



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 2020-06-17 0:00:00 (北京时间Beijing Time) 保单到期日 Expiry Date 2020-06-23 24:00:00 (北京时间Beijing Time)
 总保险费 (RMB:yuan) 350.00 被保险人人数合计 Total Insured Person 1
 旅行目的地 Destination 英国/UNITED KINGDOM
 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 “保游全球”完美国际旅行保障-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 & Disablement	100万
急性病身故 (含猝死) Acute Sickness Death (including sudden death)	5万
公共交通工具伤害双倍补偿 Common Carrier accident	100万
自驾意外伤害 Oversea Self-driving Accident	10万
事故及突发疾病医疗补偿B款 (含门诊和住院费用) Emergency Medical Reimbursement (including outpatient and hospitalization)	60万
绑架及非法拘禁慰问 Kidnapping and illegal detention	9000元
300元/天, 30天为限	
医疗运送和送返 Medical delivery and repatriation	实际费用
慰问探望费用补偿 Compassionate Visit	5000元
未成年人旅行送返费用补偿 Minor travel return fee compensation	5000元
身故遗体送返 Repatriation of Remains	实际费用
个人随身财物 Loss of Personal Effects	8000元
每件物品限额为1000元	
行李延误 Baggage Delay	1500元
每6小时500元	
旅行延误 Travel Delay	900元
每4小时300元	
旅行变更 Travel changes	1万
个人钱财 Personal Money	2000元
旅行证件遗失 Loss of Travel Documents	1万
旅行期间家财保障 Home Guard	5000元
每件或每套物品赔偿限额1,000元	
银行卡盗刷 Bank Card Fraudulent Charges	5000元
不适用于未成年人	
申根签证拒签 Visa Refusal Compensation	800元
补偿拒签后的签证费损失的100%	
个人及宠物责任 Personal and pet responsibilities	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

- 1 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。若同一个被保险人就同一旅行同时投保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.
- 2 如保险期间为一年, 每次承保旅行最长期限为183天。The maximum period of each insured trip is 183 days if insurance period is one year.
- 3 71周岁至85周岁的被保险人, 其涉及“意外身故及伤残保障”、“公共交通工具意外保障”、“急性病身故保障”和“医疗费用保障”的保险金额为上表所载金额的一半; 本保险的投保年龄上限为85周岁(含)。
- 4 本保险的签证拒签责任仅承保一次签证费(不含签证服务费及其他杂费), 不承保过往有两次及以上被申根国家拒签记录的客户。签证拒签补偿的保险期间为投保后次日凌晨00:00起至被保险人实际出行前一天的23:59:59止; 本保单的投保时间必须在被保险人向使领馆递交签证申请(包括网上申请、支付签证费用、递交签证材料)前, 否则保险人不承担给付签证拒签补偿金的责任。
- 5 本产品符合申根签证要求。
- 6 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。
- 7 境外旅行期间内因罹患突发疾病或遭受意外伤害而导致严重身体伤害, 或预订的返回其日常居住地的公共交通工具由于不可抗力的原因导致延误, 无法如期回到其日常居住地, 保险人将根据被保险人完成该次旅行合理及必需的时间自动延长保险期间, 最高可延期7天。



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

若英文译本与中文有异, 请以中文版本为准。Should there be any inconsistency between Chinese and English versions, the Chinese version shall prevail.



8 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/>。

9 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, 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.

10 本保险合同所载各项保险利益不承保投保人或投保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。The insurance benefits contained in this insurance contract do not cover the circumstances in which the policyholder or the insured has been informed or has been in existence for the purpose of booking the relevant travel service for the trip, which may result in the occurrence of any insurance incident on the policy. Or conditions, including but not limited to any bad weather, natural disasters, sudden epidemics of strikes or travel destinations, military exercises that have been announced or have occurred by travel service providers, governments, other third-party agencies

11 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.

12 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).

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 and 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



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