

慧游游-慧择旅游保险计划三	保单号 Policy No.:P55010106762019M953088	出单日期 Date of Issure:2019-03-04 11:16:47(BJT)
	生效日 Policy Effective Date:2019-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2019-06-19 23:59:59(BJT)
	投保人 Policyholder:测试保单	目的地 Destination:

保障利益 / Benefits	保额 / Limit (RMB)
意外身故及残疾保障 Accidental death and disablement	300,000
猝死保障 Sudden death guarantee	30,000
意外医疗 (每次事故免赔额100元) Accidental medical expenses (deductible for each accident: RMB100)	50,000
意外每日住院津贴 (50元/天, 30天为限) Accidental Hospital Income(RMB 50/day, 30 days within the limit)	1,500
急性肠胃炎医疗补偿 Acute gastroenteritis medical compensation	600
紧急医疗运送和送返 Emergency medical evacuation and repatriation	100,000
身故遗体运返(含丧葬费用) Repatriation of remains (including funeral solarium expense)	30,000
未成年人旅行送返费用补偿 Minor travel reimbursement fee reimbursement	3,000
行李延误 (达到8小时及以上赔付, 以保额为限) Baggage delay (up to 8 hours or more) is subject to coverage	500
个人随身财物 (每件或每套行李限额200元, 以保额为限) Personal belongings (each piece or each baggage allowance is 200 yuan, limited by the insured amount)	400

备注：

* 所有的保险责任及条款均以中意财产保险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 Generali China Insurance CO.,LTD.

* 本计划的承保年龄为1至85周岁, 以保单生效时的周岁年龄为准。71至85周岁的被保险人, 其涉及“意外身故、残疾保障”以及“猝死保障”的保险金额为上表所载金额的一半, 保险费维持不变。60至85周岁的被保险人, 其涉及“意外医疗”均减半, 保险费维持不变。 The insurance age of this scheme is from 1 to 85 years old, whichever is the age at which the policy takes effect. The insured between 71 and 85 years of age has half of the amount of insurance for “accidental death, disability protection” and “sudden death protection” as shown in the table above, and the premium remains unchanged. The insurance premiums for the insured aged 60 to 85, who are involved in “accidental medical treatment” are reduced by half, remain unchanged.

* 按中国银保监会规定, 10周岁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.

* 在同一保险期间, 每位被保险人投保同一产品 (包括同一产品的同一计划或不同计划) 限投保一份, 如果投保了多份同一计划, 以最先投保之保单为有效, 其余部分视为无效, 保险费将无息退还; 如果投保了多份不同计划, 以意外伤害保额最高之保单为有效, 其余部分视为无效, 保险费将无息退还。 In the same period of insurance, each insured the same product (including the same plan of the same product or a different plan) shall only apply for one insurance policy, if the insured person apply for the multiple same plans, the policy of first insurance effectively, the rest is considered invalid, premium will be refunded without interest; if the insured person apply for the multiple different plans, the policy of the highest amount of accident insurance effectively, the rest is considered invalid, premium will be refunded without interest.

* 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”、“意外医疗费用”、“医疗费用(包含意外及突发急性病医疗费用)”、“意外每日住院津贴”、“每日住院津贴”, 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”, “Medical reimbursement(including accident and acute disease)”, “Accident daily hoshospital income”, “Daily hospital income” from Generali China Insurance CO.,LTD. The Company will indemnify the insured only one Benefit with the highest limit.

* 如投保全年保障, 每次旅行的最长承保时间为30天。 The maxiumum duration of each trip is 30 days.

* 外籍人士购买本产品只要符合投保规则即可, 无其它特殊要求。 Foreigners buy this product as long as it meets the rules of insurance, and no other special requirements.

* 本产品仅承保中国大陆地区 (不含香港、澳门、台湾) 发生的意外伤害事故。 This product only covers accident accidents in mainland China (excluding Hongkong, Macao and Taiwan).

* 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。 This product specifies the hospital to meet the requirements of the hospital, except for all hospitals in Beijing Pinggu district. Please note: all hospitals in Beijing District of Pinggu are not given medical claims

* 被保险人故意做出的危险性行为而导致的意外伤害事故, 保险公司不承担保险责任, 危险性行为包括但不限于: 不听从导游、领队、教练或现场安全人员的要求及劝阻; 违反景区或当地的警示/禁令标示; 违规进入国家或当地政府明令禁止的线路或地区等。 Accident caused the behavior risk insured deliberately make the insurance company does not assume insurance responsibility, risk behavior including but not limited to: listen to the tour guide and the coach, or on-site security personnel requirements and discourage violation or local area; warning / ban signs; illegal entry into the national or local government banned forbidden line or area etc..

* 本产品可扩展承保本市旅游, 理赔时需提供相关证明, 包括但不限于景点门票、过路费票据、公共交通票据等。 This product can be extended to cover the city tour, and the relevant evidence should be provided when the claim is made, including but not limited to scenic spot tickets, toll tickets, public transport bills, etc..

* 本保险计划不承保包机或包船业务。 This insurance plan does not cover charter or charter business.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium(RMB)
测试保单	AS2233889	1963-08-15	法定	25
总保费				25