

## 史带爱自由星享境外旅行保障（互联网版）--计划四

保单号 Policy No: 0107103AM0000052024D00000385	投保人 Policyholder: 慧择保险经纪有限公司安徽分公司
生效日 Policy Effective Date: 2024-02-29 00:00:00	出单日期 Date of Issue: 2024-01-25 11:40:01
到期日 Policy Expiry Date: 2024-03-09 23:59:59	目的地 Destination: 巴伯儿图阿普群岛/Babelthuap

保险项目 Basic Benefits	保额（人民币：元） Maximum Limit(RMB)
意外身故、残疾 Accidental death and disability	1,000,000
公共交通意外身故、残疾（与主险叠加赔付） Common carrier accidental death and disability	300,000
自驾意外身故、残疾（不适用于未成年人，与主险叠加赔付） Accidental death and disability while driving	300,000
旅行医疗保险（包含门诊及住院，提供医疗直付服务） Medical reimbursement (covers outpatient and inpatient,provide medical direct payment services)	400,000
急性病身故 Acute sickness death	20,000
紧急医疗运送和送返（该责任不承担尼泊尔医疗运返责任） Medical evacuation and repatriation(This liability does not include Nepal's medical repatriation liability)	实际费用
身故遗体送返（其中丧葬费16,000元） Repatriation of remains(Limit of Death condolences is RMB16000)	实际费用
亲属慰问探访费用 Compassionate visit	10,000
海外救护车费用 Overseas Ambulance reimbursement	800
未成年子女送返 Accompanying Minor Repatriation	5,000
商业活动门票损失 Ticket refund of unattended events	3,000
旅行变更 Change of travel schedule	15,000
行李延误（每6小时赔偿500元） Baggage delay (RMB500 for every 6 hours)	1,000
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)	900
旅行证件损失 Loss of travel documents	10,000
绑架及非法拘禁（每24小时赔付3,000元） Kidnapping and illegal detention	12,000
个人随身财物（手机及平板电脑除外，每件或每套行李限额1,000元） Loss of personal effects(Limit per item or set of items RMB1,000,Except phone and tablet computer)	6,000
个人随身财物（手机及平板电脑保障，每件限额1000元） Personal belongings (extended Mobile phone, RMB1000 per item)	3,000
信用卡购物（不适用于未成年人） Credit card purchase protection	3,000
个人钱财损失 Loss of money	3,000
旅行期间家财保障 Home guard	5,000
个人及宠物责任 Personal and pet liability insurance	1,000,000



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:

\* 本保险计划所有保险责任、责任免除及相关事项均以史带财产保险股份有限公司《旅行人身意外伤害保险互联网版》及其附加条款为准。 All insurance benefits, exclusions and relevant conditions of the insurance shall be subject to the terms and conditions stated in "Individual Travel Accident Insurance" and its riders issued by Starr Property & Casualty Insurance(China) Company Limited.

\* 承保年龄为出生后两周至85周岁，以保险起期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“自驾意外保障”的保险金额为上表所载金额的一半，“医疗费用保障”（包括疾病及意外医疗）的保险金额最高为人民币30万元，保险费用维持不变。 Insured Persons must be from 14 days to 85 years of age inclusive upon insurance value date. For any Insured Person aged from 71 to 85 years old, half Maximum Limit under Personal Accidental death & disablement, Common carrier accident death & disablement and Driver PA death & disablement benefit applies, Limit under Medical reimbursement (including sickness and accident) up to RMB300,000 and the premium remains unchanged.

\* 按国家金融监督管理总局规定，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准。被保险人是未成年人时，投保人必须为其父母或监护人。 In accordance with the regulations, the aggregated indemnity for accidental death shall neither exceed RMB200,000 for insured person below the age of 10 nor exceed RMB500,000 for insured person between the age of 10 and 17. Juvenile's Indemnity should be limited to the amount stated above if juvenile's aggregated policy limit exceeds corresponding amount above. If the insured is a minor, the policyholder must be his/her parent or guardian.

\* 在保单有效期内，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.

\* 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、残疾保障”、“疾病身故”、“急性病身故”、“猝死保障”、“意外医药补偿保障”、“旅行医疗保险”、“意外每日住院津贴”、“每日住院津贴”或“重大疾病保障”（不包括团体保险），则本公司仅按其中保险金额最高者做出赔偿。 If the applicant applies more than one "Accident death & disablement", "Sickness Death", "Acute disease death", "Sudden death", "Accident medical reimbursement", "Travel medical", "Accident daily hospital income", "Daily hospital income" or "Dread disease" (but excluding group insurance) from Starr Property & Casualty Insurance(China) Company Limited (the company), the company will indemnify the insured only one Benefit with the highest limit.

