

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-户外综合赛事保险  
Outdoor Sports Accidental Insurance Policy - Outdoor  
Competition Insurance



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。

投保人 Applicant	名称/姓名 Name	测试单 CeShi Dan 保单号码: 8888888888888888		
	证件类型 Organization Code	居民身份证	证件号码 ID Type	888888888888888888
	联系电话 Telephone	13088888888	电子邮箱 Email Address	hui ze@hui ze. com
被保险人 Insured Person	姓名 Name	测试单CeShi Dan	联系电话 Telephone	13088888888
	证件类型 ID Type	居民身份证	证件号码 ID Number	888888888888888888
	性别 Gender	男	出生日期(年/月/日) Date of Birth (Year/Month/Day)	1983年02月23日
	与被保险人关系 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.			
目的地 Travel Destination	中国 China			
保险期间 Insurance Period	共1天 ， 自2023年12月23日 00:00时起至2023年12月24日 00:00时止 Total 1 days, from 2023(Y)12(M)23(D) 00:00 to 2023(Y)12(M)24(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		1,000,000		
猝死 Sudden Death		600,000	48小时内身故 Sudden Death in 48hours	
附加旅行医疗费用 Accident and Sudden Disease Medical Expenses		150,000	意外医疗费用以10万元为限，社保外用药限 额以2万元为限；突发急性病医疗保额以5 万元为限，每次事故无免赔。 Accidental medical expenses are up to RMB 100,000, Limit of medical expenses out of social insurance up to RMB 20,000; Sudden disease medical expenses are up to RMB 50,000, Deductible: Nil.	
意外住院津贴 Hospitalization Allowance		100元/天	0免赔，100元/天，每次住院不超过 30天，年度累计不超过30天 0 deductible, RMB100/per/day,Up to 30 days for one accident or one year.	
附加医疗运送及送返 Emergency Medical Evacuation and Repatriation		100,000		
意外骨折津贴		800元/天	一次性赔付	

Accidental Fracture Income		
附加身故遗体送返 Repatriation of Remains	50,000	
附加旅行个人第三者责任 Personal Liability	100,000	
每人保费	58.00元/人	
总保险费：人民币（大写）伍拾捌元整 （小写）¥58.00		
保费（不含税）	人民币（大写）伍拾肆元柒角贰分	（小写）¥54.72
税额	人民币（大写）叁元贰角捌分	（小写）¥3.28

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。

**特别约定：**

1. 本计划的承保年龄为3至85周岁，以保单生效时的周岁年龄为准。61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、伤残”“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 3 to 85 (both age inclusive) by the policy initial time.  
For insured with age from 61 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.

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.

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.

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”.

5. 本保单提及猝死是指一个貌似健康的人，由于患有潜在的疾病和机能障碍，发生突然的、出人意外的非暴力死亡（自然死亡）。猝死的时间限度，指从开始发病（或病情突变）到死亡在48小时以内。

Sudden death referred to in this policy refers to a seemingly healthy person who has a sudden and unexpected nonviolent death (natural death) due to a potential illness and dysfunction. Time of Sudden death is within 48 hours from the onset of disease to death.

6. 如保险期间为一年，每次出行承保最长期限为30天。For policy period is one year, the period for each travelling is less than 31 days.

7. 承保下列户外运动（含奖金2万以下非职业赛事）：本保单可承保海拔1000米以下包括但不限于田径、篮球、马拉松、足球、乒乓球、羽毛球、排球、沙滩排球、网球、游泳、花样游泳、舞蹈、轮滑、公路自行车、野营、登山（山峰海拔1000米以下）、溯溪、钓鱼、射击、射箭、冰壶、举重、艺术体操、龙舟、皮划艇、曲棍球、手球、棒球、垒球、冰球、山地轮滑、登山、冬季两项、蹦床、跳水、走扁带、飞盘。本计划也可承保海拔1000米以上（含）且6000米以下的高原户外运动、武术、击剑、固定场所滑雪、固定场所攀岩、越野跑、山地跑、帆船、卡丁车、赛艇、橄榄球、柔道、跆拳道、自行车越野、野外生存。

The policy covers the following outdoor sports (including non-professional events with bonus below 20,000): sports that below 1,000 meters above sea level including but not limited to track and field, basketball, marathon, football, table tennis, badminton, volleyball, beach volleyball, tennis, swimming, synchronized swimming, dance, roller skating, road cycling, camping, Mountain climbing (peak below 1000 meters above sea level), creek, fishing, shooting, archery, curling, weightlifting, artistic gymnastics, dragon boat, kayaking, hockey, handball, baseball, softball, ice hockey, mountain roller skating, mountain climbing, winter Items, trampoline, diving, sling walking, Frisbee. The policy can also cover plateau outdoor sports (above 1,000 meters but below 6000 meters above sea level), martial arts, fencing, fixed-site skiing, fixed-site climbing, cross-country running, mountain running, sailing, go-kart, rowing, Rugby, Judo, Taekwondo, Cycling, Wild survival.

8. 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 in China (excluding Hong Kong, Macao and Taiwan) need to have a domestic residence permit or long-term visa. No return to the original nationality is covered.

9. 本产品承保范围为全球，但不承保尼泊尔地区以及战争国家或地区发生的任何保险事故。The product is world-wide coverage EXCLUDING any incidents in Nepal area and any countries or areas in war conditions.

10. 以上产品可承保非职业类赛事活动，但不承保职业运动。The above products can cover non-professional event EXCLUDING professional athletes.

11. 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 insurance company should not cover damages caused by the intentional dangerous behaviors made by insured(s). The dangerous behaviors are including but are not limited to: fail to obey the requirements and persuasion from tour guides, team leaders, coaches or on-site security personnel; violation of warnings / injunctions; illegal access to lines or areas prohibited by national or local government orders, etc.

12. 意外骨折津贴为被保险人遭受意外伤害并以该意外伤害为直接且单独原因而造成骨折的，保险公司按照保单列明金额向被保险人进行一次性赔付。The accidental fracture allowance is a one-time payment to the insured who suffered an accidental fracture, payment amount refers to the limit listed in policy.

13. 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》、《华泰财险附加猝死保险（A款）条款-（华泰财险）（备-其他）【2021】（附）1435

号》《华泰财险附加旅行医疗费用保险A款（互联网专属）-C0001543252202100950673》、《华泰财险附加意外伤害住院津贴保险（互联网专属）条款-注册号：C00015432522021120102033》、《华泰财险附加医疗运送和送返保险-注册号：（华泰财险）（备-其他）【2018】（附）024号》、《华泰财险附加意外伤害骨折津贴保险（互联网专属）-注册号

C00015432522021122435433》《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》。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.

14. 24 小时 AA 救援公司救援热线（+8610） 51295700。

The 24-hour Assist America Assistance Hotline （+8610） 51295700.

15. 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.

16. 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.

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304、305、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:** 2023年(年)12月(M)22日(D)

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