

华泰财产保险有限公司
Huatai Property & Casualty Insurance Co., Ltd.
境外旅行人身意外伤害保险单 - “乐游全球” 境外旅行保障计划
OVERSEAS TRAVEL PERSONAL ACCIDENT INSURANCE



精彩服务

保单号码 Policy No.: PB88888888888888888888
华泰财产保险有限公司（以下简称“保险人”）根据投保人/被保险人申请，在投保人按约定支付保险费后，依照本保险单所载条款和附加条款、批单及其他约定条件，承担保险责任。本保险合同自保险人同意承保之日起成立。
In consideration of the premium being paid by the APPLICANT/INSURED to HUATAI PROPERTY & CASUALTY INSURANCE CO., LTD. (hereinafter called “The Insurer”) and in reliance upon the written statements and declarations contained in the Proposal which shall be deemed to be the basis of this Policy the Insurer agrees to indemnify the insured in accordance with the specific Coverage Part identified in Schedule as being part of this Policy. THIS POLICY OF INSURANCE is always subject to the terms and conditions contained herein or endorsed hereon including clauses and memoranda incorporated by the Insurer from time to time. This insurance contract will be effect since the date of the insurer agrees to the insurance.

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|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------|
| 投保人 Applicant | 名称/姓名 Name | 慧先生 hui xi ansheng | 联系地址 Address | |
| | 联系人 Person | | 联系电话 Telephone | 13088888888 |
| 被保险人 Insured | 姓名 Name | 慧女士 hui nvshi | 出生日期(年/月/日) Date of Birth(y/m/d) | 1982-09-11 |
| | 证件类型 ID Type | 护照 | 证件号码 ID Number | K88888888 |
| | 与投保人关系 Relationship with Applicant | 其他 | | |
| | 被保险人人数 Insured Amount | 共1人, 若团体投保, 被保险人明细按照保单所附被保险人清单 Total 1, For Group Policy, Please find insured list as attached I the policy. | | |
| 身故受益人 Death Beneficiary | 法定, 除合同另有约定外, 非身故受益人为被保险人本人。 legal beneficiary, The beneficiary of non-death benefit is the Insured and the death is legal beneficiary unless there are others agreements. | | | |
| 旅行目的地 Travel Destination | 全球(含申根国家) Global(Including the Schengen countries) | | | |
| 保险期间 Insurance Period | 4天, 自2024年02月07日 00时00分00秒起 (北京时间)至2024年02月11日 00时00分00秒止 (北京时间) Total 4 days, from 2024(Y)02(M)07(D) 00(H)00(m)00(S) to 2024(Y)02(M)11(D) 00(H)00(m)00(S) | | | |
| 保障利益 Benefits | 保险金额 (人民币: 元) Sum Insured/Limits | 备注 Remarks | | |
| 境外旅行意外伤害身故/伤残 Accidental Death/Disablement | 300,000 | | | |
| 公共交通工具意外伤害保险 Common carrier accidental death and disability | 300,000 | 与主险累计赔付 Accumulate Compensation with Accident Death/Disablement | | |
| 自驾车意外身故 Private car accidental Death | 100,000 | 与主险累计赔付 Accumulate Compensation with Accident Death/Disablement | | |
| 突发性疾病身故保险 Death from Sudden Disease | 50,000 | 扩展承保新冠身故 Cover Covid-19 death | | |
| 附加旅行医疗费用 Medical Expenses for accident and sudden disease | 300,000 | 意外及突发性疾病医疗费用, 含门诊及住院;既往症赔偿限额: 500元 Cover accident and sudden disease medical expense for outpatient and inpatient; Limit for pre-exisiting disease is RMB500; | | |
| 食物中毒 Food poisoning | 1,000 | | | |
| 海外医疗救护车费用补偿 Overseas medical ambulance cost | 2,000 | 大规模疾病除外 Exclude epidemic and pandemic | | |

HUATAI Sample

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|-----------------------------------------------------------|------------------|-----------------------------------------------------------|
| 紧急医疗运送送返 Emergency medical evacuation and repatriation | 1,000,000 | |
| 附加身故遗体运返 Repatriation of remains | 1,000,000 | 其中丧葬费用以20,000元为限 Funeral expenses limited to RMB20,000 |
| 亲属慰问探访费用补偿 Compassionate for relatives 'hospital visit | 15,000 | |
| 附加未成年子女送返 Accompanying Minor Repatriation | 3,000 | |
| 每人保险费(含税) Premium per person | 人民币RMB (大写) 陆拾元整 | (小写) ¥60.00 |
| 总保险费 Total Premium | 人民币 (大写) 陆拾元整 | (小写) ¥60.00 |
| 保费 (不含税) | 人民币 (大写) 伍拾陆元陆角整 | (小写) 56.60 |
| 税额 | 人民币 (大写) 叁元肆角整 | (小写) 3.40 |

保险责任与责任免除详见条款, 请特别留意其中以加黑字体显示的责任免除部分内容。
Please refer to the clauses for coverage and exclusions. Please be attention to the part of Exclusions Clauses shown in black font.

