

Starr“乐游全球”境外旅行保障--钻石计划

STARR Overseas Travel Insurance I Plan Diamond

保单号 Policy No: 0107004AM0000052023D00808854	投保人 Policyholder: 公司测试
生效日 Policy Effective Date: 2023-03-06 00:00:00	出单日期 Date of Issue: 2023-03-03 10:27:01
到期日 Policy Expiry Date: 2023-05-24 23:59:59	目的地 Destination: 俄罗斯/Russia

保险项目 Basic Benefits	保额 (人民币: 元) Maximum Limit(RMB)
意外身故及残疾 Accidental death and disability	600,000
公共交通工具伤害补偿 Common carrier accident	600,000
海外自驾车意外伤害 Self-driving Accident	100,000
疾病身故保险 Sickness Death	30,000
医疗补偿费用 (含意外事故医疗, 疾病门诊及住院, 预约后提供海外直付, 涵盖新型冠状病毒治疗费用) Medical reimbursement (Including Accidental Medical Reimbursement and Sickness outpatient & inpatient, and cover medical cost resulted from Covid -19)	500,000
既往疾病急救医药补偿 (预约后提供海外直付) Pre-existing illness	2,000
紧急牙科治疗 (每颗牙齿最高900元治疗费) Dentistry	3,000
食物中毒医疗补偿 Food poisoning medical reimbursement	10,000
海外医疗救护车费用补偿 Ambulance Assistance	3,000
医疗运送及送返 (该医疗运送责任不承担尼泊尔救援责任) Emergency medical evacuation and repatriation (No responsibility for medical delivery in Nepal)	实际费用 Actual Costs
身故遗体送返 Repatriation of Remains	实际费用 Actual Costs
亲属慰问探访费用 Compassionate visit	20,000
旅行变更 Change of travel schedule	15,000
直飞航班延误 (每4小时赔偿 RMB300, 仅承保国际直飞航班的延误) Direct flight delay (RMB300 per 4 hours, only cover the delay of international direct flight)	600
行李延误 (每6小时赔偿500元) Baggage delay (RMB500 for every 6 hours)	1,000
旅行证件损失 Loss of travel documents	10,000
绑架及非法拘禁 (每日400元, 30日为限) kidnapping and illegal detention (RMB400/day, maximum 30 days)	12,000
签证拒签补偿 (补偿拒签后签证费损失的70%) Visa Refusal Compensation	600
旅行保障自动延期 (不可抗力下) Travel Insurance Extension (Force majeure)	7天 (DAYS)
旅行紧急状态期间保障 State of Emergency	30,000
个人随身财物 (手机及平板电脑除外, 单件物品限额为1000元) Limit per item or set of items(Except phone, tablet computer): RMB1,000	3,000
手机及平板电脑保障 (单件物品限额为1000元) Loss of Mobile-phone and Tablet PC	3,000
旅行期间家财保障 Home guard	8,000
银行卡盗刷 (不适用于未成年人) Card fraud (not applicable to minors)	20,000
信用卡购物保障 Credit Card Purchase Protection	3,000
个人及宠物责任 Personal and Pet Liability Insurance	800,000
个人责任保释金垫付 Cash Advance for Bail bonds	50,000
旅行目的地恶劣天气补偿 (每天赔偿100元) Severe weather	1,000



史带财产保险股份有限公司
Starr Property & Casualty Insurance (China) Co., Ltd.



关心环境, 提倡使用电子保单

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备注 Notes:

*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）限投保壹份，以最先投保之保单为有效，超出部分视为无效，保险费将无息退还。 In the same insurance period, each insured person can only purchase one policy for the same product (including the same plan of the same product or different plans), only the first policy purchased is valid and the others will be void and the relevant premiums will be refunded.

*本产品承保年龄为出生满14日-85周岁(含14日、85周岁)，被保险人常住地为中华人民共和国境内。未成年人累计意外身故保额以保监会规定为准；71周岁以上（含71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”、“疾病身故保障”、“急性病身故”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。 The insurance age of this product is 14days-85 years old (including 14 days and 85 years old), and the insured's permanent residence is within the territory of the People's Republic of China. The accumulative amount of insurance for the death of a minor shall be subject to the provisions of circ. For any Insured Person aged from 71 to 85 years old, half Maximum Limit under "Accidental death & disablement", "Common carrier accident death & disablement", "Disease death", "Acute sickness death" and "Medical reimbursement" (including sickness and accident) benefit applies and the premium remains unchanged.

