(BJT)
	投保人 Policyholder:页面样本 Yemianyangben	目的地 Destination:泰国 Thailand

保障利益 / Benefits	保额 / Limit (RMB)
意外身故、伤残 Accidental death and disability	500,000
新型冠状病毒肺炎身故保障 Death protection of COVID-19	200,000
旅行医疗费用 (含新冠肺炎住院及门诊医药费用, 提供境外住院医疗直付服务) Travel medical expenses (COVID-19 hospitalization and emergency medical expenses, providing direct medical service for overseas patients)	800,000
意外每日住院津贴 (50元/天, 最多赔付30天) Daily accidental hospital income (RMB50 per day, limited to 30 days)	50元/天
传染病强制隔离安慰津贴 (因被疑似或确诊传染病而被依法强制隔离, 不包括自行隔离) (30日为限) Compulsory isolation and comfort allowance for infectious diseases (compulsory isolation according to law due to suspected or confirmed infectious diseases, excluding self isolation, Within 30 days)	100元/天
紧急医疗运送和送返 Emergency medical evacuation and repatriation	500,000
身故遗体送返 (其中丧葬保险金以2万元为限) Repatriation of remains (the funeral solarium is limited to RMB 20000)	100,000
海外医疗救护车费用补偿 Overseas medical ambulance expenses	1,000
旅行者随身财产损失 (每件或每套行李或物品赔偿限额RMB1000元) Loss of traveler's personal property (limit of compensation for each piece or set of luggage or articles: RMB 1000)	2,000
旅行延误 (每6小时赔偿200元, 以保额为限) Travel delays (RMB200 per 6 hours, limited to the amount of insurance)	200
行李延误 (每8小时赔偿300元, 以保额为限) Baggage allowance (RMB300 per 8 hours, limited to insured amount)	300
旅行证件损失 Loss of travel documents	2,000
银行卡盗刷 (不适用于未成年人) Bank card misuse (except minors)	5,000
个人责任 Personal liability	200,000

备注:

* 本产品由新疆前海联合财产保险股份有限公司承保, 下设分支机构有深圳分公司、广东分公司、新疆分公司、四川分公司、湖北分公司。 This insurance product is underwritten by Xinjiang Qianhai United Property Insurance Co., Ltd. At present, the company has branches in Guangdong, Shenzhen, Xinjiang, Sichuan and Hubei.

* 本保障计划的保险责任、责任免除详见《境外旅游意外伤害保险(2018版)条款》及附加条款, 赔偿限额以保单约定为准。 All insurance benefits, exclusions plan refer to the "overseas travel accident and injury insurance (2018 version)" and the additional clauses. The indemnity limit shall be subject to the Policy special.

* 承保年龄为出生后0至85周岁, 以申请时投保人的周岁年龄为准。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, 保险费用维持不变。 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.

* 前海财险2020年第三季度偿付能力信息情况: 综合偿付能力充足率为151.31%, 最近一期风险综合评级为B, 偿付能力充足率达到了监管要求。 The solvency information of Qianhai Property & Casualty Insurance in the third quarter of 2020: the comprehensive solvency adequacy ratio is 151.31%, the most recent comprehensive risk rating is B, and the solvency adequacy ratio meets the regulatory requirements.

* 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, 则以上述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。 No mesmo período de cobertura, cada asegurado do mesmo produto (incluindo o mesmo plano do mesmo produto ou um plano diferente) deve requerer só uma apólice do seguro. Se o asegurado requer os múltiplos planos idênticos, a apólice do primeiro seguro fica efectiva, e o resto é considerado inválido. O prémio vai ser reembolsado sem juros; se o asegurado requer os múltiplos planos diferentes, a apólice do seguro de acidente com o montante mais alto fica efectiva, e o resto é considerado inválido. O prémio vai ser reembolsado sem juros.

* 在任何情况下, 本保险不承担任何直接或间接前往或途经索马里、利比亚、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.

* 本保险产品的单次承保最长期间为183天。 The maximum length of each overseas insured trip is 183 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.

* 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..

* 航班延误可承保出境机票的境内联程航段, 但不承保单独非联程的境内航段。 Flight delays can be used to cover the domestic joint routes of outbound air tickets, but do not cover separate domestic routes.

