

**2016"保游天下"户外运动保障计划--白银计划**

保单号 Policy No: 1007644110	投保人 Policyholder:
生效日 Policy Effective Date: 2019-06-07 00:00:00	出单日期 Date of Issue: 2019-06-05 12:27:01
到期日 Policy Expiry Date: 2019-06-07 23:59:59	目的地 Destination:

保险项目 Basic Benefits	保额 (人民币: 元) Maximum Limit(RMB)
意外身故、残疾 Accidental death, disability	100,000
意外医疗 (每次事故按80%赔付)	10,000

**备注 Notes:**

\* 所有的保险责任及条款均以史带财产保险股份有限公司签发的正式保险合同之相应条款为准。投保单与报价单(如有)、保险条款、保险单、批单或批注(如有)及其它约定书均为保险合同的构成部分。 All insurance benefits and terms and conditions shall be subject to the corresponding terms and conditions stated in a formal insurance policy issued by STARR P&C Insurance Company Limited of China. Application Form and Quotation Form(if any), all terms and conditions, schedule, endorsements or comments (if any) and other agreements constitute the entire Insurance Policy.

\* 被保险人的投保年龄为1到65周岁,以保险起期时被保险人的周岁年龄为准。 The age of insured is from 1 to 65 years old,subject to the Insured Person 's chronological age at insurance value date.

\* 每位被保险人限投保壹份。 Each insured person shall only apply for one insurance policy.

\* 本保险仅中国境内(含本市,不含港澳台)的旅游及户外运动,不承保境外的旅行及户外运动。

\* 单次承保最长不超过30天 Maximum 30 days for each single policy

\* 承保: 海拔5000米以下的休闲旅游、远足徒步、登山运动、山地穿越、露营、固定路线洞穴体验、野外生存、徒步穿越无人区(沙漠、戈壁等);定向运动、拓展活动、场地趣味活动;自行车运动、山地自行车越野、场地/越野轮滑、自驾车旅行;游泳、潜水(下潜深度不超过18米)、溯溪、划船、帆船、帆板、皮划艇、漂流;人工/自然场地攀岩及下降、攀冰、滑雪运动(场地内);骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛)、丛林飞跃、飞盘、溯溪、高海拔登山、攀冰、海上摩托、速降。

不承保: 海拔5000米以上的攀登、高山滑翔、极地探险,非固定路线洞穴探险、蹦极、自由式潜水(下潜深度超过18米,无水下呼吸设备)、赛车、跳伞、滑翔翼等高风险探险类活动。

Leisure travel, hiking, mountaineering, mountain crossing, camping, fixed route caving, survival, depopulated zone (gobi, desert, etc.) hiking; directional movement, outreach-activities, fixed area entertaining sports; biking, mountain biking, fixed area / country-cross skidding, self-driving travel; swimming, diving (dive to a depth of less than 18 meters), upstream rowing, boating, sailing, windsurfing, kayaking, drifting; artificial / natural area climbing and dropping, ice climbing, fixed area skiing; horing, equestrian training, equestrian competition (racing, barrel racing), jungle leaping, Frisbee, high altitude mountain climbing, rappelling, sea motoring. All sports should be under 5000 altitudes, Exclusion: Climbing higher than 5000 attitudes, paragliding, polar expeditions, cave exploring in non-regular route, bungee jumping, freestyle dive(beyond 18 meters diving range without breathing equipment), racing, skydiving, hang gliding and other high risk expeditions.

\* 按中国保监会规定,10周岁(不含)以下的未成年人累计身故保险金额不得超过人民币20万元;10至17周岁的未成年人累计身故保险金额不得超过人民币50万元。若未成年被保险人的累计身故保险金额超过上述规定,则以上规定的保险金额为限。 In accordance with the regulations, the aggregated indemnity for accidental death shall neither exceed RMB200,000 for insured person below the age of 10 nor exceed RMB500,000 for insured person between the age of 10 and 17. Juvenile's Indemnity should be limited to the amount stated above if juvenile's aggregated policy limit exceeds corresponding amount above.

\* 本计划所指医院必须是在中国境内(不包括香港、澳门、台湾)按国家卫生部医院等级分类中的二级或二级以上公立医院,除了北京市平谷区所有医院,请注意:北京平谷区所有医院的就医均不予理赔。

\* 若被保险人在任意渠道投保由本公司承保的多份"意外身故、残疾保险","疾病身故","急性病身故","猝死保险","意外医药补偿保险","旅行医疗保险","意外每日住院津贴","每日住院津贴"或"重大疾病保险"(不包括团体保险),则本公司仅按其中保险金额最高者做出赔偿。 If the applicant applies more than one "Accident death & disablement", "Sickness Death", "Acute disease death", "Sudden death", "Accident medical reimbursement", "Travel medical", "Accident daily hospital income", "Daily hospital income" or "Dread disease"(but excluding group insurance) from Starr Property & Casualty Insurance(China) Company Limited(the company), the Company will indemnify the insured only one Benefit with the highest limit.

\* 我司2018年4季度综合偿付能力充足率为275.27%,达到监管要求。2018年第三季度风险综合评级(分类监管)评价中被评定为A类。

史带财险客户服务热线: 40099 95507 STARR Customer service hotline 提供保障内容、操作流程和理赔咨询服务。 Provide benefits, operation process and claims enquiry. 查询详细保单条款,请访问 policy.starrchina.cn For detailed policy wording, please visit policy.starrchina.cn	史带财险24小时全球救援服务热线 +86 21-38295959,+86 400-820-7031 24-hour STARR Global Assistance Hotline +86 21-38295959,+86 400-820-7031 提供旅行咨询、医疗安排和紧急救援服务。 Provide travel information, medical arrangement, emergency assistance service.
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被保险人 Insured	证件号码 ID No.	出生日期 DOB	保费 Premium(RMB)	受益 Beneficiary
总保费 Total Premium (RMB)			2.00	


 史带财产保险股份有限公司  
 Starr Property & Casualty Insurance (China) Co., Ltd.


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