

华泰财产保险有限公司
Huatai Property & Casualty Insurance Co., Ltd.
华泰财险境外留学人身意外伤害保险单-前程似锦（全面版）-留学保险计划
OVERSEAS TRAVEL PERSONAL ACCIDENT INSURANCE



精彩服务

保单号码Policy Number:HK25N146182200000008

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	全面测试 QuanMianCeShi		
	证件类型 ID Type	护照/Passport	证件号码 ID Type	HZ85265515
	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	全面测试 QuanMianCeShi	出生日期(年/月/日) Date of Birth	1996年06月12日
	证件类型 ID Type	护照/passport	证件号码 ID Number	HZ85265515
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	尼泊尔 Nepal			
保险期间 Insurance Period	61天，自2022年10月17日 00:00时起（北京时间）至2022年12月17日 00:00时止（北京时间） Total 61 days, from 2022年(Y)10月(M)17日(D) 00:00 to 2022年(Y)12月(M)17日(D) 00:00			
保险责任 Benefits		保险金额（人民币：元/人） Sum Insured/Limits		备注 Remarks
意外身故/伤残 Accidental Death/Disablement		400,000		
境外医疗费用补偿 Medical expenses for accident and sudden disease		400,000		含门诊及住院 Including outpatient and inpatient
意外每日住院津贴 Accidental Hospitalization Allowance		200元/天		200元/天, 30天为限 RMB 200/day, Limited to 30 days
紧急医疗运送送返 Emergency medical evacuation and repatriation		1,000,000		
身故遗体运返 Repatriation of remains		200,000		
亲属慰问探访费用补偿 Compassionate visit of family members		80,000		
旅行证件损失 Loss of travel documents		8,000		
个人责任 Personal liability.		800,000		
境外留学学业中断费用补偿 Overseas study interruption cost reimbursement		80,000		
境外留学缺课补偿 Compensation for absence from study abroad		3,000		

境外留学缺考补偿 Compensation for missing examination	4,000	
每人保险费(含税) Premium Per person	人民币(大写)壹仟玖佰肆拾伍元整	(小写) ¥1,945.00
总保险费(含税) Total Premium	人民币(大写)壹仟玖佰肆拾伍元整	(小写) ¥1,945.00
保费(不含税)	人民币(大写)壹仟捌佰叁拾肆元玖角壹分	(小写) ¥1834.91
税额	人民币(大写)壹佰壹拾元零玖分	(小写) ¥110.09

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

- 本保险计划的保险责任、责任免除详见《华泰财险境外留学人身意外伤害保险(互联网专属)》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 "Personal accident insurance for studying abroad policy"
- 此产品承保年龄为12-35周岁(含12和35周岁), 以保单生效时的周岁年龄为准。被保险人常住地为中华人民共和国境内。The underwriting age of the product is 12-35 years (12 and 35 years old), and the age of the year is based on the entry into force of the policy. The insured is in the territory of People's Republic of China.
- 投保本产品如被保险人是未成年人时, 投保人必须是其父母或监护人。If the insured is a minor, the insured should be his parents or guardian.
- 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.
- 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 could only covers overseas travel and including Hong Kong, Macau and Taiwan.
- 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、列支敦士登公国、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 United States, Canada, Australia, New Zealand, South Korea, Japan and Hong Kong, Macao and Taiwan and other countries and regions as well as all schengen countries including but not limited to Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Italy, Greece, Luxembourg, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech republic, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Latvia, The Principality of Liechtenstein, French Polynesia and Malta and other countries and regions.
- 在任何情况下, 本保险不承保任何直接或间接前往或途经索马里、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.
- 本保险计划不承保以尼泊尔登山为出行目的的旅行。The insurance plan does not cover travel for the purpose of hiking in Nepal.
- 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.
10. 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)
11. 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).
12. 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 released 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.
13. 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 insured has voluntarily taken out multiple comprehensive policies insured by the insurer for the same travel and the same benefits in different policies, the insurer shall only make compensation for the highest amount insured and refund the premium of the corresponding benefits collected under other policies.
14. 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。The policy will not cover insureds who are already stay in overseas(including Hong Kong, Macau and Taiwan) at the time of policy inception.
15. 保单内容以最终收到的电子保单为准。The coverage should be subject to the final electronic policy received.
16. 本保单不承保任何因为新型冠状病毒肺炎疫情导致的旅行延误、行程变更、行李延误保障。This policy does NOT cover any travel delay, schedule change, or baggage delay due to COVID-19.
17. 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.
18. 同一地址内，自首例新型冠状病毒肺炎确诊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.
19. 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.
20. 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.
21. 阅读条款：请确认您已认真阅读《华泰财险境外留学人身意外伤害保险（互联网专属）C00015432312021121421443》、《华泰财险附加旅行医疗费用保险（互联网专属）C00015432522021120202633》、《华泰财险附加意外伤害住院津贴保险（B款）-（华泰财险）（备-其他）【2019】（附）290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》、《华泰财险附加住院探望保险-（华泰财险）（备-其他）【2018】（附）018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》、《华泰财险附加境外留学学业终止保险-(华泰财险) (备-其他)【2018】(附) 012号》、《华泰财险附加境外留学缺课补偿保险-(华泰财险) (备-其他)【2020】(附) 026号》、《华泰财险附加境外留学缺考补偿保险-(华泰财险) (备-其他)【2020】(附) 025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.

22. 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.

23. 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.

24. 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04月25日

华泰财产保险有限公司
华泰财产保险有限公司营业部
保单专用章

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