华泰财产保险有限公司
Huatai Property & Casualty Insurance Co., Ltd.
境外旅行人身意外伤害保险单 -- “申根轻享游”保障计划
OVERSEAS TRAVEL PERSONAL ACCIDENT INSURANCE

精彩服务

保单号码Policy Number:HK25N146902200001173

华泰财产保险有限公司（以下简称“保险人”）根据投保人申请，在投保人按约定支付保险费后，依照本保险单所载条款和附加条款、批单及其他约定条件，承担保险责任。本保险合同自保险人同意承保之日起成立。

投保人 Applicant	名称/姓名 Name	申根轻享测试 ShenGenQingXiangCeShi		
	证件类型 ID Type	护照/Passport	证件号码 ID Type	HD65256255684
	联系电话 Telephone	13800138000	与被保险人关系Relationship with Insured	本人/self
被保险人 Insured	姓名 Name	申根轻享测试 ShenGenQingXiangCeShi	出生日期(年/月/日) Date of Birth	1986年06月18日
	证件类型 ID Type	护照/passport	证件号码 ID Number	HD65256255684
身故受益人 Death Beneficiary	法定，除合同另有约定外，非身故受益人为被保险人本人. legal beneficiary ,The beneficiary of non-death benefit is the Insured and the death is legal beneficiary unless there are others agreements.			
旅行目的地 Travel Destination	黎巴嫩 Lebanon			
保险期间 Insurance Period	15天，自2022年09月13日 00:00时起 (北京时间)至2022年09月28日 00:00时止 (北京时间) Total 15 days, from 2022年(Y)09月(M)13日(D) 00:00 to 2022年(Y)09月(M)28日(D) 00:00			

保险责任 Benefits	保险金额（人民币：元/人） Sum Insured/Limits	备注 Remarks
境外旅行意外伤害身故/伤残 Accidental Death/Disablement	400,000	
公共交通工具意外伤害保险 Common carrier accidental death and disability	150,000	
附加旅行医疗费用 Medical expenses for accident and sudden disease	400,000	意外及突发急性病医疗费用，含门诊及住院，0免赔，100%赔付，既往症除外 Including accident and sickness medical expense for outpatient and inpatient, 0 deductible,100%pay, exclude pre-existing diseases.
亲属慰问探访费用补偿 Compassionate for relatives’ hospital visit	8,000	
紧急医疗运送送返 Emergency medical evacuation and repatriation	400,000	
附加身故遗体运返 Repatriation of remains	300,000	其中丧葬费用以20,000元为限 Funeral expenses limited to RMB20,000
附加航班延误 Travel delays	120	每5小时赔偿120元，以保额为限 The compensation is limited to RMB 120per 5hours within the sum-insured as listed.
附加行李延误 Baggage allowance	1,000	每6小时赔付500元，以保额为限 The compensation is limited to RMB 500 per 6 hours within the sum-insured as listed.
附加旅行证件丢失	1,000	

Loss of travel documents		
附加个人行李及随身物品 Personal belongings	1,000	每件或每套行李限额1,000元 Limit is RMB1,000 per piece or baggage
附加签证拒签保险金 Visa refusal insurance	500	仅限申根签证 Apply for Schengen Visa only
附加旅行个人第三者责任 Personal liability	100,000	

每人保险费(含税) Premium Per person	人民币（大写）捌拾零元整	（小写）￥80.00
总保险费(含税) Total Premium	人民币（大写）捌拾零元整	（小写）￥80.00
保费（不含税）	人民币（大写）柒拾伍元肆角柒分	（小写）￥75.47
税额	人民币（大写）肆元伍角叁分	（小写）￥4.53

保险责任与责任免除详见条款，请特别留意其中以加黑字体显示的责任免除部分内容。
Please refer to the clauses for coverage and exclusions. Please be attention to the part of Exclusions Clauses shown in black font.

特别约定：

1.本保险计划的保险责任、责任免除详见《华泰财险境外旅行人身意外伤害保险》及附加条款，赔偿限额以保单约定为准。All insurance benefits, exclusions and relevant conditions of the insurance shall be subject to the terms and conditions stated in “Individual Travel Accident Insurance ”

2.承保年龄为出生后0至85周岁,以申请时被保险人的周岁年龄为准。71至85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”和“医疗费用保障”(包括疾病及意外医疗)的保险金额为上表所载金额的一半,保险费维持不变。Insured Persons must be from 0 to 85 years of age inclusive upon effective. For any Insured Person aged from 71 to 85 years old, half Maximum Limit under “Accidental death & disablement” , ”Common carrier accident death & disablement” , “Acute sickness death” and “Medical reimbursement”(including sickness and accident) benefit applies and the premium remains unchanged.

