



# 旅行保险产品保险单

## Policy of Travel Insurance Product



“利宝旅行险”公众号 扫描可获取电子条款

保险人 Insurer 利宝保险有限公司广东分公司

保险单号 Policy NO.

### 投保人/被保险人信息 Information of Applicant & Insured

投保人名称 Name of Applicant  
 保单生效日 Effective Date 2020-07-24 0:00:00 (北京时间Beijing Time) 保单到期日 Expiry Date 2021-07-23 24:00:00 (北京时间Beijing Time)  
 总保险费 (RMB:yuan) 6,037.00 被保险人人数合计 Total Insured Person 1  
 旅行目的地 Destination 斯洛伐克/SLOVAKIA/Schengen-States  
 被保险人资料 Insured Details

姓名 Name of Insured Person	证件号 ID.No.	出生日期 Date of Birth

### 承保条件 Terms and Conditions

各被保险人保险计划 Each Insured Person Insurance Coverage 利宝境外旅行保障(新)-尊崇型

保障项目 Benefit Schedule	各被保险人保险金额(人民币:元) Maximum Limit (RMB:Yuan)/Person
意外身故/残疾 Accidental Death/disability	70万
意外事故及突发疾病医疗费用(含门诊和住院费用) Accident and sudden illness medical expenses (including outpatient and hospital expenses) 含门诊和住院	70万
住院津贴 Hospitalization allowance 累计住院以20天为限	200元/天
紧急医疗转运和送返 Emergency medical transfer and return	100万
慰问探望费用补偿 Condolences visit fee compensation	单程经济舱机票
未成年人旅行送返费用补偿 Minor travel return fee compensation	单程经济舱机票
身故遗体送返 Death of the dead body	实际费用
随身财产 Carry-on property 每件或每套行李或物品赔偿限额:RMB1,500	1.5万
行李延误 Baggage delay 每8小时延误赔偿额:500元,累计赔付金额以右表中所列保险金额为限	1000元
个人钱财 Personal money	1500元
旅行证件遗失 Lost travel documents	1万
旅行延误 Travel delay 每4小时延误赔偿250元,累计赔付金额以右表中所列保险金额为限	2000元
旅程缩短 Shorten the journey	1.5万
个人责任 Personal responsibility	100万

### 争议处理方式 Dispute Resolution 诉讼

身故保险金受益人 Beneficiary 被保险人的法定继承人 The death benefits shall be payable to the estate of the Insured Person

### 特别约定 Special Agreement

- 18周岁以下的未成年人身故保险金额以保险事故发生时中国保监会规定的未成年人身故保险金额的相应限额为限。Any insured under 18 years old, the death benefit paid to the insured shall not exceed the limit as specified by China Insurance Regulatory Commission.
- 在同一保险期间内,每位被保险人仅限投保一份旅行意外伤害保险。若同一个被保险人在同一旅行同时投保2份(或以上)任何旅游险产品,则仅按保额最高者作出赔偿。In one single trip duration, no more than one policy is granted to each insured. If one insured purchased two(or more) policies for the same trip, we shall only pay indemnity according to the policy with the highest amount of sum insured.
- 本保险仅承保从中国大陆境内出发,前往境外目的地的全球旅行,但不承保被保险人任何直接或间接由于前往或途经阿富汗、缅甸、北朝鲜、古巴、刚果民主共和国、伊朗、伊拉克、利比亚、苏丹、叙利亚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,及其他遭受联合国决议制裁、禁止、限制的国家或地区或遭受美国、英国、欧盟的贸易或经济制裁的国家或地区,或在上述国家旅行期间发生的保险事故。The policy covers the travel which departs from mainland China to the oversea countries/areas. However, the policy doesn't cover any travel in, to, or through Afghanistan, Burma, North Korea, Cuba, Congo Democratic Republic, Iran, Iraq, Liberia, Sultan, Syria and others are at war or in emergency status, suffering from the United States, Britain, or the European Union economic or trade sanctions against the country or region.
- 本保险合同旅行延误责任必须在航班起飞前满48小时购买才生效。
- 本保险为短途旅行保险,保险合同一旦生效,投保人与保险人均不得解除本保险合同。
- 利宝保险有限公司偿付能力充足率达到监管要求,详情可在利宝保险有限公司官方网站的“公开信息披露”处查阅。公司官方网站地址: <http://www.libertymutual.com.cn/>
- 本保险的意外险保障部分扩展承保被保险人参加的由有正式经营执照且具有经营潜水活动资质的公司或机构组织的,有潜水教练资质人员指导的,非比赛性、非职业性及非商业性的潜水运动。潜水指在江、河、湖、水库、海、运河等水域进行的,深度距离水面18米以内(含)的水下运动。This policy covers the non-competitive, non-professional and non-commercial diving activities organized by the diving entity or organization who has government license and professional qualification and accompanied by a dive master. Diving refers to underwater activities with diving depth no more than 18 meters in the river, lake, reservoir, sea and/or canal.
- 71周岁至80周岁的被保险人,保险人按保险单载明的该被保险人名下的保险金额的50%给付身故保险金,保险费用保持不变;本保险的投保年龄上限为80周岁(含)。For any insured aged from 71 to 80 years old, we pay 50% of stated maximum insurance limit for accidental death benefit while the premium remains unchanged. The insured persons must be under 80 years old(included) upon application.

