

美骑“户外无忧”户外运动保险(含领队责任)黄金计划

保单号 Policy No.:P55010106772018H003467	出单日期 Date of Issue:2018-01-04 14:49:20(BJT)
生效日 Policy Effective Date:2019-01-04 00:00:00(BJT)	到期日 Policy Expiry Date:2020-01-03 23:59:59(BJT)
投保人 Policyholder:张三	目的地 Destination:

保障利益 / Benefits
保额 / Limit (RMB)

意外身故伤残 Accidental death/disability.	200,000
意外医疗费用(免赔100,每次事故按100%赔付) Accidental Medical reimbursement(Deductible is 100,100% payment)	40,000
拓展高风险活动 Expand high risk sports	200,000
突发急性病身故(含猝死) Sudden death and ASudden death and Acute Sickness death	10,000
意外每日住院津贴(50元/天,90天为限) Accidental Hospital Income(RMB50/day, 90 days within the limit)	4,500
中暑意外伤害 heatstroke Accidental death and disability	200,000
急性高原病 acute high altitude sickness	200,000
紧急医疗运送和送返 Emergency medical evacuation & repatriation	80,000
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
领队个人责任(每人意外伤害以10万为限) The limit of compensation for injury per person is limited to 100 thousand	300,000

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18至65周岁,以保单生效时的周岁年龄为准。 Insured Persons must be from 18 to 65 years of age inclusive upon policy effect.
- * 在同一保险期间内,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 the 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.
- * 按中国保监会规定,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准。 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.
- * 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 hospital income”, “Daily hospital income” from Starr Property & Casualty Insurance(China) Company Limited(the company), the Company will indemnify the insured only one Benefit with the highest limit.
- * 本产品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、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、海上摩托、速降、越野跑。 本产品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。 This insuranc covers sports category: Below an altitude of 6,000 meters including tourism, hiking, mountaineering, camping, fixed routes caving; 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).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),Racing, parachuting, gliding wings etc.
- * 本产品保障期限内不限出行次数,单次旅行每次最长期限为60天,在超过旅行天数限制后所发生的事不承担保险责任。 The maximum length of each duration is 45 days if the insurance period is one year.In the event of an accident beyond the limit of travel days, the insurance liability shall not be undertaken.
- * 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).
- * 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..

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium (RMB)
张三	88888888	1980-06-18	法定	288
总保费				288



保单在线查询

Website

<http://www.generali-china.cn/>

24小时紧急救援和医疗安排服务热线

24-hour Emergent Rescue and Medical Arrangerment Hotline

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