

华泰财产保险有限公司
户外运动人身意外伤害保险单-乐潜全球潜水保障
计划



精彩服务

24小时医疗/救援/理赔服务热线 +86 10-84416657

保单号码: HK25N146412311176738

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	张安心 ZhangAnXin		
	证件类型 ID Type	护照	证件号码 ID Type	HZ898996
	联系电话 Telephone	13800138000		
被保险人 Insured	姓名 Name	张安心 ZhangAnXin	出生日期(年/月/日) Date of Birth	2005年05月05日
	证件类型 ID Type	护照	证件号码 ID Number	HZ898996
	与投保人关系 Relationship with Applicant	本人		
身故受益人 Death Beneficiary	除合同另有约定外,非身故受益人为被保险人本人,身故受益人为法定继承人。 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	蒙古 Mongolia			
保险期间 Insurance Period	2天,自2024年05月05日 00:00时起(北京时间)至2024年05月07日 00:00时止(北京时间) Total 2 days, from 2024(Y)05(M)05(D) 00:00 to 2024(Y)05(M)07(D) 00:00			
保险责任 Benefits	保险金额(人民币:元/人) Sum Insured/Limits	备注 Remarks		
意外身故/伤残保险金 Accidental Death/Disablement	500,000			
公共交通工具意外身故及伤残 Common carrier accidental death and disability	300,000	与主险累计赔付Accumulate Compensation with Accident Death/Disablement		
附加突发性疾病身故保 险Acute disease death	50,000	含新冠病毒感染死亡Cover death due to COVID- 19		
潜水减压病身故Diving decompression died of illness	100,000	潜水减压病身故不与意外身故或者突 发急性病身故叠加赔付Not Accumulate Compensation with Accident Death/Disablement or Acute disease death		
潜水事故意外及减压病医疗费用Diving accident accidents and decompression sickness medical expenses	1,000,000	不与旅行医疗费叠加赔付Not Accumulate Compensation with Medical Expenses for accident and sudden disease		
旅行医疗费用Medical Expenses for accident and sudden disease	200,000	含门诊和住院;含意外和突发疾病医 疗费,含新冠病毒感染医疗费Cover accident and disease medical expense		

		for outpatient and inpatient; Cover medical expenses due to COVID-19
岸上意外事故医疗费用限额Shore accident medical expense limit	200,000	不与旅行医疗费叠加赔付Not Accumulate Compensation with Medical Expenses for accident and sudden disease
潜水特定疾病医疗费用限额Diving for specific medical expense limits	200,000	不与旅行医疗费叠加赔付Not Accumulate Compensation with Medical Expenses for accident and sudden disease
潜水海洋生物伤害医疗费用限额Diving marine life injury medical fee limit	100,000	不与旅行医疗费叠加赔付Not Accumulate Compensation with Medical Expenses for accident and sudden disease
意外每日住院津贴 Accidental hospital income	150元/天	30天为限Up to 30days
附加医疗运送送返Emergency medical evacuation and repatriation	4,000,000	其中医疗送返以100,000元为限Medical repatriation limit to RMB 100,000"
附加身故遗体送返Emergency medical evacuation and repatriation	500,000	其中丧葬费用以30,000元为限Funeral expenses limit to RMB 30,000"
未成年人送返费用Accompanying Minor Repatriation	6,000	
附加住院探望Compassionate for hospital visit	20,000	
附加旅程取消Travel Cancellation	5,000	承保因恶劣天气、极端天气情况导致的旅行取消 Covers trip cancellations due to inclement or extreme weather conditions
附加旅程延误Travel Delay	1,500	每5小时赔偿300元，保额为限The compensation is limited to RMB 300 per 5 hours within the sum-insured as listed.
附加行李延误Baggage allowance	2,000	含托运潜水装备，每8小时赔偿500元，保额为限Includes checked diving equipment, The compensation is limited to RMB 500 per 8 hours within the sum-insured as listed.
附加旅行家居保障Home Insurance during trip	8,000	每件或每套物品赔偿限额2,000元limit per item/set is up to RMB2,000
附加个人行李及随身物品Personal belongings	3,000	含潜水装备及个人随身财产，每件或每套行李或物品赔偿限额：1000元Includes diving equipment and personal belongings; limit per item is up to RMB1,000
附加旅行证件丢失Loss of travel documents	5,000	
银行卡盗刷Bank card misuse	20,000	不适用于未成年人Not for minors
附加旅行个人第三者责任Personal liability	1,000,000	
附加旅程阻碍Travel Obsruction	5,000	承保因恶劣天气、极端天气情况导致旅行阻碍 Coverage for travel obstruction due to inclement weather, extreme weather conditions

