

澳新-境外旅行保障黄金计划

出单号 Issue No.:180112005763001	出单日期 Date of Issue:2018-01-12 10:31:24(BJT)
生效日 Policy Effective Date:2018-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2018-06-22 23:59:59(BJT)
投保人 Policyholder:张三 ZhangSan	目的地 Destination:澳大利亚 Australia

保障利益 / Benefits
保额 / Limit (RMB)

意外身故及伤残 Accidental death and disability	300,000
公共交通工具意外身故、残疾(与主险累计赔付) Common carrier accidental death and disability	300,000
海外自驾意外伤害(与主险累计赔付) Self-drive Accidental death and disablement (Cumulative payment with main risk)	100,000
突发急性病身故保障 Acute sickness Death	20,000
医疗费用(含意外事故及突发疾病医疗补偿, 门诊及住院, 其中境内突发疾病医疗费用限额为1000元) Medical expenses (including medical compensation for accidents and sudden diseases, outpatient and hospitalization, medical expenses of RMB1000 for outburst diseases in China)	300,000
既往疾病急救医药补偿 Emergency previous illness medical expenses	500
食物中毒 Food poisoning	1,000
紧急医疗运送送返 Emergency medical evacuation/repatriation	1,000,000
身故遗体运返费用(丧葬费用限2万) Repatriation of remains (funeral expenses limited to RMB20,000)	1,000,000
亲属慰问探访费用补偿 Compassionate visit of family members	15,000
旅行取消 Trip Cancellation	1,500
旅行延误(每5小时赔偿300元, 以保额为限) Travel delays (300 yuan per 5 hours, subject to coverage)	600
行李延误(每8小时赔付500元, 以保额为限) Baggage allowance (500 yuan per 8 hours, limited to insured amount)	1,000
旅行证件损失保障 Loss of travel documents	8,000
绑架及非法拘禁(400元/天, 30天为限) kidnapping and illegal detention (RMB400 per day, 30 days limited)	12,000
传染病强制隔离安慰津贴(500元/天, 10天为限) Compulsory quarantine (RMB500 per day, 10 days limited)	5,000
旅行目的地恶劣天气补偿(每天赔偿100元) Travel destination weather compensation (RMB100 for every day)	500
个人随身财物(无免赔额, 手机、平板及电脑除外, 单件物品限额为1000元) Baggage lost (mobile phone and tablet PC except 1000 yuan per package or baggage allowance)	2,000
手机、平板及电脑保障(无免赔额, 单件物品限额为1000元) Mobile phone, tablet and computer guarantee (no allowance, 1000 yuan for single items)	1,000
旅行期间家财保障(每件或每套物品赔偿限额1000) During the trip home security (or set of items per piece compensation limit of 1000)	5,000
银行卡盗刷(不适用于未成年人) Bank card misuse (except minors)	15,000
信用卡购物保障(免赔额为损失金额的50%或人民币100元, 两者以较高者为准; 单件商品赔偿限额为人民币1000元) Credit card shopping guarantee (the amount of deductibles is 50% of the loss amount or RMB100, both are higher and the compensation limit of one piece commodity is RMB1000)	2,000
个人及宠物责任 Personal or pets liability	500,000
签证拒签保障 Visa reject	300
旅行保障自动延期(不可抗力) Travel insurance automatic extension (Force majeure)	10 天
旅行紧急状态期间保障 Travel emergency protection	20,000

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0至85周岁, 以申请时被保险人的周岁年龄为准。 71至85周岁的被保险人, 其涉及“意外身故、残疾保障”、“公共交通工具意外保障”、“急性病身故保障”和“医疗费用保障”(包括疾病及意外医疗)的保险金额为上表所载金额的一半, 保险费维持不变。 Insured Persons must be from 0 to 85 years of age inclusive upon effective. For any Insured Person aged from 71 to 85 years old, half Maximum Limit under "Accidental death & disablement", "Common carrier accident death & disablement", "Acute sickness death" and "Medical reimbursement" (including sickness and accident) benefit applies and the premium remains unchanged.
- * 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



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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.

