美骑“行天下”境内旅行保障白银计划	保单号 Policy No.:P00000000000000000000	出单日期 Date of Issure:2020-12-17 15:48:09(BJT)
	生效日 Policy Effective Date:2020-12-29 00:00:00(BJT)	到期日 Policy Expiry Date:2021-02-26 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、残疾 Accidental death and disability	300,000
意外医疗(100元免赔,100%赔付) Accidental Medical reimbursement(Deductible is 100, 100% payment)	20,000
突发急性病身故(含猝死) Sudden death and ASudden death and Acute Sickness death	30,000
紧急医疗运送及送返. Emergency medical evacuation and repatriation	60,000
身故遗体或骨灰送返(其中丧葬费用以1万元为限) Repatriation of remains (funeral expenses limited to RMB10,000)	30,000
急性高原病身故 Acute disease in death	100,000
中暑意外伤害 heatstroke Accidental death and disability	100,000

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,则以上述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&disablement”,“Sickness Death”,“Acute disease death”,“Sudden death”,“Accident medical reimbursement”,“Medical reimbursement(including accident and acute disease)”,”Accident daily hoshospital income”,”Daily hospital income”from Generali China Insurance CO.,LTD.The Company will indemnify the insured only one Benefit with the highest limit.
* 本产品不承保专业骑行赛事和专业骑行运动员。 This insurance plan doesn't cover the professional cycling events and athletes.
* 本产品计划仅限骑行爱好者的日常骑行活动,但不承保速降、双人弯道赛、土坡腾越、极限自由行、攀爬等极速运动。 This insurance plan only covers the daily riding activities and doesn't cover the following topspeed sports, shcu as promot drop,double bend downhill race, slope, the ultimated limit riding, climbing etc.
* 本产品不承保使用固齿车(俗称“死飞车”)骑行的被保险人发生的事故。 This insurance plan doesn't cover the accident that happened by fixed riding(commonly known as "dead riding").
* 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 comforming 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.
* 本产品承保被保人在保险期间的普通风险意外事故,且承保海拔6000米以下的川藏线、环青海湖、环海南岛等主流骑行路线的骑行活动、徒步活动中的高风险运动。 This insuarnce plan covers the accidents during the common peroid, and covers the high risk sports during an elevation of 6000 meters below the Sichuan Tibet line, Qinghai Lake, Central Hainan and other mainstream trail riding and hiking activities.
* 本保险计划每次承保最长期限为60天。 The maximum length of each duration is 60 days.
* 本产品指定医院为符合条款要求的医院,除了北京平谷区所有医院。北京市平谷区所有医院的就医均不给予理赔。 The hospital of this insuarnce plan is designated according the the wording, in addition to all hospitals in Beijing District of Pinggu. The hospitals in the Pinggu District, Beijing are not be claim.
* 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).
* 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	1960-04-20	法定	120
总保费				120

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）

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