3.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。According to the China Banking Regulatory Commission, the insured amount of the minors under 10 years of age shall not exceed RMB 200 thousand yuan; the insured amount of the minors from 10 to 17 years old shall not exceed 500 thousand yuan. If the insured amount of the underage insured exceeds the above provisions, the insurance amount stipulated above shall be limited.

4.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.

5.本保险仅承保在中华人民共和国大陆地区以外的境外地区(包含香港、澳门、台湾地区)旅行期间的保险责任。This insurance plan is cover overseas travel and including Hong Kong, Macau and Taiwan.

6.在任何情况下,本保险不承保任何直接或间接前往或途径索马里、利比亚、利比里亚、叙利亚、阿富汗、南北苏丹、刚果民主共和国、伊拉克、中非、也门,巴勒斯坦以及投保时已经处于战争状态或已被宣布为紧急状态的国家或地区,或在上述国家或地区旅行期间发生的保险事故。Under any circumstances, this policy does NOT cover any trips directly or indirectly to the following countries:

Somalia, Libya, Liberia, Syria, Afghanistan, North and south of Sultan, the Democratic Republic of Congo, Iraq, Central Africa, Yemen, Palestine and other countries or districts under warfare status or have declared a state

of emergency when apply for the insurance, or accident occur in the above-mentioned countries or districts during the travel.

7.本保险产品的单次承保最长期间为183天。The longest period of each single trip is 183 days.

8.在中国境内(不含港澳台)的外籍人士购买本产品需满足:在中国境内要有工作证或居住证。不承保回原国籍。如涉及紧急救援,将送返至被保险人在中国的常住地址。Foreigner could only purchase policy only if he/she have a work permit or residence permit in China; in any case the policy will NOT cover the foreigners who return to the original nationality. If emergency rescue is involved, the insured should be returned back to the usual residence address in China.

9.本保险产品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俄罗斯、英国、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、列支敦士登公园、法属波利尼西亚及马耳他等国家和地区。The insurance provides insured 24 hours coverage during travel. It covers countries and areas including Russia,Britain,United States, Canada, Australia, New Zealand, South Korea, Japan, Hongkong, Macao and Taiwan and other countries and regions of Schengen and all countries including but not limited to Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Portugal, Spain,Sweden, Switzerland, Poland, Czech, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Liechtenstein, Latvia Park, French Polynesia and Malta and other countries and regions.

10.签证拒签补偿的保险期间为投保后次日凌晨00:00起至被保险人实际出行前一天的23:59:59止。

The insurance period for visa refusal insurance is from 00:00 the next day after the insurance inception day to 23:59:59 the day before the actual travel.

11.本公司赔付被保险人因被使领馆拒签,实际已支付但无法退还的签证费用。The Insured company will compensate the visa fee that the insured has actually paid but cannot be refunded due to the visa refusal by the Embassy or consulate.

12.保单的投保时间必须在被保险人向使领馆递交签证申请(包括网上申请、支付签证费用、递交签证材料)前,否则保险公司将不承担相关保险责任。The policy must be insured before the insured submits the visa application (including online application, payment of visa fees, and submission of visa materials) to the embassy, otherwise the insurance company will NOT bear any compensation.

13.本产品仅承保一次签证拒签的签证费用。This product could only cover the visa refusal fee for one time.

14.如被保险人曾经被任意国家拒签，投保本产品不享受拒签补偿保障。The insured would NOT be covered If he/she has ever been rejected by any countries previously.

15.本保险产品承保的签证拒签保障仅承保申根国家的签证,本保险公司不承担被保险人办理其他国家或地区的签证导致拒签的损失。

The Visa Refusal insurance could ONLY cover the visa of Schengen countries. The insurance company shall NOT bear the loss of visa rejection caused by the insured's visa processing of other countries or regions.

16.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。

The policy will NOT cover any accident caused by insured's risky behaviors. The risky behaviors are including but not limited to: Do not obey the requirements or dissuasion of tour guides, team leaders, coaches or on-site security personnel; Violate the warning/prohibition signs of scenic spots or local areas; Enter the routes or areas explicitly prohibited by the country or local government in violation of regulations, etc.

