

“游神州”国内旅行保障（少儿版）计划三

保单号 Policy No.:P55010106772019N131007	出单日期 Date of Issue:2019-06-14 17:39:05(BJT)
生效日 Policy Effective Date:2019-08-18 00:00:00(BJT)	到期日 Policy Expiry Date:2019-08-18 23:59:59(BJT)
投保人 Policyholder:样本一	目的地 Destination:

保障利益 / Benefits
保额 / Limit (RMB)

意外身故/伤残 Accidental death/disability	100,000
户外意外医疗费用 Outdoor accident medical expenses	50,000
其中突发性疾病医疗费用的最高赔偿限额 Among them, the highest compensation limit for medical expenses of sudden diseases	1,000
每日住院津贴(50元/天,90天为限) Hospital Income(RMB50/day, 90 days within the limit)	4,500
亲属慰问探访费用 Compassionate visit of family and friend members	8,000
绑架及非法拘禁(每24小时赔偿3000元) Kidnapping and unlawful detention (3000 per 24 hours)	18,000
紧急医疗运送和送返 Emergency medical evacuation and repatriation	100,000
身故遗体送返(其中丧葬保险金以20000为限) Repatriation of remains (the funeral solarium is limited to 20,000 Yuan)	20,000
个人责任 Personal liability.	80,000
旅行期间家财保障 Home Guard	800

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17周岁,以保单生效时的周岁年龄为准。 The insured age of this scheme is between 1 and 17 years of age, subject to the age limit of one year when the policy comes into effect.
- * 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.
- * 如投保全年保障,每次旅行的最长承保时间为30天。 The maximum duration of each trip is 30 days.
- * 若被保险人没有公费医疗、社会基本医疗保险、其他费用补偿型医疗保险或被保险人未从公费医疗、社会基本医疗保险、其他费用补偿型医疗保险取得医药费补偿,则本保险公司在“户外意外医疗保险”项下承担保险责任的最高限额为人民币1,000元;若被保险人拥有且已从公费医疗、社会基本医疗保险、其他费用补偿型医疗保险取得医药费用补偿,则本保险公司在“户外意外医疗保险”项下承担保险责任的最高限额为人民币2,000元,但需扣除被保险人任何已取得之医药费用补偿。 If the insured has no public medical insurance, social medical insurance or other medical expenses compensation insurance or the insured from public medical insurance, social medical insurance or other medical expenses compensation insurance to obtain compensation for medical expenses, the maximum limit of the insurance company in the outdoor accident medical insurance “under the responsibility of insurance for the 1000 yuan; if the insured person has and received medical expenses compensation from the public medical insurance, social medical insurance or other medical expenses compensation insurance, the maximum limit of the insurance company in the outdoor accident medical insurance” under the responsibility of insurance was 2000 yuan, but the insured person has any get the medical expenses compensation.
- * 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.
- * 本保险计划承保在中华人民共和国境内地区(不包括在中国香港、台湾和澳门)发生的意外伤害事故。 This insurance covers the accidents that incurred in the People’s Republic of China (excluding Hong Kong, Taiwan and Macao).
- * 本保险计划可承保下列高风险运动项目: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;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);丛林飞跃、飞盘、溯溪、高海拔登山、海上摩托、速降、越野跑。本保险计划不承保下列高风险运动项目:海拔6000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。不承保被保险人在未经国家旅游管理部门许可的景点及任何无人区进行的探险、考察和旅游活动。探险指明知在某种特定的自然条件下有失去生命或使身体受到伤害的危险,而故意使自己置身于其中的行为,如:江河漂流、技术性登山、徒步穿越沙漠或人迹罕至的原始森林等活动。 If the insured has no public medical insurance, social medical insurance or other medical expenses compensation insurance or the insured from public medical insurance, social medical insurance or other medical expenses compensation insurance to obtain compensation for medical expenses, the maximum limit of the insurance company in the outdoor accident medical insurance “under the responsibility of insurance for the 1000 yuan; if the insured person has and received medical expenses compensation from the public medical insurance, social medical insurance or other medical expenses compensation insurance, the maximum limit of the insurance company in the outdoor accident medical insurance” under the responsibility of insurance was 2000 yuan, but the insured person has any get the medical expenses compensation.
- * 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..
- * 本保险产品不承保包机及包船业务(包机及包船业务定义为人数超过150人乘坐的单架飞机或单艘游船业务)。 This insurance product does not cover charter and charter business (charter and charter business is defined as a single aircraft or cruise ship business with more than 150 passengers).

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium (RMB)
样本	AQ236584	2002-06-18	法定	15
总保费				15



保单在线查询 24小时紧急救援和医疗安排服务热线
 Website 24-hour Emergent Rescue and Medical Arrangement Hotline
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 若英文译本与中文有异,请以中文为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

