

保 险 单 POLICY SCHEDULE

保险计划 Insurance Plan: 无忧海外-安联境外旅行保障计划AA
Carefree Travel-Allianz Overseas Travel Insurance Plan AA

投保人 Policy Holder:

被保险人数 Num of Insured: 1

总保费 Total Premium: RMB 260.00

目的地 Destination: 阿尔及利亚 Algeria



备注 Remark:

保单号 Policy No.:

保单生成日 Issuance Date: 2019-03-28 13:30:31

保单生效日 Effective Date: 2019-05-02 00:00:00 (北京时间Beijing Time)

保单到期日 Expiry Date: 2019-05-08 23:59:59 (北京时间Beijing Time)

	24 小时全球紧急救援服务、保单验真、理赔咨询服务, 请拨打: 24 hours service hotline for emergency medical evacuation, policy verification and claim advice: 400-800-2020 (境内 China) +86 20 8513 2999 (境外 Overseas)	在线快速理赔、保单验真、条款下载、查询服务 Swift online claim, policy verification, wording download and inquiry service 请扫码关注安联财险官方微信服务号	
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保障利益 Benefits

保障利益 Benefits	保险金额 SI (RMB)
意外身故及伤残 Accidental death and disability	1,200,000.00
猝死保障 Sudden death	100,000.00
公共交通意外身故及伤残 Common carrier accidental death and disability	500,000.00
医疗费用(含门诊和住院) Medical reimbursement (Outpatient and Inpatient)	500,000.00
绑架及非法拘禁每日津贴(每24小时赔偿3000元,但以保险金额为限) Kidnapping and illegal detention (RMB3000 per 24 hours)	21,000.00
紧急医疗运送和送返(尼泊尔地区的直升机救援费用以RMB6,000为限) Emergency medical evacuation and repatriation (Limit for helicopter rescue expenses in Nepal: RMB6,000)	10,000,000.00
身故遗体运返(丧葬费用以20000元为限) Repatriation of remains (funeral expenses limited to RMB20,000)	10,000,000.00
未成年人旅行送返费用 Travel Escort of minors	5,000.00
旅行延误(每满5小时赔偿300元) Travel delay (RMB300 for every 5 hours)	1,800.00
行李延误(每满6小时赔偿500元) Baggage delay (RMB500 for every 6 hours)	2,000.00
旅行变更 Change of travel schedule	20,000.00
个人钱财损失 Loss of personal money	3,000.00
旅行期间家财保障(每件或每套物品赔偿限额1000元) Home guard (Limit per item or set of items: RMB1000)	5,000.00
旅行证件损失 Loss of travel documents	12,000.00
银行卡盗刷(不适用于未成年人) Bank card misuse (except minors)	15,000.00
个人行李及随身物品(每件或每套行李或物品赔偿限额2,000元) Loss of personal belongings (RMB2,000 per item or set of items)	15,000.00
亲友慰问探访费用 Compassionate visit	8,000.00
个人责任 Personal liability	1,000,000.00
仅承保境外旅行 Only cover trips outside Mainland China	0.00

特别提示 Notes

- 如保险期间为一年,每次承保旅程最长期限为183天。The maximum length of each insured trip is 183 days if the insurance period in one year.
- 本保单仅承保目的地在中国大陆以外地区的旅行,具体以本保单明细和条款中所载明或约定的旅行目的地为准。This Policy only covers trips outside Mainland China, subject to the destination wording stated in the corresponding terms and conditions of this policy.
- 本产品每一被保险人限投一份,若同一个被保险人就同一旅行同时投保本保险公司2份(或以上)任何旅行险或航意险产品(不包括团体保险),且在不同产品中有相同保险利益的,则本保险公司仅按所投保产品中保额最高者进行理赔。Each insured person shall only apply for one insurance policy. If the Insured Person has applied for more than one travel insurance or aviation insurance policy (excluding group insurance) for the same trip underwritten by the Company and there are same benefits in multiple policies, the Company will only pay the benefit up to the highest limit of that benefit under one policy.
- 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。This Policy only covers travels starting from Mainland China. Insurance purchasing should be completed before travel.
- 未满18周岁的未成年人的身故保险金额不超过保监会规定的限额。For minor Insured under 18 years old, the actual Accidental Death benefit cannot exceed the amount that specified by CIRC.
- 被保险人的投保年龄为出生满60天至90周岁。The age of the Insured is from 60 days to 90 years old.
- 保单生效时年满71-80周岁的被保险人,其涉及的身故、伤残及医疗费用相关保险的保险金额为上述保障计划中所载保险金额的一半(50%),保险费维持不变。保单生效时年满81-90周岁的被保险人,其涉及的身故、伤残及医疗费用相关保险的保险金额为上述保障计划中所载保险金额的四分之一(25%),保险费维持不变。For any Insured Person at the age from 71 to 80 years old, half of the Maximum Limit for death, disability and medical reimbursement applies. The premium remains unchanged. For any Insured Person at the age from 81 to 90 years old, quarter of the Maximum Limit for death, disability and medical reimbursement applies. The premium remains unchanged.
- 所有的保额、保费、保险责任均以安联财产保险(中国)有限公司签发的保单及保险条款为准。All insurance benefits, premium and liabilities shall be subject to the corresponding terms and conditions stated in a formal insurance policy and clauses issued by Allianz China General Insurance Company Ltd.
- 若被保险人保单生效前患有心脑血管疾病、高血压或糖尿病中的任一疾病,则在旅行中因心脑血管疾病、高血压、糖尿病等保险条款约定的疾病或其并发症申请索赔的,属于除外责任。For any Insured Person with pre-existing cardiovascular and cerebrovascular disease, hypertension or diabetes before policy issuance, exclude any claims related to the diseases stated in clauses (including the aforementioned diseases) and associated complications.

被保险人列表 Insured List

序号 Serial	姓名 Name	证件号 ID/Passport	出生日期 Birth Date	保费(RMB) Premium
1				260.00



安联财产保险(中国)有限公司-上海分公司盖章/授权签字
Allianz China General Insurance Company Ltd. - Shanghai Branch
Stamp/Authorized Signature