*本保险为本保险单所载之被保险人在旅行期间提供24小时的保险保障，涵盖地区包括但不限于美国、加拿大、澳大利亚、新西兰、俄罗斯、韩国、日本以及香港、澳门和台湾等国家和地区以及所有申根国家包括但不仅限于奥地利、比利时、丹麦、芬兰、法国、德国、冰岛、意大利、希腊、卢森堡、荷兰、挪威、葡萄牙、西班牙、瑞典、瑞士、波兰、捷克、爱沙尼亚、立陶宛、斯洛伐克、匈牙利、斯洛文尼亚、拉脱维亚、列支敦士登公国、法属波利尼西亚及马耳他等国家和地区。 This insurance shall provide a 24-hour travel insurance for the insured persons as stated in this policy schedule, which covers travels to the countries and areas including but not limited to U.S.A., Canada, Australia, New Zealand, Russia, the Republic of Korea, Japan, Hong Kong, Macau, and Taiwan Province and all Schengen countries including but not limited to Austria, Belgium, Denmark, Finland, France, German, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech Republic, Estonia, Lithuanian, Slovakia, Hungary, Slovenia, Latvia, Principality of Liechtenstein, French Polynesia and Malta.

*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）限投保壹份，以最先投保之保单为有效；若被保险人为同一旅行自愿投保多种综合保险（不包括团体保险），且在不同保障产品中有相同保险利益的，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。 During the same period of insurance, each insured shall be limited to one copy of the same product (including the same plan or different plans of the same product), which shall be valid under the first policy. A variety of travel insurance people if it be the same for voluntary insurance (not including group insurance), and in different security products have the same interests of the insurance, the only according to the insurance amount to pay the highest, and the refund charge under other insurance of the insurance premium of insurance interest accordingly.

*因乘坐泰国东方航空（航班代码：OX）导致的旅行延误、旅行取消不属于保险责任范围。 Travel delay or cancellation with Orient Thai Airlines (OX) will be excluded.

*本产品可承保的高风险运动包括：海拔6000米以下的休闲旅游、远足徒步、登山运动、山地穿越、露营、固定路线洞穴体验、野外生存、徒步穿越无人区（沙漠、戈壁等）；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/自然场地攀岩及下降、攀冰、滑雪运动、骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛)、丛林飞跃、飞盘、溯溪、高海拔登山、攀冰、海上摩托、速降。 The above insurance plan covers sports category: below an altitude of 6000 meters including touring, hiking, mountaineering, hiking through mountain, camping, fixed routes caving, wilderness survival, hiking through uninhabited region (desert and gobi, etc.); 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), jungle flying, frisbee, river climbing, high altitude mountaineering, ice climbing, Marine motorcycle, rapid descent.

*不予承保：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、自由潜水（下潜深度超过18米，无水下呼吸设备）。 exclusion: over an altitude of 6000 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)

*本产品保障期限满5天以上（含5天）可获得拒签补偿；且签证拒签补偿保障的保险期间为投保后次日凌晨00:00起至被保险人实际出行前一天的23:59:59止，非一年期保单最长承保时间不超过60天，且仅承保一次签证费用。

*投保时间必须在被保险人向使领馆递交签证申请（包括网上申请、支付签证费用、递交签证材料）前，否则保险公司不承担给付签证拒签补偿金的责任，已经被拒签的客户不能承保。

*被同一国家或不同国家拒签过累计两次及以上人员不得投保本产品；上次拒签与本次签证申请时间间隔需达到180天以上。 Persons who have been rejected twice or more by the same country or different countries shall not be insured for this product. The time interval between the last visa rejection and this visa application should be more than 180 days.

*在中国境内（不含港澳台）的外籍人士购买本产品需满足：在中国境内年内累计居住或工作183天及以上。不承保原国籍。 Foreign nationals in mainland China (excluding Hong Kong, Macao and Taiwan) need to satisfy the requirements of purchasing this product: at least 182 days of residence or work in mainland China in one year. This policy does not cover the return of nationality.

*本产品指定医院为符合条款要求的医院，除了北京平谷区所有医院。请注意：北京市平谷区所有医院的就医均不予理赔。 This product designates the hospital to meet the requirements of the terms and conditions, except pinggu district of Beijing. Please note: all hospitals in pinggu district of Beijing will not be reimbursed for medical treatment.

*紧急医疗运送和送返不承担尼泊尔救援费用。 Emergency medical transport and repatriation are not responsible for Nepal's rescue.

*本保单仅承保被保险人从中国大陆境内出发的旅行，且必须于出发前投保。 This policy only covers the travel starting from mainland China. This insurance must be insured before the travel.

*本保险产品仅承保往返境内外的国际直飞航班发生的航班延误，不承担航班取消、返航、备降以及换乘不衔接造成的行程延误。 The insurance policy only covers the flight delay of direct international flights between China and foreign countries, and does not cover the travel delay caused by flight cancellation, return flight, alternate flight and transfer misconnection.

