



保 险 单 POLICY SCHEDULE

美亚“商旅无忧”个人旅行保障计划 Business Travel Protector Individual Travel Insurance Plan

保险合同号码Policy No.: LSZB018466

保险计划 Insurance Plan: 钻石计划 Diamond Plan

保险合同生效日Policy Effective Date: 2021年 YYYY 03月 MM 31日 DD 00:00:00 时 Hrs (北京时间 Beijing Time)

保险合同满期日Policy Expiry Date: 2022年 YYYY 03月 MM 30日 DD 23:59:59 时 Hrs (北京时间 Beijing Time)

投保人Policyholder: 糖糖测试 TangTangCeShi

总保险费Total Premium: CNY 2,528.00

保险计划 Schedule of Benefits

保险项目 Basic Benefits	各被保险人保险金额 (人民币:元) Maximum Limit Per Insured Person (CNY)
	成年人 Adult
意外身故及伤残保障 Accidental Death & Disability	500,000
住院及门诊医药补偿(其中境内旅行疾病医药补偿限额1,000元)Medical Reimbursement covers inpatient & outpatient(Limit of Sickness Medical in Domestic: CNY1,000)	1,000,000
医疗运送和送返 Medical Evacuation and Repatriation	实际费用 Actual Cost
身故遗体送返(其中丧葬费用以CNY16,000为限) Repatriation of Remains (Funeral expenses limited to CNY16,000)	实际费用 Actual Cost
随身财产(每件手提电脑或投影机赔偿限额:CNY 3,000 每件或每套行李或物品赔偿限额:CNY1,500) Personal Effects (Limit for laptop computer or projector: CNY 3,000 Limit per item or set of items:CNY1,500)	9,000
个人钱财 Loss of Money	3,000
旅行证件遗失 Loss of Travel Documents	10,000
旅程延误(每4小时延误赔偿额:CNY300) Travel Delay(CNY300 for every 4 hours of delay)	1,200
行李延误(每8小时延误赔偿额:CNY500) Baggage Delay(CNY500 for every 8 hours of delay)	2,000
慰问探访费用补偿Compassionate Visit	10,000
个人责任 Personal Liability	1,000,000
家居保障(每件或每套物品赔偿限额:CNY2,000) Home Guard(Limit per item or set of items: CNY2,000)	8,000
银行卡盗刷 Bank Card Fraudulent Charges	2,000
每日住院津贴(总赔偿日数以90天为限) Daily Hospital Income (Limited to 90 days)	150
劫机保险 Hijacking (每24小时赔偿额: CNY 3,000) CNY 3,000 for every 24 hours	18,000
ATM提款抢劫 ATM Robbery	2,000

备注Notes:

* 为了保障您的利益,请在收到本保险单一周内拨打本公司服务热线 400 820 8858 核实保险单资料,包括保险单所列示的销售人员或销售中介机构信息。In order to protect your interests, please call our service hotline 400 820 8858 within one week upon receipt of policy to verify policy information, including the information of the salesperson or agency.

* 若被保险人没有公费医疗、社会基本医疗保险、其他费用补偿型医疗保险或被保险人未从公费医疗、社会基本医疗保险、其他费用补偿型医疗保险取得医药费补偿,则本保险公司在“境内旅行的疾病医药补偿”项下承担保险责任的最高限额为人民币1,000元。The Company shall reimburse the Insured Person up to CNY1,000 under Sickness Medical Reimbursement for Domestic Travel on the condition that the insured person has no social medical insurance or other expenses reimbursement medical insurance or has not got reimbursement from the above mentioned insurance.

* 若被保险人拥有且已从公费医疗、社会基本医疗保险、其他费用补偿型医疗保险取得医药费用补偿,则本保险公司在“境内旅行的疾病医药补偿”项下承担保险责任的最高限额为人民币2,000元,但需扣除被保险人任何已取得之医药费用补偿。If the Insured Person has social medical insurance or other expenses reimbursement medical insurance and got reimbursement from the above mentioned insurance, the Company shall reimburse the Insured Person up to CNY2,000 under Sickness Medical Reimbursement for Domestic Travel. However, the Company will only be liable for the balance by deducting any acquired medical reimbursement.

* 71至80周岁的被保险人,其“意外身故及伤残保障”的保险金额为上表所载金额的一半。Half AD&D benefit for insured aged from 71 to 80 years old.

