

# 保 险 单 POLICY SCHEDULE

保险计划	Insurance Plan: 保游潜世界-境外旅行保障计划B BYW-AllianzJD Overseas Diving Insurance Plan B	投保人	Policy Holder:
保单号	Policy No.:	被保险人	Num of Insured: 1
保单生成日	Issuance Date: 2020-01-14 09:23:39	总保费	Total Premium: RMB 2,660.00
保单生效日	Effective Date: 2020-02-07 00:00:00 (北京时间Beijing Time)	目的地	Destination: 波兰等申根国 Poland, Schengen States
保单到期日	Expiry Date: 2021-02-06 23:59:59 (北京时间Beijing Time)	备注	Remark:

	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 请扫码关注京东安联财险官方微信服务号	

## 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	500,000.00
公共交通意外身故及伤残 Common carrier accidental death and disability	500,000.00
疾病身故 Sickness death	30,000.00
医疗费用 (含门诊和住院) Medical reimbursement (Outpatient and Inpatient)	300,000.00
慰问探访费用 Compassionate Visit	10,000.00
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)	1,500,000.00
未成年人旅行送返费用 Travel Escort of minors	5,000.00
身故遗体运返 (丧葬费用以16000元为限) Repatriation of remains (funeral expenses limited to RMB16,000)	300,000.00
旅行延误 (每满5小时赔偿300元) Travel delay (RMB300 for every 5 hours)	900.00
行李延误 (每满8小时赔偿500元) Baggage delay (RMB500 for every 8 hours)	1,500.00
旅行变更 Change of travel schedule	5,000.00
银行卡盗刷 (不适用于未成年人) Bank card misuse (except minors)	10,000.00
个人行李及随身物品 (每件或每套行李或物品限额1,000元) Loss of personal belongings (RMB1,000 per item)	10,000.00
旅行证件损失 Loss of travel documents	10,000.00
个人责任 Personal liability	800,000.00
仅承保境外旅行 Only cover trips outside Mainland China	

## 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.
- 被保险人的投保年龄为3-70周岁。The age range of the insured is: 3-70 years old.
- 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, 若同一个被保险人在同一旅行同时投保本保险公司2份 (或以上) 任何旅行险或航空险产品 (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.
- 不承保必须借助登山绳索、登山向导 (非旅行社导游) 完成的登山活动, 以及借助水下供气瓶 (非呼吸管) 呼吸辅助设备完成的潜水活动 (但在旅游景点的专业潜水教练指导下进行的休闲潜水活动除外)。Do not cover mountaineering or rock climbing necessitating the use of guides (other than tour guides) or ropes, underwater activities involving the use of underwater breathing apparatus (other than snorkeling or undertaken for leisure purposes under the guidance of professional diving instructors at tourist attractions).
- 所有的保额、保费、保险责任均以京东安联财产保险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 JINGDONG 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.
- 本保险承保的潜水是指在具备境内外普遍认可的潜水资质证书 (包括但不限于国际潜水合格证 (CMAS)、潜水教练专业协会 (PADI) 资质证书) 的情形下, 或者在合格的潜水教练或潜导的陪伴下, 以休闲娱乐为目的而进行的浮潜、水肺潜水和自由潜水, 但前述水肺潜水和自由潜水还应符合下列条件: 潜水深度不得超过所持资质证书所注明的深度, 最大潜水深度以40米为限。
- 除非保险公司另行书面同意, 否则不承保滑翔翼、滑翔伞、跳伞、探险活动、非固定路线洞穴探险、特技表演, 任何海拔6,000米以上的户外运动及潜水深度大于40米的活动。
- 本保险“个人行李及随身物品”中承保的个人潜水装备是指: 被保人拥有的用于潜水活动的装备包、防寒衣、手套、头套、面镜、面镜带、潜水靴/脚蹼、浮力补偿器/浮力调整装置 (BC/BCD)、调节器、呼吸管、潜水电脑、潜水灯、引导绳、切割工具或潜水刀、深度计、潜水仪表、咬嘴、扣环、叮叮棒、防雾剂、推进器、水中写字板、残压表、一级头。

## 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				2,660.00

京东安联财产保险有限公司-上海分公司盖章/授权签字  
 Allianz Jingdong General Insurance Company Ltd. Shanghai Branch Stamp/Authorized Signature