

华泰境外旅行人身意外伤害保险单
Huatai Overseas Travel Insurance Policy
保游全球一伴旅全球境外保障 计划二
Huatai Banyou Global Travel Insurance Plan

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/被保险人申请，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。本保险合同自保险人同意承保之日起成立。In consideration of the premium being paid by the APPLICANT/INSURED 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
	证件类型 IDType	其它	证件号码 ID No.
被保险人 Insured Person	姓名 Name		出生日期(年/月/日) Date of Birth(y/m/d)
	证件类型 IDType	护照	证件号码 ID No.
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 Insurance Period	摩纳哥;意大利;法国;西班牙等申根国 Monaco;Italy;France;Spain, Schengen States		
保险期间 Insurance Period	From自2019年(Y)04月(M)11日(D) 00:00时起 (北京时间Beijing Time) To 至2019年(Y)04月(M)20日(D) 23:59时止 (北京时间Beijing Time)		
保险责任 Benefits	保险金额(人民币:元) Sum Insured (RMB: yuan)	备注 Remarks	
境外旅行意外伤害身故/伤残 Accidental Death & Disablement	300,000	含高风险运动保障 Including High-risk sports	
附加旅行医疗费用 Overseas Medical Expenses	400,000	"含意外及突发急性病, 门诊及住院 including accident and sudden acute disease, outpatient and hospitalization"	
附加意外住院津贴 Hospital Income	100元/天	累计赔偿限额9000元 Accumulated limit of compensation is RMB9,000	
突发性疾病身故 Acute sickness death	100,000		
附加医疗运送和送返 Emergency Medical Evacuation & Repatriation	5,000,000		
附加身故遗体送返 Repatriation of Remains	5,000,000	丧葬保险金以16,000元为限Local funeral expenses limit RMB16,000	
附加住院探望 Compassionate Visit	12,000	"经济舱机票+住宿费+公共交 通费Economy class ticket+ Accommodation+Public transport"	
附加旅行延误 Travel Delay	900	延误5小时及以上一次性赔付300元, 非全 年保障仅限赔偿一次, 全年保障可申请多 次, 但累计赔偿金额不超过本项累计限 额。For a delay of 5 hours and above, a one-time compensation of 300 yuan	
附加旅程缩短 Travel Curtailment	3,000		
附加旅程取消 Travel Cancellation	5,000		
附加行李延误 Baggage Delay	1500	延误8小时及以上一次性赔付500元, 非全 年保障仅限赔偿一次, 全年保障可申请多 次, 但累计赔偿金额不超过本项累计限 额。For a delay of 8 hours and above, a one-time compensation of 500 yuan	
附加旅行证件丢失 Travel Documents Loss	5,000		
附加被劫持补偿 Hijacked compensation	10,000	1000元/天, 最长10天 RMB1,000 per day, 10 days limited	
附加个人行李及随身物品 Personal Baggage / Belongings	10000 (单件物品限额2500元)	单件/套物品限额2,500 元, limited RMB2,500 per item	
附加个人现金丢失 Personal Money Loss	2,000		
附加银行卡盗刷 (不适用未成年人) Bank card misuse (except minors)	10,000		
附加旅行个人第三者责任 Personal Liability	500,000		

