安盛保险

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安盛天平财产保险有限公司
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# 保 险 单POLICY SCHEDULE

## 安盛天平安享天下境外旅游保险（顶级款）（互联网专属）

投保人 Policyholder:测试CeShi　　保险凭证号 Certificate No: 21030000894220005043
保险合同生效日 Policy Effective Date: 2022-11-24(年/月/日 Y/M/D)00:00:00时Hrs(北京时间Beijing Time)
保险合同满期日 Policy Expiry Date: 2022-12-13(年/月/日 Y/M/D)23:59:59时Hrs(北京时间Beijing Time)
保险期间 Insurance Period: 20 天 Days　　保险合同类型 Policy Plan: 短期保障 Short Period Cover
总保险费(含税价) Total Premium(VAT included): RMB 250.00元
旅游目的地 Travel Destination: 全球(涵盖所有申根国家) Worldwide(inc.All Schengen Countries)

**保险利益明细表Schedule of Benefits**

| 承保项目Coverage | 各被保险人最高赔偿限额(人民币:元) Maximum Limit of Liability Per Insured (RMB:Yuan) |
|---|---|
| 意外身故及残疾保险金 Accidental Death & Dismemberment | 300,000 |
| 公共交通工具意外身故及残疾保险金 Carrier Accident Benefit (不适用于未成年人 Not Applicable to Children Under 18 Years of Age) | 300,000 |
| 医疗费用补偿（含门急诊及住院医疗） Medical Reimbursement(Incl.Outpatient and Inpatient) | 300,000 |
| 医疗运送与送返 Emergency Evacuation & Repatriation | 700,000 |
| 身故遗体送返及丧葬费用 Repatriation of Mortal Remains and Funeral Expense | 100,000 |
| *其中丧葬费用限额 Funeral Expense Limited to | 16,000 |
| 慰问及探访费用 Compassionate Visitation | 8,000 |
| 护送未满十六周岁儿童回国 Escorting Children under 16 back to China | 5,000 |
| 旅行者个人钱财 Loss of Money | 1,500 |
| 旅行证件遗失 Loss of Travel Document | 6,000 |
| 旅行者行李及随身财产 Baggage and Personal Effects (每件或每套行李或物品赔偿限额为RMB1000，手机及平板电脑除外 Limited to RMB1000 per item or set of items, excluding mobile phone and tablet devices) | 2,000 |
| 旅行家居财物保障 Home Care (其中每件/套物品赔偿限额：RMB1000元 MAX.RMB1,000 per Item or Set of Items) | 3,000 |
| 旅行个人责任 Personal Liability | 800,000 |

| 序号 | 被保险人 | 证件号码 | 出生日期(年/月/日) | 与投保人关系 | 职业类别 | 身故保险金受益人姓名及受益份额 |
|---|---|---|---|---|---|---|
| NO. | Name of the Insured Person | ID No. | Date of Birth (Y/M/D) | Relationship to the Policyholder | Career Category | Name of Beneficiary & Share of Benefits |
| 1 | 测试CeShi | 888888888888888888 | 1974-04-20 | 本人 | | 法定继承人 |

**特别约定 Special Agreement：**

1.若您在旅游途中需要任何紧急援助，请直接拨打24小时紧急援助热线：+86 10 8468 5628。另外，您可在工作时间（周一至周日8:30-21:30）致电95550，或登陆本公司网站https://www.axa.cn 查询您保障的详细信息。Please call our 24-hour hotline line at +86 10 8468 5628, should you need any emergent assistance service during travel. You could also contact 95550(Monday to Sunday, 8:30-21:30) or enter our homepage https://www.axa.cn to verify your coverage.

**2.根据保监发〔2015〕90号的规定，对于父母为其未成年子女投保的人身保险，在被保险人成年之前，各保险合同约定的被保险人死亡给付的保险金额（包括在所有商业保险公司所购买的保险，但不包括投资连结保险、万能保险以及航空意外伤害保险）总和、被保险人死亡时各保险公司实际给付的保险金总和：投保年龄不满10周岁的，不得超过人民币20万元；投保年龄已满10周岁但未满18周岁的，不得超过人民币50万元，故对于被保险人的投保限额超过上述规定的，我司不再承保，若尚未达到限额的，本公司仅就差额部分进行承保。**Any insured under 18 years old,if he/she, before the inception of this policy,has other insurance policy/policies that offer(s) death benefit(except unit-linked insurance, universal insurance and aviation personal accident insurance),the death benefits provided by this policy will be excess in all instances to the other insurance policy/policies and the total death benefits of the other insurance policy/policies and this policy shall not exceed the death benefits limit-RMB 100,000 for person under 10 years old or RMB 500,000 for person from 10 to under 18 years old as specified by China Insurance Regulatory Committee in regulation (2015) #90.

