

齐欣“乐登高”高原专属户外保险计划一

保单号 Policy No.:P55010106772018H175014	出单日期 Date of Issue:2018-02-06 16:50:05(BJT)
生效日 Policy Effective Date:2018-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2018-06-19 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、残疾 Accidental death and disability	100,000
高原反应身故 Altitude sickness death	100,000
意外医疗 (0免赔, 80%赔付) Accidental medical treatment (0 exemption, 80% reimbursement)	10,000
突发性疾病医疗 Medical emergencies	2,000
紧急医疗转运及送返 Emergency medical evacuation/repatriation	20,000

备注：

- * 本产品承保年龄为1-65周岁(含1、65周岁),以保单生效时的周岁年龄为准。 Insured Persons must be from 1 to 65 years of age inclusive upon application.
- * 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.
- * 本保险计划仅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、溯溪、划船、皮划艇、漂流;丛林飞跃、飞盘、越野跑(60公里以内)。 This insurance plan only covers the following high risk sports: an elevation of 6000 meters below the leisure tourism, hiking, mountaineering, hiking, camping, mountain crossing fixed route cave experience, field survival; orienteering, activities, venues and interesting activities: cycling, mountain biking, skating, cross-country cross-country venue / self driving travel; swimming, boating, kayaking, rafting, canyoning; jungle leap, Frisbee, cross-country running (60 kilometers).
- * 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。不承保被保险人违规进入国家或当地政府明令禁止的线路的考察、户外及旅游活动及任何无人区进行的探险、考察。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。 This insurance plan does not cover the following high risk sports: an altitude of 6000 meters above the mountain climbing, gliding, 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 and other high risk exploration activities. Inspection, outdoor and tourist activities, and exploration and investigation of any unmanned area without violating the regulations prohibited by the national or local government by the insured. Exploration indicates knowledge in specific natural conditions have some loss of life or physical danger is hurt, and deliberately put herself in the behavior, such as: River rafting, technical climbing, walking through the desert or the original forest activities such as few people tread.
- * 在中国境内(不含港澳台)的外籍人士购买本产品需满足投保规则即可。不承保回原国籍。 The foreigners who conforming to the application insurance rules can insure this insurance, no other special conditions.No return of original nationality.
- * 本产品承保中国大陆地区(不包含香港、澳门及台湾)发生的意外伤害事故。 This product covers accident accidents in mainland China (excluding Hongkong, Macao and Taiwan)
- * 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.
- * 若同一个被保险人为同一旅行自愿投保由保险公司所承保的多份综合保险,且在不同保障产品中有相同保险利益的,则保险公司仅按其中保险金额最高者做出赔偿,并退还其它保险项下已收取的相应保险利益的保险费。 If the same insured for the same travel voluntary insurance underwriting by the insurance company, a comprehensive insurance, insurable interest and the same in different security products, the insurance company only according to the highest amount of insurance to make compensation, and return the corresponding insurance interests of other insurance under received insurance.

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	1976-06-18	法定	8
总保费				8



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 Arrangement Hotline

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+86 0551-65297400

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