



美亚财产保险有限公司
AIG Insurance Company China Limited
服务热线 Customer Service Hotline: 400 820 8858



扫码获取服务指南



扫码自助服务

保险凭证

INSURANCE CERTIFICATE

美亚"商旅无忧"团体旅行保障计划 Business Travel Protector Group Travel Insurance

保险合同号码Policy No.: WBBJ500113

保险凭证号码Certificate No.: 000028921

保险凭证生效日Certificate Effective Date: 2019 年 YYYY 11 月 MM 15 日 DD 00:00:00 时 Hrs (北京时间Beijing Time)

保险凭证满期日Certificate Expiry Date: 2020 年 YYYY 01 月 MM 16 日 DD 24:00:00 时 Hrs (北京时间Beijing Time)

投保人PolicyHolder: 西门子(中国)有限公司 - 15-Smart Metering Solutions (Changsha) Co., Ltd. (SMSC)-施维智能计量系统服务(长沙)有限公司

保险费premium: 280.98

被保险人 Insured Person

被保险人 Name of Insured Person	身份证/护照号码 ID No./Passport No.	出生日期(年-月-日) Date of Birth	身故保险金受益人 Death Beneficiary
WU CHENGQIAN	ED0986801	1989-03-26	继承人 Heir

备注Notes:

*在保险期间内,本保险承担被保险人在境外旅行期间突发急性病并自发病之日起七日内以该急性病为直接且单独原因导致其身故的保险责任,保险金额为RMB30万元。During the policy period, If the insured incurs any acute disease while traveling abroad and as a result dies from the cause 7 days from the onset of condition, the Company shall pay the compensation for RMB300,000.

*在保险期间内的医疗补偿包含门诊及住院医药费用 During the policy period, the Medical Reimbursement covers inpatient and outpatient medical expenses.

*境内医药补偿仅承保被保险人因遭受意外伤害,且自发生事故之日起九十天内进行必要治疗,而产生的必须且合理的实际医药费用。Medical reimbursement shall pay the insured person for the necessary and reasonable medical expenses actually incurred by the insured person when he travel domestic and receives necessary treatment within ninety days from the date of the accident.

*若投保人向保险公司申请变更本保险凭证所载信息,则本公司将出具新的保险凭证替代本保险凭证,本保险凭证的效力即终止。If the Policyholder applies to us for change of the information contained in this certificate, then we will issue a new certificate to replace this certificate, in which event this certificate shall cease to be effective.

*若被保险人没有公费医疗、社会基本医疗保险、其他费用补偿型医疗保险或被保险人未从公费医疗、社会基本医疗保险、其他费用补偿型医疗保险取得医药费补偿,则本保险公司在“境内旅行的疾病医药补偿”项下承担保险责任的最高限额为人民币1,000元。The Company shall reimburse the Insured Person up to RMB1,000 under Sickness Medical Reimbursement for Domestic Travel on the condition that the Insured Person has no social medical insurance or other expenses reimbursement medical insurance or has not got reimbursement from the above mentioned insurance.

*若被保险人拥有且已从公费医疗、社会基本医疗保险、其他费用补偿型医疗保险取得医药费用补偿,则本保险公司在“境内旅行的疾病医药补偿”项下承担保险责任的最高限额为人民币2,000元,但需扣除被保险人任何已取得之医药费用补偿。If the Insured Person obtains reimbursement from social medical insurance or other expenses reimbursement medical insurance the above mentioned insurance, the Company shall be liable for the balance only, up to RMB2,000 under Sickness Medical Reimbursement for Domestic Travel.

*每次旅行的最长承保期间为180天。The covered duration for each insured trip is 180days.

*本保险不承保任何国家或国际组织认定的恐怖分子或恐怖组织成员,或非法从事毒品、核武器、生物或化学武器交易人员。This policy will not cover any terrorist or member of a terrorist organization, narcotics trafficker, or illegal purveyor of nuclear, chemical or biological weapons defined by any country or international organization.

*71至80周岁的被保险人,其“意外身故、烧伤及残疾保障”的保险金额为上表所载金额的一半。For any Insured Person aged from 71 to 80 years old, half Maximum Limit under Accidental Death, Burns & Dismemberment benefit applies.

