

**华泰财产保险有限公司**  
**Huatai Property & Casualty Insurance Co., Ltd.**  
**境外旅行人身意外伤害保险单**  
**Overseas Travel Insurance Policy**


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保单号码Policy No.:

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。本保单自保险人签发之日起成立。

In consideration of the premium being paid by the APPLICANT 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		联系地址 Address	---
	联系人 Person	---	联系电话 Contact No.	
被保险人 Insured	姓名 Name		出生日期(年/月/日) Date of Birth(y,m,d)	
	证件类型 ID Type		证件号码 ID No.	
身故受益人 Death Beneficiary	除合同另有约定外，身故保险金受益人为法定，非身故保险金受益人为被保险人本人。 The beneficiary of death benefits is legal; of non-death benefits is the insured person.			
旅行目的地 Travel Destination	菲律宾			
保险期间 Insurance Period	From自2018年(Y)07月(M)17日(D) 00:00时起(北京时间Beijing Time) To 至2018年(Y)07月(M)22日(D) 23:59时止(北京时间Beijing Time)			
	保险责任 Benefits	每人保险金额(人民币:元) Sum Insured (RMB: yuan)	备注 Remarks	
	境外旅行意外身故/伤残 Overseas Travel Accidental Death/Disablement	500,000.00 ---	---	
	附加身故遗体送返 Repatriation of Remains	200,000.00 ---	丧葬费限额16000元 Up to RMB16,000 for funeral expenses	
	附加银行卡盗刷 Bank Card Unauthorized Use	5,000.00 ---	不适用于未成年人 Not applicable to insured under 18	
	附加个人行李及随身物品 Personal Baggage and Belongings	5,000.00 ---	每件物品限额1000元 Up to RMB1000 per item	
	附加旅行证件丢失 Travel Documents Loss	8,000.00 ---	---	
	附加旅程延误 Travel Delay	200.00 ---	每延误3小时赔偿100元 Compensate RMB100 for every 3 hours of delay	
	附加旅行个人第三者责任 Third Party Liability of Individual	200,000.00 ---	---	
	附加潜水冲浪意外身故/伤残双倍给付 Double Indemnity	500,000.00 ---	---	
	突发性疾病身故 Acute Illness Death	80,000.00 ---	---	
	附加旅行医疗费用 Travel Medical Expenses	80,000.00 ---	每次事故免赔额200元 RMB 200 deductible per event	
	紫外线灼伤医药补偿 Ultraviolet Burning Medical Expenses	6,000.00 ---	赔付医药费 Cover medical expenses	
	中暑扩展 Sunstroke medical expenses	6,000.00 ---	赔付医药费 Cover medical expenses	

附加旅行住院津贴 Travel Hospitalization Allowance	150.00元/天 ---	150元/天; 每次住院, 免赔3天; 最长90天 RMB150/day; up to 90 days; 3-day deductible per hospitalization
附加医疗运送及送返 Medical Evacuation & Repatriation	400,000.00 ---	---
<b>保险费 Total Premium</b>	人民币RMB (大写Capital Letter) 柒拾元整 (小写Lowercase) ¥70	

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 find detailed Coverage and Exclusion listing in the Term & Condition of Insurance Policy and Wording, especially the content of the Exclusion by black font.

**备注 Notes:**

◆本产品仅承保从中华人民共和国境内出发至境外的旅行。

This policy covers trips from Mainland China to other countries or regions.

◆承保年龄范围: 出生满1至90周岁(含1周岁和90周岁)。

Coverage age range: between 1 and 90 years old, both inclusive.

◆根据国务院保险监督管理机构的规定, 除航空意外身故责任和和重大自然灾害意外身故责任对应的保险金额外, 对于未成年人作为被保险人的身保险, 在被保险人成年之前, 被保险人死亡时各保险公司实际给付的保险金总和按以下限额执行: (一) 对于被保险人不满10周岁的, 不得超过人民币20万元; (二) 对于被保险人已满10周岁但未满18周岁的, 不得超过人民币50万元。

In accordance with the provisions of the national insurance regulatory authorities, except for death benefits due to an aviation accident or a major natural disaster, the total amount of compensations to be paid by all insurance companies upon the death of an insured under the age of 18, shall be subject to the following limits:

(1) Not more than RMB 200,000, if the insured is under 10 years old;

(2) Not more than RMB 500,000, if the insured has reached 10 years old but is under 18 years old.

◆71至90周岁的被保险人, 其身故、伤残和医疗费用\运送类责任的保险金额为上述所载保险金额的一半, 保险费维持不变。

For insured of 71-90 years old, the insurance benefits for death, dismemberment and medical care/vacuation/repatriation are half of the amount contained above, although the premiums shall remain unchanged.

◆本产品必须在被保险人离开境内日常居住地或日常工作地前投保, 否则无效。

For the policy to take effect, the application has to be submitted and the premium paid before the insured leaves place of residence or workplace.

◆本产品最早生效时刻为投保后第二天零时。

The earliest start time of the policy is 00:00 on the 1st day after the day when the application is submitted and the premium paid.

◆本产品不承保任何直接或间接前往或途径索马里、利比亚、利比里亚、叙利亚、阿富汗、南北苏丹、刚果民主共和国、伊拉克、中非、也门、巴勒斯坦、以色列、南极、北极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。

This policy shall not cover any loss incurred in: Somalia, Libya, Liberia, Syria, Afghanistan, northern and southern Sudan, Congo, Iraq, Central Africa, Yemen, Palestine, Israel, South Pole, North Pole or other countries (regions) that are in state of war or national emergency.

◆24小时AA国际救援热线(+8610) 51295700。

The 24-hour Assist America International Assistance hotline is (+8610) 51295700.

◆申请理赔时, 所有单据、票据必须提供原件, 并且理赔后不再返还。

The original fapiaos and receipts shall be submitted as part of claiming materials, and the original documents will not be returned after compensation.

保险人地址Address: 上海市浦东新区康桥镇秀浦路68号1号楼五层F、G区  
F-G District, 5F,1 Building,No.68, Xiupu Road, Pudong New Area, Shanghai, China.  
咨询、报案电话Customer & Claim Hotline: 40060-95509  
理赔、查询、保全等服务网址Claims, Query,Security and Other Services  
Website: service.ehuatai.com  
保险人网址Website: pc.ehuatai.com  
华泰商城网址Website: shop.ehuatai.com

保险人(签章) Insurer Stamp:

销售机构Sales Department: 华泰财产保险有限公司电子商务部

E-commerce Department of Huatai Property & Casualty Insurance Co.,Ltd.

个人险承保专用章  
签单日期Date of Issue: 2018年(Y)06月(M)29日(D)

**注意Notes:**

收到本保险单后, 请立即核对, 如有错误, 立即通知保险人更正。Please check this Policy carefully after receiving. If any error, please contact the Insurer immediately for correction.

本保险单的中文、英文约定不一致的，以中文约定为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.



保游网