

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 -- “畅游无忧”国际旅行保障计划
OVERSEAS TRAVEL PERSONAL ACCIDENT INSURANCE



精彩服务

保单号码Policy Number: 88888888888888888888

华泰财产保险有限公司（以下简称“保险人”）根据投保人申请，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。

投保人 Applicant	名称/姓名 Name	慧先生 hui xi ansheng		
	证件类型	统一社会信用代码/纳税人识别号 taxpayer's registration number	证件号码 ID Type	888888888888888888
	联系电话 Telephone	13088888888		
被保险人 Insured	名称/姓名 Name	慧女士 hui nvshi	出生日期(年/月/日) Date of Birth	1973年12月30日
	证件类型 ID Type	护照Passport	证件号码 ID Number	E66666666
	与投保人关系 Relationship with Applicant	其他/others		
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	泰国 Thailand			
保险期间 Insurance Period	4天，自2024年02月11日 00:00时起（北京时间）至2024年02月15日 00:00时止（北京时间） Total 4 days, from 2024年(Y)02月(M)11日(D) 00:00 to 2024年(Y)02月(M)15日(D) 00:00			
保险责任 Benefits	保险金额（人民币：元/人） Sum Insured/Limits	备注 Remarks		
公共交通工具意外伤害保险 Common carrier accidental death and disability	300,000			
境外旅行意外伤害身故/伤残 Accidental Death/Disablement	700,000			
自驾车意外身故 SPrivate car accidental Death	100,000			
突发性疾病身故保险 Death from Sudden Disease	30,000	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	450,000	意外及突发急性病医疗费用，含门诊及住院； Cover accident and disease medical expense for outpatient and inpatient;		
紧急医疗运送送返 Emergency medical evacuation and repatriation	1,200,000			
附加身故遗体运返 Repatriation of remains	1,200,000	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	40,000			
附加未成年子女送返 Accompanying Minor Repatriation	8,000			
附加旅程取消 Travel Cancellation	8,000			

HUATAI Sample

附加旅行延误 Travel delays	900	每5小时赔偿300元, 以保额为限 The compensation is limited to RMB 300 per 5hours within the sum-insured as listed.
附加行李延误 Baggage allowance	1,500	每8小时赔付500元, 以保额为限 The compensation is limited to RMB 500 per 8hours within the sum-insured as listed.
附加旅行证件丢失 Loss of travel documents	12,000	含补证费用, 交通费用, 住宿费用 Cover supplementary fees, transportation costs, accommodation costs
附加恐怖、绑架保险 Additional terror and kidnapping allowance	12,000	400元/天, 最多赔付30天 RMB400 per day, up to 30 days
附加传染病强制隔离保险 Forced Quarantine Allowance for Infectious Diseases	10,000	1000元/天, 最多赔付10天 RMB1,000 per day, up to 10days
附加个人行李和随身物品 Personal belongings	4,000	个人行李和随身物品以RMB4,000 为限 (每件限额 RMB1,000); Personal belongings Limit is RMB4,000(limit per item is up to RMB1,000);
附加银行卡盗刷 Bank card misuse	15,000	不适用于未成年人 Not for minors
附加旅行个人第三者责任 Personal liability	800,000	扩展承保宠物责任 Cover pet liability
食物中毒 Food poisoning	6,000	
ATM机提款抢劫 ATM Robbery	2,000	
信用卡购物保障 Visa misuse	4,000	
智能手机、平板电脑 Smart phone, laptops	3,000	每件限额1000元 Limit per item is up to RMB1,000
海外医疗救护车费用补偿 Overseas medical ambulance cost	4,000	
每人保险费(含税) Premium Per person	人民币 (大写) 壹佰肆拾零元整	(小写) ¥140.00
总保险费(含税) Total Premium	人民币 (大写) 壹佰肆拾零元整	(小写) ¥140.00
保费 (不含税)	人民币 (大写) 壹佰叁拾贰元零捌分	(小写) ¥132.08
税额	人民币 (大写) 柒元玖角贰分	(小写) ¥7.92

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.