备注 Notes:

1. 本保险扩展承保商务旅行, 商务旅行是指被保险人被委派从事以商务为目的的旅行, 对于商旅出行的被保险人的职业类别为1-3类, 3类以上人员不予承保, 不承保任何直接从事体力劳动的人员以及劳务人员。如客户投保前未履行如实告知义务, 其职业类别不属于本保险可承保的职业范围, 则发生相关保险事故时, 保险人不承保任何赔偿责任。This insurance extends the coverage of business travel, business travel refers to the insured person is assigned to engage in travel for business purposes, for business travel the insured person's occupational category is 1-3 categories, more than 3 categories of personnel are not covered, do not cover any directly engaged in manual labor and labor personnel. If the customer does not perform the obligation of truthful notification before applying for insurance, and his occupational category does not fall within the scope of occupation covered by this insurance, the insurer will not cover any liability in the event of relevant insured events.
2. 本保险计划的保险责任、责任免除详见《华泰财险境外旅行人身意外伤害保险(互联网专属)条款》及附加条款, 赔偿限额以保单约定为准。All insurance benefits, exclusions and relevant conditions of the insurance shall be subject to the terms and conditions stated in "Individual Travel Accident Insurance"
3. 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.
4. 按国家保险监管机构(除航空意外及重大自然灾害意外以外), 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(除航空意外及重大自然灾害意外以外)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 CIRC, 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.
5. 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.
6. 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.
7. 本保单保险责任范围是为全球, 投保时处于战争状态的国家 and 地区以及在下述国家或地区除外: 阿富汗、布隆迪、中非、乍得、格鲁吉亚、海地、刚果金、伊拉克、约旦、巴勒斯坦加沙地带、索马里、也门、黎巴嫩、叙利亚、利比亚、马里、南苏丹、苏丹、乌克兰。(除外国如保险人有调整, 将及时书面通知。) The insurance coverage is global, except for the following countries or regions in a state of war when the policy is initiated: Afghanistan, Burundi, Central African Republic, Chad, Georgia, Haiti, Democratic Republic of the Congo, Iraq, Jordan, Palestinian Gaza Strip, Somalia, Yemen, Lebanon, Syria, Libya, Mali, South Sudan, Sudan, Ukraine. (If the excluded countries are adjusted by the insurer, timely written notice will be given.)
8. 本保险扩展承保于尼泊尔发生的紧急医疗运送和送返费用(含直升机救援费用, 限额8000元)。This insurance extends coverage for emergency medical evacuation and repatriation expenses incurred in Nepal (including helicopter rescue costs, up to a limit of RMB 8000).
9. 承保: 海拔6000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)。不承保: 海拔6000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 covers sports category: Outdoor sports below an altitude of 6,000 meters including leisure travel, hiking, mountaineering, camping, fixed routes caving; Orienteering, outreach, site fun activity; Biking, cross-country mountain biking, artificial site/cross-country mountain roller skating, self-driving tour; Swimming, diving (descending to depths no more than 18 meters), river trekking, rowing, sailing, boardsailing, canoeing, rafting; Rock climbing and declining in artificial/natural site, ice climbing, skiing; Horse riding for fun, equestrian training, equestrian event (racing and barrel racing). Unless approved and underwritten by insurance company, following high risk sports are not covered: Over an altitude of 6,000 meters including mountaineering, skiing, alpine gliding, parachuting, polar expedition,

