

### “爱自由”境外旅行保障计划A

出单号 Issue No.:190829019344001	出单日期 Date of Issue:2019-08-29 16:24:33(BJT)
生效日 Policy Effective Date:2019-10-29 00:00:00(BJT)	到期日 Policy Expiry Date:2019-11-04 23:59:59(BJT)
投保人 Policyholder:凭证 PingZheng	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
公共交通工具意外伤害 Common carrier accidental death and disability	100,000
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
医疗费用(含门诊和住院,境内疾病医疗费用限额为3,000元,提供住院医疗直付服务) Medical expenses (including outpatient and hospitalization, Domestic medical treatment limit of RMB3000, provide medical direct payment)	300,000
紧急牙科治疗费用(每颗牙齿最高900元治疗费用) Emergency dental treatment costs (RMB900 per tooth)	900
突发急性病身故保障 Acute sickness Death	10,000
紧急医疗运送及送返(不承担尼泊尔救援责任) Emergency medical evacuation and repatriation (no responsibility for Nepal rescue)	300,000
身故遗体送返(其中丧葬保险金以2万元为限) Repatriation of remains (the funeral solarium is limited to RMB 20000)	200,000
亲属慰问探访费用补偿 Compassionate visit of family members	5,000
海外医疗救护车费用补偿 Overseas medical ambulance expenses	300
未成年人送返费用 outdoor escort of minors	5,000
绑架及非法拘禁每日津贴(700/天,最多赔付30天) Daily Kidnap and Wrongful Detention income (RMB700 per day,limited to 30 days)	700元/天
航班升舱 Flight upgrades	2,000
商业活动门票损失 Ticket refund of unattended events	1,000
传染病强制隔离每日津贴(500元/天,最多赔付30天) Compulsory quarantine income (RMB500 per day,limited to 30 days)	500元/天
旅行变更 Travel change	2,000
旅行延误(每5小时赔偿300元,以保额为限) Travel delays (RMB300 per 5 hours, subject to coverage)	300
行李延误(达到8小时及以上赔付,以保额为限) Baggage delay (up to 8 hours or more) is subject to coverage	500
旅行证件损失保障 Loss of travel documents	3,000
个人随身财产(每件或每套行李限额1000元) Loss of personal effects (1,000 limit per item, except for mobile phones and tablet computers)	2,000
智能手机及平板电脑(每件限额1000元) Loss of cell phone and tablet computer (Maximum RMB1,000 per item each year)	1,000
信用卡购物保障 Credit card purchase protection	1,000
银行卡盗刷(不适用于未成年人) Bank card misuse (except minors)	5,000
个人钱财丢失 loss of personal money	1,000
旅行期间家财保障 Home Guard	2,000
旅行期间宠物保障 Pet Guard	500
个人及宠物责任 Personal or pets liability	500,000
旅行保障自动延期(不可抗力) Travel insurance automatic extension (Force majeure)	10 天

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.  
 \* 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、滑翔翼等高风险探险类活动。This insurance covers sports category: Below an altitude of 6,000 meters including tourism, hiking, mountaineering, camping, fixed routes caving; Orienteering, outreach, site fun activity; Biking, cross-country mountain biking, artificial site /cross-country mountain roller skating, self-driving tour; Swimming, diving (descending to depths no more than 18 meters), river trekking, rowing, sailing, boardsailing, canoeing, rafting; Rock climbing and declining in artificial/natural site, ice climbing, skiing; Horse riding for fun, equestrian training, equestrian event (racing and barrel racing).Unless



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approved and underwritten by insurance company, following high risk sports are not covered: Over an altitude of 6,000 meters including mountaineering, skiing, alpine gliding, parachuting, polar expedition, non-fixed routes caving, bungee jumping, free diving (descending to depths more than 18 meters without underwater breathing apparatus), Racing, parachuting, gliding wings etc.

\* 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.

\* 紧急医疗运送及送返不承担尼泊尔救援责任。 Emergency medical delivery and return are not responsible for Nepal rescue.

\* 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.

\* 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) 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.

\* 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.

\* 本产品若选择保障期限为1年,则无往返天数限制并可多次往返;保障期限为1年(多次往返),则往返不限出行次数,但单次出行天数最长不超过183天。 If the product is selected for a period of 1 years, there is no limit of round-trip days and can be repeated many times. The duration of the guarantee is 1 years (multiple trips), and the number of trips is not limited, but the maximum number of trip days is not more than 183 days.

\* 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或者被保险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.

\* 自2019年8月30日起,本产品旅行延误保额调整为300元,每5小时赔偿300元,以保额为限。 Since 30 August 2019, The travel delay insurance of this product is adjusted to RMB300, Compensation of RMB300 per 5 hours is limited to the amount guaranteed.

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 PingZheng	AQ1121212	1988-06-18	法定	110
总保费				110



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