签证拒签 Visa reject	1,000	自赔额20% 20% self-indemnity
每人保险费 Premium per person	人民币RMB (大写Capital Letter) 壹佰陆拾伍元整 (小写Lowercase) ¥165	
总保险费 Total Premium	人民币RMB (大写Capital Letter) 壹佰陆拾伍元整 (小写Lowercase) ¥165	
保险费交付日期及交付方式 Premium delivery and date	投保人应于2019年04月08日前将本投保单所约定之保险费交付保险人 Applicant should deliver premium to the insurer by this policy before 2019年04月08日 交付方式为Delivery: 现金交付Cash delivery: <input type="checkbox"/> 银行转账Bank transfer: <input checked="" type="checkbox"/>	
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 detail Coverage and Exclusion List in the Term & Condition of Insurance Policy and Wording, especially the content of the Exclusion by black font.		
特别约定 Special agreement: 1、本保险单及其保险条款、附件、附表、给付表等构成本保险合同不可分割的组成部分。如本保险单与上述其他文件有任何不一致之处, 应以本保险单为准。This policy, together with terms and conditions, schedules, attachments, etc. shall constitute integrated parts of the insurance contract. In the event that this policy exists any inconsistency with other documents mentioned above, the content in this policy shall prevail. 2、本产品承保年龄为出生满60日至85周岁(含85周岁), 被保险人常住地为中华人民共和国境内。The age of this product is 60 days to 85 years of age (including 85 years of age). The insured is permanently resident in People's Republic of China. 3、18周岁以下未成年人累计身故保额以保监会规定为准, 保单生效时年满71-80周岁的被保险人, 其涉及的身故及伤残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81-85周岁的被保险人, 其涉及的身故及伤残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。Under the age of 18 Minors death insurance amount limit according to the relevant provisions of the CIRC perform. when the policy enters into force, the insured person at the age of 71-80, the insurance amount involved in the death and disability related insurance is half of the total insurance amount, the age of 81-85 is 1/4 (25%), and the insurance premium is kept unchanged. 4、本保单仅承保被保险人从中国大陆境内出发至境外的旅行, 且必须于出行前投保。This policy only covers the insured's travel from mainland China and must be insured before the trip. 5、本产品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、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 product does not cover any direct or indirect travel or approach to Somalia, Libya, Liberia, Syria, Afghanistan, North South Sultan, the Democratic Republic of Congo, Iraq, Central Africa, Yemen, Palestine, Israel, the south pole, the Arctic, and the insurance of a state or region that has been declared a state of emergency. 6、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), 则仅按相同保险利益中保额最高者作出赔偿。The Insured can apply only one coverage at the same insurance period in Huatai, and if the same insured person carries out the same trip against 2 (or above) any travel or aircraft insurance products (excluding group insurance) at the same time, only the highest amount insured in the same insurance interest is made to make compensation. 7、如投保一年期保障计划, 不限出境次数, 单次旅行每次最长期限为90天, 在超过旅行天数限制后所发生的事故, 不承担保险责任; 短期计划限出境旅行一次。If the insured period is one year, the maximum period for a single trip is 90 days without limitation for the number of times of departure. The short-term plan is to restrict outbound travel once. 8、24小时AA国际救援热线: (+8610) 51295700。The 24-hour Assist America Assistance Hotline (+8610) 51295700. 9、在中国境内(不含港澳台)的外籍人士购买本产品需满足: 在中国境内工作或居住满183天以上; 如涉及紧急救援, 将送返至被保险人在中国的常住地址; 不承保回原籍国。Any foreigner within Mainland China (excluding Hong Kong, Macau, and Taiwan) buys the product shall: living or working in Mainland China (excluding Hong Kong, Macau, and Taiwan) at least six months; In case of emergency rescue, it will be sent back to the insured's permanent address in China; The insurance product does not apply to any person who back to his (or her) original nation. 10、本产品最早生效时间为投保后第二天零时, 其中签证拒签补偿的责任期间为投保后次日凌晨00:00起至被保险人实际出行前一天的23:59:59止(最长90天)。The earliest effective time of this product is 00:00 on the second day after insurance, in which the liability period of visa refusal compensation is from 00:00 the next day after insurance to 23:59:59 of the day before the insured actually travels (the longest 90 days). 11、本产品仅承担单次旅行线路的签证拒签补偿保障, 保险金在保险单生效后赔付。Payment of indemnity for visa denial of a single travel route only after the insurance policy becomes effective. 12、签证拒签费用补偿责任仅赔付使领馆签证费, 不赔付签证服务费; 如果发票上无法区分, 则以使领馆官方公布的最低额度为准。The liability to compensate for visa refusal is to pay only the visa fee of the embassy and consulate, and not to pay the visa service fee; if the invoice cannot be distinguished, the minimum amount officially announced by the embassy or consulate shall prevail. 13、高风险运动是指由具有正规营业执照或资质的公司或单位组织的各项具有一定风险性的非竞技户外运动, 包括但不限于包括: 潜水、滑雪、滑水、热气球、滑翔伞、蹦极、冲浪、风筝冲浪、攀岩、速降、自行车、徒步、野外穿越、野外定向、登山、溯溪、骑马、皮划艇、帆船、野战、拓展训练、漂流、自驾车。High-risk sports are non-competitive outdoor sports organized by companies or organizations with formal business licenses or qualifications, including but not limited to: diving, skiing, water skiing, hot air ballooning, paragliding, bungee jumping, surfing, kite surfing, rock climbing, downhill, cycling, hiking, wild crossing, field orientation, mountaineering, river rafting, horseback riding, kayaking, sailing, field, outreach training, rafting, self-driving. 14、突发性疾病身故指自突然发病之时起算, 24小时内因该疾病或该疾病并发症为直接且单独原因导致身故的。投保前已有的疾病、症状及并发症为除外责任。Acute sickness death refers to the death of the disease or the complications of the disease within 24 hours from the time of sudden onset of illness. The diseases, symptoms and complications that preceded the insurance are excluded.		

