

乐游日本韩国-慧择旅游保险计划一

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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:日本 Japan

保障利益 / Benefits

保额 / Limit (RMB)

意外身故及伤残 Accidental death and disability	200,000
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	100,000
突发急性病身故保障 Acute sickness Death	30,000
境外旅行保障区域 Insurance areas	日本、韩国
医疗费用补偿(含意外及突发急性病, 门诊及住院) Medical expenses compensation (including accident and sudden acute disease, outpatient and hospitalization)	50,000
提供日韩医疗直付服务 Providing medical direct service in Japan and South Korea	包含
紧急医疗运送送返 Emergency medical evacuation/repatriation	300,000
身故遗体运返费用(丧葬费用限2万) Repatriation of remains (funeral expenses limited to RMB20,000)	80,000
亲属慰问探访费用补偿 Compassionate visit of family members	3,000
安排未成年子女回国 Accompanying Minor Repatriation	1,000
旅行证件损失保障 Loss of travel documents	2,000
传染病强制隔离安置津贴(300元/天,10天为限) Compulsory quarantine (RMB300 per day,10 days limited)	3,000
个人随身行李盗抢保障(每件或每套限额1000元) Personal baggage theft protection (or set of limit of RMB1000 per piece)	1,000
银行卡盗刷(不适用于未成年人) Bank card misuse (except minors)	3,000
个人责任 Personal liability.	80,000

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”、“公共交通工具意外身故、残疾保障”、“突发急性病身故保障”和“医疗费用补偿(含意外及突发急性病,门诊及住院)”的保险金额为上表所载金额的一半,保险费维持不变。The underwriting age is 0 to 85 years of age after birth, and the age of the week is based on the entry into force of the policy. 71 to 85 years of age of the insured, which relates to the "accidental death and disability insurance", "public transport accidental death, disability insurance", "acute disease death benefit" and "compensation for medical expenses (including accident and acute disease outpatient and inpatient)" the insurance amount is half carrying amount of the premium remains 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) 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.
- * 本保险承保的国家和地区仅限日本、韩国。The countries and regions covered by the insurance are limited to Japan and South Korea.
- * 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.
- * 花粉过敏症急性发作指因花粉过敏导致的严重过敏性鼻炎而造成的呼吸困难或不畅;严重花粉过敏性哮喘;严重花粉过敏性结膜炎等需要立即接受治疗才能避免身体或生命免受伤害的症状。Acute onset of pollen allergy is caused by severe allergic rhinitis caused by pollen allergy, resulting in dyspnea or obstruction. Severe pollen allergy asthma and severe allergic allergic conjunctivitis need immediate treatment to avoid physical or life symptoms.

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	1988-06-18	法定	30
总保费				30



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