特别约定:

1. 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》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"
2. 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.
3. 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.

4. 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.

5. 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.

6. 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.

7. 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.

8. 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.

9. 本产品仅承保被保险人从中国大陆境内出发的, 且目的地为中国大陆以外地区的旅行, 且必须于出行前投保。This policy only covers travel by the insured who departs from mainland China; the destination is outside mainland China, the policy must incept before travel

10. 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。如涉及紧急救援, 将送返至被保险人在中国的常住地址。Foreigner could only purchase policy only if he/she have a work permit or residence permit 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.

11. 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.
12. 如投保单次计划, 本产品仅限承保1次境外出行, 实际仅承担办理签证后的首次出国期间的责任; 如投保全年计划, 本产品承保全年多次的境外出行, 实际仅承担办理签证后开始的出国期间的责任; 理赔时需提供整本护照进行验证。If you apply for a single plan, this policy can only cover overseas trip for one time, and actually only assumes the responsibility for the first trip abroad after applying for a visa; if you apply for a full-year plan, the policy covers multiple overseas trips throughout the year after Visa released; the entire passport must be provided for verification when making a claim.
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. 被保险人从中华人民共和国境内出发至境外旅行时, 旅行延误/航班延误和行李延误仅承保被保险人搭乘直飞境外的国际航班时发生的延误(国内转机延误不属于保险范围)。When the insured departs from the territory of the People's Republic of China to travel abroad, travel delays/flight delays and baggage delays only cover delays when the insured takes direct flights abroad(domestic transfer delays are not covered by insurance).
15. 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.
16. 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, 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.
17. 本保险计划传染病强制隔离每日津贴的最长给付天数为10天。For this insurance plan forced quarantine allowance for infectious diseases up to 10days.
18. 若同一个被保险人为同一旅行自愿投保由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, 并退还其它保险项下已收取的相应保险利益的保险费。If the same insured has voluntarily taken out multiple comprehensive policies insured by this insurance company for the same travel and has the same benefits in different protection products, the insurance company shall only make compensation for the highest amount insured and refund the premium of the corresponding benefits collected under other policies.
19. 本保险不承保在投保本保障计划时已置身于境外(包括香港、澳门及台湾)的被保险人。This insurance does NOT cover insured persons who are already outside the country (including Hong Kong, Macau and Taiwan) when applying for this plan.
20. 保单内容以最终收到的电子保单为准。The policy content is subject to the final electronic policy received.
21. 本保单不承保任何因为新型冠状病毒肺炎疫情导致的旅行延误、旅行取消、行李延误保障。This policy does not cover any travel delay, Travel Cancellation, or baggage delay due to COVID-19.
22. 本保单的“附加旅行医疗费用”保障可涵盖2019新型冠状病毒肺炎的治疗费用, 保险责任以保险合同的规定为准。新冠医疗费限额最高不超过50万, 即以列明旅行医疗费限额或者50万, 以低者为准。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. The maximum limit of COVID-19 medical expenses shall not exceed 500,000, that is the travel medical expense limit or RMB 500,000, whichever is lower.

23. 同一地址内, 自首例新型冠状病毒肺炎确诊病例出现新型冠状病毒肺炎症状或体征之日起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。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.

24. 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.

25. 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: 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.

26. 本保单传染病强制隔离保障如涉及新型冠状病毒疫情强制隔离, 该保障为: 被保险人保险起期日至返回出发地或保险止期日(以先发生时间为准)的14日内因本次旅行感染或疑似感染(有专科医生诊断证明)新冠肺炎而被依法强制集中隔离的, 按照保单约定的每日赔偿限额以及实际隔离天数给付隔离津贴。

For forced quarantine allowance for infectious diseases caused by Covid-19, the coverage is: If the insured be forced to quarantine in accordance with the law due to infection or suspected infection of Covid-19(with a specialist doctor's diagnosis certificate) during the travel, within 14 days from the inception day of policy to the return day or to the date of insurance end (whichever occurs first), the quarantine allowance shall be paid in accordance with the daily compensation limit and the actual number of days of quarantine stipulated in the insurance policy.