\* 在任何情况下，本保险不承保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，则在上述范围内保险人将不予承保、计划或提供其他利益。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. 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.

\* 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.

\* 本保险计划中公共交通工具中不包含邮轮。 The definition of common carrier in this policy excludes cruises.

\* 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.

\* 本保险为本保单所承保之被保险人在旅行期间提供24小时的保障保障，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、斯洛伐克、匈牙利、立陶宛、斯洛文尼亚、拉脱维亚、列支敦士登、爱沙尼亚、马耳他等国家或地区。 Covered in this insurance for the policy of the insured during the period of travel insurance, provide 24 hours covers areas including but not limited to the United States, Canada, Australia, New Zealand, Russia, South Korea, Japan and Hong Kong, Macao and Taiwan and other countries and regions as well as all Schengen countries including but not limited to Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Italy, Greece, Luxembourg, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, Poland, the Czech republic, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Latvia, Liechtenstein, French Polynesia and Malta and other countries and regions.

\* 本保单仅承保被保险人从中国大陆境内出发的旅行，且必须于出行前投保。本保险不承保在投保保障计划时已经开始旅程或已置身于旅行目的地的任何被保险人。 This policy only covers the insured's travel departed from mainland China and must be applied prior to departure. The Insured Person who has commenced travel or is already at the travel destination at the time of enrollment is not covered under this policy.

\* 本保险仅承担被保险人在中国大陆地区以外的境外（含港澳台）旅行期间的责任。 This insurance is solely responsible for the liability of the insured to travel outside the mainland of China (including Hong Kong, Macao and Taiwan).

\* 本保险计划所承保的运动包括：1)海拔6000米以下的休闲旅游、远足徒步、登山运动（不包括借助登山绳索、登山向导(非旅行社导游)完成的登山活动）、露营、固定路线洞穴体验；2)定向运动、拓展活动、场地趣味活动；3)自行车运动、山地自行车越野、场地越野轮滑、自驾车旅行；4)游泳、潜水（下潜深度不超过18米且在旅游景点的专业潜水教练指导下进行的休闲潜水活动）、溯溪、划船、帆船、帆板、皮划艇、漂流；5)人工场地攀岩及下降；6)骑马游玩。 The above insurance plan covers following sports category: 1)below an altitude of 6000 meters including tourism,hiking,mountaineering(excluded mountaineering activities with ropes and mountain guides(with no tour guides)),camping,fixed routes caving;2)orientation movement,outreach,site fun activity;3)biking,cross-country mountain biking,artificial site/cross-country mountain roller skating,self-driving tour;4)swimming,diving(descending to depths no more than 18 meters and guided by a professional diving instructor at a tourist attraction),river trekking,rowing,sailing,boardsailing,canoeing,rafting;5)rock climbing and declining in artificial/natural site;6)horse riding for fun.

\* 本保险计划不承保下列高风险探险类活动：被保险人从事潜水，室内外滑雪，滑冰，驾驶或乘坐滑翔翼、滑翔伞，跳伞，攀岩运动，探险活动，武术比赛，摔跤比赛，赛马或马术，特技，驾驶卡丁车，赛车，各种车辆表演，蹦极、任何海拔6000米以上的户外运动等高风险运动期间；以及被保险人必须借助登山绳索、登山向导(非旅行社导游)完成的登山活动期间；借助水下供气设备（非呼吸管）设备完成的深度大于18米的潜水活动期间（但在旅游景点的专业潜水教练指导下进行的休闲潜水活动除外）。 The plan does not cover the following high-risk adventure activities: water skiing, indoor or outdoor skiing, ice skating, piloting or riding in a glider, paragliding, parachuting, rock-climbing, adventure activities, martial arts competitions, wrestling competitions, horse-racing or equestrian sports, stunt shows, go-karting, motor racing, all kinds of vehicle shows, bungee jumping, any outdoor sport at an altitude of more than 6,000 meters and other high-risk sports; During mountaineering activities that the insured person must complete with the help of mountaineering ropes and mountaineering guides (not travel agency guides); and during diving activities completed with the help of underwater air supply cylinders (not snorkels) at a depth of more than 18 meters (except for recreational diving activities under the guidance of a professional diving instructor at tourist attractions).

\* 单次旅行最长可承保时间为183天。如投保全年计划，保险期间内不限旅行次数，但每次旅行最长承保期间为183天。 The maximum length of each insured trip is 183 days. The maximum length of each insured trip is 183 days and unlimited trips during insurance if the insurance period in one year.

