

海岛潜水-慧择旅游保险海星计划

保单号 Policy No.:P550101067720181410203	出单日期 Date of Issue:2018-05-29 09:22:51(BJT)
生效日 Policy Effective Date:2018-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2018-06-18 23:59:59(BJT)
投保人 Policyholder:张三 ZHANGSAN	目的地 Destination:泰国 Thailand

保障利益 / Benefits

保额 / Limit (RMB)

意外身故、伤残 Accidental death and disability	200,000
潜水事故意外医疗费用补偿 (不包括遭受海洋生物伤害而引发的医疗费用补偿) Compensation for accidental medical costs of diving accidents (excluding medical expenses caused by marine biological damage)	50,000
潜水特定疾病医疗费用补偿 Medical expenses compensation for specific diseases of diving	10,000
潜水海洋生物伤害医疗费用补偿 (不与潜水事故意外医疗费用累计赔付) Medical cost compensation for diving marine biological injury (not with the cumulative loss of accidental medical expenses for diving accidents)	10,000
紧急医疗运送和送返 Emergency medical evacuation & repatriation	200,000
身故遗体送返(其中丧葬保险金以20000为限) Repatriation of remains (the funeral solarium is limited to 20,000 Yuan)	100,000
亲属慰问探访费用 Compassionate visit of family members	5,000

备注 :

- * 所有的保险责任及条款均以中意财产保险有限公司签发的正式保险合同之相应条款为准。 All insurance benefits and terms and conditions shall be subject to the corresponding terms and conditions stated in a formal insurance policy issued by Generali China Insurance CO.,LTD.
- * 承保年龄为18至60周岁,以保单生效时被保险人的周岁年龄为准。 The age of insurance is 18 to 60 years old, and the age of the insured is subject to the age of the insurer at the time of the entry into force.
- * 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.
- * 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.
- * 本产品不承保职业性活动以及任何竞赛类活动。 This product does not cover professional activities and any competition activities.
- * 本产品仅承保旅游景点的浮潜活动,潜水深度最深为18米(含),同时潜水深度不得超过所获CMAS国际潜水合格证、PADI资质证书或其它类似资质认证证书所注明的深度,否则保险公司有权不承保相关保险责任。 This product only covers the tourist attractions of the snorkeling activities, the diving depth is 18 meters deep, at the same time (inclusive) diving depth shall not exceed the CMAS international diving certificate, PADI certificate or other qualification certification certificate indicating the depth, otherwise the insurance company has the right to cover related liability insurance.
- * 潜水特定疾病:指潜水减压病、氮醉、及二氧化碳中毒,其成立必须由医院相应专科医师确诊。 1)潜水减压病。指潜水深度超过10米,潜水完毕后,因减压不当造成残留在关节或身体组织中的惰性气体(如氮气N2或氦气He)无法随血液循环送出体外而形成气泡,造成身体的不适应或急性障碍。 2)氮醉。潜水过程中,当压力增加时,空气溶入血液的量变多,相对氮留在体内的量就越多。当氮含量超过某个量时,会产生氮醉。症状为思考迟钝、晕眩、丧失判断力、丧失行动力。 3)二氧化碳中毒。潜水过程中,潜水者吸入高压二氧化碳,或机体产生的二氧化碳不能及时如量的派出,造成体内二氧化碳滞留,血液和组织中碳酸含量增高,引起机体发生病理性变化。所有慢性疾病、既往疾病及其并发症都为保险公司的除外责任。 Dive specific diseases: dive decompression sickness, nitrogen intoxication, and carbon dioxide poisoning, the establishment of which must be confirmed by the corresponding specialist in the hospital. 1) dive decompression sickness. It means that the diving depth is more than 10 meters. After diving, the inert gases (such as nitrogen N2 or helium He) which are left in joints or body tissues can't be released from the blood circulation and form bubbles in the joints or body tissues due to improper decompression, causing the body's inadaptability or acute obstacle. 2) intoxication. In the course of diving, when the pressure increases, the volume of the air dissolves into the blood more, and the more the amount of nitrogen remains in the body. When the amount of nitrogen exceeds a certain amount, it produces a nitrogen intoxication. The symptoms are slow thinking, dizziness, loss of judgment, and loss of action. 3) carbon dioxide poisoning. During diving, the divers inhaled high pressure carbon dioxide or the carbon dioxide produced by the body could not be dispatched in time, resulting in carbon dioxide retention in the body and increased content of carbonic acid in blood and tissues, causing pathological changes in the body. All chronic diseases, previous diseases and their complications are excluded from the insurance company.
- * 海洋生物伤害医疗:指潜水时不慎碰到海洋生物,或由于海洋生物的攻击而使潜水者受伤。海洋生物包括但不限于水母、蓝圈八爪鱼、蝎子鱼、狮子鱼、石头鱼、魮鱼、鲨鱼、海胆、水母、海蛇、毛足虫等。 Marine biological injury medical treatment: inadvertently touching the marine life when diving, or injure the diver because of the attack of the marine life. Marine organisms including but not limited to, from the blue ring octopus, scorpion fish, lion fish, stone fish, stingrays, sharks, jellyfish, sea urchins, sea snakes, hair millipedes.
- * 本保险产品可在境外投保,被保险人必须为中国籍且日常居住地为中国大陆境内(不含港澳台地区)。 This insurance product may be insured overseas, the insured must be Chinese and the daily residence shall be within the territory of China (excluding Hong Kong, Macao and Taiwan).
- * 本产品仅承保被保人以缴费身份参加的旅游景区内的浮潜时发生的意外伤害事故,浮潜活动结束后,本计划即终止。不承保境外旅游期间的其他意外伤害事故。 This product only undertakes the accident injury occurring during the snorkeling in the scenic spot where the insured takes part in the payment status. After the snorkeling activity is completed, the plan will terminate. Do not cover other accidental injuries during overseas tourism.
- * 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,则保险公司仅按其最高保额做出赔偿,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	1988-06-18	法定	20



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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总保费

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Website

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