

**美骑-儿童平衡车专项赛事保险计划A**

保单号 Policy No.:P55010106772021Q141067	出单日期 Date of Issue:2021-05-10 15:14:02(BJT)
生效日 Policy Effective Date:2021-06-18 00:00:00(BJT)	到期日 Policy Expiry Date:2021-06-18 23:59:59(BJT)
投保人 Policyholder:页面样本	目的地 Destination:

**保障利益 / Benefits**
**保额 / Limit (RMB)**

意外身故、伤残 Accidental death and disability	200,000
意外医疗(0免赔,90%赔付) Accidental medical treatment (0 exemption, 90% reimbursement)	20,000
紧急医疗运送和送返 Emergency medical evacuation and repatriation	80,000
身故遗体运返(含丧葬费用) Repatriation of remains (including funeral solarium expense)	20,000
公共交通工具意外身故、残疾(与主险累计赔付) Common carrier accidental death and disability (accumulative indemnity with main risk)	50,000
救护车费用 Accidental death and disability including ambulance.	300
个人责任 Personal liability.	30,000
意外每日住院津贴(50元/天,30天为限) Accidental Hospital Income(RMB 50/day, 30 days within the limit)	1,500

**备注 :**

- \* 本计划的承保年龄为1至69周岁,以保单生效时的周岁年龄为准。65周岁至69周岁的被保险人,其涉及“意外身故、残疾保障”、“公共交通工具意外保障”、“急性病身故保障”、“自驾车意外身故、残疾”保险金额为上表所载金额的一半,保险费维持不变。The underwriting age of this plan is 1 to 69 years old, subject to the one-year-old age when the policy takes effect. Insured persons between the ages of 65 and 69 are covered by “accidental death and disability protection”, “public transportation accident protection”, “acute illness death protection”, “self-driving accident death, disability” and the insurance amount is shown in the above table Half of the stated amount, the insurance premium remains unchanged.
- \* 在同一保险期间,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 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.
- \* 本保险产品承保儿童平衡车/滑板车赛事、亲子活动、场地趣味活动;公路自行车、山地自行车、场地自行车、越野自行车等自行车骑行活动、马拉松,越野跑、铁人三项及业余赛事。This insurance product covers children's balance bike/scooter races, parent-child activities, fun activities on the field; road bikes, mountain bikes, track bikes, cross-country bikes and other bicycle riding activities, marathons, cross-country running, triathlon and amateur events.
- \* 本产品不承保被保险人工作及日常生活期间发生的意外伤害事故,理赔时需进行本产品列明运动及业余比赛期间发生意外的相关证明文件。(例如:警方事故认定书、赛事报名文件等) This product does not cover the insured's work and daily life accidents that occur during accidents. When making claims, relevant certification documents (such as police accident certification, event registration documents, etc.) that occurred during the sports and amateur competitions specified in this product must be provided )
- \* 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.
- \* 本产品仅承保中国大陆地区(不包含香港、澳门及台湾)发生的意外伤害事故。This product only covers accident in mainland China (excluding Hongkong, Macao and Taiwan).
- \* 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 hospitals in the Pinggu District, Beijing are not be claim.
- \* 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..
- \* 若同一个被保险人为同一旅行或户外运动自愿投保由保险公司所承保的多份综合保险,且在不同保障产品中有相同保险利益的,则保险公司仅按其中保险金额最高者做出赔偿,并退还其它保险项下已收取的相应保险利益的保险费。If the same insured for the same travel Or outdoor sports voluntary insurance underwriting by the insurance company, a comprehensive insurance, insurable interest and the same in different security products, the insurance company only according to the highest amount of insurance to make compensation, and return the corresponding insurance interests of other insurance under received insurance.
- \* 投保人故意不履行如实告知义务的,保险人对于合同解除前发生的保险事故,不承担赔偿或者给付保险金的责任,并不退还保险费。投保人因重大过失未履行如实告知义务,对保险事故的发生有严重影响的,保险人对于合同解除前发生的保险事故,不承担赔偿或者给付保险金的责任,但应当退还保险费。If the applicant deliberately fails to perform the obligation of truthful notification, the insurer shall not be liable for compensation or payment of insurance money for the insured incident that occurred before the termination of the contract, and shall not refund the insurance premium. If the insured fails to perform the obligation of truthful notification due to gross negligence, which has a serious impact on the occurrence of an insured incident, the insurer shall not be liable for compensation or payment of insurance money for the insured incident that occurred before the termination of the contract, but the insurance premium shall be refunded.
- \* 本产品已实现在线投保、承保的线上服务。This product has realized online service of online insurance and underwriting.
- \* 本产品提供电子保单。根据《中华人民共和国民法典》第四百六十九条规定,数据电文是合同书面表现形式之一。保险公司提供电子保单作为双方保险合同关系成立的合法有效凭证并具有完整证明效力。如已预留邮箱地址,投保完成后,电子保单会直接发送至您邮箱,如未收到电子保单可以通过联系销售平台在线客服协助提供。This product provides an electronic insurance policy. According to Article 469 of the “Civil Code of the People's Republic of China”, data messages are one of the written forms of contract. The insurance company provides the electronic insurance policy as a legal and valid certificate for the establishment of the insurance contract relationship between the two parties and has a complete certification effect. If the email address has been reserved, the electronic insurance policy will be sent directly to your mailbox after the insurance application is completed. If you have not received the electronic insurance policy, you can contact the online customer service of the sales platform to provide assistance.
- \* 本产品提供电子发票,电子发票效力等同于纸质发票。报销时,可将电子发票打印后直接报销。如投保人为企业,可提供专票。This product provides electronic invoices, which are equivalent to paper invoices. When reimbursing, the electronic invoice can be printed and reimbursed directly. If the insured is an enterprise, a special ticket can be provided.



保单在线查询 24小时紧急救援和医疗安排服务热线  
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\* 本产品的支付方式为一次支付全部保险费，将在投保时按您选择的支付方式收取保险费。 The payment method of this product is to pay all the insurance premiums at once, and the insurance premiums will be charged according to the payment method you choose when applying for insurance.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium(RMB)
页面样本	HZ661800	1992-06-18	法定	5
总保费				5



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Website

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

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