

众行天下-全方位出行保险计划一

保单号 Policy No.:P55010106762021R068522	出单日期 Date of Issue:2021-07-21 16:20:01(BJT)
生效日 Policy Effective Date:2021-08-18 00:00:00(BJT)	到期日 Policy Expiry Date:2021-08-18 23:59:59(BJT)
投保人 Policyholder:徐保单	目的地 Destination:

保障利益 / Benefits

保额 / Limit (RMB)

意外身故/伤残 Accidental death/disability	100,000
航空意外身故、残疾 Flight Accidental death and disability	100,000
火车意外身故、残疾 Train Accidental death and disability	100,000
乘坐特定营运交通工具（特指公共汽车）意外身故、伤残 Travel by specific means of transport (especially bus) accident and disability	100,000
意外医疗（每次事故免赔额扣除100元后按80%赔付） of 100 yuan) Accidental medical treatment (80% deductible for each accident after deduction of 100 yuan)	5,000
意外及误工住院津贴（100元/天，最多赔付30天） Hospitalization allowance for accident and delay (RMB100/day, up to 30 days)	3,000
紧急医疗运送 Emergency medical evacuation	20,000
身故遗体运送(含丧葬费用) Repatriation of remains (including funeral solarium expense)	10,000
亲属慰问探访费用 Compassionate visit of family and friend members	1,000
绑架及非法拘禁每日津贴(100/天,最多赔付15天) Daily Kidnap and Wrongful Detention income (RMB100 per day,limited to 15 days)	1,500

备注：

- * 所有的保险责任及条款均以中意财产保险（中国）有限公司签发的正式保险合同之相应条款为准。All the insurance liability and terms are subject to the relevant provisions of the formal insurance contract issued by the Sino Italian property insurance (China) Limited company.
- * 本计划的承保年龄为1至80周岁，以保单生效时的周岁年龄为准。71至80周岁的被保险人，其涉及“意外身故、残疾”保障均减半，保险费维持不变。60至80周岁的被保险人，其涉及“意外医疗”均减半，保险费维持不变。The insurance age of this scheme is from 1 to 80 years old, whichever is the one year old when the policy comes into effect. The insurance premium for the 71-80 year-old insured is kept unchanged, and the insurance coverage for "accidental death and disability" is reduced by half. The insurance premiums for the insured aged 60 to 80, who are involved in "unexpected medical treatment" are reduced by half, remain unchanged.
- * 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&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予理赔。The hospital of this insurance plan is designated according the wording, in addition to all hospitals in Beijing District of Pinggu. The hospitals in the Pinggu District, Beijing are not be claim.
- * 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.
- * 本产品不承保任何高风险运动，主要适用人群：专为商务出差，公司培训，志愿者活动（不涉及体力），同学聚会，访友探亲人士打造等。This product does not cover any high-risk sports. It is mainly suitable for people: specifically for business trips, company training, volunteer activities (not involving physical strength), classmates gatherings, visiting friends and relatives, etc.
- * 本产品承保中国大陆地区（不包含香港、澳门及台湾）发生的意外伤害事故。This product covers accident accidents in mainland China (excluding Hongkong, Macao and Taiwan)
- * 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..
- * 如投保全年保障，每次旅行的最长承保时间为30天。The maximum duration of each trip is 30 days.
- * 本产品可扩展承保本市旅游，理赔时需提供相关证明，包括但不限于景点门票、过路费票据、公共交通票据等。This product can be extended to cover the city tour, and the relevant evidence should be provided when the claim is made, including but not limited to scenic spot tickets, toll tickets, public transport bills, 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)
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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 Emergenct Rescue and Medical Arrangerment Hotline
<http://www.generali-china.cn/> +86 4006-366-366

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投保人 Policyholder:徐慧珠	目的地 Destination:

徐保单	00000000000000000000	1988-12-02	法定	3
总保费				3



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 Emergent Rescue and Medical Arrangement Hotline

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