

爱自由-轻松境外旅行保障计划--计划一

保单号 Policy No: 1006720885	投保人 Policyholder: 测试
生效日 Policy Effective Date: 2018-06-09 00:00:00	出单日期 Date of Issue: 2018-04-19 10:36:01
到期日 Policy Expiry Date: 2018-06-11 23:59:59	目的地 Destination:

保险项目 Basic Benefits	保额 (人民币: 元) Maximum Limit(RMB)
意外身故、残疾 Accidental death and dismemberment	200,000
医药补偿 (含门诊和住院, 境内疾病医疗费用限额为1,000元) Medical Reimbursement (Including Outpatient and Inpatient, Limit of Sickness Medical Reimbursement for Domestic Travel : RMB 1,000)	50,000
医疗运送及送返 (该医疗运送责任不承担尼泊尔救援责任) Emergency medical evacuation and repatriation (No responsibility for medical delivery in Nepal)	200,000
身故送返(其中丧葬保险金以16,000元为限) Repatriation of remains(Limit of Death condolences is RMB16000)	50,000
亲属慰问探访费用 Compassionate visit	10,000
个人随身财物 (每件限额1000元) Loss of personal belongings (RMB1,000 per item)	3,000
旅行延误 (每5小时赔偿300元) Travel delay(RMB300 for every 5 hours)	600
行李延误 (每8小时赔偿500元) Baggage delay (RMB500 for every 8 hours)	500
旅行证件损失 Loss of travel documents	4,000
个人责任 Personal responsibility	200,000
旅行绑架及非法拘禁 (每24小时赔偿3000元) Kidnapping and illegal detention(RMB 3000 per 24 hours)	12,000

备注 Notes:

- * 本保险计划所有保险责任、责任免除及相关事项均以史带财产保险股份有限公司《旅行人身意外伤害保险》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 "Travel Accident Insurance" and its riders issued by Starr Property & Casualty Insurance(China) Company Limited.
- * 若被保险人在任意渠道投保由本公司承保的多份“意外身故、残疾保险”、“疾病身故”、“急性病身故”、“猝死保险”、“医药补偿保险”、“意外每日住院津贴”、“每日住院津贴”或“重大疾病保险”(不包括团体保险), 则本公司仅按其中保险金额最高者做出赔偿。If the applicant applies more than one "Accident death & disablement", "Sickness Death", "Acute disease death", "Sudden death", "Medical reimbursement", "Accident daily hospital income", "Daily hospital income" or "Critical illness"(but excluding group insurance) from Starr Property & Casualty Insurance(China) Company Limited(the company), the Company will indemnify the insured only one Benefit with the highest limit.
- * 承保年龄为出生后两周至85周岁, 以保险起期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”、“疾病身故保障”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 2 weeks to 85 years of age inclusive upon insurance value date. For any Insured Person aged from 71 to 85 years old, half Maximum Limit under "Accidental death & disablement", "Common carrier accident death & disablement", "sickness death" and "Medical reimbursement"(including sickness and accident) benefit applies and the premium remains unchanged.
- * 每位被保险人限投保壹份。 Each insured person shall only apply for one insurance policy.
- * 不承保的旅行目的地包括朝鲜、叙利亚、古巴和伊朗, 以及被联合国或中国政府宣布为处于战争期间的国家。This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from: travel in, to, or through Cuba, Iran, Democratic People's Republic of Korea or Syria.
- * 按中国保监会规定, 10周岁(不含)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累计身故保险金额超过上述规定, 则以上述规定的保险金额为限。In accordance with the regulations, the aggregated indemnity for accidental death shall neither exceed RMB200,000 for insured person below the age of 10 nor exceed RMB500,000 for insured person between the age of 10 and 17. Juvenile's Indemnity should be limited to the amount stated above if juvenile's aggregated policy limit exceeds corresponding amount above.
- * 本计划保障中国大陆地区以外的境外旅行, 包括在中国香港、台湾、澳门地区旅行。The Policy covers overseas travel taken place outside Mainland China, including Hongkong, Taiwan and Macao.
- * 因乘坐泰国东方航空(航班代码: OX)导致的旅行延误、旅行取消不属于保险责任范围 Travel delay or cancellation with Orient Thai Airlines (OX) will be EXCLUDED
- * 本保险计划中公共交通工具中不包含邮轮(游轮)。The definition of common carrier in this policy excludes cruises.
- * 扩展承保热门娱乐活动: 骑马、潜水(下潜深度不超过18米)、滑雪等。Underwrite amateur sporting activities including horse-riding, diving (depth<18M), skiing, etc.
- * 我司2017年4季度综合偿付能力充足率为275.93%, 达到监管要求。2017年第三季度风险综合评级(分类监管)评价中被评定为B类(四季度评级尚未收到)。

史带财险客户服务热线: 40099 95507 STARR Customer service hotline 提供保障内容、操作流程和理赔咨询服务。Provide benefits, operation process and claims enquiry. 查询详细保单条款, 请访问 policy.starrchina.cn For detailed policy wording, please visit policy.starrchina.cn	史带财险24小时全球救援服务热线 +86 21-38295959,+86 400-820-7031 24-hour STARR Global Assistance Hotline +86 21-38295959,+86 400-820-7031 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.
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被保险人 Insured	证件号码 ID No.	出生日期 DOB	保费 Premium(RMB)	受益 Beneficiary
测试	3245464	1985/04/04	37	法定
总保费Total Premium (RMB)			37.00	


 史带财产保险股份有限公司
 Starr Property & Casualty Insurance (China) Co., Ltd.


关心环境, 提倡使用电子保单