

保 险 单 POLICY SCHEDULE

美亚“小探险家”旅行保障计划 Child JourneySafe Travel Protection Plan

保险合同号码Policy No.: LSZB018536

保险计划 Insurance Plan: 提高班 Advanced

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: 2021 年 YYYY 04 月 MM 02 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 60.00

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)
意外身故保障 (仅限于飞机) Accidental Death(Aviation Only)	500,000
意外伤残保障 Accidental 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)	400,000
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
旅行者随身财产 每件或每套行李或物品赔偿限额:CNY 2,500. Personal Effects Limit per item or set of items:CNY2,500	5,000
个人钱财Loss of Personal Money	2,000
旅行证件遗失 Loss of Travel Documents	10,000
旅行延误 (每5小时延误赔偿额:CNY300) Travel Delay(CNY300 for every 5 hours of delay)	1,800
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
旅行变更 Trip Disruption	10,000
慰问探访费用补偿 Compassionate Visit	8,000
个人责任 Personal Liability	800,000
旅行绑架及非法拘禁 (每24小时赔偿额:CNY3,000) Kidnap and Wrongful Detention(CNY3,000 for every 24 hours)	18,000

备注Notes:

* 任何年龄在18周岁以下的被保险人, 如果其以死亡为给付保险金条件的保险金额 (包括在所有商业保险公司所购买的保险) 超出中国保监会所规定的限额 (即不满10周岁的, 为人民币20万元; 已满10周岁但未满18周岁的, 为人民币50万元) 须特别告知, 否则保险公司可能对超出限额的部分不承担保险责任。The special notice should be given to the insurer where the death benefit offered by all the commercial insurance policies for any insured under 18 years old exceed such death benefit limit for person under 18 years old as specified by China Insurance Regulatory Commission (viz. CNY200,000 if aged under 10 years old or CNY500,000 if aged at 10-17 years old), otherwise, the insurer may not be liable for any amount in excess of the regulatory limit.

* 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仅限于奥地利、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, Luxembourg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech Republic, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Latvia, and Malta.

* 本保险不承保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、苏丹、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, Sudan, 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.

* 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 the salespersons. With no enquiry, you are deemed to have received the policy wording and have fully understood the terms and conditions of this Policy.

* 如保险期间为一年, 每次承保旅行最长期限为 182 天。The maximum length of each insured trip is 182 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.

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



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
美亚测试 MeiYaCeShi	ER888999	2004/03/31	其他	法定

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

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