

**“保游全球”邮轮旅行保障计划--计划A**  
**Starr Individual Overseas Travel Insurance B Plan A**

保单号 Policy No:	投保人 Policyholder:
生效日 Policy Effective Date: 2018-11-23 00:00:00	出单日期 Date of Issue: 2018-10-30 16:30:01
到期日 Policy Expiry Date: 2018-11-28 23:59:59	目的地 Destination: 阿尔及利亚 Algeria

保险项目 Basic Benefits	保额 (人民币: 元) Maximum Limit(RMB)
医疗运送及送返 (该医疗运送责任不承担尼泊尔救援责任) Emergency medical evacuation and repatriation (No responsibility for medical delivery in Nepal)	200,000
身故运返 Repatriation of remains	100,000
亲属慰问探访费用 Compassionate visit	10,000
个人随身财物 (每件限额1000元) Loss of personal belongings (RMB1,000 per item)	2,000
旅行证件损失 Loss of travel documents	2,000
银行卡盗刷 (不适用于未成年人) Bank Card Fraudulent Charges (except minors)	2,000
邮轮延误 (仅承保邮轮在始发港超出6小时以上的出发延误。被保险人必须在预定时间办理登船手续后发生邮轮延误且达到预定时间才能得到赔付)	300
游轮登船保障 (由于航班延误超过5小时以上及取消致不能登船)	300
邮轮停航保障 Cruise Suspension	300
港口停靠取消 (每港口赔付限200元; 累计赔付行程中2个目的港口) Parking Port Cancellation(RMB200 per port;Max. 2 ports per trip)	400
港口停靠临时更换 (每港口赔付限200元; 累计赔付行程中2个目的港口) Parking Port Alteration(RMB200 per port;Max. 2 ports per trip)	400
港口停靠时间缩短 (每港口赔付限200元; 累计赔付行程中2个目的港口; 单一港口停靠时间缩短3小时以上) Parking Port Curtailment(RMB200 per port;Max. 2 ports per trip)	400
意外身故、残疾 Accidental death and dismemberment	200,000
疾病身故 (含猝死) Sickness death	30,000
医疗费用 (含邮轮上的医疗费用) Medical Expense(including medical expense on cruise)	50,000
旅行绑架及非法拘禁 (每日500元) Travel kidnapping and illegal detention (RMB 500 per day)	5,000
个人及宠物责任 Personal and pet liability insurance	200,000

**保游网**



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

## “保游全球”邮轮旅行保障计划--计划A

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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》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 "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"、"疾病身故保障"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,保险费维持不变 Insured Persons must be from 2 weeks 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 "Accidental death & disablement", "Common carrier accident death & disablement", "sickness death" and "Medical reimbursement"(including sickness and accident) benefit applies and the premium remains unchanged.
- \* 上述计划每人限购一份
- \* 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"、"医药补偿保障"、"意外每日住院津贴"、"每日住院津贴"或"重大疾病保险"(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 "Accidental death & disablement", "Sickness Death", "Acute disease death", "Sudden death", "Medical reimbursement", "Accident daily hospital income", "Daily hospital income" or "Critical illness"(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.
- \* 邮轮停航保障承保由于天气原因及游轮故障所致游轮停航。Cruise Suspension: We'll reimburse you a fixed amount up to the limit as stated in policy schedule if the cruise is suspended due to inclement weather or cruise mechanic breakdown.
- \* 本计划中"邮轮停航保障"、"港口停靠取消"、"港口停靠临时更换"、"港口停靠时间缩短"、"邮轮延误"五项保障利益中的任何一项发生理赔,其余各项不予以重复赔偿。
- \* 按中国保监会规定,10周岁(不含)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累计身故保险金额超过上述规定,则以上述规定的保险金额为限。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.
- \* 在任何情况下,本保险不承保任何直接或间接前往或途经索马里、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、南极圈以内地区、除俄罗斯、美国、加拿大、丹麦、冰岛、挪威、瑞典、荷兰外的北极圈以内地区、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。Under any circumstances, this policy does not cover any trips directly or indirectly to the following countries: Somalia, Libya, Liberia, Syria, Afghanistan, North and south of Sultan, the Democratic Republic of Congo, Iraq, Central Africa, Yemen, Palestine, Antarctica, the Arctic except Russia, the United States, Canada, Denmark, Iceland, Norway, Sweden and the Netherland, 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.
- \* 本计划保障中国大陆地区以外的境外旅行,包括在中国香港、台湾、澳门地区旅行。The Policy covers overseas travel taken place outside Mainland China, including Hongkong, Taiwan and Macao.
- \* 本保险产品不承保在北京市平谷区任一医院发生的治疗。请注意:北京平谷区所有医院的就医均不予理赔。
- \* 既往病症除外。
- \* 我司2018年2季度综合偿付能力充足率为238.00%,达到监管要求。2018年第三季度风险综合评级(分类监管)评价中被评定为B类。

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.			
被保险人 Insured	证件号码 ID No.	出生日期 DOB	保费 Premium(RMB)	受益 Beneficiary
			50	法定
总保费 Total Premium (RMB)			50.00	



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关心环境, 提倡使用电子保单