

## "保游全球"华泰境外旅行人身意外伤害保险单

### Huatai Overseas Travel Insurance Policy

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	
	联系人 Person		联系电话 Telephone	
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	身份证	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.		
旅行类型 Travel Destination				
旅行目的地 Insurance Period	巴拉圭 Paraguay			
保险期间 Insurance Period	From自2019年(Y)03月(M)09日(D) 00:00时起 (北京时间Beijing Time) To 至2019年(Y)03月(M)15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	
意外身故/残疾/烧烫伤 Accidental death & disability & burn	100000		仅承担海外自驾责任Only for overseas self-driving	
境外旅行意外伤害身故/伤残 Accidental Death & Disablement	500000			
公共交通意外伤害 Common Carrier Accident	200000		仅承担境外公共交通工具责任Only for overseas public transportation	
旅行医疗费用 Overseas Travel Medical Expenses	300000		含门诊和住院，境内疾病医疗费用限额为3,000元 Including outpatient and hospitalization, medical expenses in China are limited to RMB3,000	
医疗运送和送返 Medical Evacuation & Repatriation	500000			
身故遗体送返 Repatriation of Rmains	300000		丧葬费以20000元为限Funeral expenses limited to RMB20,000	
住院探望 Hospital Visit	8000			
未成年送返 Return of dependent children	5000			
个人行李及随身物品 Personal Baggage and Belongings	5000		每件/套限额1000元,手机、平板及手提电脑保障累计限额2,000 RMB1,000 per item/set, total limit for Mobile phone/Laptop/Tablet PC is RMB2,000	
行李延误 Baggage Delay	1000		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,一年多次全年保障申请多次,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	
旅程延误 Travel Delay	600		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,一年多次全年保障申请多次,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	
旅行证件丢失 Travel Baggage and Belongings	5000			
旅行缩短 Travel Shortening	10000			
旅行取消 Travel Cancellation	10000			

旅行家居保障 Household Objects Guard	3000	每件或每套物品限额1000元 Limit RMB1,000 per item
银行卡盗刷 Bank Card Fraudulent Charges	10000	不适用于未成年人except minors
个人第三者责任 Personal Liability	800000	
每人保险费(未成年人) Premium per person	人民币RMB(大写Capital Letter) (小写Lowercase) ¥null	
每人保险费(成年人) Premium per person	人民币RMB(大写Capital Letter) 壹佰叁拾零元整 (小写Lowercase) ¥130.00	
总保险费 Total Premium	人民币RMB(大写Capital Letter) 壹佰叁拾零元整 (小写Lowercase) ¥130	
保险费交付日期及交付方式 Premium delivery and date	投保人应于2019年02月13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02月13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"/>	
<b>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 &amp; Condition of Insurance Policy and Wording, especially the content of the Exclusion by black font.</b>		
<b>备注 Notes:</b> 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、本保障计划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, 否则本保险单无效。 The coverage should be applied before the Insured leave daily residence or workplace, otherwise the policy is invalid. 3、承保年龄为出生后两周至85周岁, 以申请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”、和“医疗费用保障”的保险金额为上表所载金额的一半, 保险费维持不变。 The insured age is two weeks to 85 years old. For any insured person age from 71 to 85 years old, half maximum limit under “Accidental Death / Disablement”、“Common Carrier Accident”、“Overseas Travel Medical Expenses” and the premium remains unchanged. 4、不满10周岁的被保险人的意外身故伤残保险金额以20万元为限, 已满10周岁未满18周岁的被保险人的意外身故伤残保险金额以50万元为限。 For any insured person age under 10 years old, the actual Accidental Death benefit limited RMB200,000, and the age from 10 to 18 years old, the actual Accidental Death benefit limited RMB500,000. 5、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、叙利亚、阿富汗、南北苏丹、刚果民主共和国、伊拉克、中非、也门, 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, 或在上述国家或地区旅行期间发生的保险事故。 In any case, this insurance does not cover any direct or indirect way or to Somalia, Libya, Syria, Afghanistan, South Sultan, the Democratic Republic of Congo, Iraq, Yemen, Africa, and the insured has been in a state of war or has been declared a state of emergency in the country or region, or travel in the country during the period of insurance accident or area 6、本产品不承保被保险人参加速度性比赛(除徒步外)、摩托车赛和竞赛、乘风滑翔、滑翔、跳伞、探勘地上坑洞运动、飞行(除作为付费乘客搭乘民用或商用航班), 可承保滑雪、骑马、攀岩等热门娱乐项目。 This product does not cover the insured person in the speed competition (except walking outside), motorcycle race and race, hang gliding, paragliding, skydiving, potholing, flight (in addition to paying passengers aboard as civil or commercial flights), can underwrite skiing, horseback riding, rock climbing and other popular entertainment. 7、24小时AA国际救援热线(+8610) 51295700。The 24-hour Assist America Assistance Hotline (+8610) 51295700。 8、在中国境内(不含港澳台)的外籍人士购买本产品需满足: 至少在中国境内居住或工作满半年以上。不承保回原国籍。 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. The insurance product does not apply to any person who back to his (or her) original nation. 9、被保险人因心脑血管疾病、高血压或糖尿病或前述疾病并发症申请索赔, 属于除外责任。 For any Insured Person with cardiovascular and cerebrovascular disease, hypertension or diabetes, exclude any claims related to the aforementioned diseases and associated complications. 10、投保一年期保障, 保障期限内每次旅行期间不超过183天。The maximum length of each insurance trip is 183 days if the insured period is one year. 11、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. 12、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

咨询电话Consultation Hotline: 40060-95509

报案电话Claim Hotline: 40060-95509

保险人网址Website: [http://:pc.ehuatai.com](http://pc.ehuatai.com)

保险人(签章) Insurer Stamp:

保险人授权签字Authorized Signature:

销售机构Sales Department: 华泰财产保险有限公司

签单日期Date of Issue: 2019年02月13日



复核Checking:

制单Operation:

经办Salesperson:



保游网