\* 特别声明：根据国家卫健委2020年1月21日通知及文化和旅游部1月24日通知，新型冠状病毒肺炎疫情已被广泛知悉，因此自2020年1月26日零点之后凡投保我司旅行险，因为新型冠状病毒肺炎疫情为已知风险，根据我司旅行险项下“旅行变更、旅行取消、旅行缩短、旅行延误、邮轮旅行登船保险、邮轮旅行港口临时更换、邮轮旅行港口停靠取消、邮轮旅行停航、航空乘客旅程阻碍”的附加保障对应保险合同条款的约定，该已知风险属于责任免除范畴，对于由该已知风险导致的前述附加保障合同项下的保险事故，我司不承担任何保险责任。 Special Statement: According to the notice of the National Health Commission on January 21, 2020 and the notice of the Ministry of Culture and Tourism on January 24, 2020, the novel coronavirus pneumonia epidemic has been widely known, so since the midnight of January 26, 2020, anyone who has taken out travel insurance of our company will be affected by the new coronavirus Pneumonia is a known risk, according to our travel insurance under "travel change, travel cancellation, trip shortening, trip delay, cruise travel boarding insurance, cruise travel port temporary change, cruise trip port call cancellation, cruise trip suspension, air passenger journey. The additional protection of "obstruction" corresponds to the provisions of the insurance contract, and the known risk belongs to the scope of liability exemption, and our company shall not assume any insurance liability for the aforesaid insured accident under the additional protection contract caused by the known risk.

\* 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.



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\* 旅行目的地全球其他地区新冠导致的医疗费用, 保额为3万美元, 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, 不承保任何医疗费用 (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).

\* 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.

\* 本保险产品仅由史带财产保险股份有限公司承保, 史带财产保险股份有限公司目前在北京市、上海市、广东省、山东省、江苏省、浙江省 (除宁波市)、重庆市、湖北省开设了分支机构。本产品的销售区域为全国, 目前我公司部分业务无法在线完成批改、保全、退保、理赔, 如您有相应需求, 可联系我公司落地分支机构或线下合作机构的相关人员。如所在地无分支机构可能存在服务不到位的情况, 您可以拨打40099 95507客服热线。 This insurance product is only underwritten by Starr Property & Casualty Insurance (China) Company Limited, which has branches in Beijing, Shanghai, Guangdong, Shandong, Jiangsu, Zhejiang (except Ningbo), Chongqing and Hubei. The sales area of this product is nationwide, and some of our business cannot be completed online for approval, preservation, surrender and claims, so if you have the corresponding needs, you can contact the relevant personnel of our local branches or offline cooperative organizations. If there is no branch in your location, you can call our customer service hotline at 40099 95507.

\* 医疗机构: 在中国境内 (不包括香港、澳门、台湾地区) 的医疗机构: 是指合法的二级及二级以上医保定点医院或投保人与保险人协商共同指定的医院或医疗机构。

在中国境外 (包括香港、澳门、台湾地区) 的医疗机构: 是指保险人认可的, 根据所在国家法律合法成立, 运营并符合以下全部标准的医疗机构: 1) 主要运营目的是以住院病人形式提供接待病患、伤者并为其提供医疗护理和治疗; 2) 在一名或多名医生的指导下为病人治疗, 其中最少有一名合法执业资格的驻院医生驻诊; 3) 维持足够妥善的设备为病人提供医学诊断和治疗, 并于机构内或由其管理的地点提供进行各种手术的设备; 4) 有合法执业的护士提供和指导的全职护理服务。

医疗机构不包括以下或类似的医疗机构: 1) 精神病院; 2) 老人院、疗养院、戒毒中心和戒酒中心; 3) 健康中心或天然治疗所、疗养或康复院。

Medical Institutions: Medical institutions in China (excluding Hong Kong, Macau and Taiwan): refers to the legal hospitals designated by the medical insurance at Level 2 and above, or the hospitals or medical institutions jointly designated by the policyholder and the insurer by mutual agreement.

Medical institution outside of China (including Hong Kong, Macau and Taiwan): means a medical institution recognized by the insurer that is legally established and operated in accordance with the laws of the country in which it is located, and that meets all of the following conditions: 1) its principal business purpose is to provide hospital and medical care and treatment for the hospitalized and the sick and injured; 2) it provides treatment for patients under the direction of one or more physicians, at least one of whom is physicians are legally qualified to practice in a hospital; 3) maintains adequate and appropriate equipment for the medical diagnosis and treatment of patients and provides equipment for the performance of a variety of surgical procedures on its premises; and 4) provides nursing care on a full-time basis by legally licensed nurses.

