



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



扫码条款



扫码自助服务

保险单 POLICY SCHEDULE

美亚“探索卫士”户外系列个人旅行保障计划 - 滑雪保 AIG Explorer Guard Travel Plan - Skiing Protection

保险合同号码 Policy No.:

保险计划 Insurance Plan:

中级道计划 Blue Square Plan

保险合同生效日 Policy Effective Date:

2021年 YYYY 月 MM 日 DD 00:00:00时 Hrs (北京时间 Beijing Time)

保险合同满期日 Policy Expiry Date:

2021年 YYYY 月 MM 日 DD 23:59:59时 Hrs (北京时间 Beijing Time)

投保人 Policy Holder:

总保险费 Total Premium:

保险计划 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)
	中级道计划 Blue Square Plan
保障区域 Covered Area	中国大陆, 除港澳台 China mainland, excl. HK, Macao and Taiwan
1. 意外身故及伤残保障 Accidental Death & Disability	300,000
-- 3-17周岁的未成年人 for insured person aged at 3-17 years old	200,000
2. 医药补偿 (含住院及门诊医药费用) Medical Reimbursement (covers inpatient and outpatient medical expenses)	200,000
-- 其中境内旅行的疾病医药补偿的限额 Limit for sickness medical reimbursement for domestic travels	1,000
-- 其中滑雪导致的意外受伤医药补偿 Limit for Skiing Accidental Medical Reimbursement	30,000
-- 其中滑雪冻伤医药补偿 Limit for Skiing Frostbite Medical Reimbursement	5,000
3. 医疗运送和送返 Medical Evacuation and Repatriation	200,000
4. 身故遗体送返 (其中丧葬费用以RMB16,000为限) Repatriation of Remains (Funeral expenses limited to RMB16,000)	50,000
5. 旅行者随身财产 (包含滑雪装备和便携式滑雪电子摄影设备) 每件或每套行李或物品赔偿限额:RMB2,500 Personal Effects (includes Skiing Equipment and Portable Skiing Electronic Devices) Limit per item or set of items:RMB2,500	7,500
-- 其中滑雪装备损失 Limit for Skiing Equipment	2,500
6. 行李延误 (每8小时延误赔偿:RMB500) Baggage Delay (RMB500 for every 8 hours of delay)	1,000
7. 旅行变更 (含滑雪预订费用) Trip Disruption (includes Skiing Booking Fee)	3,000
8. 个人责任 Personal Liability	300,000
9. 未成年人旅行送返费用补偿 (被保险人须为成年人) Accompanying Minor Repatriation (Insured person must be Adult)	2,000

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. 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.

*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”项下承担的保险责任以其上述所载的相应保险金额的百分之一百零五为限。The Company shall reimburse the Insured Person up to the above mentioned limit 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 aforesaid insurance. If the Insured Person has got reimbursement from social medical insurance or other expenses reimbursement medical insurance, the Company shall reimburse the Insured Person up to 105% of the limit under "Sickness Medical Reimbursement for Domestic Travel" applicable to such Insured Person.

*保障区域为中国大陆地区, 单次旅行保障计划或全年旅行保障计划每次旅行的保障期限最长为30天; 保障区域为亚洲 (除尼泊尔), 单次旅行保障计划或全年旅行保障计划每次旅行的保障期限最长为90天; 保障区域为全球, 单次旅行保障计划或全年旅行保障计划每次旅行的保障期限最长为180天。For covered area of China mainland, maximum duration for each journey is 30 days. For covered area of Asia(excl. Nepal), maximum duration for each journey is 90 days. For covered area of Worldwide, maximum duration for each journey is 180 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 Policy Holder	身故保险金受益人 Death Beneficiary

销售渠道名称 Sales Channel Name: 五洲 (北京) 保险经纪有限公司

销售渠道编号 Sales Channel Code: 260446000000800

签发地 Issue Office: 深圳 Shenzhen

出单日期 Issue Date: 2021/10/15

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.
24小时救援热线电话 24hr Assist Service Hotline : 400 888 3080 或 (+86 21)5298 9068. 请存入手机通讯录, 以备不时之需。Please save these numbers in your mobile phone.

美亚财产保险有限公司深圳分公司授权代表
AIG Insurance Company China Limited Shenzhen Branch Authorized Representative