* 本保险合同所载各项保险利益不承保投保人或者被保险人在投保时或者为该次旅行预订相关旅行服务时已获知或已存在可能导致发生该保单上所载任何一项保险事故的情况或者条件, 包括但不限于旅行服务提供商、政府、其他第三方机构已经宣布或已经发生的任何恶劣天气、自然灾害、罢工或旅行目的地的突发传染病、军事演习。 The insurable interests contained in this insurance contract are not insured by the insured or the insured who, at the time of insurance or when booking relevant travel services for the trip, has been aware of or has conditions which may lead to any



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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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insurance accident contained in this insurance policy, including, but are not limited to, any announcement or occurrence by the travel service provider, the government or other third party organizations. Bad weather, natural disasters, strikes or sudden infectious diseases at travel destinations, military exercises.

* 本产品扩展承保被保险人确诊罹患新型冠状病毒肺炎导致的身故责任。被保险人在保单有效期内, 保单约定的等待期后首次确诊新型冠状病毒肺炎, 并自确诊之日起30日(含)内因新型冠状病毒肺炎身故的, 保险人承担赔偿责任。新型冠状病毒肺炎身故保险金额以约定为限。 This product expands the coverage of the insured's death liability caused by the diagnosis of COVID-19. The insured is within the validity period of the policy, COVID-19 diagnosed for the first time after the waiting period agreed in the policy, and died of COVID-19 within 30 days (inclusive) from the date of diagnosis. The insurer shall be liable for compensation for death. The amount of death insurance from the COVID-19 is limited by agreement.

* 新型冠状病毒肺炎身故保障和新型冠状病毒肺炎医药补偿保障的等待期为10天。被保险人在自保单生效后10日内(含第10日)确诊罹患新型冠状病毒肺炎的, 保险公司不承担医疗费和新型冠状病毒肺炎身故的保险给付责任。 The waiting period for COVID-19 death protection and COVID-19 medical compensation protection is 10 days. If the insured is diagnosed with COVID-19 within 10 days (including the 10th day) after the policy becomes effective, the insurance company shall not be liable for medical expenses and the insurance payment for death from the COVID-19.

* 本扩展责任项下, 出现下述任一情形, 都不属于保险责任: 1) 在投保前或在等待期内已被确诊罹患新型冠状病毒肺炎, 或在投保前或在等待期内已出现新型冠状病毒肺炎的相关症状特征, 等待确诊的; 2) 在投保前或在等待期内因有被感染新型冠状病毒的风险而被医生或相关机构建议或实际实施隔离措施的; 3) 非因新型冠状病毒肺炎导致的身故。 Under this extended liability, any of the following situations does not belong to insurance liability: 1) Those who have been diagnosed with COVID-19 before applying for insurance or during the waiting period, or have developed symptoms and signs of COVID-19 before applying for insurance or during the waiting period, and are waiting for the diagnosis; 2) Before applying for the insurance or during the waiting period, due to the risk of being infected with the COVID-19, the doctor or relevant agency recommends or actually implements isolation measures; 3) COVID-19 is not a cause of death.

* 本保险产品扩展承保新型冠状病毒肺炎疫情导致被保险人所预定搭乘的公共交通工具延误和行李延误责任。 This insurance product expands COVID-19 and causes the delay of the public transport and the baggage delay.

* 新型冠状病毒肺炎: 指由国际病毒分类委员会命名为SARS-CoV-2的冠状病毒感染引起的肺炎, 世界卫生组织(WHO)将其命名为COVID-19。确诊罹患新型冠状病毒肺炎需有临床医生的明确诊断, 且需同时满足确诊当时国家卫生健康委员会颁布的相应版本的新型冠状病毒肺炎诊疗方案中关于确诊病例的诊断要求。 COVID-19: refers to the pneumonia caused by the coronavirus infection named SARS-CoV-2 by the International Committee for Classification of Viruses, and the World Health Organization (WHO) named it COVID-19. The diagnosis of a COVID-19 requires a clear diagnosis by a clinician, and it must also meet the diagnosis requirements for confirmed cases in the corresponding version of the COVID-19 diagnosis and treatment plan issued by the National Health Commission at the time of diagnosis.

