

户外安心 户外运动保障计划四

保单号 Policy No.: P00000000000000000000	出单日期 Date of Issue: 2021-03-02 21:25:08 (BJT)
生效日 Policy Effective Date: 2021-03-03 00:00:00 (BJT)	到期日 Policy Expiry Date: 2021-03-03 23:59:59 (BJT)
投保人 Policyholder: 李岩	目的地 Destination:

保障利益 / Benefits

保额 / Limit (RMB)

意外身故及残疾保障 Accidental death and disablement	500,000
意外医疗 (每次事故扣除200元后按90%赔付) RMB200) Accidental medical treatment (90% reimbursement for each accident after deducting RMB200)	80,000
紧急医疗运送和送返 Emergency medical evacuation and repatriation	60,000
遗体或骨灰送返 Repatriation of remains	25,000
意外每日住院津贴(100元/天, 30天为限) Accidental Hospital Income(RMB100/day, 30 days within the limit)	3,000
个人责任保障 Personal liability	80,000

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.
- * 本计划的承保年龄为1至85周岁,以保单生效时的周岁年龄为准。65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”、“自驾车意外身故、残疾”保障金额为上表所载金额的一半,保险费维持不变。Insured Persons must be from 1 to 85 years of age inclusive policy effect. For any Insured Person aged from 65 to 85 years old, half Maximum Limit under “Accidental death & disablement”, “Common carrier accident death & disablement”, “Acute sickness death”, “Self-driving accidental death & disablement” 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。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.
- * 若被保险人在任意渠道投保由本公司承保的多份“意外身故、残疾保障”、“疾病身故”、“急性病身故”、“猝死”、“意外医疗费用”、“医疗费用(包含意外及突发急性病医疗费用)”、“意外每日住院津贴”、“每日住院津贴”,则本公司仅按其保险金额最高者做出赔偿。If the applicant applies more than one “Accidental death&disablement”, “Sickness Death”, “Acute disease death”, “Sudden death”, “Accident medical reimbursement”, “Medical reimbursement(including accident and acute disease)”, “Accident daily hospital income”, “Daily hospital income” from Generali China Insurance CO., LTD. The Company will indemnify the insured only one Benefit with the highest limit.
- * 本保险计划承保下列高风险运动项目:海拔6000米以下的休闲旅游、远足徒步、登山运动、山地穿越、露营、固定路线洞穴体验、野外生存;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/自然场地攀岩及下降、攀冰、滑雪运动(场地内);丛林飞跃、飞盘、溯溪、高海拔登山、海上摩托、速降、越野跑。This insurance plan undertakes the following high risk sports: leisure tourism, hiking, hiking, mountaineering, mountain crossing, camping, fixed route cave experience, field survival, orienteering, expansion activities, field fun activities, bicycle sports, mountain bike cross-country, site / cross-country roller skating, self driving. Car travel: swimming, diving (submersible depth not more than 18 meters), tracing stream, rowing, sailing, sailing, canoeing, canoeing, drifting; artificial / natural rock climbing and descent, ice climbing, skiing (in the field); jungle leaps, Frisbee, creek, high altitude mountaineering, maritime motto, speed landing, cross-country running.
- * 本保险计划不承保下列高风险运动项目:海拔6000米以上的攀登、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。Unless approved and underwritten by insurance company, following high risk sports are not covered: Over an altitude of 6,000 meters including mountaineering, alpine gliding, polar expedition, non-fixed routes caving, bungee jumping, free diving (descending to depths more than 18 meters without underwater breathing apparatus), car racing, parachuting, gliding etc.
- * 本保险计划扩展承保在本市发生的意外伤害事故。This insurance covers the accident which happened in the city.
- * 如保险期间为一年,每次承保最长期限为30天。The maximum length of each duration is 30 days if the insurance period is one year.
- * 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..
- * 本保险计划承保在中华人民共和国境内地区(不包括在中国香港、台湾和澳门)发生的意外伤害事故。This insurance covers the accidents that incurred in the People's Republic of China (excluding Hong Kong, Taiwan and Macao).
- * 外籍人士购买本产品只要符合投保规则即可,无其它特殊要求,但不承保回原国籍。The foreigners who conforming to the application insurance rules can insure this insurance, no other special conditions, but the insurance will not cover the foreigners when return to the original nationality.
- * 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).
- * 本产品由中意财产保险有限公司承保(下称“本公司”),本公司目前在北京、广东、上海、黑龙江、四川、辽宁、陕西设有分支机构,本产品销售区域为全国范围。本公司全国统一客服热线:400-600-2700。This product is insured by Sino-Italian Property Insurance Co., Ltd. (hereinafter referred to as “the company”). The company currently has branches in Beijing, Guangdong, Shanghai, Heilongjiang, Sichuan, Liaoning and Shaanxi. The sales area of this product is nationwide. The company's national unified customer service hotline: 400-600-2700.
- * 本保险产品的附加旅行医疗保障仅承保被保险人因意外事故造成的人身意外伤害责任。The additional travel medical protection of this insurance product only covers the insured's personal injury liability caused by accidents.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium (RMB)
保单	00000000000000000000	1978-12-27	法定	15
总保费				15



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 Emergent Rescue and Medical Arrangement Hotline
<http://www.generali-china.cn/> 4006-099-366 (境内)
+861089180676 (境外)

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投保人 Policyholder:李岩	目的地 Destination:



保单在线查询

Website

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