每人保险费(含税) Premium Per person	人民币RMB (大写) 壹佰捌拾元整 (小写) ¥180.00
总保险费(含税) Total Premium	人民币RMB (大写) 壹佰捌拾元整 (小写) ¥180

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:

- 所有的保险责任及条款均以华泰财产保险有限公司签发的正式保险合同之相应条款为准。All insurance liabilities and terms are subject to the corresponding terms of the formal insurance contract issued by Huatai Property & Casualty Insurance Co., Ltd.
- 承保年龄为6至70周岁, 以保单生效时被保险人的周岁年龄为准。其中, 61-70周岁的被保险人在投保前需提交潜水健康评估表, 经健康评估后确认被保险人身体状况可参加潜水活动, 方可投保, 否则保险公司有权不承保相关保险责任。Insured Persons must be from 6 to 70 years of age inclusive upon effective. Among them, the insured aged 61-70 needs to submit a diving health assessment form before applying for insurance, and after the health assessment, it is confirmed that the insured is physically fit to participate in diving activities before he can apply for insurance, otherwise the insurance company has the right not to cover the relevant insurance liabilities
- 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。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.
- 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.
- 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、伊朗, 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.
- 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和居住证。不承保回原国籍。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.
- 本产品可以承保有奖金或奖品的竞赛活动。This product may cover contests with prizes or prizes.
- 本产品可承保浮潜、水肺潜水(有水下专业呼吸设备)、自由潜水。This product can cover snorkeling, scuba diving (with underwater professional breathing equipment), freediving.
- 被保险人在进行非教学潜水时, 必需有具备《合格潜水体系名录》机构的资质证书或其它类似资质认证证书或在合格教练陪伴下潜水, 潜水深度不得超过所获潜水合格证或资质证书所注明的深度, 否则保险公司有权不承担相关保险责任。When performing non-teaching diving, the insured must have a qualification certificate or other similar qualification certificate of the "Qualified Diving System List" or dive with a qualified instructor, and the diving depth shall not exceed the depth indicated in the diving certificate or qualification certificate, otherwise the insurance company has the right not to bear the relevant insurance liability.
- 被保险人在参加以学习课程为目的的教学潜水时, 需满足参加学习潜水的入门资格, 并在有相应深度和难度的潜水教学资格的教练指导下进行潜水, 并确保该教练资质所在的潜水体系在《合格潜水体系名录》内, 同时教练的教学状态需处于激活状态, 若被保险人不满足学习课程的资格或者授课教练不满足课程所需要的教学资质, 该潜水不在保障范围内。When participating in

- a teaching diving for the purpose of learning a course, the insured person shall meet the entry qualification to participate in learning diving, and dive under the guidance of an instructor with a diving teaching qualification of corresponding depth and difficulty, and ensure that the diving system where the instructor qualification is located is in the "Directory of Qualified Diving Systems", and the teaching status of the instructor must be active, if the insured does not meet the qualifications for learning the course or the instructor does not meet the teaching qualifications required for the course, the diving is not covered.
12. 潜水特定疾病: 肺气压伤及导致的动脉气栓、中耳和鼻窦气压伤、缺氧等导致的直接或者间接(如淹溺等)损伤。Specific diseases of diving: lung barotrauma and direct or indirect (such as drowning, etc.) injuries caused by arterial air embolism, middle ear and sinus barotrauma, hypoxia, etc.
13. 海洋生物伤害医疗: 指潜水时不慎碰触到海洋生物, 或由于海洋生物的攻击而使潜水者受伤。海洋生物包括但不限于芋螺、蓝圈八爪鱼、蝎子鱼、狮子鱼、石头鱼、魮鱼、鲨鱼、海胆、水母、海蛇、毛足虫等。主动挑衅和触碰海洋生物导致的伤害不在承保范围内。Marine life injury medical: refers to accidentally touching marine life during diving, or causing injury to divers due to the attack of marine life. Marine life includes, but is not limited to, taro snails, blue-ringed octopus, scorpion fish, lionfish, stonefish, stingrays, sharks, sea urchins, jellyfish, sea snakes, caterpillars, etc. Injuries caused by active provocation and touching of marine life are not covered.
14. 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.
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. 本产品如境外投保, 投保后最早可第二天零时生效(北京时间零时)。If this product is insured overseas, it can take effect at 0:00 the next day (0:00 Beijing time) as soon as the next day after application.
17. 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.
18. 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(新冠病毒感染阳康人员除外): 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.
19. 因确诊罹患新冠病毒感染导致的合理的医疗费用, 每次事故赔偿限额500万元。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; Per incident aggregate limit is RMB5,000,000 for medical expenses due to COVID-19. 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.
20. 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取消、旅行延误、行李延误保障。This policy does not cover any trip cancellation, travel delay or baggage delay caused by the novel coronavirus pneumonia epidemic.
21. 适用于潜水深度≤40米的潜水, 不适用于密闭呼吸系统潜水-CCR。Suitable for diving with a diving depth of ≤ 40 meters, not suitable for confined respiratory system diving - CCR.

