



出境无忧—境外保障（2017版）基础型—计划B

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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	400,000
急性病身故 Acute sickness Death	5,000
医疗费用补偿 Medical reimbursement	50,000
紧急医疗运送送返 Emergency medical evacuation and repatriation	80,000
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)	80,000
旅行延误（每5小时赔偿200元，以保额为限） Travel delays (200 per 5 hours, subject to coverage)	400
银行卡盗刷(不适用于未成年人) Bank card misuse (except minors)	1,000
个人责任 Personal liability.	100,000

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.

* 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、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.

* 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.

* 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提供商、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400元，每5小时赔偿200元，以保额为限。 Since 30 August 2019, The travel delay insurance of this product is adjusted to RMB400, Compensation of RMB200 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	AZ1111221	1996-06-18	法定	15
总保费				15



保单在线查询

Website

www.qhins.com

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若英文译本与中文有异，请以中文为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