Medical institution does not include the following or similar medical institutions: 1) mental hospitals; 2) homes for the aged, convalescent homes, drug and alcohol rehabilitation centers; and 3) health centers or natural healing, convalescent or rehabilitation homes.

\* 本保险计划不承保因下列原因支出的费用: 受保前已存在的疾病 (指在本附加合同生效前 12 个月内: (1) 被保险人已患有的疾病; (2) 医生已建议被保险人接受医药治疗或提供医疗意见的症状、体征; 或 (3) 被保险人已存在的且一个正常而审慎的人 would 会寻求诊断、医疗护理或医疗治疗的症状、体征) 及其并发症。 The Policy does not cover expenses incurred for a Pre-existing Condition (meaning a condition that, within the 12 months prior to the Effective Date of this Supplement: (1) is a pre-existing condition for which the Insured Person has a pre-existing condition; (2) is a symptom or sign for which a Physician has recommended that the Insured Person receive medication or has provided a medical opinion; or (3) is a pre-existing condition for which the Insured Person has a pre-existing symptom or sign for which a reasonable and prudent person would have sought diagnosis, medical care, or treatment) and its Complications.

\* 被保险人限制: 被保险人应满足日常居住地在大陆境内, 即最近一年内在大陆境内 (不含港澳台地区) 工作或居住满183天的要求。 本保险不承保外籍人士返回原籍国的旅行。 The insured person should fulfill the requirement of having his/her daily residence within mainland China, i.e. working or residing in mainland China (excluding Hong Kong, Macau and Taiwan) for 183 days within the last one year. This insurance does not cover expatriates traveling back to their country of origin.

\* 退保规则: 保单生效前可申请全额退保, 已生效的旅行险年单保单无理赔付, 可按条款退还未到期净保费部分 (未到期净保费=净保费 x (1-m/n), 其中, m 为已生效天数, n 为保险期间的天数, 经过日期不足一日的按一日计算。) 已生效且已出行的旅行险短期保单, 本保险不接受任何形式的退费。已生效未出行的短期旅行险保单, 若能提供未出行证明 (海关认证的出入境记录等), 可给予全额退款。 Surrender rules: full surrender can be applied for before the policy comes into effect, and the portion of the unexpired net premium can be refunded in accordance with the terms and conditions when there is no claim for the annual travel insurance policy that has already come into effect (unexpired net premium = net premium x (1-m/n), where m is the number of days it has come into effect, n is the number of days of the insurance period, and the elapsed date of less than one day is counted as one day). No refund of any kind will be accepted for a travel insurance short-term policy that is in force and has been traveled. For travel insurance policies that are in force and have not been traveled, a full refund will be made if proof of non-travel (customs certified entry/exit records, etc.) is provided.

\* 本保险项下适用伤残标准为《人身保险伤残评定标准及代码》(标准编号为JR/T 0083-2013): 一级伤残100%、二级伤残90%、三级伤残80%、四级伤残70%、五级伤残60%、六级伤残50%、七级伤残40%、八级伤残30%、九级伤残20%、十级伤残10% (具体伤残评定标准内容可见文件《人身保险伤残评定标准及代码》(JR/T 0083-2013))。 The applicable disability assessment standards under this insurance policy are the "Disability Assessment Standards and Codes for Life Insurance" (standard number JR/T 0083-2013): 100% for level one disability, 90% for level two disability, 80% for level three disability, 70% for level four disability, 60% for level five disability, 50% for level six disability, 40% for level seven disability, 30% for level eight disability, and 20% for level nine disability 10% of Level 10 disability (specific disability assessment standards can be found in the document "Disability Assessment Standards and Codes for Life Insurance" (JR/T0083-2013)).

\* 本保险产品出发、途径或到达机场为: 湖北省神农架红坪机场、贵州省六盘水月照机场、贵州省黔南荔波机场、四川省九寨黄龙机场发生的延误, 保险人不承担赔偿责任。 The insurer shall not be liable for delays occurring at the departure, route or arrival airports under this policy: Shennongjia Hongping Airport in Hubei Province, Liupanshui Yuezao Airport in Guizhou Province, Qiannan Libo Airport in Guizhou Province, and Jiuzhai Huanglong Airport in Sichuan Province.

\* 信息披露: 我司偿付能力、风险综合评价详见网页 (https://www.starrchina.cn/Information%20Disclosure/details.html?cid=43), 偿付能力充足率达成监管要求。

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
李依依 LiYiYi	AD354354	1980/08/01	360.00	法定
陈晓红 ChenXiaoHong	76876657546	1938/03/01	360.00	法定
总保费 Total Premium (RMB)			720.00	



史带财产保险股份有限公司  
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关心环境, 提倡使用电子保单