华泰财产保险有限公司



投保人

Huatai Property & Casualty Insurance Co., Ltd.

全国统一服务热线:4006095509

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

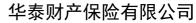
(hereinafter called "The Insurer") and in reliance upon the written statements and declarations contained in the Proposal which shall be deemed to be the basis of this Policy the Insurer agrees to indemnify the insured in accordance with the specific Coverage Part identified in Schedule as being part 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.

张三 ZHANGSAN

名称/姓名

Nama

投保人	Name			_	
Applicant	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)	1994-11-13	
	证件类型 ID Type	护照	证件号码 ID Number	S888888888	
	与投保人关系 Relationship with Applicant	其他			
	被保险人人数 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		al(Including the Schengen countries)			
保险期间 Insurance Period	From 自2024年(Y)09月(M) To 至2024年(Y)10月(M)) 26日(D) 00:00 时起 (北京时间Beijing Time)) 11日(D) 00:00 时止 (北京时间Beijing Time)			
保险责任		保险金额(人民币:元/	人)	备注	
E	Benefits	Sum Insured (RMB: yu	ian)	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	1	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	47 700 1 - 11 - 47 17 - 27 19	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	Cover accident	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 epidemi	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	Exerute optioni	Exclude opinionic and pandemic	



安达成员公司 A Chubb Company

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附加身故遗体运返		100000	其中丧葬费用以20,000元为限	
Repatriation of remains		1000000	Funeral expenses limited to RMB20,000	
亲属慰问探访费用补偿		10000		
Compassionate for relatives 'hospital visit		10000		
附加未成年子女送返		2000		
Accompanying Minor H	Repatriation	2000		
附加旅程取消		3000	承保因恶劣天气、极端天气情况导致的旅行取消	
Travel Cancellation			Covers trip cancellations due to inclemen	
	Tavel Cancellation		or extreme weather conditions	
附加航班延误		300	每4小时赔偿300元,以保额为限	
Flight delays			The compensation is limited to RMB 300 per	
Tilght delays	riight delays		4 hours within the sum-insured as listed.	
附加行李延误			每8小时赔付500元,以保额为限	
Baggage allowance		1000	The compensation is limited to RMB 500 per	
			8hours within the sum-insured as listed.	
附加旅行证件丢失		5000		
	Loss of travel documents		400元/天,最多赔付30天	
附加恐怖、绑架保险 Additional terror and kidnapping allowance		12000	RMB400 per day, up to 30 days	
Additional terror and kidnapping arrowance			承保因恶劣天气、极端天气情况导致旅行阻碍	
附加旅程阻碍保险		100	Coverage for travel obstruction due	
	Additional travel obstruction allowance		to inclement weather, extreme weather	
			conditions	
附加个人行李及随身物品 Personal belongings			个人随身财物以RMB2000为限(每件限额	
		2000	RMB1,000);	
		2000	Personal belongings Limit is RMB2000(
			limit per item is up to RMB1,000);	
附加旅行家居保障		3000		
Home Insurance durin	ng trip			
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			not for minors	
ATM Robbery		500		
附加旅行个人第三者责	 t任		扩展承保宠物责任	
Personal liability		300000	Extend pet liability	
每人保险费	(士官 Conital Latter) 書店に	· 	<u>'</u>	
Premium per person	(入与 Capital Letter) 豆怕伍1	合元整(小写 Lowercase)¥150. (00	
总保险费 Total Premium	人民币(大写 Capital Letter)臺	壹佰伍拾元整	(小写 Lowercase) ¥150.00	
保费(不含税)	人民币 (大写) 壹佰肆拾壹分	元伍角壹分	(小写) 141.51	
税额	人民币 (大写) 捌元肆角玖久	j	(小写) 8.49	
保险费交付日 期及交付方式 Premium delivery and date		方将本保单所约定之保险费交付 o the insurer by this policy before 202		

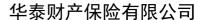
保险责任与责任免除详见条款,请特别留意其中以加黑字体显示的责任免除部分内容。

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:

1.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 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. 2. 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" 3. 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"、"公务交通工具意外保障"、"急快病身故保障"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

Insured Persons must be from 0 to 85 years of age inclusive upon effective. For any Insured Person aged from 71 to 85



limited.

Huatai Property & Casualty Insurance Co., Ltd.

全国统一服务热线:4006095509 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 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 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.)

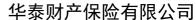
8. 本保险扩展承保户尼泊尔发生的紧急医疗运送和送返费用(含直升机救援费用,限额8000元)。This insurance extends coverage for emergency medical evacuation and repatriation expenses incurred in Nepal (including helicopter rescue costs, up to a limit of RMB 8000). 风险探险类活动。This insurance covers:leisure tourism, hiking, mountaineering under 6,000 meters above sea level, camping, fixed-route cave exploration; orienteering, team-building activities, on-site fun activities; cycling, mountain biking, on-site/off-road roller skating, self-driving tours; swimming, diving (with a maximum depth of 18 meters), canyoning, rowing, sailing, windsurfing, kayaking, rafting; indoor rock climbing and rappelling, ice climbing, skiing; horseback riding, equestrian training, equestrian competitions (speed races, barrel races), canyoning, surfing, snorkeling. Not covered: climbing, skiing, high-altitude gliding, polar exploration above 6,000 meters above sea level, non-fixed-route cave exploration, bungee jumping, free diving (with a depth greater than 18 meters without underwater breathing equipment), racing, parachuting, hang gliding, and other high-risk adventure activities.

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国人民共和国境内,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. 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、| 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, Digbo, 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

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.

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



华泰保险 Huatai Insurance Group

Huatai Property & Casualty Insurance Co., Ltd.

全国统一服务热线:4006095509

19. 在同一地址内,自首例新冠病毒感染确认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服务等相关救援服务,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之,尚在医院隔离或医学观察中;3)已出现感染新型冠状病毒或性性炎症状态,现在是原 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. 本保险不承保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 《华泰财险附加 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: 网上投保为选提供电子保单,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. 本保地供AA境外救援服务,若您遇到紧急情况需要数据拨打客服电话: (+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

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

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:

保险人授权签定Authorized Signature:

销售机构Sales Department: 产素财产保险有限公司营业部

签单日期**Date of Issue**, 2024年(707月 (M) 19日 (D)

┌ 終本 Salesperson: 邓娜

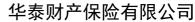
复核 Checking: 自动核保

制单 Operation: 自动制单

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,以使获取核或保单承保、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





Huatai Property & Casualty Insurance Co., Ltd.

全国统一服务热线:4006095509

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.: 888888888

		FI. 1 3.3	P1. 1 3 . 3		
被保险人	证件号码	出生日期(年/月/日)	身故受益人		
Name of Insured Person	ID No.	Date of Birth(YYYY/MM/DD)	Death Beneficiary		
测试 CESHI	\$888888888	1994-11-13	法定		