

电子保险单 Insurance Policy

出单日期Issue Date: 2019-10-18 (年/月/日 Y/M/D)

保单号码Policy No: 827550085345923459

保险产品名称 Insurance Plan:	众安境外旅行人身意外伤害综合保险	
投保人 Policyholder:	ZHANG/JIE	
保险期间 Period of Insurance:	自From2020-01-15 (年/月/日 Y/M/D) 00:15:00时hrs 至To 2020-01-30 (年/月/日 Y/M/D) 00:14:59时hrs (北京时间 Beijing Time)	
旅行目的地 Destination:	巴黎, 布达佩斯, 巴黎, 上海	
	保险责任 Benefits	保险金额 (人民币: 元) Maximum Limit(RMB)
意外身故及伤残 Accidental Death & Disability		200000
航空意外伤害身故及残疾 Aviation Accidental Death & Disability		200000
突发急性病身故 Acute Disease Death		200000
医疗补偿 (含门急诊、住院医疗) Medical reimbursement (Outpatient and Inpatient inclusive)		300000
紧急医疗运送和送返 Emergency Medical Evacuation and Repatriation		200000
身故遗体送返 (丧葬费用以人民币20,000元为限) Repatriation of Remains (Funeral Expense Limited to RMB20,000)		150000
个人随身物品损失 (每件/每套物品以人民币1,000元为限) Loss of Personal Belongings (Max 1,000 RMB per item)		2000
托运行李遗失 (每件/每套物品以人民币1,000元为限) Loss of Baggage(Max 1,000 RMB per item)		3000
旅行证件盗抢 Loss of Travel Documents		2000
每日住院津贴 (最多赔偿30天) Daily Hospitalization Allowance (Up to 30 Days)		100/天 Daily
慰问探访 Compassionate visit		10000
旅程延误 (每延误4小时赔偿人民币300元) Trip Delay (300 RMB every 4 hours of Delay)		600
行李延误 (每延误8小时赔偿人民币500元) Baggage Delay (500 RMB every 8 hours)		1000

备注Notes:

1、保险条款、投保单、保险单、批单或其他保险凭证, 均为本保险合同的组成部分。All terms and conditions,application form, Insurance Policy, endorsements and other insurance certifications constitute the entire insurance policy.

2、除本保险合同另有约定外, 本公司承担保险责任的单次旅行时间最长不超过30天。The maximum length of each insured trip is 30 days otherwise any other agreements in the contract.

3、任何年龄未满10周岁的被保险人, 如果其以死亡为给付责任的保险金额 (包括在所有商业保险公司所购买的保险) 超出中国银保监会所规定的限额 (人民币20万元, 航空意外死亡保险金不受此限); 任何年龄已满10周岁但未满18周岁的被保险人, 如果其以死亡为给付责任的保险金额 (包括在所有商业保险公司所购买的保险) 超出中国银保监会所规定的限额 (人民币50万元, 航空意外死亡保险金不受此限), 保险公司就超出限额部分不承担保险金给付责任。For any insured person under 10 years of age, the death benefit (including benefits from all insurance underwritten by commercial insurance companies) shall not exceed the amount of RMB 200,000 which is stipulated by China Bank Insurance Regulatory Commission (Aviation person accident death does not apply). For any insured aged from 10 to 18 years old (including 10 years old), the death benefit (including benefits from all insurance underwritten by commercial insurance companies) shall not exceed the amount of RMB 500,000 which is stipulated by China Bank Insurance Regulatory Commission (Aviation person accident death does not apply). Any amount in excess this limit shall not be paid.

4、71岁至80周岁的被保险人, 其“意外身故及伤残”、“航空意外伤害身故及残疾”和“突发急性病身故”保险责任的保险金额为上表所载金额的一半。For any insured aged from 71 to 80 years old (including 71 years old), half of the Maximum Limit for Accidental Death & Disability benefits, Aviation Accidental Death & Disability benefits and Acute Disease Death benefits applies.

5、81岁至90周岁的被保险人, 其“意外身故及伤残”、“航空意外伤害身故及残疾”和“突发急性病身故”保险责任的保险金额为上表所载金额的四分之一。For any insured aged from 81 to 90 years old (including 81 years old), a quarter of the Maximum Limit for Accidental Death & Disability benefits, Aviation Accidental Death & Disability benefits and Acute Disease Death benefits applies.

6、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、爱尔兰及香港、澳门和台湾等国家和地区以及所有申报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 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, Ireland, Hongkong, Macau, and Taiwan Province and all Schengen countries including but not limited to Austria, Belgium, Denmark, Finland, France, German, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech Republic, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Latvia, and Malta.