- 15、阅读条款：投保人/被保险人已认真阅读《(华泰财险)(备-普通意外保险)【2018】(主) 010号—华泰财险境外旅行人身意外伤害保险》主险条款和附加险条款，已了解、同意并确认上述条款内容，特别是保险责任及责任免除的部分。投保人确认对于被保险人具有保险利益。Reading Terms: The insured/insured has carefully read the (Hua Tai Property Insurance) (Prepared - General Accident Insurance) [2018] (Main) No. 010 - Huatai Property Insurance Overseas Travel Personal Accident Insurance" main insurance clause and additional insurance The terms, understand, agree and confirm the contents of the above terms, especially the part of the insurance liability and liability exemption. The insured confirms that the insured has an insurable interest.
- 16、拒签险责任承保的【签证区域】为：中国境外（不含美国、加拿大、阿富汗、巴尔干、白俄罗斯、缅甸、古巴、刚果人民共和国、伊朗、伊拉克、以色列、科特迪瓦、黎巴嫩、利比里亚、利比亚、朝鲜、苏丹、叙利亚、索马里、也门、津巴布韦或其他处于战争状态或已宣布为紧急状态的国家或地区）、港澳台地区。The visa area covered by the refusal insurance liability is: outside China (excluding the United States, Canada, Afghanistan, the Balkans, Belarus, Myanmar, Cuba, the People's Republic of the Congo, Iran, Iraq, Israel, Cote d'Ivoire, Lebanon, Liberia, Libya, North Korea, Sudan, Syria, Somalia, Yemen, Zimbabwe or other countries or regions that are in a state of war or have declared a state of emergency), Hong Kong, Macao and Taiwan regions.
- 17、如对本保险产品有任何疑问、报案或投诉问题，请拨打华泰保险客户服务热线：4006095509，保险条款可登录保险公司网站pc.ehuatai.com查询、下载。If you have any questions about this insurance product, please call huatai insurance customer service hotline at 4006095509, The policy wording is available from our salespersons or our website: pc.ehuatai.com
- 18、每一被保险人就同一旅行仅限在华泰财险投保一份旅行险（包括航意险）产品，若投保2份或2份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，则保险公司仅按保额最高者作出赔偿。Each insured person can only insure one copy of travel insurance (including aviation accident insurance) for the same travel insurance in huatai property insurance. If two or more copies of any travel insurance or air accident insurance products (excluding group insurance) are insured and have the same insurance interest in different products, the insurance company will only make compensation according to the highest amount of insurance.
- 19、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 delays and cancellations from Thailand's China Eastern airlines (flight code: OX) are not covered by insurance.

保险人地址Address: 中国北京市金融大街35号国际企业大厦B座19层	保险人(签章) Insurer Stamp:
咨询电话Consultation Hotline: 40060-95509	保险人授权签字Authorized Signature:
报案电话Claim Hotline: 40060-95509	销售机构Sales Department: 华泰财产保险有限公司
保险人网址Website: http://pc.ehuatai.com	签单日期Date of Issue: 2019年01月08日

注意NOTES: 收到本保险单，请立即核对，如有错误，立即通知保险人更正。Upon receiving this Policy, please check, and if there should be any error, contact us for correction.

尊敬的客户：投保次日起，您可以通过本公司网页www.ehuatai.com、客服电话40060-95509、营业网点核实保单承保和理赔信息，若对查询结果有异议，可在网站留言、通过客服电话或向营业网点反馈。Dear Customer: You can check your policy information or claim status from the next day of your application through our company's website www.ehuatai.com, customer hotline 40060-95509, or business branches. If you have anything unclear about the results, you can leave message and provide feedback in the website, to customer service representative or to business branch officer accordingly.

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.