

华泰财产保险有限公司
Huatai Property & Casualty Insurance Co., Ltd.
户外运动人身意外伤害保险保险单-越玩越野户外运动意外险
Outdoor Sports Accidental Insurance Policy
- Outdoor Safe Journey



精彩服务

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。

保单号码：888888888

投保人 Applicant	名称/姓名 Name	测试项目部		
	证件类型 Organization Code	统一社会信用代码/纳税人识别号	证件号码 ID Type	888888888
	联系电话 Telephone	13888888888	电子邮箱 Email Address	88888888@qq.com
被保险人 Insured Person	姓名 Name	测试 CESH1	联系电话 Telephone	
	证件类型 ID Type	护照	证件号码 ID Number	888888888888
	性别 Gender	女	出生日期(年/月/日) Date of Birth (Year/Month/Day)	2010年03月16日
	与投保人关系 Relationship with Applicant	其他		
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，身故受益人为法定继承人。 The beneficiary of non-death benefit is the Insured and the death is legal beneficiary unless there are others agreements.			
户外运动项目类型 Type of Outdoor Sports	旅游			
目的地 Travel Destination	奥地利等申根国家 Austria, Schengen States;			
保险期间 Insurance Period	共18天，自2024年06月01日 00:00时起至2024年06月19日 00:00时止 Total 18 days, from 2024(Y)06(M)01(D) 00:00 to 2024(Y)06(M)19(D) 00:00			
保障责任 Benefits	保险金额 Sum Insured/Limits	备注 Remarks		
人身意外身故、伤残 Accidental Death/Disablement	600,000			
旅行医疗费用 Accident and Sudden Disease Medical Expenses	300,000	其中境内意外医疗费用以10万元为限，境内突发急性病医疗保额以2万元为限；境内发生的医疗费用包含非社保用药；Domestic accidental medical expenses are up to RMB 100,000; Domestic sudden disease medical expenses are up to RMB 20,000;		
旅行住院津贴 Hospitalization Allowance	100元/每天	最长赔付180天 Up to 180 days for one accident		
亲属慰问探访 Arrangement of compassionate visit	80,000			
医疗运送和送返 Emergency Medical Evacuation and Repatriation	2,000,000			
身故遗体送返	2,000,000			

Repatriation of Remains		
突发性疾病身故 Sudden death or Sudden disease death	200,000	含猝死 Including sudden death
航班延误 Flight Delay Reimbursement	200	每5小时延误赔付200元, 达到5小时及以上赔付, 以保额为限 RMB 200 for every 5 hours. The overall flight delay reimbursement is subject to the limit.
附加个人第三者责任保险金 Personal Liability	500,000	
未成年子女送返 Return of Dependent Children	3,000	
附加恐怖、绑架 Kidnapping and illegal detention	20,000	每24小时赔偿800元, 25天为限 RMB 800 for every 24 hours, up to 25 days.
旅行证件丢失 Loss of travel documents reimbursement	10,000	
公共交通工具意外身故伤残 Accidental Death/Disablement in Public Transportation	100,000	境内限10万 Limit to RMB 100,000 within mainland China
驾乘人员意外身故伤残 Road trip accidental injury	300,000	境内限10万 Limit to RMB 100,000 within mainland China
每人保费	538.00元/人	
总保险费: 人民币 (大写) 伍佰叁拾捌元整 (小写) ¥538.00		
保费 (不含税)	人民币 (大写) 伍佰零柒元五角伍分	(小写) ¥507.55
税额	人民币 (大写) 叁拾元肆角伍分	(小写) ¥30.45
<p>特别提示: 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。</p> <p>特别约定 Special Agreements:</p> <p>1. 本计划的承保年龄为1至85周岁, 以申请时被保险人的周岁年龄为准。60周岁至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”、“自驾车意外身故、残疾”保险金额为上表所载金额的一半, 保险费维持不变。 It is agreed that the insured's age is from 1 to 85 (both age inclusive) by the policy initial time. For insured with age from 60 to 85, policy limits of “Accidental Death/Disablement”, “Accidental Death/Disablement in Public Transportation”, “Sudden death or Sudden disease death”, “Road trip accidental injury” should be half of listing amounts with premium unchanged.</p> <p>2. 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。 It is agreed that during the same insurance period, only one insurance policy/plan should be valid to one insured. If more than one policy hold by an insured, the first-purchased insured policy will be the valid one and the remaining parts will be regarded as invalid, premium will be refunded with no interest. If more than one plans hold by an insured, the plan with highest limit will be valid and the remaining parts will be regarded as invalid, premium will be refunded with no interest.</p> <p>3. 按中国保监会规定, 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。 As agreed, according to relevant regulation of CIRC, the insurer should not be liable for the amount in excess of the regulatory limit which are listed as below: For the insurer under age of 10, the sum of death compensation should not exceed RMB 200,000 or agreed limitation, which one is lower; For the insurer with age between 10 and 18, the sum of death compensation should not exceed RMB 500,000 or agreed limitation, which one is lower.</p> <p>4. 若被保险人在任意渠道投保由本公司承保的多份“意外身故、残疾保险”、“疾病身故”、“急性病身故”、“猝死”、“意外医疗费用”、“医疗费用 (包含意外及突发急性病医疗费用)”、“意外每日住院津贴”、“每日住院津贴”, 则本公司仅按其中保险金额最高者做出赔偿。 It is agreed that for any double insurance, the company will only compensate subject to the highest limit of the following coverage: “accidental death/disability”, “disease death”, “sudden disease death”, “sudden death”, “accidental medical expenses”, “accident and sudden disease medical expenses”, “accidental daily hospitalization allowance” and “daily hospitalization allowance”.</p>		