* 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, 本保险不承保任何直接或间接前往或途经索马里、利比亚、利比亚、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.

* 承保: 海拔6000米以下的休闲旅游、远足徒步、登山运动、露营、固定路线洞穴体验; 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; 人工场地攀岩及下降、攀冰、滑雪运动; 骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛)。 不承保: 海拔6000米以上的攀登、滑雪、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、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、考察和旅游活动等高风险探险类活动。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。 Insurance: an elevation of 6000 meters below the leisure tourism, hiking, camping, hiking and mountaineering route cave experience; orienteering, activities, venues and interesting activities; cycling, mountain biking, skating, cross-country cross-country venue / self driving travel; swimming and diving (depth of less than 18 meters), canyoning, boating, sailing, windsurfing, kayaking, rafting, climbing and descending site; artificial climbing, skiing, Equestrian Training; play horse, equestrian (racing, barrel racing). Cover: an altitude of 6000 meters above the mountain climbing, skiing, paragliding, polar exploration, non fixed route, cave exploration, bungee jumping, free diving (dive to a depth of over 18 meters, anhydrous breathing equipment), racing, parachuting, gliding, the insured person without the approval of the State Department of Tourism management and scenic spots any uninhabited areas of exploration, investigation and tourism activities such as high risk exploration activities. Adventure refers to knowing that there is a danger of losing life or hurting the body under certain natural conditions, and intentionally making oneself stay in it, such as river rafting, technical mountaineering, walking across the desert or inhabited virgin forest.

* 本产品保障期限满7天以上(含7天), 且保险期间覆盖实际旅行全程, 才可获得拒签补偿。 The guarantee period of the product is over 7 days (including 7 days), and the whole course of travel is covered during the insurance period, and the anti signing compensation can be obtained.

* 本产品仅承保一次签证拒签的签证费用。 This product is offer protection for Visa refusal only once.

* 本公司赔付被保险人因被使领馆拒签, 实际已支付但无法退还的签证费用。 This insurance pay the expense that insured was rejected by the consulate and has actually paid the fee but not refundable.

* 被同一国家或申根国家拒签过一次及以上的人员不得投保本保险。 The insured who has been refused by the same country or Schengen countries more than once won't be allowed to purchase the insurance.

* 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, 否则保险公司将不承担相关保险责任。 The insured and effective time of the policy must before the insured person submit the visa application to the embassy or consulate(including online application, pay the visa fee, submit the visa materials), otherwise the insurance company will not insurance the liability.

* 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, 最长承保时间不超过60天。 The insurance period for compensation for visa refusal is from 00:00 at the beginning of the next day to 23:59:59 on the day before the insured's actual trip. The longest insured time does not exceed 60 days.

* 如客户为申请美国签证, 则只承保过往没有美签拒签记录的客户; 且美签补偿拒签后签证费损失的50%, 非美签补偿拒签后签证费损失的70%。 If the client applies for the US visa, it only undertakes the customers who did not sign the visa in the past. After signing the compensation, 50% of the visa fee is lost, and the loss of the visa fee is 70% after signing the visa.

* 旅行延误保障中如发生“航班延误改签”和“航班中转延误”, 则最高赔偿限额为300元。 In the event of "travel delay guarantee flight delay change" and "flight delay", the maximum compensation limit of RMB300.

* 本产品短期计划最长可选183天, 投保全年保障, 不限出境次数, 无出行天数限制。 The short term plan of this product is the maximum of 183 days, insurance for the whole year, the number of out of the country, no limit to the number of days.

* 在中国大陆境内的外籍人士(含港澳台)购买本产品需满足: 在中国大陆境内长期居住和工作(需连续居住≥6个月, 理赔时需提供工作证明或暂住证明)。不承保回原国籍。 In China mainland foreigners (including Hong Kong) to buy this product: meet the needs of living and working in the mainland of China (Chinese long-term continuous living more than 6 months, claims the work required to provide proof or temporary residence certificate). It is not insured to return to the original nationality.

* 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..

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 ZhangSan	88888888	1976-06-18	法定	75
总保费				75



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