



保 险 单 P O L I C Y S C H E D U L E

美亚“万国游踪”境外旅行保障计划 AIG International JourneySafe Travel Protection Plan

保险合同号码Policy No.: LSHBB76252
保险计划Insurance Plan: 申根无忧计划 Europe Comfort Plan
保险合同生效日Policy Effective Date: 2018 年 YYYY 09 月 MM 21 日 DD 00:00:00 时 Hrs (北京时间 Beijing Time)
保险合同满期日Policy Expiry Date: 2018 年 YYYY 10 月 MM 07 日 DD 23:59:59 时 Hrs (北京时间 Beijing Time)
投保人Policy Holder: JIAMIN CAO 总保险费Total Premium: CNY 730.00

保障计划 Schedule of Benefits

保障项目 Basic Benefits	各被保险人保险金额 (人民币: 元) Maximum Limit Per Insured Person (CNY)
	申根无忧计划 Europe Comfort Plan
1. 保障区域 Area of Cover	全球(除美洲, 非洲, 尼泊尔), 含所有申根国家 Worldwide (excl. Africa, Americas and Nepal), and including all Schengen countries
2. 意外身故及伤残保障 Accidental Death & Disability	300,000
-- 1-17周岁的未成年人 for insured person aged at 1-17 years old	200,000
3. 双倍给付意外伤害 (不适用于未成年人) Double Indemnity (not applicable to Minor)	300,000
4. 急性病身故 Death Due to Acute Sickness	30,000
5. 医药补偿 (含住院及门诊医药费用) Medical Reimbursement (covers inpatient and outpatient medical expenses)	350,000
6. 医疗运送和送返 Medical Evacuation and Repatriation	500,000
7. 身故遗体送返 (其中丧葬费用以CNY16,000为限) Repatriation of Remains (Funeral expenses limited to CNY16,000)	100,000
8. 旅行者随身财产 (每件或每套行李或物品赔偿限额:CNY2,500) Personal Effects (Limit per item or set of items:CNY2,500)	7,500
9. 个人钱财 Loss of Money	1,500
10. 每日住院津贴 (总赔偿天数以90天为限) Daily Hospital Income (Limited to 90 days)	不承保 Not Covered
11. 旅行证件遗失 Loss of Travel Documents	7,500
12. 旅行延误 (每3小时延误赔偿额:CNY300) Travel Delay (CNY300 for every 3 hours of delay)	600
13. 行李延误 (每8小时延误赔偿额:CNY500) Baggage Delay (CNY500 for every 8 hours of delay)	1,500
14. 旅行变更 Trip Disruption	2,000
15. 慰问探访费用补偿 Compassionate Visit	8,000
16. 个人责任 Personal Liability	500,000
17. 家居保障 (每件或每套物品赔偿限额:CNY1,000) Home Guard (Limit per item or set of items: CNY1,000)	3,000
18. 未成年人旅行送返费用补偿 Accompanying Minor Repatriation	3,000
19. 旅行绑架及非法拘禁 (每24小时赔偿额:CNY3,000) Kidnap and Wrongful Detention (CNY3,000 for every 24 hours)	15,000
20. 银行卡盗刷 (不适用于未成年人) Bank Card Fraudulent Charges (not applicable to Minor)	5,000

备注Notes:
* 为了保障您的利益, 请在收到本保险单一周内拨打我公司服务热线400 820 8858核实保险单资料, 包括保险单所列示的销售人员或销售中介机构信息。In order to protect your interests, please call our service hotline 400 820 8858 within one week upon receipt of policy to verify policy information, including the information of the salesperson or agency.
* 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 as specified by China Insurance Regulatory Commission (viz. CNY200,000 if aged under 10 years old or CNY500,000 if aged at 10-17 years old), **otherwise, the insurer may not be liable for any amount in excess of the regulatory limit**.
* 单次旅行的保障期限最长为182天。Maximum duration for each journey is 182 days.
* 本保险不承保任何直接或间接由于计划或实际前往或途经古巴、伊朗、叙利亚、苏丹、朝鲜、克里米亚地区, 或在上述国家或地区旅行期间发生的保险事故。This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.
* 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.
* 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.aig.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.aig.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.**
* 保险合同项下应付保险费含适用的增值税。The premium payable under this policy is inclusive of any Value Added Tax (“VAT”) that applies.

被保险人名单Insured Person List

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 (YYYY/MM/DD)	与投保人关系 Relationship to Policyholder	身故保险金受益人 Death Beneficiary
JIAMIN CAO	E11502002	1988/01/13	本人	法定
SHENGRONG REN	EA4973771	1988/06/18	配偶	法定

销售渠道名称 Sales Channel Name 美亚财险直销
销售渠道编号 Sales Channel Code AIGDIRECT
签发地 Issue Office 上海 SH
出单日期 Issue Date 2018/09/19

美亚财产保险有限公司上海分公司授权代表
AIG Insurance Company China Limited Shanghai Branch Authorized Representative