* 本保险为本保险单所载之被保险人在旅行期间提供24小时的保险保障,涵盖地区包括但不限于美国、加拿大、澳大利亚、新西兰、韩国、日本以及香港、澳门和台湾等国家和地区以及所有申根国家包括但不限于奥地利、比利时、丹麦、芬兰、法国、德国、冰岛、意大利、希腊、卢森堡、荷兰、挪威、葡萄牙、西班牙、瑞典、瑞士、波兰、捷克、爱沙尼亚、立陶宛、斯洛伐克、匈牙利、斯洛文尼亚、拉脱维亚及马耳他等国家和地区。This insurance shall provide a 24-hour travel insurance for insured persons as stated in this policy schedule, which covers travels to the all countries and areas including but not limited to U.S.A., Canada, Australia, New Zealand, the Republic of Korea, Japan, Hong Kong, Macau, and Taiwan Province and all Schengen countries including but not limited to Austria, Belgium, Denmark, Finland, France, German, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech Republic, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Latvia, and Malta.

* 本保险不承担任何直接或间接由于计划或实际前往或途经古巴、伊朗、叙利亚、朝鲜、克里米亚地区,或在上述国家或地区旅行期间发生的保险事故。This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea region.

* 本保险不承保任何国家或国际组织认定的恐怖分子或恐怖组织成员,或非法从事毒品、核武器、生物或化学武器交易人员。This policy will not cover any terrorist or member of a terrorist organization, narcotics trafficker, or illegal purveyor of nuclear, chemical or biological weapons defined by any country or international organization.

销售渠道名称 Sales Channel Name 慧择保险经纪有限公司

销售渠道编号 Sales Channel Code HUIZE

签发地 Issue Office 深圳 SZ

出单日期 Issue Date 2021/03/16

美亚财产保险有限公司深圳分公司授权代表

AIG Insurance Company China Limited Shenzhen Branch Authorized Representative



* 为了保障您自身的权益, 请仔细阅读理解保险合同的各项规定, 尤其是**免除保险人责任的规定**。保险条款可通过本保险公司业务人员获得或登陆保险公司网站 <http://www.aig.com.cn/> 查阅。如果您未收到保险条款或对包括保险条款在内的合同内容有任何疑问, 您可致电客户服务电话: 4008208858或向本保险公司业务人员询问, 并听取保险公司业务人员的说明。请确保您对本保险公司业务人员的说明完全理解, 没有异议。**如未询问, 则视同已经收到保险条款并对合同内容完全理解并无异议。** In order to protect your own interests, please read carefully the terms and conditions of this Policy, especially those limiting or excluding our liability under the policy. The policy wording is available from our salespersons or on our website: <http://www.aig.com.cn/>. If you do not receive the policy wording or have any query about the terms and conditions of the policy (including the wording), please call our service hotline 4008208858 or contact our salespersons. Please make sure that you fully understand the explanations of our salespersons. **With no enquiry, you are deemed to have received the policy wording and have fully understood the terms and conditions of this Policy.**

* 经被保险人要求, 本公司兹声明本保险合同项下保障项目涵盖旅行医药补偿医疗保险、旅行运送和送返医疗保险以及旅行身故遗体送返医疗保险。其中旅行医药补偿医疗保险可在被保险人相应的保险金额以内补偿被保险人在海外旅行期间因遭受保险合同约定的意外事故或罹患疾病进行必要治疗而实际在医院内支出的医药费用, 包括门诊及住院费用。At the request of the Insured, it is declared that this policy covers Medical Reimbursement, Medical Evacuation and Repatriation and Repatriation of Remains. Medical Reimbursement covers overseas outpatient and hospitalization medical expenses related to necessary treatment in the Hospital due to an accident injury or sickness covered in the basic policy when the insured is traveling overseas. The medical expense reimbursement is up to the limit applicable to the said Insured Person under the Rider as stated in the Schedule.

* 如保险期间为一年, 每次承保旅行最长期限为 90 天。The maximum length of each insured trip is 90 days if insurance period is one year.

* 保险合同项下应付保险费含适用的增值税。The premium payable under this policy is inclusive of any Value Added Tax ("VAT") that applies.

被保险人名单 Insured Person List

被保险人 Name of Insured Person	身份证/护照号码 ID No./Passport No.	出生日期(年/月/日) Date of Birth (YYYY/MM/DD)	与投保人关系 Relationship to Policyholder	身故保险金受益人 Death Beneficiary
糖糖测试 TangTangCeShi	SD525252	1988/06/18	本人	法定

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