- non-fixed routes caving, bungee jumping, free diving (descending to depths more than 18 meters without underwater breathing apparatus), Racing, parachuting, gliding wings etc.
10. 本保险产品单次最长保险期间以保险计划列明为准, 最长为366天。The longest period of each single trip is 366 days.
11. 在中国境内(不含港澳台)的外籍人士购买本产品需满足: 在中国境内有固定居住地。不承保回国国籍。如涉及紧急救援, 将送至被保险人中国的常住地址。Foreigner could only purchase policy only if he/she have a fixed place of residence in China; in any case the policy will NOT cover the foreigners who return to the original nationality. If emergency rescue is involved, the insured should be returned back to the usual residence address in China.
12. 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。The policy will NOT cover any accident caused by insured's risky behaviors. The risky behaviors are including but not limited to: Do not obey the requirements or dissuasion of tour guides, team leaders, coaches or on-site security personnel; Violate the warning/prohibition signs of scenic spots or local areas; Enter the routes or areas explicitly prohibited by the country or local government in violation of regulations, etc.
13. 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)。The policy will not cover charter flights and charter boats (chartered flights and chartered boats are defined as a single plane or a single cruise ship contents more than 150 people)
14. 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供应商、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 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 infectious diseases at travel destinations, military exercises.
15. 本保险产品由华泰财产保险有限公司(以下简称“华泰财险”)承保, 目前华泰财险在北京、上海、天津、重庆、江苏、广东、陕西、四川、云南、辽宁、浙江、河北、湖南、湖北、安徽、山西、福建、山东、广西、河南、江西、深圳、青岛、大连、宁波、贵州、内蒙古、厦门、黑龙江、新疆、宁夏、吉林、甘肃设有分支机构。本保险产品的销售区域为全国(不含港澳台)。若您处于华泰财险无分支机构的地区, 不影响您的理赔, 但可能会存在其他服务不到位等问题。The policy is released by Huatai Property and Casualty Insurance Company (Referred as the "Huatai"). Huatai base in Beijing, Shanghai, Tianjin, Chongqing, Jiangsu, Guangdong, Shanxi, Sichuan, yunnan, Liaoning, Zhejiang, Hebei, Hunan, Hubei, Anhui, Shanxi, Gujian, Shandong, Guangxi, Henan, Jiangxi, Shenzhen, Qingdao, Dalian, Ningbo, Guizhou, Inner Mongolia, Xiamen, Heilongjiang, Xinjiang, Ningxia, Jilin, Gansu with branches. The sales area of this insurance product is nationwide (Exclude Hongkong, Macau and Taiwan). If you are in areas where Huatai property Insurance has no branches, your claims will not be affected, but other services could be limited.
16. 保单内容以最终收到的电子保单为准。The contents of the policy are subject to the final receipt of the electronic policy.
17. 本保单的“附加旅行医疗费用”保障可涵盖2019新冠病毒感染的治疗费用, 保险责任以保险合同的规定为准。The policy could cover medical expenses for Covid-19 under Accident and Sudden Disease Medical Expenses, All the coverage should be refer to the policy.
18. 在同一地址内, 自首例新冠病毒感染确诊病例出现新冠病毒感染症状或体征之日起14天内, 2名及以上人员感染新型冠状病毒肺炎病毒的, 视为同一事故; The Two or more persons infected with COVID-19 virus in the same address within 14 days from the date of the first confirmed COVID-19 case showing signs or symptoms of COVID-19 are considered to be the same incident.
19. 本保险对于传染病引发的救援服务需求, 如涉及直接或间接因流行疫病或大规模流行疫病引发的救援, 通常受流行疫病发生地以及送返地疫病管控政策影响, 救援公司无法实施转运和送返服务等相关救援服务, 保险公司亦不承担相应赔偿责任。除以上情况外的传染病引发的救援服务在保障范围内。For infectious disease caused by the rescue service requirements, such as involving, directly or indirectly because of epidemic disease or a pandemic disease caused by the rescue, usually by the popular disease occurred and repatriation to disease control policy influence, rescue company cannot be implemented transshipment and repatriation services related to rescue services, insurance company does not undertake the corresponding liability to pay compensation. Rescue services caused by infectious diseases other than those mentioned above shall be guaranteed.
20. 在保单生效前或保单约定的等待期内, 被保险人存在以下任一情形的, 保险人不承担保险责任(新冠病毒感染阳性人员除外): 1) 已确诊感染新型冠状病毒或被确认为疑似病例; 2) 因有与新型冠状病毒病人接触史, 尚在医院隔离或医学观察中; 3) 已出现感染新型冠状病毒的相关症状体征。The Insurer shall not be liable for any of the following circumstances occurring before the policy comes into force or within the waiting period agreed in the Policy: (1) Novel coronavirus infection confirmed or suspected case confirmed; (2) Remain in hospital isolation or under medical observation due to a history of contact with novel coronavirus patients; (3) Relevant symptoms and signs of Novel coronavirus infection have occurred.
21. 阅读条款: 请确认您已认真阅读《华泰财险境外旅行人身意外伤害保险(互联网专属)条款-注册号: C00015432312022021814513》、《华泰财险交通工具意外伤害保险(互联网专属)条款-注册号: C0001543231202112200993》、《华泰财险附加旅行医疗费用保险(互联网专属)条款-注册号: C00015432522021120202633》、《华泰财险附加突发性疾病身故保险条款-C00015431922021091702583》、《华泰财险附加高风险运动意外伤害保险(互联网专属)-注册号C00015432322021121517173》、《华泰财险附加救护车车费保险(A款)条款-注册号: C00015431922021120102053》、《华泰财险附加扩展食物中毒保险(互联网专属)-注册号C00015432322021121421473》、《(华泰财险)(备-其他)【2018】(附) 024号-华泰财险附加医疗运送和送返保险》、《(华泰财险)(备-其他)【2018】(附) 018号-华泰财险附加住院探望保险》、《(华泰财险)(备-其他)【2018】(附) 004号-华泰财险附加未成年子女及旅伴送返保险》您了解、同意并确认上述条款内容, 特别是保险责任及责任免除的部分。作为投保人, 您确认对于被保险人具有保险利益。Please ensure you have read all the policy wordings. Please ensure you can understand, agree and confirm contents of wordings, including but not limit to the coverage and exclusions. As a policyholder, please confirm that you hold insurance interest of insured.
22. 保单形式: 网上投保为您提供电子保单, 根据《中华人民共和国民法典》第四百六十九条规定, 数据电文是合法的合同表现形式, 电子保单与纸质保单具有同等法律效力。It is agreed that we will issue an electronic policy since data messages are legal forms of contract expression according to The provisions of Article 469 of the Civil Code of the People's Republic of China, which means electronic policies have the same legal effect as hard copy policies.
23. 如需咨询保险产品相关事宜, 请联系华泰保险客户服务热线: 4006095509。
For any enquiry, please contact Huatai's Service Hotline @4006095509.
24. 本保单提供AA境外救援服务, 若您遇到紧急情况需要救援请拨打客服电话: (+8610) 51295700。
The 24-hour Assist America Assistance Hotline (+8610) 51295700.
25. 本保险支持人己置身境外(含港澳台)投保, 投保后最早可第二天零时生效(北京时间零时)。This insurance is available for individuals who are currently outside of the country (including Hong Kong, Macau, and Taiwan) and wish to purchase insurance. The earliest effective date after purchase is the following day at 00:00 Beijing time.