22. 出险时以被保险人佩戴的潜水电脑表中的潜水深度作为理赔依据, 如出险时与被保险人投保时的潜水深度不符, 则保险公司有权不承担保险责任。The diving depth in the dive computer worn by the insured is used as the basis for the claim at the time of insurance, and if the diving depth at the time of insurance does not match the diving depth of the insured at the time of insurance, the insurance company has the right not to bear the insurance liability.
23. 本产品含高压氧舱医院推荐及医疗费用垫付服务。This product includes hyperbaric oxygen chamber hospital recommendation and medical expense advance payment service.
24. 本产品提供境外住院医疗直付服务。This product provides overseas inpatient medical direct payment services
25. 本产品恶劣天气、极端天气是指被保险人旅行时遭遇大雨、大雪或者大风天气。大雨或者大雪天气: 指过去的24小时内雨量或者雪量等于或者超过50毫米; 大风天气: 指份数等于或者超过18米/秒或者34节(1节等于1海里/小时, 等于0.52米/秒)。Severe weather and extreme weather of this product refers to heavy rain, snow or windy weather when the insured person travels. Heavy rain or snow: refers to the amount of rain or snow in the past 24 hours equal to or more than 50 mm; Windy weather: refers to servings equal to or greater than 18 m/s or 34 knots (1 knot equals 1 knot/h, equal to 0.52 m/s).
26. 阅读条款: 请确认您已认真阅读《华泰财险户外运动人身意外伤害保险(互联网专属)-注册号: C00015432312021120818203》、《华泰财险公共交通工具意外伤害保险(互联网专属)-注册号: C00015432312021121316113》、《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A款(互联网专属)-注册号: C00015432522022100950673》、《华泰财险附加意外伤害住院津贴保险A款(互联网专属)-注册号C00015432522021121517143》、《(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) 004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) 018号-华泰财险附加住院探望保险》、《华泰财险附加旅程取消保险(B款)-注册号: C00015431922020092201892》、《华泰财险附加旅程延误保险(B款)-注册号: C00015431922019071204522》、《华泰财险附加行李延误保险(B款)-注册号: C00015431922019071204532》、《(华泰财险)(备-普通家财险)【2018】(附) 005号-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) 015号-华泰财险附加旅行家居保障保险》、《(华泰财险)(备-普通家财险)【2018】(附) 010号-华泰财险附加旅行文件重置保险》、《(华泰财险)(备-普通家财险)【2018】(附) 009号-华泰财险附加银行卡盗刷保险》、《(华泰财险)(备-责任保险)【2018】(附) 014号-华泰财险附加旅行个人第三者责任保险》、《华泰财险附加旅程阻碍保险(B款)-(华泰财险)(备-其他)【2018】(附) 019号》、《华泰财险附加旅行换乘不衔接保险-(华泰财险)(备-其他)【2018】(附) 007号》, 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.
27. 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.
28. 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.
29. 本产品为被保险人潜水疾病救治提供热线咨询、处理指导(7*24小时)以及24小时全球紧急援助服务, 服务热线: +86 10 8441 6657
This product provides hotline consultation, treatment guidance (7*24 hours) and 24-hour global emergency assistance services for the treatment of diving diseases of the insured, service hotline: +86 10 8441 6657.

保险人地址: 中国上海市浦东新区博成路1101号华泰金融大厦10层
1016-1019

咨询、报案电话: 40060-95509

保险人网址: pc.ehuatai.com

保险人(签章):

销售机构: 华泰财产保险有限公司营业部

签单日期: 2023年11月07日

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