



保 险 单 POLICY SCHEDULE

智行天下旅行保险2018版皇冠全年计划

Smart Traveler Insurance 2018 Crown Annual Plan

投保人 Policyholder:	保游网	保险凭证号 Certificate No:	
保险合同生效日 Policy Effective Date:			
保险合同满期日 Policy Expiry Date:			
保险期间 Insurance Period:	365 天 Days	保险合同类型 Policy Plan:	全年保障 Annual Cover
总保险费(含税价) Total Premium(VAT included):	RMB 3888.00元	旅游目的地 Travel	全球(涵盖所有申根国家)
		Destination:	Worldwide (inc. All Schengen Countries)

保险利益明细表 Schedule of Benefits

承保项目 Coverage	各被保险人最高赔偿限额 (人民币:元) Maximum Limit of Liability Per Insured (RMB:Yuan)
意外身故及残疾保险金 Accidental Death & Dismemberment	1,000,000
公共交通工具意外身故及残疾保险金 Carrier Accident Benefit (不适用于未成年人 Not Applicable to Children Under 18 Years of Age)	1,000,000
急性病身故(含猝死) Acute Disease Death (incl. Sudden Death) (不适用于未成年人 Not Applicable to Children under 18)	50,000
医疗费用补偿 Medical Reimbursement (含门急诊及住院医疗 Incl. Outpatient and Inpatient)	1,000,000
*其中因投保前患有心脑血管疾病、高血压及糖尿病导致的医疗费用 Medical reimbursement due to pre-existing cardiovascular and cerebrovascular disease, hypertensive disease or diabetes	30,000
慰问及探访费用 Compassionate Visitation	8,000
每日住院津贴收入保障 Daily Hospital Income Indemnity (RMB100元/天 RMB100/Day)	3,000
24小时全球紧急救助服务(包括医疗运送和送返、身故遗体送返及丧葬费用) Emergency Assistance Service (incl. Emergency Evacuation & Repatriation, Repatriation of Mortal Remains)	1,000,000
*其中身故遗体送返 Repatriation of Mortal Remains Limited to	300,000
*其中丧葬费用限额 Funeral Expense Limited to	16,000
*其中在尼泊尔发生的医疗运送及送返费用限额 Emergency Evacuation & Repatriation in Nepal limit to	20,000
旅行紧急手机费用 Emergency Personal Mobile Phone Charges	1,500
旅行家居财物保障 Home Care (其中每件/套物品赔偿限额: RMB1000元 MAX. RMB1,000 per Item or Set of Items)	5,000
旅行个人责任 Personal Liability	1,000,000
绑架及劫持津贴 Kidnapping and Hostage Allowance (最高RMB1000元/天 Max. RMB1000/day)	15,000
旅行者行李及随身财产(包括手提电脑及手机) Baggage and Personal Effects (including laptop computer and mobile phone) (每件或每套行李或物品赔偿限额为RMB1000 RMB1000 per item or set of items)	10,000
旅行者个人钱财 Loss of Money	3,000
旅行证件遗失 Loss of Travel Document	10,000
旅行者信用卡盗刷 Credit Card Fraudulent Charges (不适用于未成年人 Not Applicable to Children Under 18 Years)	8,000
旅行变更 Travel Disruption	10,000
旅行延误 Travel Delay (每5小时赔偿限额: RMB300元 RMB300 for Every 5 Hours of Delay)	1,200
旅行行李延误 Baggage Delay (每6小时赔偿限额: RMB500元 RMB500 for Every 6 Hours of Delay)	1,500
保障期间自动延长 Automatic Extension of Coverage	最长10天 Max. 10 days

出单代理 Agency Name: 五洲(北京)保险经纪有限公司

出单日期 Issue Date(年/月/日 Y/M/D): 2021-10-27

*为维护您的合法权益,再次提示您仔细阅读保险合同,尤其是除外责任、免责条款、赔偿限额、免赔额、一般条件等黑体字/彩色标题标注的条款内容。如对本保险合同(包括保险条款)有疑问及异议的,您可以向本公司业务人员或代理商询问,或致电本公司客服热线95550、或登录本公司官网www.axa.cn查询。若您仍有疑问及异议,请您48小时内以书面形式通知我们,否则我司视为您已接受保险合同权利义务约束。

*若英文译本与中文有异,以中文版本为准。

*本保险条款、保险单、保险凭证、投保单、任何附属协议或附加合同以及批单共同组成本合同,并按同一合同解释方式加以理解。




被保险人名单 Insured Persons List

序号	被保险人	证件号码	出生日期(年/月/日)	与投保人关系	身故保险金受益人姓名及受益份额
NO.	Name of the Insured Person	ID No.	Date of Birth (Y/M/D)	Relationship to the Policyholder	Name of Beneficiary & Share of Benefits

特别约定 Special Agreement:

