



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.: WBSH501315

保险凭证号码Certificate No.: 000000223

保险凭证生效日Certificate Effective Date: 2022 年 YYYY 10 月 MM 17 日 DD 00:00:00 时 Hrs (北京时间Beijing Time)

保险凭证满期日Certificate Expiry Date: 2023 年 YYYY 01 月 MM 12 日 DD 24:00:00 时 Hrs (北京时间Beijing Time)

投保人PolicyHolder: 上海蔚来汽车有限公司

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
王震 WANG ZHEN	EJ6288007	1988-01-13	继承人 Heir

备注Notes:

*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塞尔维亚、土耳其、英国、美国、加拿大、澳大利亚、新西兰、韩国、日本、墨西哥以及香港、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、罗马尼亚、拉脱维亚、保加利亚、马耳他、南非、马其顿、摩尔多瓦、格鲁吉亚、法罗群岛、格陵兰群岛、安哥拉、哈萨克斯坦共和国、阿塞拜疆、法属波利尼西亚、法属新喀多尼亚、克罗地亚、厄瓜多尔、阿根廷、爱尔兰及马兹别克斯坦共和国等国家和地区。 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 Serbia, Turkey, Britain, U.S.A., Canada, Australia, New Zealand, the Republic of Korea, Japan, Mexico, 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, Romania, Latvia, Bulgaria, Malta, South Africa, Macedonia, Moldova, Georgia, Faroe Islands, Greenland Islands, Angola, The Republic of Kazakhstan, Azerbaijan, French Polynesia, French New Caledonia, Croatia, Ecuador, Argentina, Ireland and The Republic of Uzbekistan.

*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 180 days. 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“意外身故及伤残保障”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 & Disability 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).

*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: 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.

*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: 2022-10-09 17:22

代理人名称 Agency Name: 001-WILLIS INSURANCE BROKER CO.LTD.

签发地 Issue Office: 美亚财产保险有限公司 上海分公司

美亚财产保险有限公司上海分公司授权代表

AIG Insurance Company Shanghai Branch Authorized Representative

申报时间 Declaration Date: 2022-10-09 17:22

若英文译本与中文有异, 以中文版本为准。 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	实际费用 Actual Cost
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	实际费用 Actual Cost
4.	医药补偿 (含住院及门诊医药费用) *其中境内旅行的疾病医药补偿赔偿限额: RMB 1,000 [注1] Medical Reimbursement (covers Inpatient and Outpatient Medical Expenses) Limit of Sickness Medical Reimbursement for Domestic Travel: RMB 1,000 [Note1] 扩展境外医疗诊所门诊治疗 Overseas Medical Reimbursement with clinic covered	500,000
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 1,500 Limit per item or set of items: RMB 1,500	10,000
6.	个人钱财 Loss of Money	1,000
7.	旅行证件遗失 Loss of Travel Documents	5,000
8.	行李延误 (每8小时延误赔偿额: RMB 500) Baggage Delay (RMB 500 for every 8 hours of delay)	1,000
9.	慰问探访费用补偿 Compassionate Visit	10,000
10.	个人责任 Personal Liability	500,000
11.	ATM 提款抢劫 ATM Robbery	1,000
12.	银行卡盗刷 Bank Card Fraudulent Charges	1,000
13.	劫机保险 (每24小时赔偿额:RMB3,000) Hijacking (RMB3,000 for every 24 hours)	12,000
14.	急性病身故 Acute Disease Death	300,000
15.	外部原因旅行延误(每4小时延误赔偿额: 300元) Travel Delay due to External Events(RMB300 for every 4 hours of delay)	600



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