5. 本保险计划承保下列极限运动与高风险运动项目: 高海拔登山(无海拔高度限制)、沙漠越野车、越野车、越野摩托、极地探险、洞穴探险(非固定路线)、攀岩、蹦极、漂流、滑雪、潜水、骑马、狩猎、野外生存、露营、拓展活动、场地趣味活动、远足徒步、山地穿越、溯溪等高风险运动及被保险人以缴费身份在合法经营场地内进行以娱乐为目的的热气球活动。

It is agreed that we will cover the following extreme sports and high-risk sports: high-altitude mountaineering (no altitude limit), desert buggy, off-road vehicle, off-road motorcycle, polar adventure, cave exploration (non-fixed route), rock climbing, bungee jumping, rafting, Skiing, diving, horseback riding, hunting, wilderness survival, camping, outreach activities, fun activities on the ground, hiking, mountain crossing, river rushing and other high-risk sports, and hot air balloon activity for entertainment if insured allowed to pay and play in legally operating venues.

6. 本产品保障期限为单次或全年可选, 单次最长可选择180天, 投保全年保障, 则单次连续出行天数不超过90天。

The product can be purchased by single travel time or one-year policy: for single travel time purchase, period of each travel should be less than 180 days, for one-year policy, period of each travel should be less than 90 days.

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和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. 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。

It is agreed that we will NOT cover any incidents caused by dangerous behaviors intentionally made by insured. Dangerous behaviors are including but not limited to failure to follow the guild of tour guides or team leaders or coaches or on-site safety personnel; violation of scenic spots or local warnings/bans; illegal entry into warnings or prohibitions on routes or areas which prohibited by the state or local government.

9. 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) C00015432312021120818203》、《华泰财险附加旅行医疗费用保险(互联网专属) C00015432522021120202633》、《华泰财险附加旅行住院津贴保险(互联网专属) C00015432522021120202643》、《华泰财险附加高风险运动意外伤害保险(互联网专属) C00015432322021121517173》、《华泰财险附加医疗运送和送返保险条款-(华泰财险)(备-其他)【2018】(附) 024号》、《华泰财险附加住院探望保险条款-(华泰财险)(备-其他)【2018】(附) 018号》、《华泰财险附加突发性疾病身故保险条款 C00015431922021091702583》、《华泰财险附加旅程延误保险(B款)条款-注册号 C00015431922019071204522》、《华泰财险附加旅行个人第三者责任保险条款-(华泰财险)(备-责任保险)【2018】(附) 014号》、《华泰财险附加未成年子女及旅伴送返保险条款-(华泰财险)(备-其他)【2018】(附) 004号》、《华泰财险附加恐怖、绑架保险(互联网专属) C00015432322021121421653》、《华泰财险交通工具意外伤害保险(互联网专属) C0001543231202112200993》、《华泰财险附加旅行证件丢失保险条款-(华泰财险)(备-普通家财险)【2018】(附) 016号》、《华泰财险驾乘人员人身意外伤害保险(互联网专属) C00015432312021122333433》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.

10. 保单形式: 网上投保为您提供电子保单, 根据《中华人民共和国合同法》第十一条规定, 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 Article 11 of the Contract Law of the People's Republic of China, which means electronic policies have the same legal effect as hard copy policies.

11. 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.

12. 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 chartered boat or chartered flight business (the definition of chartered flight/chartered boat business is referring to the amount of insureds in one flight/boat exceeds 150.)

13. 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)

The policy will only cover flights delay losses for international flights leave from mainland China (domestic transfer delay will not be covered).

14. 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).

15. 在中国境内（不含港澳台）的外籍人士投保需要有国内居住证或者长期签证，不承保回原国籍。
Foreigners could purchase insurance within China (excluding Hong Kong, Macao, and Taiwan) only if valid residence permit or long-term visa is available. The Policy does not apply to insureds returning to their home country.

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(YY)05月(M)13日(D)
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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！

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