* 本保险产品承保从事下述运动时发生的保险事故: 海拔3000米以下的休闲旅游、远足徒步、登山运动、露营、固定路线洞穴体验; 定向运动、拓展活动、场地趣味活动; 自行车运动、山地自行车越野、场地/越野轮滑、自驾车旅行; 游泳、潜水(下潜深度不超过18米)、溯溪、划船、帆船、帆板、皮划艇、漂流; 人工场地攀岩及下降、攀冰、滑雪运动; 骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛); 不承担从事下述运动时发生的保险事故: 海拔3000米以上的攀登、滑雪、高山滑翔、极地探险, 非固定路线洞穴探险、蹦极、自由式潜水(下潜深度超过18米, 无水下呼吸设备)、赛车、跳伞、滑翔翼等高风险探险类活动。 This insurance product covers insurance accidents when engaging in the following sports: leisure tourism, hiking, mountaineering, camping, fixed route cave experience below 3000m altitude; orienteering, expansion activities, site fun activities; cycling, mountain bike cross-country, site / cross-country roller skating, self driving travel; Swimming, diving (diving depth not more than 18 meters), river tracing, boating, sailing, windsurfing, kayaking, rafting; artificial site climbing and falling, ice climbing, skiing; horse riding, equestrian training, equestrian competition (race, barrel race); insurance accidents occurred when engaging in the following sports are not covered: climbing, skiing, alpine gliding, polar exploration at an altitude of more than 3000 meters, Non fixed route cave exploration, bungee jumping, free diving (diving depth more than 18 meters, no water breathing equipment), racing, parachuting, gliding wing and other high-risk exploration activities.

* 本保险计划不承担被保险人搭乘邮轮旅游、包机、包船(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)时发生的意外事故。 This insurance plan does not cover accidents when the insured travels, charters or charters (chartering and chartering business is defined as single plane or single cruise ship business with more than 150 people).

* 涉及紧急救援时, 保险公司仅承担将保险人送至其在中国大陆境内(不含港澳台地区)的常住地址或指定地点(限一处)。 In case of emergency rescue, the insurance company only undertakes to return the insurer to its permanent address or designated place (limited to one place) in mainland China (excluding Hong Kong, Macao and Taiwan).

* 本产品扩展承保被保险人确诊罹患新型冠状病毒肺炎导致的医疗费用。被保险人在保单有效期内, 保单约定的等待期后首次确诊新型冠状病毒肺炎, 从确诊之日起承担该疾病的医疗费用。 This product expands the coverage of medical expenses caused by the insured's diagnosis of COVID-19. The insured is diagnosed with COVID-19 for the first time after the waiting period agreed in the policy within the validity period of the policy, and shall bear the medical expenses for the disease from the date of diagnosis.

* 本保险计划仅承保自中国人民共和国境内(不含港澳台地区)始发赴泰国旅行期间的保险责任。被保险人在出发前需在中华人民共和国境内连续居住或停留满15天(含出发当天)。赴泰国旅行的行程不得包括除中、泰之外的其他国家或地区(航班中转不受此条限制)。不满足上述任一条件时, 保险公司将不承担被保险人所发生的与新型冠状病毒肺炎相关的一切事故的赔偿责任。 This insurance plan only covers the insurance liability during the travel to Thailand from the people's Republic of China (excluding Hong Kong, Macao and Taiwan). The insured shall have resided in the people's Republic of China continuously or stayed for 15 days (including the day of departure) before departure. Travel to Thailand shall not include countries or regions other than China and Thailand (flight transfer is not subject to this restriction). If any of the above conditions are not met, the insurer will not be liable for all accidents related to the new coronary pneumonia.

* 本保险计划不承担被保险人搭乘邮轮时感染新型冠状病毒肺炎所导致的一切事故的赔偿责任。 This insurance plan does not bear the liability for compensation for all accidents caused by the COVID-19 when the insured is on board the cruise.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium (RMB)
页面样本 YeMianYangBen	HZ77723	1988-06-18	法定	100
总保费				100



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