



众行天下 — 美骑366全年户外运动黄金计划

保单号 Policy No.:P00000000000000000000	出单日期 Date of Issure:2021-02-26 14:03:07(BJT)
生效日 Policy Effective Date:2021-02-27 00:00:00(BJT)	到期日 Policy Expiry Date:2022-02-26 23:59:59(BJT)
投保人 Policyholder:保单	目的地 Destination:

保障利益 / Benefits

保额 / Limit(RMB)

意外身故/伤残 Accidental death/disability	200,000
意外医疗（每次事故免赔额100元，按80%赔付） Accidental medical treatment (100 yuan for each accident, 80% payment)	20,000
意外每日住院津贴(30元/天,30天为限) Accidental Hospital Income(RMB 30/day, 30 days within the limit)	900
紧急医疗运送、送返 Emergency medical evacuation and repatriation	30,000
身故遗体运返(其中包含丧葬费用5000元) Repatriation of remains (the funeral solarium is limited to RMB 5000)	10,000

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65周岁，以保单生效时的周岁年龄为准。 Insured Persons must be from 1 to 65 years of age inclusive upon policy effect.

* 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.

* 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.

* 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、残疾保险”、“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”，则本公司仅按其中保险金额最高者做出赔偿。 If the applicant applies more than one “Accident death&disability”, “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.

* 本产品承保1-4类风险运动,涵盖一类:3500米以下初级户外运动,包括户外旅游、远足徒步、健身登山、露营、非山地定向运动;二类:3500米以下登山户外运动,包括登山、山地穿越、山地定向运动、划船、游泳、拓展运动、自行车旅行、人工场地轮滑、人工场地攀岩与下降、潜水(下潜深度不超过5米);三类:3500米以下技术型户外运动,包括自然场地攀岩与下降、溯溪、帆船、帆板、皮划艇、漂流、骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛)、丛林飞跃、飞盘、海上摩托、景区滑雪、野外生存、山地越野轮滑、山地自行车越野、自驾车运动、潜水(下潜深度不超过15米);四类:6000米以下高海拔户外运动,包括登山探险、攀岩、攀冰、滑雪运动,还包括自行车运动(3500米以上-6000米)、自驾车运动(3500米以上-6000米)、潜水(下潜深度超过15米,有水下呼吸设备)。 This product covers 1-4 types of risk movements, covering a class of primary outdoor sports below 3500 meters, including outdoor tourism, hiking, climbing, camping, and non mountain orientated sports, and the two types of outdoor sports, including mountaineering, mountain crossing, mountain oriented sports, rowing, swimming, outward bound, bicycle travel Artificial site roller skating, artificial site rock climbing and descent and diving (submersible depth is not more than 5 meters); three types of technical outdoor sports below 3500 meters, including natural rock climbing and descent, creek, sailing, canoeing, rafting, riding, equestrian training, equestrian competition (racing, bucket race), and Jungle leaps, Frisbee, marine motorcycle, scenic skiing, field survival, mountain cross-country roller skating, mountain bikes cross-country, self driving, diving (submersible depth not more than 15 meters); four categories: high altitude outdoor sports below 6000 meters, including mountaineering, rock climbing, ice climbing, skiing, and cycling (more than 3500 meters -6000 meters), Self driving exercise (3500 meters above -6000 meters), diving (diving depth of more than 15 meters, there is underwater breathing equipment).

* 本产品单次户外活动以15天为限,承保户外拓展运动。 This insurance plan covers the outdoor activities within 15 days.

* 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).

* 本产品可承保客户在户外活动及日常生活、工作(1-2类职业人员)中的意外事故。 This insurance plan cover the accident during the outdoor activities and daily life, work (class 1-2).

* 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:不听从导游、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).

* 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	000000000000000000	1965-10-01	法定	200
总保费				200



保单在线查询

Website

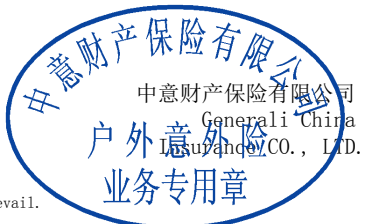
<http://www.generali-china.cn/>

24小时紧急救援和医疗安排服务热线

24-hour Emergenct Rescue and Medical Arrangerment Hotline

4006-099-366（境内）

+861089180676（境外）



关注微信理赔

关心环境，提倡电子保单 Please consider the environment before printing

销售渠道 Broker/Agent 慧择经纪

销售人员 Broker/Agent 汪洋

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.