17.本保险计划中签证拒签保障的终止日期以递交签证材料之日起至第30个自然日终止为准。The expiration date of visa refusal insurance shall be from the date of submission of the visa materials to the 30th natural day.

18.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）。

The policy will not cover charter flights and charter boats (chartered flights and chartered boats are defined as a single plane or a single cruise ship contents more than 150 people)

19.被保险人从中华人民共和国境内出发至境外旅行时，旅行延误/航班延误和行李延误仅承保被保险人搭乘直飞境外的国际航班时发生的延误（国内转机延误不属于保险范围）。When the insured departs from the territory of the People's Republic of China to travel abroad, travel delays/flight delays and baggage delays only cover delays when the insured takes direct flights abroad(domestic transfer delays are not covered by insurance).

20.本保险合同所载各项保险利益不承保投保人或者被保险人在投保时或者为该次旅行预订相关旅行服务时已获知或已存在可能导致发生该保单上所载任何一项保险事故的情况或者条件，包括但不限于旅行服务供应商、政府、其他第三方机构已经宣布或已经发生的任何恶劣天气、自然灾害、罢工或旅行目的地的突发传染病、军事演习。The insurable interests contained in this insurance contract are NOT insured by the insured or the insured who, at the time of insurance or when booking relevant travel services for the trip, has been aware of or has conditions which may lead to any insurance accident contained in this insurance policy, including, but are not limited to, any announcement or occurrence by the travel service provider, the government or other third party organizations. Bad weather, natural disasters, strikes or infectious diseases at travel destinations, military exercises.

21.本保险产品由华泰财产保险有限公司（以下简称“华泰财险”）承保,目前华泰财险在北京、上海、天津、重庆、江苏、广东、陕西、四川、云南、辽宁、浙江、河北、湖南、湖北、安徽、山西、福建、山东、广西、河南、江西、深圳、青岛、大连、宁波、贵州、内蒙古、厦门、黑龙江、新疆、宁夏、吉林、甘肃设有分支机构。本保险产品的销售区域为全国（不含港澳台）。若您处于华泰财险无分支机构的地区，不影响您的理赔，但可能会存在其他服务不到位等问题。The policy is relased by Huatai Property and Casualty Insurance Company (Referred as the "Huatai"). Huatai base in Beijing, Shanghai, Tianjin, Chongqing, Jiangsu, Guangdong, Shanxi, Sichuan, yunnan, Liaoning, Zhejiang, Hebei, Hunan, Hubei, Anhui, Shanxi, Gujian, Shandong, Guangxi, Henan, Jiangxi, Shenzhen, Qingdao, Dalian, Ningbo, Guizhou, Inner Mongolia, Xiamen, Heilongjiang, Xinjiang, Ningxia, Jilin, Gansu with branches. The sales area of this insurance product is nationwide(exclude HongKong, Macau, TaiWan). If you are in areas where Huatai property Insurance has no branches, your claims will not be affected, but other services could be limited.

22.若同一个被保险人为同一旅行自愿投保由本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，则本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 has voluntarily taken out multiple comprehensive policies insured by this insurance company for the same travel and has the same benefits in different protection products, the insurance company shall only make compensation for the highest amount insured and refund the premium of the corresponding benefits collected under other policies.

23.本保险不承保在投保本保障计划时已置身于境外（包括香港、澳门及台湾）的被保险人。This insurance does NOT cover insured persons who are already outside the country (including Hong Kong, Macau and Taiwan) when applying for this plan.

24.保单内容以最终收到的电子保单为准。The policy content is subject to the final electronic policy received.

25.本保单不承保任何因为新型冠状病毒肺炎疫情导致的航班延误、行李延误保障。This policy does not cover any flight delays, or baggage delay due to COVID-19.

26.本保单的“附加旅行医疗费用”保障可涵盖2019新型冠状病毒肺炎的治疗费用，保险责任以保险合同的规定为准。The policy could cover medical expenses for Covid-19 under Accident and Sudden Disease Medical Expenses, All the coverage should be refer to the policy.

27.同一地址内，自首例新型冠状病毒肺炎确认病例出现新型冠状病毒肺炎症状或体征之日起14天内，2名及以上人员感染新型冠状病毒肺炎病毒的，视为同一事故。Two or more persons infected with COVID-19 virus in the same address within 14 days from the date of the first confirmed COVID-19 case showing signs or symptoms of COVID-19 are considered to be the same incident.

