

四海无忧境外旅行保险（网销版）素馨计划

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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:法国等申根国家 France, Schengen States

保障利益 / Benefits
保额 / Limit (RMB)

意外身故及伤残 Accidental death and disability	300,000
突发急性病身故 Acute Sickness death	10,000
意外医疗 (0免赔, 100%赔付) Accidental Medical reimbursement (Deductible is 0, 100% payment)	30,000
意外每日住院津贴 (150元/天, 30天为限) Accidental Hospital Income (RMB 150/day, Limited to 30 days)	4,500
紧急医疗运送送返 Emergency medical evacuation/repatriation	50,000
身故遗体运返 (含丧葬费用) Repatriation of remains (including funeral solarium expense)	50,000

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，以保单生效时的周岁年龄为准。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。 The age of insurance is 0 to 85 years of age, whichever is the age of the insurance policy. 71 to 85 years of age of the insured, which relates to the "accidental death and disability insurance", "public transport accident insurance", "acute illness protection" and "medical expenses" (including disease and accident medical insurance) amount is half the amount contained in the insurance fees remain 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 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，本保险不承保任何直接或间接前往或途经索马里、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。 In any case, this insurance does not cover any direct or indirect way or to Libya, Liberia, Somalia, Syria, Afghanistan, South Sultan, the Democratic Republic of Congo, Iraq, Yemen and Palestine, Africa, the insured has been in a state of war or has been declared a state of emergency in the country or region, or travel in the country or region during the period of insurance accident.
- * 本保险产品的单次承保最长期间为30天。 The maximum length of each overseas insured trip is 30 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证或居住证。不承保回原国籍。 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.
- * 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..
- * 若同一个被保险人为同一旅行自愿投保由本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，则本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 an insured is a voluntary insurance underwriting by the travel insurance company more 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 from the the insurance premium.

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	1977-06-18	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
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