保险人签章 Signature of



### 保单处理信息 Policy Handling Record

缴费时间 Time of payment \*\*\*\*\* 出单时间 Time of Issue 2020-05-19 打印时间 Time of Print 2020-05-19  
 代理销售机构 Sales agency 全联保险经纪有限公司产险销售人员 Salesman 全联保险经纪有限公司 职业证号 License No. 260885000000800

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9 在签证有效期内,如被保险人推迟出境不超过30个自然日,则被保险人保险凭证所载生效日将自动变更为被保险人在保险期间内离开其经常居住地或日常工作地直接前往旅行目的地的时间。被保险人需要救援/理赔服务时,需要提供全部护照复印件,否则,本公司有权拒绝救援/理赔服务。其它不符合上述约定的生效日变更仍需根据条款约定提前通知本公司。During the Visa validity period, the inception date of insurance policy (or insurance certificate) will automatically update to when the insured leaving his/her regular residence to the trip destination if the insured postpone the trip. The new trip start date is no later than 30 natural days after the original trip start date. All scanned copy of passports are prerequisite when the insured need assistance or file claim, we remain the right to deny providing assistance or filing claim if the insured could not provide documents required. The insured should inform the insurer of any other effective date change in advance except for the above.

10 保险期间必须完整覆盖被保险人离开及返回到日常生活、工作所在地的旅行期间。During the insurance period, the insured must be fully covered and returned to the daily life and work location.

11 被保险人从中华人民共和国境内出发至境外旅行时,航班延误和行李延误仅承保被保险人搭乘直飞境外的国际航班时发生的延误(国内转机延误不属于保险范围)。When the insured travels from the territory of the People's Republic of China to overseas travel, flight delays and baggage delays only cover the delays incurred by the insured when taking international flights directly to the country (the domestic transfer delay is not covered by insurance).

12 本保险合同所载各项保险利益不承保投保人或者被保险人在投保时或者为该次旅行预定相关旅行服务时已获知或已存在可能导致发生该保单上所载任何一项保险事故的情况或者条件,包括但不限于旅行服务提供商、政府、其他第三方机构已经宣布或已经发生的任何恶劣天气、自然灾害、罢工或旅行目的地的突发传染病、军事演习。

#### 保险人提示 The Declaration of Insurer

1. 本保险提供24小时全球紧急医疗援助和旅行咨询热线服务。若您在旅行期间需要任何紧急援助或咨询服务、查询您保障的详细信息、办理理赔事宜,请直接拨打利宝24小时全球救援热线电话(境外请拨+86 23 89867567,境内请拨400 888 2008)。

Please dial Liberty 24-hour worldwide emergency hotline (In overseas dial +86 23 89867567, in territory please dial 400 888 2008), should you need any travel assistance service, advice, enquiries or handling claims.

2. 本保险的保险责任以相关保险条款的约定为准。

Insurance responsibility see clauses please.

3. 为了保障您自身的权益,请仔细阅读理解保险合同的各项约定,尤其是免除保险人责任的约定。保险条款可通过保险人的业务人员获得或登录网站<http://www.libertymutual.com.cn/>查阅。如果您未收到保险条款,或对包括保险条款在内的合同内容有任何疑问,您可致电400 888 2008或向保险人的业务人员询问保险合同各项规定,并听取保险人业务人员的说明。请确保您对保险人业务人员的说明完全理解,没有异议。如未询问,则视同已经收到保险条款并对合同内容完全理解无异议。

In order to protect your own interest, please read carefully the terms and conditions of this policy, especially the exclusions. The policy wording is available from our salesperson or on our website: <http://www.libertymutual.com.cn/>. Please call our service hotline 400 888 2008 or contact our salesperson to enquire the terms and conditions of this policy. Please make sure that you fully understand the explanations of our salesperson. With no enquiry, you are deemed to have fully understood the terms of conditions of this policy.

4. 本保单投诉监督电话为:4008882008

The telephone number of the policy complaint supervisor is: 4008882008



保险人签章 Signature of

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代理销售机构 Sales agency

全联保险经纪有限公司产险销售人员 Salesman

全联保险经纪有限公司

职业证号 License No.

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