


乐潜全球-境外潜水旅行保障计划海星计划	出单号 Issue No.:190619006922001	出单日期 Date of Issue:2019-06-19 14:58:43(BJT)
	生效日 Policy Effective Date:2019-08-20 00:00:00(BJT)	到期日 Policy Expiry Date:2019-08-24 23:59:59(BJT)
	投保人 Policyholder:凭证模板 PingZhengMoBan	目的地 Destination:英国 UK

保障利益 / Benefits	保额 / Limit (RMB)
意外身故及伤残 Accidental death and disability	250,000
医疗费用 (含门诊和住院) Medical expenses (including outpatient and inpatient)	100,000
其中岸上意外事故医疗费用限额 Medical cost limits on shore accidents	100,000
其中潜水事故意外医疗费用限额 The limit of accidental medical expenses in the diving accident	100,000
其中潜水特定疾病医疗费用限额 (含减压舱费用) Medical expenses limited for diving specific diseases (including decompression cabin fees)	100,000
其中潜水海洋生物伤害医疗费用限额 Medical cost limits for marine biological damage	50,000
紧急医疗运送送返 Emergency medical evacuation and repatriation	200,000
身故遗体运返 (其中丧葬费用以20000元为限) Repatriation of remains (funeral expenses limited to RMB20,000)	100,000
亲属慰问探访费用 Compassionate visit of family and friend members	6,000
潜水旅行取消损失 Submersible travel cancels loss	3,000
潜水旅行延误 (每5小时赔偿300元, 保额为限) Delay in diving travel (300 yuan per 5 hours, limit of insurance)	600
行李延误 (含托运潜水装备, 每8小时赔偿500元, 保额为限) Baggage delay (including consignment submersible equipment, 500 yuan for every 8 hours, limit of insurance)	1,000
旅行证件损失 Loss of travel documents	3,000
潜水旅行期间家财保障 (每件或每套物品赔偿限额2000元) Diving trip home security (RMB2000 for the compensation limit for each or each item)	4,000
传染病强制隔离每日津贴 (500元/天, 最多赔付10天) Compulsory quarantine income (RMB500 per day, limited to 10 days)	500元/天
潜水旅行期间恶劣天气补偿 (每天补偿200元, 保额为限) Bad weather compensation during dive travel (RMB200 per day, limit of insurance)	200
潜水装备及个人随身财产 (每件或每套行李或物品赔偿限额: 1000元) Submersible equipment and personal personal property (RMB1000 for each or each set of baggage or items compensation limit)	1,000
银行卡盗刷 (不适用于未成年人) Bank card misuse (except minors)	8,000
个人责任 Personal liability.	500,000
潜水旅行保障自动延期 (不可抗力下) Automatic delay (force majeure) for submersible travel guarantee	10 天
提供境外住院医疗直付服务 Provision of outbound inpatient direct payment services	包含

备注:

- * 本保险计划所有保险责任、责任免除及相关事项均以《旅行人身意外伤害保险条款》及其附加险条款为准。 All insurance benefits, exclusions and relevant conditions of the insurance shall be subject to the terms and conditions stated in "Individual Travel Accident Insurance".
- * 承保年龄为出生后10至60周岁, 以保单生效时被保险人的周岁年龄为准。 Insured Persons must be from 10 to 60 years of age inclusive upon effective.
- * 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。 According to the China Banking Regulatory Commission, the insured amount of the minors under 10 years of age shall not exceed RMB 200 thousand yuan; the insured amount of the minors from 10 to 17 years old shall not exceed 500 thousand yuan. If the insured amount of the underage insured exceeds the above provisions, the insurance amount stipulated above shall be limited.
- * 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) the insured, if the insured has multiple copies of the same program, the policy of first insurance effectively, the rest is considered invalid, insurance fee will be refunded without interest if the insured; several different plans, to sum up the accident insurance policy for the rest of the effective, deemed invalid, insurance fee will be refunded without interest.
- * 本保险仅承保在中华人民共和国大陆地区以外的境外地区 (包含香港、澳门、台湾地区) 旅行期间的保险责任。 This insurance plan is cover overseas travel and including Hong Kong, Macau and Taiwan.
- * 在任何情况下, 本保险不承担任何直接或间接前往或途经索马里、利比亚、利比里亚、叙利亚、阿富汗、南北苏丹、刚果民主共和国、伊拉克、中非、也门、巴勒斯坦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, 或在上述国家或地区旅行期间发生的保险事故。 Under any circumstances, this policy does not cover any trips directly or indirectly to the following countries: Somalia, Libya, Liberia, Syria, Afghanistan, North and south of Sultan, the Democratic Republic of Congo, Iraq, Central Africa, Yemen, Palestine and other countries or districts under warfare status or have declared a state of emergency when apply for the insurance, or accident occur in the above-mentioned countries or districts during the travel.
- * 本保险产品的单次承保最长期间为183天。 The maximum length of each overseas insured trip is 183 days.
- * 在中国境内 (不含港澳台) 的外籍人士购买本产品需满足: 在中国境内要有工作或居住证。 不承保回国国籍。 The foreigners who conforming to the rules which should have a work permit or residence permit in China can insure this insurance, no other special conditions, but the insurance will not cover the foreigners when return to the original nationality.
- * 本保险产品可在境外投保, 被保险人日常居住地为中国大陆境内 (不含港澳台地区)。 The insured can insure abroad and insured's daily residence must be in mainland China (excluding Hong Kong, Macao and Taiwan regions).
- * 本产品不承保经营性活动、有奖金的竞赛活动和职业性活动。 This product does not cover operational activities, competitive events with bonus and professional activities.