*任何年龄在18周岁以下的被保险人,如果其以死亡为给付保险金条件的保险金额(包括在所有商业保险公司所购买的保险)超出中国保监会所规定的限额(即不满10周岁的,为人民币20万元;已满10周岁但未满18周岁的,为人民币50万元)须特别告知,否则保险公司可能对超出限额的部分不承担保险责任。The special notice should be given to the insurer where the death benefit offered by all the commercial insurance policies for any insured under 18 years old exceed such death benefit limit for person under 18 years old as specified by China Insurance Regulatory Commission (viz. RMB200,000 if aged under 10 years old or RMB500,000 if aged at 10-17 years old), otherwise, the insurer may not be liable for any amount in excess of the regulatory limit.

*被保险资格的获得或丧失及具体保障责任请参见保险条款及批单(如有)。For the acquirement and forfeiture of Eligibility of Insured Persons and the benefits provided under the Policy, please refer to the policy wording and endorsement (if any).

*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、南非以及香港、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、拉脱维亚及马耳他等国家和地区。This insurance shall provide a 24-hour travel insurance for insured persons as stated in this policy schedule, which covers travels to the all countries and areas including but not limited to U.S.A., Canada, Australia, New Zealand, the Republic of Korea, Japan, South Africa, Hong Kong, Macau, and Taiwan Province and all Schengen countries including but not limited to Austria, Belgium, Denmark, Finland, France, German, Iceland, Italy, Greece, Luxembourg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech Republic, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Latvia, and Malta.

*为了保障您自身的权益,请仔细阅读理解保险合同的各项规定,尤其是免除保险人责任的规定。保险条款可通过本公司业务人员获得或登陆保险公司网站 <http://www.aiginsurance.com.cn/> 查阅。您可致电客户服务电话:400 820 8858或向保险公司业务人员询问保险合同各项规定,并听取保险公司业务人员的说明。请确保您对保险公司业务人员的说明完全理解,没有异议。如未询问,则视同已经对合同内容完全理解并无异议。In order to protect your own interests, please read carefully the terms and conditions of this Policy, especially the exclusions. The policy wording is available from our salespersons or on our website: <http://www.aiginsurance.com.cn/>. Please call our service hotline 400 820 8858 or contact our salespersons to enquire the terms and conditions of this Policy. Please make sure that you fully understand the explanations of our salespersons. With no enquiry, you are deemed to have fully understood the terms and conditions of this Policy.

*24小时全球旅行支援服务(Travel Guard)热线电话 24hr Travel Guard Service Hotline: +86 400 888 3080.

*本保险凭证,保险单及其保险条款、批单(如有)等构成本保险合同不可分割的组成部分。This certificate, schedule and its policy wording, endorsements (if any) shall constitute integrate part of the insurance contract.



凭证打印时间 Certificate Print Time: 2019-11-04 15:13

代理人名称 Agency Name: 004-AON-COFCO INS BROKER

签发地 Issue Office: 美亚财产保险有限公司北京分公司

美亚财产保险有限公司北京分公司授权代表

AIG Insurance Company Beijing Branch Authorized Representative

申报时间 Declaration Date: 2019-11-04 15:13

若英文译本与中文有异,以中文版为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

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保险计划Schedule of Benefits

保险项目 Basic Benefits		各被保险人保险金额(人民币:元) Maximum Limit Per Insured Person (RMB)
1.	意外身故及伤残保障 Accidental Death & Disability	300,000
2.	医疗运送与送返 Medical Evacuation & Repatriation	500,000
3.	身故遗体送返 Repatriation of Remains 其中丧葬保险金最高赔偿限额: RMB 16,000 Funeral Expenses Limited to RMB 16,000	300,000
4.	医药补偿 (含住院及门诊医药费用) Medical Reimbursement (covers Inpatient and Outpatient Medical Expenses)	350,000
5.	随身财产 Loss of Personal Effects 每件手提电脑或投影仪赔偿限额: RMB 3,000 Limit for laptop computer or projector: RMB 3,000 每件或每套行李或物品赔偿限额: RMB 500 Limit per item or set of items: RMB 500	6,000
6.	个人责任 Personal Liability	100,000

