

众行天下-环青海湖骑行保险(含搜救)计划一

保单号 Policy No.:P55010106772018H670400	出单日期 Date of Issue:2018-04-12 11:50:21(BJT)
生效日 Policy Effective Date:2018-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2018-06-24 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
意外医疗(每次事故按80%赔付) Accidental Medical reimbursement(each accident is paid by 80%)	6,000
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	6,000
自驾车意外伤害(与主险累计赔付) Self-drive Accidental death and disablement (cumulative loss with main risk)	6,000
急性高原病身故 Acute disease in death	30,000
突发急性病身故(含猝死) Sudden death and ASudden death and Acute Sickness death	6,000
户外搜救服务 Outdoor search and rescue service	包含
紧急医疗运送及送返 Emergency medical evacuation & repatriation	20,000

备注 :

- * 所有的保险责任及条款均以中意财产保险(中国)有限公司签发的正式保险合同之相应条款为准。 All the insurance liability and terms are subject to the relevant provisions of the formal insurance contract issued by the Sino Italian property insurance (China) Limited company.
- * 本计划的承保年龄为1至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 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,则以上述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.
- * 本产品不承保专业骑行赛事和专业骑行运动员。 This insurance plan doesn't cover the professional cycling events and athletes.
- * 本产品计划仅限骑行爱好者的日常骑行活动,但不承保速降、双人弯道赛、土坡腾越、极限自由行、攀爬等极速运动。 This insurance plan only covers the daily riding activities and doesn't cover the following topspeed sports, shcu as promot drop,double bend downhill race, slope, the ultimated limit riding, climbing etc.
- * 本产品不承保使用固齿车(俗称“死飞车”)骑行的被保险人发生的事。 This insurance plan doesn't cover the accident that happened by fixed riding(commonly known as "dead riding").
- * 在保险期间内,本产品仅承保被保险人在环青海湖骑行路线的骑行活动中的意外伤害事故。 During the insurance period, this product only covers the insured's accidental injury in the riding of the riding route around Qinghai Lake.
- * 本保险计划每次承保最长期限为60天。 The maximum length of each duration is 60 days.
- * 本产品指定医院为符合条款要求的医院,除了北京平谷区所有医院。北京市平谷区所有医院的就医均不予理赔。 The hospital of this insuarance plan is designated according the the wording, in addition to all hospitals in Beijing District of Pinggu. The hospitals in the Pinggu District, Beijing are not be claim.
- * 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..
- * 本产品包含户外搜救服务,户外搜救服务的最高搜救天数为7天,超过7天后默认放弃搜救。 This product includes outdoor search and rescue services, the highest number of days of search and rescue service for 7 days, more than 7 days later, default to abandon search and rescue.
- * 如发现被保险人存在滥用搜救服务的情况,被保险人将被记入黑名单,并上报至征信系统,必要时保险人将采取法律诉讼手段。 If the insured is found to have abused the search and rescue service, the insured will be blacklisted and reported to the credit reporting system. If necessary, the insurer will take legal action.
- * 若同一个被保险人为同一旅行或户外运动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 Or outdoor sports 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	8888888	1988-06-18	法定	25
总保费				25



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 Emergenct Rescue and Medical Arrangerment Hotline
<http://www.generali-china.cn/> +86 4006-366-366

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