保险人地址 **Address:** 北京市西城区德胜门外大街125号
咨询电话 **Consultation Hotline:** 40060-95509
报案电话 **Claim Hotline:** 40060-95509
保险人网址 **Website:** pc.ehuatai.com

保险人 (签章) **Insurer Stamp:**

保险人授权签字 **Authorized Signature:**

销售机构 **Sales Department:** 华泰财产保险有限公司北京分公司

签单日期 **Date of Issue:** 2024年(Y) 02月(M) 04日(D)

尊敬的客户: 投保次日起, 您可以通过扫码关注保单上的“华泰财险”微信服务号, 以便获取核实保单承保、申请报案、查询赔案进度等更多理赔服务。若对查询结果有异议, 您也可以通过我公司24小时境内客服电话: 40060-95509, 境外客服电话: 86-21-80210006, 以及本公司网页pc.ehuatai.com等多渠道随时反馈。感谢您选择我们的服务!

Dear Customer, You can check your policy information, apply for claim or check claim status from the next day of your application on our WeChat Service by scanning the QR code on this Policy Schedule. If you have anything unclear about the result, you may contact us by our domestic customer hotline 40060-95509, overseas customer hotline 86-21-80210006 or visit our website pc.ehuatai.com. Thank you for choosing our service!

中介机构名称: 慧择保险经纪有限公司

华泰财产保险有限公司
“乐游全球”境外旅行保障
保险条款名称清单



请扫描以查
询条款内容

| 保险责任 | 保险条款 | 审批/备案编号 |
|---------------|-------------------------|--------------------------|
| 境外旅行意外伤害身故/伤残 | 华泰财险境外旅行人身意外伤害保险（互联网专属） | C00015432312022021814513 |
| 公共交通工具意外伤害保险 | 华泰财险交通工具意外伤害保险（互联网专属） | C00015432312021112200993 |
| 突发性疾病身故保险 | 华泰财险附加突发性疾病身故保险 | C00015431922021091702583 |
| 附加旅行医疗费用 | 华泰财险附加旅行医疗费用保险（互联网专属） | C00015432522021120202633 |
| 紧急医疗运送送返 | 华泰财险附加医疗运送和送返保险 | C00015432322018022501121 |
| 亲属慰问探访费用补偿 | 华泰财险附加住院探望保险 | C00015431922018022501161 |
| 附加未成年子女送返 | 华泰财险附加未成年子女及旅伴送返保险 | C00015431922018022501091 |