1. 若您在旅游途中需要任何紧急援助，请直接拨打24小时紧急援助热线：+86 10 8468 5628。另外，您可在工作时间（周一至周五8:30-21:30）致电95550，或登陆本公司网站<https://www.axa.cn> 查询您保障的详细信息。Please call our 24-hour hotline line at +86 10 8468 5628, should you need any travel assistance service. You could also contact 95550 (Monday to Sunday, 8:30-21:30) or enter our homepage <https://www.axa.cn> to verify your coverage.
2. 根据保监发〔2015〕90号的规定，对于父母为其未成年子女投保的人身保险，在被保险人成年之前，各保险合同约定的被保险人死亡给付的保险金额（包括在所有商业保险公司所购买的保险，但不包括投资连结保险、万能保险以及航空意外伤害保险）总和、被保险人死亡时各保险公司实际给付的保险金总和：投保年龄不满10周岁的，不得超过人民币20万元；投保年龄已满10周岁但未满18周岁的，不得超过人民币50万元，故对于被保险人的投保限额超过上述规定的，我司不再承保，若尚未达到限额的，本公司仅就差额部分进行承保。Any insured under 18 years old, if he/she, before the inception of this policy, has other insurance policy/policies that offer(s) death benefit (except for unit-linked insurance, universal insurance or personal aviation accident insurance), the death benefits provided by this policy will be excess in all instances to the other insurance policy/policies and the total death benefits of the other insurance policy/policies and this policy shall not exceed the death benefits limit of RMB 100,000 for person under 10 years old or RMB 500,000 for person from 10 to under 18 years old as specified by China Insurance Regulatory Committee in regulation (2015) #90.
3. 本计划的成年人投保年龄为18周岁至80周岁，未成年人的投保年龄为28天至17周岁。71周岁至80周岁的被保险人，其“意外身故及残疾保险金”、“公共交通工具意外身故及残疾保险金”和“突发急性病身故(含猝死)”和“意外事故及疾病医疗费用补偿（含门急诊及住院医疗）”的保险金额为上表所载金额的一半，保险费维持不变。The adult Insured Persons must be from 18 to 80 years of age inclusive and the juvenile Insured Persons must be from 28 days to 17 years old upon application. For any Insured Person aged from 71 to 80 years old, Maximum Limits under "Accidental Death & Dismemberment", "Carrier Accident Benefit", "Acute disease Death (incl. Sudden Death)" and "Accidental & Sickness Medical Reimbursement(Incl.Outpatient and Inpatient)" benefits will be reduced to half of Limits as above table stated while the premium remains unchanged.
4. 本保险单保障被保险人从中国大陆地区出发全球范围内的海外旅行，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、克罗地亚及香港、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（含格陵兰岛及法罗群岛）、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、马耳他及列支敦士登等国家和地区。We provide a 24-hour worldwide travel insurance for the insured persons as stated in this policy schedule, which covers travels departure from mainland China to the countries and areas including but not limited to U.S.A., Canada, Australia, New Zealand, South Korea, Japan, South Africa, Croatia, Kong Kong, Macau, and Taiwan Province and all Schengen countries including but not limited to Austria, Belgium, Denmark (incl. Greenland and Faroe Islands), Finland, France, German, Iceland, Italy, Greece, Luxembourg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech, Estonia, Lithuanian, Slovak, Hungary, Slovenia, Latvia, Malta and Liechtenstein.
5. 任何在下列期间发生的或由下列原因造成的保险事故，本公司不负任何赔偿责任：战争、军事行动、暴动或武装叛乱期间；侵略、外敌行为、敌对（不论是否宣战）、内战、叛乱、革命、起义、军事行动或篡权、受任何政府或国家权力机构的指挥对财产的没收或国有化或征用或毁坏或破坏的、暴乱骚乱。本计划不承保途径或前往现阶段已处于战争状态、已被宣告为紧急状态；或在将来处于战争状态、被宣告为紧急状态的地区和国家的旅行者。本计划不承保途径或前往已被外交部、文旅部（或具有相同法律效力的政府机构）由于疫情原因列为不建议前往的国家或地区旅行者。
This Policy does not cover claims: directly or indirectly occasioned by, happening through or in consequence of: During war, military operations, insurrection or military rising; war or relevant operations (whether war be declared or not), act of terrorism, invasion, hostilities, act of foreign enemy, civil war, strike, insurrection, civil commotion, rebellion, revolution, civil rising, military or usurped power.
This policy does not cover any claim where the insured cannot travel or choose not to travel because the Ministry of foreign affairs, the Ministry of culture and tourism (or any other equivalent government body) advises against travel due to a pandemic.
6. 投保人可于保险合同成立后，保险责任开始前书面申请撤销本合同，本公司进行审查后符合条件的将退还已缴保费，保险合同关系自本公司同意退费之日解除。对于保险期间为一年的保单，投保人可于本合同有效期内至少提前三十天以书面形式向本公司申请退保，但本公司已根据本保险合同约定给付保险金的除外。本合同将于书面通知列明的合同终止日二十四时终止。退保时对于已经生效的保险天数，本公司将按照同一保险计划项下的短期保障计划结算保费。The policyholder may cancel the policy before the inception date subject to the cancellation terms & condition. The Insurer will then refund the premium accordingly. For the annual policy, the policyholder may, within the insurance period, notify the insurer in writing at least 30 days in advance to terminate the insurance contract, except that the insurer has paid the benefits pursuant to this Contract. The Contract will be terminated at twenty-four (24) o'clock on the day in the written notice. The insurer will charge the premium according to the short-term plan based on days expired and refund overcharged premium if there is any.
7. 全年旅行每次保险期限最长为182天。The maximum duration of each insured trip is 182 days for Annual Trip.
8. 本保险仅承保被保险人从中国大陆出发，返回中国大陆的旅行。本保险不承保外籍人士返回原籍国的旅行。本保险的保险期间必须完整覆盖被保险人离开及返回到日常生活、工作所在地的旅行期间。The insurance only covers the journey of Insured Person starting from mainland China and returning to mainland China. The insurance does not cover the journey of expatriate returning to his/her home country. The insurance period must completely cover the whole trip from the insured person leaves till he returns to his/her normal living or working place.
9. 本保险不承保在投保本保障计划时已置身于境外的被保险人。The insurance does not cover the journey of the Insured Person who is outside mainland China when he/her applies for the insurance.
10. 本保单的“意外事故及疾病医疗费用补偿医疗费用”保障可涵盖2019新型冠状病毒肺炎的治疗费用。除保单中明确约定特别承保被保险人投保前患有心脑血管疾病、高血压及糖尿病导致的医疗费用，赔付金额以保单载明的保险金额为限，本公司不负赔偿由下列原因造成的保险事故：受保前已存在之病症或慢性病、精神病、精神分裂、艾滋病、性传播疾病、遗传性疾病、先天性疾病或缺陷、先天性畸形、牙齿治疗（但因意外伤害事故导致的必须进行的牙科门诊治疗不在此限）、预防性手术等非必须紧急治疗的手术、器官移植。The medical reimbursement of this

