

华泰财产保险有限公司
“乐游全球”境外旅行保障保险单



精彩服务

保单号码 Policy No.: 8888888888

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.

投保人 Applicant	名称/姓名 Name	测试 CESHI	联系地址 Address	
	联系人 Person		联系电话 Telephone	1388888888
被保险人 Insured	姓名 Name	测试 CESHI	出生日期(年/月/日) Date of Birth(y/m/d)	1989-08-01
	证件类型 ID Type	护照	证件号码 ID Number	88888888888
	与投保人关系 Relationship with Applicant	本人		
	被保险人人 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. The beneficiary of non-death benefit is the Insured.		
旅行目的地 Travel Destination	希腊等申根国家 Greece, Schengen States;			
保险期间 Insurance Period	From 自2024年(Y)06月(M)15日(D) 00:00 时起 (北京时间Beijing Time) To 至2024年(Y)06月(M)24日(D) 00:00 时止 (北京时间Beijing Time)			

保险责任 Benefits	保险金额 (人民币: 元/人) Sum Insured (RMB: yuan)	备注 Remarks
境外旅行意外伤害身故/伤残 Accidental Death/Disablement	200000	
恐怖主义袭击身故 Terrorist Attack Death	100000	与主险累计赔付 Accumulate Compensation with Accident Death/Disablement
公共交通工具意外伤害保险 Common carrier accidental death and disability	200000	与主险累计赔付 Accumulate Compensation with Accident Death/Disablement
自驾车意外身故 Private car accidental Death	100000	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	30000	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	100000	意外及突发性疾病医疗费用, 含门诊及住院; Cover accident and sudden disease medical expense for outpatient and inpatient;
恐怖主义袭击医疗补偿费用 Terrorist Attack Medical expenses	100000	
海外医疗救护车费用补偿 Overseas medical ambulance cost	1000	大规模疫病除外 Exclude epidemic and pandemic
紧急医疗运送送返 Emergency medical evacuation and repatriation	1000000	
附加身故遗体运返 Repatriation of remains	1000000	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	10000	
附加未成年子女送返 Accompanying Minor Repatriation	2000	
附加旅程取消 Travel Cancellation	3000	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
附加航班延误 Flight delays	300	每4小时赔偿300元, 以保额为限 The compensation is limited to RMB 300 per 4 hours within the sum-insured as listed.
附加行李延误 Baggage allowance	1000	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	5000	
附加恐怖、绑架保险 Additional terror and kidnapping allowance	12000	400元/天, 最多赔付30天 RMB400 per day, up to 30 days
附加旅程阻碍保险 Additional travel obstruction allowance	100	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
附加个人行李及随身物品 Personal belongings	2000	个人随身财物以RMB2000为限 (每件限额RMB1,000); Personal belongings Limit is RMB2000 (limit per item is up to RMB1,000);
附加旅行家居保障 Home Insurance during trip	3000	
附加银行卡盗刷 Bank card misuse	10000	不适用于未成年人 Not for minors
ATM机提款抢劫 ATM Robbery	500	
附加旅行个人第三者责任 Personal liability	300000	扩展承保宠物责任 Extend pet liability
每人保险费 Premium per person	(大写 Capital Letter) 玖拾元整 (小写 Lowercase) ¥90.00	
总保险费 Total Premium	人民币 (大写 Capital Letter) 玖拾元整	(小写 Lowercase) ¥90.00
保费 (不含税)	人民币 (大写) 捌拾肆元玖角壹分	(小写) 84.91
税额	人民币 (大写) 伍元零玖分	(小写) 5.09
保险费交付日期及交付方式 Premium delivery and date	投保人应于2024年06月15日前将本保单所约定之保险费交付保险人 Applicant should deliver premium to the insurer by this policy before 2024 (Y) 6 (M) 15 (D)	

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:

- 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.
- 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".
- 承保年龄为出生后0至85周岁, 以保单生效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.
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)跟投保一份,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或地区以及在下述国家或地区除外:阿富汗、布隆迪、中非、乍得、海地、刚果金、伊拉克、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。(除外国家如保险人有调整,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, Haiti, Democratic Republic of the Congo, Iraq, 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. 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.
10. 本保险可承保: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.
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 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. 被保险人从中华人民共和国境内出发至境外旅行或从境外旅行返回中华人民共和国境内,旅行延误和行李延误仅承保被保险人搭乘境内直飞境外/境外直飞返回境内的国际航班时发生的延误(国内转机延误不属于保险范围)。If the insured person departs from the territory of the People's Republic of China to travel abroad or returns to the territory of the Chinese People's Republic of China from overseas travel, travel delay and baggage delay only covers the delay of the insured person on an international flight from domestic direct to overseas/overseas direct flight back to China (domestic transit delay is 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 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.
17. 本保险不承保在投保本保障计划时已置身于中华人民共和国境外(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.

18. 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.
19. 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.
20. 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.
21. 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.
22. 本保险不承担任何因为新型冠状病毒肺炎疫情导致的旅行取消、航班延误、行李延误保障。This policy does not cover any Flight delay, Travel Cancellation, or baggage delay due to COVID-19.
23. 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.
24. 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).
25. 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: C00015432312021112200993》、《华泰财险附加急性疾病身故保险条款 C00015431922021091702583》、《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》、《华泰财险附加救护车车费保险(A款)条款-注册号: 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》、《华泰财险附加旅程阻碍保险(B款)(华泰财险)(备-其他)【2018】(附)019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》、《华泰财险附加航班延误保险-(华泰财险)(备-其他)【2018】(附)023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)-注册号C00015432322021121421653》、《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)-注册号C00015432322021121517173》、《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)015号》、《华泰财险宠物责任保险-(华泰财险)(备-责任保险)【2020】(主)004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.
26. 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.
27. 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.
28. 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 Address: 中国(上海)自由贸易试验区博成路1101号华泰金融大厦3层306A、307单元, 10层1001-1011单元, 10层1016-1019单元 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营业部 签单日期 Date of Issue: 2024年(8)05月(M)13日(D)
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复核 **Checking:** 自动核保 制单 **Operation:** 自动制单 经办 **Salesperson:** 邓娜

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, 以便获取核保承保、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
被保险人名单 (团体投保适用)

Insured person list (Group Only)

保单号码 Policy No. : PB25N146902444703241

被保险人 Name of Insured Person	证件号码 ID No.	出生日期(年/月/日) Date of Birth(YYYY/MM/DD)	身故受益人 Death Beneficiary
测试 CESH1	88888888888	1989-08-01	法定