*在任何情况下，本保险不承担任何直接或间接前往或途经伊朗、朝鲜、乌克兰（克里米亚地区）、古巴、叙利亚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。根据联合国决议或根据美国、欧盟或其他可适用的经济制裁、法律和规定，如果保险人承保、支付赔款或向被保险人提供任何其他利益的行为，将会导致被保险人受到任何制裁、禁令或限制的，则在上述范围内保险人将不予承保、赔付或提供其他利益。若本保险公司在本保险项下提供任何保险保障、利益或支付任何保险赔偿金会导致本保险公司违反联合国决议项下的任何制裁、禁止性或限制性规定，或者违反中华人民共和国或美国颁布的任何经济贸易制裁、法律法规时，则本保险公司在本保险项下不提供前述保险保障、利益，亦不支付前述保险赔偿金。 Under any circumstances, this policy does not cover any trips directly or indirectly to the following countries: Iran, North Korea, Ukraine (Crimea), Cuba, Syria 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. The Insurer shall not be deemed to cover nor shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the People's Republic of China or United States of America.

*对旅行目的地中国大陆境内，保险人不承担新冠导致的任何赔偿责任。对境外感染新冠，回中国的后续治疗，新冠的医疗费用限额为77美元（约合人民币500）元。 For travel destinations within Mainland China, the insurer is not liable for any compensation caused by Covid. Following treatment in China, the medical expense limit for COVID is US\$77 (approximately RMB500) per trip total.

*旅行目的地香港，台湾，澳门，每次旅程因新冠导致医疗费用限额77美元约合人民币500元。 For travel destinations in Hong Kong, Taiwan and Macau, the medical expense limit for COVID is US\$77 (approximately RMB500) per trip total.

*旅行目的地全球其他地区新冠导致的医疗费用，保额为3万美金，约合人民币195,000元。 For international travel the medical expense sub-limit Covid Coverage is US\$30,000 (approximately RMB 195,000).

*新冠轻症每日限额：高新冠医疗风险国家和地区，新冠轻症导致的每日医疗费用限额100美元（约合人民币650元），包括柬埔寨、安哥拉、马里、乌克兰、阿鲁巴、伊拉克、泰国、印度尼西亚、越南。中等新冠医疗风险国家和地区，新冠轻症导致的每日医疗费用限额150美元（约合人民币975元），肯尼亚、印度、吉尔吉斯斯坦、坦桑尼亚、俄罗斯、美国、津巴布韦、斯里兰卡。其他国家和地区-新冠轻症导致的每日医疗费用限额200美元（约合人民币1300元）。新冠重症不受此限制。注：新冠重症是指必须连续住院超过7天以上。 Daily limit per country for Covid-19 Minor Cases: High risk destination- Up to USD 100 daily medical amount for Covid minor cases, including Cambodia, Angola, Mali, Ukraine, Aruba, Iraq, Thailand, Indonesia, Vietnam. Medium risk destination- Up to USD 150 daily medical amount for Covid minor cases, including Kenya, India, Kyrgyzstan, Tanzania, Russian Federation, United States, Zimbabwe, Sri Lanka. Other countries and regions: Up to USD 200 daily medical amount for Covid minor cases. Severe cases are not subject to this limit. Note: Covid severe cases is defined as hospitalization for more than 7 consecutive days for Covid treatment that is reasonable and necessary.

*旅行目的地为刚果金（刚果民主共和国）和尼日利亚，不承担任何医疗费用（包括新冠和非新冠）。 Democratic Republic of the Congo, Nigeria will be excluded for medical cover (both Covid or non-Covid).

*出行前需完成2次疫苗接种，否则保险人将不承担因新冠引起的赔偿责任。 The insurer shall not be liable for any compensation caused by the Covid unless the insured person has completed 2 vaccinations.

*申请新冠医疗保障，被保险人年龄不超过65岁，18岁以下新冠医疗费用减半。 Insured persons aged above 65, and cut by 50% for age below 18 for Covid medical policy limit.



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* 偿付能力告知：我司2022年3季度核心偿付能力充足率 239.07%,综合偿付能力充足率为256.7%，达到监管要求。
* 风险综合评价：2022年第二季度风险综合评级（分类监管）评价中被评定为BB类。

史带财险客户服务热线：40099 95507 STARR Customer service hotline 提供保障内容、操作流程和理赔咨询服务。Provide benefits, operation process and claims enquiry. 查询详细保单条款，请访问 policy.starrchina.cn For detailed policy wording, please visit policy.starrchina.cn	史带财险24小时全球救援服务热线 +86 21-38295959,+86 400-820-7031 24-hour STARR Global Assistance Hotline +86 21-38295959,+86 400-820-7031 提供旅行咨询、医疗安排和紧急救援服务。Provide travel information, medical arrangement, emergency assistance service.
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被保险人 Insured	证件号码 ID No.	出生日期 DOB	保费 Premium(RMB)	受益 Beneficiary
测试 CeShi	HH88888888	1986/06/18	1600.00	法定
总保费Total Premium (RMB)			1,600.00	



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