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安盛保险



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policy includes the medical expenses of COVID-19. Unless the insured's pre-existing cardiac cerebral disease, hypertension or diabetes is covered in this contract under special agreements, of which the maximum compensable amount is stated on the certificate, the insurer shall not bear any indemnity liability for any insured accident arising from the following causes: pre-existing condition, chronic disease, mental disease, schizophrenia, AIDS, sexually transmitted disease, hereditary disease, congenital disease or defect, congenital deformity, teeth treatment (except for the indispensable dentistry outpatient treatment caused from an injury accident), preventive operation or any other operation, organ transplant.

11. 对于旅行延误保障利益，保险人对下列情形下引起的，或与之有关的损失或费用，不负赔偿责任：被保险人搭乘的航班为中转或联程航班（中转或联程延误发生地在境外的不包括在内）。The insurance does not cover the domestic connecting flight delay.

12. 本产品每人仅限购买一份。若被保险人自愿投保由本公司承保的多种综合保险（不包含团体保险），且在不同保障产品中有相同保险利益的，则本公司仅按其中保险金额最高者做出赔偿，并退还其它保险项下已收取的相应保险利益的保险费。Each insured person can only be entitled one insurance plan under this product. If the applicant applies different insurance products from the Company (not including group insurance) and there are the same Benefits under different insurance products, the Company will indemnify the insured only one Benefit with the highest limit and refund the premium of other same Benefits when claim occurs.

13. 本特别约定与条款若有冲突，以本特别约定为准，未尽事项以条款为准。If there is any conflict between this special agreement, the terms and conditions of policy, the special agreement shall prevail, the rest will be subject to terms and conditions of the policy.

保险条款名称清单 List of Policy Wording

1. 《安盛天平个人旅行人身意外伤害保险（2020版B款）条款》
2. 《安盛天平附加个人旅行急性病身故保险（2020版）条款》
3. 《安盛天平附加个人旅行医疗费用保险（2020版B款）条款》
4. 《安盛天平附加个人旅行每日住院津贴收入保障保险（2020版B款）条款》
5. 《安盛天平附加个人旅行全球紧急救助保险（2020版B款）条款》
6. 《安盛天平附加个人旅行紧急手机费用保险（2020版）条款》
7. 《安盛天平附加个人旅行家居财物保障保险（2020版）条款》
8. 《安盛天平附加个人旅行个人责任保险（2020版B款）条款》
9. 《安盛天平附加个人每日绑架及劫持津贴保险（2020版）条款》
10. 《安盛天平附加个人旅行者行李及随身财产保险（2020版）条款》
11. 《安盛天平附加个人旅行者钱财及旅行证件遗失保险（2020版）条款》
12. 《安盛天平附加个人旅行者信用卡盗刷保险（2020版）条款》
13. 《安盛天平附加个人旅行变更保险（2020版B款）条款》
14. 《安盛天平附加个人旅行延误损失补偿保险（2020版B款）条款》
15. 《安盛天平附加个人旅行行李延误保险（2020版B款）条款》

注：请您点击条款名称查看完整条款内容 Remark: Pls click the name of Policy Wording for the details..



保游网

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