**3.“意外事故残疾保险金”给付标准：被保险人于本合同有效期内遭遇意外事故，且自事故发生之日起一百八十天内致成《人身保险伤残评定标准》（标准编号为JR/T 0083—2013）（行业标准）所列伤残或烧伤程度等级之一者，则本公司以保险合同所载的保险金额为基数，按该伤残或烧伤程度等级对应的保险金给付比例给付伤残保险金。**The compensation criteria for accidental dismemberment is, if the insured suffered an accident and therefore caused physical disability or severe burns qualifies one of the levels assessed by the Standards issued under JR/T 0083—2013（Industry

出单代理 Agency Name:慧择保险经纪有限公司
出单日期 Issue Date(年/月/日 Y/M/D):2022-11-05

安盛天平财产保险有限公司浙江分公司
保单专用章

*为维护您的合法权益，再次提示您仔细阅读保险合同，尤其是除外责任、免责条款、赔偿限额、免赔额、一般条件等黑体字/彩色标题标注的条款内容。如对保险合同（包括保险条款）有疑问及异议的，您可以向本公司业务人员或代理商询问，或致电本公司客服热线95550、或登录本公司官网www.axa.cn 查询。若您仍有疑问及异议，请您48小时内以书面形式通知我司，否则我司视为您已接受保险合同权利义务约束。
*若英文译本与中文有异，以中文版本为准。
*本保险条款、保险单、保险凭证、投保单、任何附属协议或附加合同以及批单共同组成本合同，并按同一合同解释方式加以理解。

Standard ）, the company will indemnify the insured with the ‘Accidental Death or Dismemberment’ benefit proportionally according to the level of the physical disability or burns.
4.本计划的成年人投保年龄为18周岁至80周岁，未成年人的投保年龄为1周岁至17周岁。70周岁至80周岁的被保险人，其“意外身故及残疾保险金”、“公共交通工具意外身故及残疾保险金”和“医疗费用补偿（含门急诊及住院医疗）”的保险金额为上表所载金额的一半，保险费维持不变。The adult Insured Persons must be from 18 to 80 years of age inclusive and the juvenile Insured Persons must be from 1 to 17 years old upon application. For any Insured Person aged from 70 to 80 years old, Maximum Limits under "Accidental Death & Dismemberment", "Carrier Accident Benefit" and” Medical Reimbursement( Incl. Outpatient and Inpatient)" benefits will be reduced to half of Limits as above table stated while the premium remains unchanged.
5.本计划最长保障天数为180天The maximum duration is 180 days.
6.本保险单为本保单所载之被保险人提供24小时的保险保障，保障被保险人从中国大陆地区出发全球范围内的海外旅行，涵盖地区包括但不仅限于美国、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、马耳他及列支敦士登等国家和地区。We provide a 24-hour worldwide travel insurance for the insured persons as stated in this policy schedule, which covers travels departure from mainland China to the countries and areas including but not limited to U.S.A., Canada, Australia, New Zealand, South 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, Estonia, Lithuanian, Slovak, Hungary, Slovenia, Latvia, Malta and Liechtenstein.
7.本保险仅承保被保险人从中国大陆出发，返回中国大陆的旅行。本保险不承保外籍人士返回原籍国的旅行。本保险的保险期间必须完整覆盖被保险人离开及返回到日常生活、工作所在地的旅行期间。The insurance only covers the journey of Insured Person starting from mainland China and returning to mainland China. The insurance does not cover the journey of expatriate returning to his/her home country. The insurance period must completely cover the whole trip from the insured person leaves till he returns to his/her normal living or working place.
8.本保险不承保在投保本保障计划时已置身于境外的被保险人。The insurance does not cover the journey of the Insured Person who is outside mainland China when he/her applies for the insurance.
9.本保险不承保以尼泊尔登山为出行目的的旅行。This insurance does not cover mountaineering trips in Nepal.
10.任何在下列期间发生的或由下列原因造成的保险事故，本公司不负任何赔偿责任：战争、军事行动、暴动或武装叛乱期间；侵略、外敌行为、敌对（不论是否宣战）、内战、叛乱、革命、起义、军事行动或篡权、受任何政府或国家权力机构的指挥对财产的没收或国有化或征用或毁坏或破坏的、暴乱骚乱。本计划不承保途径或前往现阶段已处于战争状态、已被宣告为紧急状态；或在将来处于战争状态、被宣告为紧急状态的地区和国家的旅行者。This Policy does not cover claims: directly or indirectly occasioned by, happening through or in consequence of: During war, military operations, insurrection or military rising; war or relevant operations (whether war be declared or not), act of terrorism, invasion, hostilities, act of foreign enemy, civil war, strike, insurrection, civil commotion, rebellion, revolution, civil rising, military or usurped power.
This policy does not cover any claim where the insured cannot travel or choose not to travel because the Ministry of foreign affairs, the Ministry of culture and tourism (or any other equivalent government body) advises against travel due to a pandemic.
11.本保单的“意外事故及疾病医疗费用补偿医疗费用”保障可涵盖2019新型冠状病毒肺炎的治疗费用。本公司不负责赔偿由下列原因造成的保险事故：受保前已存在之病症或未向本公司声明并由本公司书面接受被保险人的既往身体状况、慢性病、精神病、精神分裂、艾滋病、性传播疾病、遗传性疾病、先天性疾病或缺陷、先天性畸形、牙齿治疗（但因意外伤害事故导致的必须进行的牙科门诊治疗不在此限）、预防性手术等非必须紧急治疗的手术、器官移植。The medical reimbursement of this policy includes the medical expenses of COVID-19. The insurer shall not bear any indemnity liability for any insured accident arising from the following causes：pre-existing condition or the insured person's previous health conditions not declared to the insurer and not accepted by the insurer in writing, chronic disease, mental disease, schizophrenia, AIDS, sexually transmitted disease, hereditary disease, congenital disease or defect, congenital deformity, teeth treatment (except for the indispensable dentistry outpatient treatment caused from an injury accident), preventive operation or any other operation or organ transplant not in need of emergent treatment.
12.本保险不承保旅行社的包机及包船业务（包机及包船业务定义为同一旅行社的旅客乘坐的单架飞机或单艘游船且人数超过150人）This insurance plan does not cover charter business of travel agency (the charter business is defined as more than 150 passengers from the same travel agency take the same flight or the same cruises).
13.投保人可于保险合同成立后，保险责任开始前书面申请撤销本合同，本公司进行审查后符合条件的将退还已缴保费，保险合同关系自本公司同意退费之日解除。但在生效日当日或之后客户申请撤销保险合同的，保费将不再退还。The insured person may cancel the Policy before the inception date subject to the cancellation terms &condition.The Insurer will then refund the premium accordingly. However if the request of cancelling the policy is proposed after the inception date, the premium will not be refundable.
14.本产品每人仅限购买一份。若被保险人自愿投保由本公司承保的多种综合保险（不包含团体保险），且在不同保障产品中有相同保险利益的，则本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。Each insured person can only be entitled one insurance plan under this product. If the applicant applies different insurance products from the Company (not including group insurance) and there are the same Benefits under different insurance products, the Company will indemnify the insured only one Benefit with the highest limit and refund the premium of other same Benefits when claim occurs.
15.本特别约定与条款若有冲突，以本特别约定为准，未尽事项以条款为准。If there is any conflict between this special agreement, the terms and conditions of policy, the special agreement shall prevail, the rest will be subject to terms and conditions of the policy.