27. 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)C00015432312022021814513》、《华泰财险交通工具意外伤害保险(互联网专属)C00015432312021112200993》、《华泰财险附加突发性疾病身故保险条款 注册号: C00015431922021091702583》、《华泰财险附加旅行医疗费用保险(互联网专属)C00015432522021120202633》、《华泰财险附加扩展食物中毒保险(互联网专属) C00015432322021121421473》、《华泰财险附加救护车车费保险(A款)C00015431922021120102053》、《华泰财险附加医疗运送和送返保险-(华泰财险)(备-其他)【2018】(附)024号》、《华泰财险附加住院探望保险-(华泰财险)(备-其他)【2018】(附)018号》、《华泰财险附加未成年子女及旅伴送返保险-(华泰财险)(备-其他)【2018】(附)004号》、《华泰财险附加旅程取消保险(B款)-(华泰财险)(备-其他)【2020】(附)179号》、《华泰财险附加旅程延误保险(B款)-(华泰财险)(备-其他)【2020】(附)029号》、《华泰财险附加行李延误保险(B款)-(华泰财险)(备-其他)【2020】(附)028号》、《华泰财险附加旅行证件丢失保险-(华泰财险)(备-普通家财险)【2018】(附)016号》、《华泰财险附加恐怖、绑架保险(互联网专属) C00015432322021121421653》、《华泰财险附加法定传染病强制隔离津贴保险(A款)C00015431922021120818193》、《华泰财险附加个人行李及随身物品保险-(华泰财险)(备-普通家财险)【2018】(附)005号》、《华泰财险附加银行卡盗刷保险-(华泰财险)(备-普通家财险)【2018】(附)009号》、《华泰财险附加自动柜员机提款抢劫保险-(华泰财险)(备-普通家财险)【2019】(附)114号》、《华泰财险附加旅行个人第三者责任保险-(华泰财险)(备-责任保险)【2018】(附)014号》、《华泰财险附加高风险运动意外伤害保险(互联网专属) C00015432322021121517173》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.

28. 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.

29. 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.

30. 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).

31. 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.

保险人地址: 上海市浦东新区康桥镇秀浦路68号1号楼5层F、G区	保险人(签章):
咨询、报案电话: 40060-95509	销售机构: 华泰财产保险有限公司电子商务部
保险人网址: pc.ehuatai.com	签单日期: 2024年01月30日

复核 **Checking:** 自动核保

制单 **Operation:** 自动制单



经办 **Salesperson:** 段燕

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!

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
境外旅行人身意外伤害
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
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
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
突发性疾病身故保险	华泰财险突发性疾病身故保险	C00015431912021121316063
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
附加旅程取消	华泰财险附加旅程取消保险	C00015431922018022501191
附加旅行延误	华泰财险附加旅程延误保险（B款）	C00015431922019071204522
附加行李延误	华泰财险附加行李延误保险（B款）	C00015431922019071204532
附加旅行证件丢失	华泰财险附加旅行证件丢失保险	C00015432122018022501051
附加恐怖、绑架保险	华泰财险附加恐怖、绑架保险（互联网专属）	C00015432322021121421653
附加传染病强制隔离保险	华泰财险附加法定传染病强制隔离津贴保险（A款）	C00015431922021120818193
附加个人行李和随身物品	华泰财险附加个人行李及随身物品保险	C00015432122018022501171
附加银行卡盗刷	华泰财险附加银行卡盗刷保险	C00015432122018022501141
附加旅行个人第三者责任	华泰财险附加旅行个人第三者责任保险	C00015430922018022501762