

## "商旅无忧"国际旅行保障尊贵型

出单号 Issure No.:181202005026001 出单日期 Date of Issure: 2018-12-02 14:49:53 (BJT) 生效目 Policy Effective Date: 2019-01-05 00:00:00(BIT) 到期日 Policy Expiry Date: 2019-01-13 23:59:59(BIT) 目的地 Destination:法国等申根国家 France, Schengen 投保人 Policyholder:刘任重 LIURENZHONG States

保障利益 / Benefits	保额 / Limit(RMB)
意外身故及伤残 Accidental death and disability	800, 000
暴力犯罪身故、残疾(与主险累计赔付) Violence crime damage	300, 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)	300,000
猝死保障 Sudden death guarantee	50, 000
医疗费用保险金(含门诊和住院) Medical expense insurance (including outpatient and inpatient)	500, 000
境外医疗直付服务(包含门诊及住院) Overseas direct billing service	提供
海外医疗救护车费用补偿 Overseas medical ambulance expenses	4,000
紧急医疗运送送返 Emergency medical evacuation and repatriation	1, 500, 000
身故遗体运返费用(丧葬费用限2万) Repatriation of remains (funeral expenses limited to RMB20,000)	1, 500, 000
亲属慰问探访费用补偿 Compassionate visit of family members	30, 000
雇主慰问探访费用 Employer's sympathy	30, 000
严重伤病机票升舱 Serious injury ticket upgrades	5, 000
旅行取消 Trip Cancellation	8,000
航班延误(每5小时赔偿300元,以保额为限) Flight delays (300 yuan per 5 hours, subject to coverage)	1, 200
行李延误(每8小时赔付500元,以保额为限) Baggage delays (RMB500 per 8 hours, Limit the amount of insurance)	2,000
行李遗失(由承运人导致,每12小时赔偿500元,本保障不与行李延误累计赔付) Baggage loss (due to carrier, 500 yuan per 12 hours)	3,000
旅行证件损失保障 Loss of travel documents	12,000
绑架及非法拘禁每日津贴(400元/天,最多赔付30天) Daily Kidnap and Wrongful Detention income (RMB400 per day, limited to 30 days)	400元/天
传染病强制隔离每日津贴(1000元/天,最多赔付10天) Compulsory quarantine income (RMB1000 per day, limited to 10 days)	1000元/天
个人随身财产(每件或每套行李限额1000元) Loss of personal effects (1,000 limit per item, except for mobile phones and tablet computers)	4,000
投影仪或笔记本电脑(每件限额2000元) Projector or laptop (2000 yuan per piece)	2,000
商业活动门票损失 Ticket refund of unattended events	3,000
银行卡盗刷(不适用于未成年人) Bank card misuse (except minors)	20,000
ATM机提款抢劫 ATM withdrawal robbery	3,000
个人及宠物责任 Personal or pets liability	800, 000
旅行保障自动延期(不可抗力) Travel insurance automatic extension (Force majeure)	10 天

- \* 本保险计划所有保险责任、责任免除及相关事项均以《旅行人身意外伤害保险条款》及其附加险条款为准。 All insurance benefits, exclusions and relevant conditions of the insurance shall be subject to the terms and conditions stated in "Individual Travel Accident Insurance"
- \* 承保年龄为18至85周岁, 以保单生效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 18 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.
- \*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.
- \* 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 is cover overseas travel and including Hong Kong, Macau and
- \* 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:



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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.

- \* 本报价所称的旅行:是指被保险人经其投保人委派,从事以商务为目的的旅行。商务旅行并不包括被保险人往来其日常居住地与日常工作地或被保险人的个人旅游或旅行。 The term "travel" as mentioned in this quotation refers to a business trip for which the insured is appointed by the applicant. A business trip does not include the personal travel or travel of the insured to his or her usual place of residence, daily work or the insured.
- \* 承保被保险人职业等级为1-2类(管理人员、办公室人员、销售人员及一般行政人员、工程师(不从事实际操作)、设计师等)。 The insured person shall be of the class 1-2 (managers, office staff, sales personnel and general administrative personnel, engineers (not engaged in actual operation), designers, etc.).
- \* 本保险产品单次最长保险期间为366天。 The maximum length of each overseas insured trip is 366 days.
- \* 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。 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..

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium(RMB)
刘任重 LIURENZHONG	E4905546	1995-11-16	法定	360
总保费				360



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