7、本保险计划不承保因下列原因造成的任何费用损失: 受保前已存在的疾病 (是指被保险人在保险期间开始之日前患有的其已知或应该知道的疾病或症状) 及其并发症。The policy does not cover any existing injury (meaning any disease or symptom that the Insured Person has already suffered before the commence of the Policy Period or within the waiting period specified in the Insurance Policy, which the Insured Person knows or should have known) or complications thereof.

8、本保险不承保前住处于战争状态或已被宣布为紧急状态的国家或地区, 除非本合同另有约定。The policy does not cover any loss, injury damage or legal liability arising directly or indirectly from the travelling in, to, through any countries and/or regions which are already in war or are announced to be in state of emergency otherwise any other agreements in the contract.

9、保险责任与责任免除详见条款, 请特别注意其中以加黑字体显示的责任免除部分内容。For detailed insurance benefits and exclusion of liability, please see the policy terms and conditions and particularly pay attention to the content of exclusion of liability part with black script.

10、本保险单的中文、英文约定不一致的, 以中文约定为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

尊敬的客户: 您可以向本公司业务人员或代理商索取保险条款及保险单, 或致电全国统一客服电话1010-9955、或登录本公司官网www.zhongan.com查询保险条款及保险单; 请您仔细阅读保险条款, 尤其是保险责任、责任免除、赔偿限额、免赔额、一般条件等条款内容, 如有不明白或有异议的, 请向本公司业务人员/代理商/客服进行询问, 如未询问, 视同已经对条款内容完全理解并无异议。Dear Customers: You can ask for insurance clauses and insurance policies from our business personnel or agents, or call the unified national customer service phone 1010-9955, or visit our official website www.zhongan.com for insurance policy and insurance policy; please read the insurance clauses carefully, in particular those marked in bold such as insurance liability, liability exemption, limit of indemnity, deductible, general conditions; and if you do not understand or have any objection, please contact

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提供旅行咨询、医疗安排和紧急救援服务。
Provide travel information, medical arrangement, emergency assistance service.

被保险人名单 Name List of the Insured Person

被保险人姓名 Insured	证件类型 Type of Documents	证件号码 Document No.	出生日期 Date of Birth	与投保人关系 Relationship with policyholder	身故受益人 Death Beneficiary	保费(人民币: 元) Premium(RMB)
ZHANG/JIE	护照 Passport	G46031502	1988-02-14	本人	法定受益人 Legal Beneficiary	RMB 150.00 元
总保险费Total Premium(RMB)						RMB 150.00 元Yuan

保险条款名称清单 List of the Policy Wording

《众安在线财产保险股份有限公司旅行意外伤害保险条款》(《众安在线》(备-普通意外保险)【2016】(主)046号)	↓
《众安在线财产保险股份有限公司附加公共交通工具意外伤害保险条款》(《众安-意外》【2015】附295号)	↓
《众安在线财产保险股份有限公司附加旅行医疗保险条款》(《众安在线》(备-医疗保险)【2019】(附)031号)	↓
《众安在线财产保险股份有限公司附加突发急性疾病身故保险条款(B款)》(《众安在线》(备-普通意外保险)【2016】(附)036号)	↓
《众安在线财产保险股份有限公司附加旅行住院津贴保险条款》(《众安在线》(备-医疗保险)【2019】(附)029号)	↓
《众安在线财产保险股份有限公司附加旅行紧急医疗运送和送返保险条款(2017版)》(《众安在线》(备-普通意外保险)【2017】(附)007号)	↓
《众安在线财产保险股份有限公司附加旅行身故遗体送返及丧葬费用保险条款》(《众安在线》(备-普通意外保险)【2016】(附)045号)	↓
《众安在线财产保险股份有限公司附加旅行慰问探访保险条款》(《众安-其他》【2015】附201号)	↓
《众安在线财产保险股份有限公司附加旅程延误保险条款》(《众安-其他》【2015】附197号)	↓
《众安在线财产保险股份有限公司附加托运行李延误保险条款》(《众安-家财》【2015】附207号)	↓
《众安在线财产保险股份有限公司附加旅行证件盗抢保险条款》(《众安-家财》【2015】附204号)	↓
《众安在线财产保险股份有限公司附加个人随身物品损失保险条款》(《众安-家财》【2015】附4号)	↓
《众安在线财产保险股份有限公司附加恐怖活动条款》(《众安-意外》【2014】附3号)	↓



保险人 (盖章) Signature