



美亚保险信息自主查询



扫码条款



扫码自助服务

保险单 POLICY SCHEDULE

美亚“万国游踪”境外旅行保险保障计划（互联网版）

AIG International JourneySafe Travel Protection Plan(internet version)

保险合同号码 Policy No.: LSZBQ93707  
 保险计划 Insurance Plan: 申根完美计划 Option Europe Premier Plan Option  
 保险合同生效日 Policy Effective Date: 2024年 YYYY 09月 MM 11日 DD 00:00:00时 Hrs (北京时间 Beijing Time)  
 保险合同满期日 Policy Expiry Date: 2024年 YYYY 09月 MM 17日 DD 23:59:59时 Hrs (北京时间 Beijing Time)  
 投保人 Policy Holder: 张天天 ZhangTianTian 总保险费 Total Premium: CNY 178.00

保险计划 Schedule of Benefits

保障项目 Basic Benefits	各被保险人保险金额(人民币:元) Maximum Limit Per Insured Person(CNY)
	申根完美计划 Option Europe Premier Plan Option
1. 保障区域 Area of Cover	全球(除美洲,非洲,尼泊尔),含所有申根国家 Worldwide (excl. Africa, Americas and Nepal), and including all Schengen countries
2. 意外身故及伤残保障 Accidental Death & Disability - 1-17周岁的未成年人for insured person aged at 1-17 years old	400,000 200,000
3. 双倍给付意外伤害 (不适用于未成年人) Double Indemnity (not applicable to Minor)	400,000
4. 急性病身故 Death Due to Acute Sickness	30,000
5. 医药补偿 (含住院及门诊医药费用) Medical Reimbursement (covers inpatient and outpatient medical expenses)	400,000
6. 医疗运送和送返 Medical Evacuation and Repatriation	1,000,000
7. 身故遗体送返 (其中丧葬费用以CNY16,000为限) Repatriation of Remains (Funeral expenses limited to CNY16,000)	200,000
8. 旅行者随身财产(每件或每套行李或物品赔偿限额:CNY2,500) Personal Effects (Limit per item or set of items:CNY2,500)	10,000
9. 个人钱财 Loss of Money	2,000
10. 每日住院津贴 (总赔偿日数以90天为限) Daily Hospital Income (Limited to 90 days)	不承保 Not Covered
11. 旅行证件遗失 Loss of Travel Documents	10,000
12. 旅行延误 (每3小时延误赔偿:CNY300) Travel Delay (CNY300 for every 3 hours of delay)	1,800
13. 行李延误 (每8小时延误赔偿:CNY500) Baggage Delay (CNY500 for every 8 hours of delay)	2,000
14. 旅行变更 Trip Disruption	5,000
15. 慰问探访费用补偿 Compassionate Visit	8,000
16. 个人责任 Personal Liability	800,000
17. 家居保障 (每件或每套物品赔偿限额:CNY1,000) Home Guard (Limit per item or set of items: CNY1,000)	5,000
18. 未成年人旅行送返费用补偿 Accompanying Minor Repatriation	5,000
19. 旅行绑架及非法拘禁 (每24小时赔偿:CNY3,000) Kidnap and Wrongful Detention (CNY3,000 for every 24 hours)	18,000
20. 银行卡盗刷 (不适用于未成年人) Bank Card Fraudulent Charges (not applicable to Minor)	8,000

备注 Notes:

\* 为了保障您的利益,请在收到本保险单一周内拨打我公司服务热线400 820 8858核实保单资料,包括保险单所列示的销售人员或销售中介机构信息。In order to protect your interests, please call our service hotline 400 820 8858 within one week upon receipt of policy to verify policy information, including the information of the salesperson or agency.

\* 任何年龄在18周岁以下的被保险人,在所有商业保险公司投保或参保以死亡为给付保险金条件人身保险的死亡给付保险金额总和,其死亡时各商业保险公司实际给付的保险金额总和应按中国保险监管机构所规定的限额执行(即不满10周岁的,不得超过人民币20万元;已满10周岁但未满18周岁的,不得超过人民币50万元);对于18周岁以下的被保险人,其在保险合同项下约定的意外身故保险金应按中国保险监管机构规定限额减去该被保险人在其他保险公司已获死亡给付金额后的差额与其在保险合同项下保险单所载意外身故保险金额中较低者进行给付,美亚保险将按其保险合同中实际获赔的意外身故保险金退还相应比例的保险费。For any insured person under the age of 18, the sum of the death benefit insured in all commercial insurance companies, or the total amount actually paid for the death benefit by all commercial insurance companies should not exceed such death benefit limit for person under the age of 18 as specified by China Insurance Regulator (viz. CNY 200,000 if under age of 10 or CNY 500,000 if aged at 10-17 years old); for the insured person under the age of 18, the accidental death benefit agreed in the insurance policy shall be paid the lesser of the sum insured stated in the insurance policy and the difference of the regulation limit deducting the amount of death benefit compensated by other insurance companies. The Company will refund the corresponding proportion of the insurance premium after deducting the actual payment of the accidental death benefit under the insurance policy.

\* 单次旅行的最长承保期间为182天。Maximum duration for each journey is 182 days.

\* 本保险不承保任何直接或间接由于计划或实际前往或途经古巴、伊朗、叙利亚、朝鲜、克里米亚、顿涅茨克和卢甘斯克,或在上述国家或地区旅行期间发生的保险事故。This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.

\* 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。您可致电客户服务电话:400 820 8858或向保险公司业务人员询问保险合同各项规定,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 all salespersons or on our website: <http://www.aig.com.cn/>. Please call our service hotline 400 820 8858 or contact our salespersons to enquire the terms and conditions of this Policy. Please make sure that you fully understand the explanations of our salespersons. With no enquiry, you are deemed to have fully understood the terms and conditions of this Policy.

\* 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.

\* 医药补偿(含住院及门诊医药费用)保障涵盖新型冠状病毒感染的治疗费用,但本保障项下保险责任的承担仍应符合保险合同的规定为前提。Medical Reimbursement (covers inpatient and outpatient medical expenses) benefit covers medical expenses for COVID-19 subject to the terms and conditions of the insurance contract.

被保险人名单 Insured Person List

销售渠道名称 Sales Channel Name: 慧择保险经纪有限公司

销售渠道编号 Sales Channel Code: 260957000000800

签发地 Issue Office: 深圳 Shenzhen

出单日期 Issue Date: 2024/03/15

美亚财产保险有限公司深圳分公司授权代表

AIG Insurance Company China Limited Shenzhen Branch Authorized Representative

若英文译本与中文有异,以中文版本为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

24小时救援热线电话 24hr Assist Service Hotline: 400 888 3080 或 (+86 21)5298 9068. 请存入手机通讯录,以备不时之需。Please save these numbers in your mobile phone.



*[Signature]*



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



美亚保险信息自主查询



扫码条款



扫码自助服务

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
张天天 ZhangTianTian	HZ898996	2006/03/15	本人 Policyholder	法定Legal Heir



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