保险条款名称清单 List of Policy Wording

1.《安盛天平个人旅行人身意外伤害保险（2022版A款）（互联网专属）条款》
2.《安盛天平附加个人旅行医疗费用保险（2022版A款）（互联网专属）条款》
3.《安盛天平附加个人旅行全球紧急救助保险（2022版）（互联网专属）条款》
4.《安盛天平附加个人旅行慰问及探访费用保险（2022版）（互联网专属）条款》
5.《安盛天平附加个人旅行者钱财及旅行证件遗失保险（2022版）（互联网专属）条款》
6.《安盛天平附加个人旅行者行李及随身财产保险（2022版）（互联网专属）条款》
7.《安盛天平附加个人旅行家居财物保障保险（2022版）（互联网专属）条款》
8.《安盛天平附加个人旅行个人责任保险（2022版）（互联网专属）条款》

注：请您点击条款名称查看完整条款内容 Remark: Pls click the name of Policy Wording for the details..

出单代理 Agency Name:慧择保险经纪有限公司
出单日期 Issue Date(年/月/日 Y/M/D):2022-11-05

安盛天平财产保险有限公司浙江分公司
业务专用章

* 为维护您的合法权益，再次提示您仔细阅读保险合同，尤其是除外责任、免责条款、赔偿限额、免赔额、一般条件等黑体字/彩色标题标注的条款内容。如对保险合同（包括保险条款）有疑问及异议的，您可以向本公司业务人员或代理商询问，或致电本公司客服热线95550、或登录本公司官网www.axa.cn 查询。若您仍有疑问及异议，请您48小时内以书面形式通知我司，否则我司视为您已接受保险合同权利义务约束。
* 若英文译本与中文有异，以中文版本为准。
* 本保险条款、保险单、保险凭证、投保单、任何附属协议或附加合同以及批单共同组成本合同，并按同一合同解释方式加以理解。