28.对于传染病引发的救援服务需求，如涉及直接或间接因流行疫病或大规模流行疫病引发的救援，通常受流行疫病发生地以及送返地疫病管控政策影响，救援公司无法实施转运和送返服务等相关救援服务，保险公司亦不承担相应赔偿责任。 除以上情况外的传染病引发的救援服务在保障范围内。For infectious disease caused by the rescue service requirements, such as involving, directly or indirectly because of epidemic disease or a pandemic disease caused by the rescue, usually by the popular disease occurred and repatriation to disease control policy influence, rescue company cannot be implemented transshipment and repatriation services related to rescue services, insurance company does not

undertake the corresponding liability to pay compensation. Rescue services caused by infectious diseases other than those mentioned above shall be guaranteed.

29.在保单生效前或保单约定的等待期内，被保险人存在以下任一情形的，保险人不承担保险责任：1）已确诊感染新型冠状病毒或被确认为疑似病例；2）因有与新型冠状病毒病人接触史，尚在医院隔离或医学观察中；3）已出现感染新型冠状病毒的相关症状体征。The Insurer shall not be liable for any of the following circumstances occurring before the policy comes into force or within the waiting period agreed in the Policy: (1) Novel coronavirus infection confirmed or suspected case confirmed; (2) Remain in hospital isolation or under medical observation due to a history of contact with novel coronavirus patients; 3) Relevant symptoms and signs of Novel coronavirus infection have occurred.

30.阅读条款：请确认您已认真阅读《华泰财险境外旅行人身意外伤害保险（互联网专属）C000154323120220218145l3》、《华泰财险交通工具意外伤害保险（互联网专属）C000154323120211122009 93》、《华泰财险附加旅行医疗费用保险（互联网专属）C000154325220211202026 33》、《华泰财险附加住院探望保险-(华泰财险)(备-其他)【2018】(附) 018号》、《华泰财险附加医疗运送和送返保险-(华泰财险)(备-其他)【2018】(附) 024号》、《华泰财险附加航班延误保险-(华泰财险)(备-其他)【2018】(附) 023号》、《华泰财险附加行李延误保险（B款）-(华泰财险)(备-其他)【2020】(附) 028号》、《华泰财险附加旅行证件丢失保险-(华泰财险)(备-普通家财险)【2018】(附) 016号》、《华泰财险附加个人行李及随身物品保险-(华泰财险)(备-普通家财险)【2018】(附) 005号》、《华泰财险附加旅行个人第三者责任保险-(华泰财险)(备-责任保险)【2018】(附) 014号》、《华泰财险签证拒签保险-(华泰财险)(备-其他)【2018】(主) 009号》您了解、同意并确认上述条款内容，特别是保险责任及责任免除的部分。作为投保人，您确认对于被保险人具有保险利益。Please ensure you have read all the policy wordings. Please ensure you can understand, agree and confirm contents of wordings, including but not limit to the coverage and exclusions. As a policyholder, please confirm that you hold insurance interest of insured.

31.保单形式：网上投保为您提供电子保单，根据《中华人民共和国民法典》第四百六十九条规定，数据电文是合法的合同表现形式，电子保单与纸质保单具有同等法律效力。。It is agreed that we will issue an electronic policy since data messages are legal forms of contract expression according to The provisions of Article 469 of the Civil Code of the People's Republic of China, which means electronic policies have the same legal effect as hard copy policies.

32.如需咨询保险产品相关事宜，请联系华泰保险客户服务热线：4006095509。
For any enquiry, please contact Huatai's Service Hotline @4006095509.

33.本保单提供AA境外救援服务，若您遇到紧急情况需要救援请拨打客服电话：（+8610） 51295700.
The 24-hour Assist America Assistance Hotline （+8610） 51295700.

保险人地址：中国上海市浦东新区博成路1101号华泰金融大厦10层1016-1019 咨询、报案电话：40060-95509 保险人网址：pc.ehuatai.com	保险人（签章）： 销售机构:华泰财产保险有限公司营业部 签单日期:2022年05月24日

尊敬的客户：投保次日起，您可以通过扫码关注保单上的“华泰财险”微信服务号，以便获取核实保单承保、申请报案、查询赔案进度等更多理赔服务。若对查询结果有异议，您也可以通过我公司24小时境内客服电话：40060-95509，境外客服电话：86-21-80210006，以及本公司网页pc.ehuatai.com等多渠道随时反馈。感谢您选择我们的服务！

中介机构名称：慧择保险经纪有限公司