	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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乐潜全球-境外潜水旅行保障计划海星计划

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* 本产品承保休闲潜水(有水下呼吸设备)、自由潜水活动,潜水深度最深为32米(含),被保险人在进行潜水时必须具备CMAS国际潜水合格证、潜水教练专业协会(PADI)资质证书、国际休闲潜水学校(SSSI)资质证书或其它类似资质认证证书或在合格教练陪伴下潜水,潜水深度不得超过所获CMAS国际潜水合格证、PADI资质证书、SSI资质证书或其它类似资质认证证书所注明的深度,否则保险公司有权不承担相关保险责任。 This product covers recreational diving (with underwater breathing equipment), free diving, diving depth is 32 meters (inclusive), the insured person must have the CMAS international diving certificate, PADI diving in (PADI) qualification certificate, the international leisure diving school (SSI) qualification certificate or similar qualification certificate or accompanied by diving in the qualified coach, diving depth shall not exceed the CMAS international diving certificate, PADI certificate, SSI certificate or other qualification certification certificate indicating the depth, otherwise the insurance company has the right to cover related liability insurance.

* 潜水特定疾病:指潜水减压病、氮醉、及二氧化碳中毒,其成立必须由医院相应专科医师确诊。 1) 潜水减压病。指潜水深度超过10米,潜水完毕后,因减压不当造成残留在关节或身体组织中的惰性气体(如氮气N2或氦气He)无法随血液循环送出体外而形成气泡,造成身体的不适应或急性障碍。 2) 氮醉。潜水过程中,当压力增加时,空气溶入血液的量变多,相对氮残留在体内的量就越多。当氮含量超过某个量时,会产生氮醉。症状为思考迟钝、晕眩、丧失判断力、丧失行动力。 3) 二氧化碳中毒。潜水过程中,潜水者吸入高分压二氧化碳,或机体产生的二氧化碳不能及时如量的派出,造成体内二氧化碳滞留,血液和组织中碳酸含量增高,引起机体发生病理性变化。 所有慢性疾病、既往疾病及其并发症都为保险公司的除外责任。 Diving specific diseases: refers to diving decompression sickness, nitrogen intoxication, and carbon dioxide poisoning, and its establishment must be determined by the hospital corresponding specialist. 1) diving decompression sickness. The diving depth of more than 10 meters diving after decompression due to improper inert gas in the joints or tissues of the body (such as nitrogen or helium N2 He) can not be sent with the blood circulation in vitro and the formation of bubbles caused by the body to acute disorders. 2) nitrogen intoxication. During diving, when the pressure increases, the amount of air dissolved in the blood becomes more variable, and the amount of relative nitrogen remaining in the body is increased. When the amount of nitrogen exceeds a certain amount, it will produce nitrogen intoxication. Symptoms are slow thinking, dizziness, loss of judgment, and loss of mobility. 3) carbon dioxide poisoning. During a dive, the diver inhaled high pressure carbon dioxide or carbon dioxide produced by the body, such as the amount can not be timely sent, resulting in increased retention of carbon dioxide, carbonate content in blood and tissue pathological changes caused by the body. All chronic diseases, past diseases and their complications are excluded from the insurance company.

* 海洋生物伤害医疗:指潜水时不慎碰到海洋生物,或由于海洋生物的攻击而使潜水者受伤。海洋生物包括但不限于水螺、蓝圈八爪鱼、蝎子鱼、狮子鱼、石头鱼、魟鱼、海胆、水母、海蛇、毛足虫等。 Marine biological injury medical treatment: refers to diving accidentally touches marine life, or because of marine biological attack and cause divers injury. Marine organisms including but not limited to, from the blue ring octopus, scorpion fish, lion fish, stone fish, stingrays, sharks, jellyfish, sea urchins, sea snakes, hair millipedes.

* 本保险不承保洞穴、沉船等在封闭空间进行的潜水。 This insurance does not cover scuba diving in the closed space, such as caverns, sunken ships and so on.

* 属于保障利益与保障金额的住院医疗费用可由保险人提供境外直付功能。 Hospitalization medical expenses, which belong to the protection of interests and the amount of protection, can be provided by the insurer with the function of direct payment abroad.

* 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)

* 被保险人从中华人民共和国境内出发至境外旅行时,旅行延误/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 departs from the territory of the People's Republic of China to travel abroad, travel delays/flight delays and baggage delays only cover delays when the insured takes direct flights abroad (domestic transfer delays are not covered by insurance).

* 本保险合同所载各项保险利益不承保投保人在投保时或者为该次旅行预订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供应商、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 insurable interests contained in this insurance contract are not insured by the insured or the insured who, at the time of insurance or when booking relevant travel services for the trip, has been aware of or has conditions which may lead to any insurance accident contained in this insurance policy, including, but are not limited to, any announcement or occurrence by the travel service provider, the government or other third party organizations. Bad weather, natural disasters, strikes or sudden infectious diseases at travel destinations, military exercises.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium(RMB)
凭证模板 PingZhengMoBan	AQ787878	1978-06-18	法定	90
总保费				90



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