

2016“保游天下”户外年度保障计划--计划B

Plan B

保单号 Policy No:	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 14:10:01
到期日 Policy Expiry Date: 2019-06-08 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 and disability	200,000
意外面部整容保障 Accident Facial Plastic Surgery Insurance	30,000
意外医疗 (每次免赔额为100元, 100%赔付) Accidental medical reimbursement (deductible per accident RMB100)	50,000
急性肠胃炎医疗补偿 Acute gastroenteritis	2,000
意外每日住院津贴 (90天为限) Accidental daily hospital income (90 days limited)	4,500
个人随身财物 (每件限额500元) Loss of personal belongings (RMB500 per item)	1,000

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。 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.

* 投保年龄为1到85周岁, 以保险起期被保险人的周岁年龄为准。 The application age is from 1 to 85 years old, subject to the Insured Person's chronological age at insurance value date.

* 71周岁以上 (含71周岁) 的被保险人, 其涉及“意外身故、残疾保障”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。 For any Insured person at the age exceed 71 years old (including 71 years old), half of the Maximum Limit for death and dismemberment benefits and medical reimbursement benefit applies.

* 以上保障利益承保下列免核保运动项目: 海拔6000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; 骑马游玩、马术培训、马术比赛 (竞速赛、绕桶赛) The above insurance plan covers sports category: Below an altitude of 6,000 meters including tourism, hiking, mountaineering, hiking through mountain, camping, fixed routes caving, wildness survival, hiking through uninhabited region (desert and gobi, etc.); Orienteering, outreach, site fun activity; Biking, cross-country mountain biking, artificial site /cross-country mountain roller skating, self-driving tour; Swimming, diving (descending to depths no more than 18 meters), river trekking, rowing, sailing, boardsailing, canoeing, rafting; Rock climbing and declining in artificial/natural site, ice climbing, skiing; Horse riding for fun, equestrian training, equestrian event (racing and barrel racing)

* 如果参加下列高风险运动项目, 除非保险公司同意, 否则不予承保: 海拔6000米以上的攀登、滑雪、高山滑翔、跳伞、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) Unless approved and underwritten by insurance company, following high risk sports are not covered: Over an altitude of 6,000 meters including mountaineering, skiing, alpine gliding, parachuting, polar expedition, non-fixed routes caving, bungee jumping, free diving (descending to depths more than 18 meters without underwater breathing apparatus)

* 如保险期间为一年, 每次承保旅程最长期限为30天。 The maximum length of each insured trip is 30 days if the insurance period is one year.

* 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。 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.

* 急性肠胃炎: 是指胃肠粘膜的急性炎症。 It refers to the acute inflammation of the gastrointestinal mucosa.

* 意外每日住院津贴每次住院以30天为限, 全年累计以90天为限。

* 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。

* 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, 则以上述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.

* 本产品指定医院为符合条款要求的医院, 除了北京平谷区所有医院。请注意: 北京市平谷区所有医院的就医均不予理赔。 Except all hospital in Pinggu district, Beijing, the designated hospital for this product is the hospital that meets the insurance clauses' requirements. Please note: all hospitals in pinggu district of Beijing are not entitled to compensation.

* 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.
--	--

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)			12.00	



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



关心环境, 提倡使用电子保单