



旅行保险产品保险单

Policy of Travel Insurance Product

保险人 Insurer 利宝保险有限公司广东分公司

保险单号 Policy No.



“利宝旅行险”公众号 扫描可获取电子条款

投保人/被保险人信息 Information of Applicant & Insured

投保人名称 Name of Applicant
保单生效日 Effective Date 2020-07-24 0:00:00 (北京时间Beijing Time) 保单到期日 Expiry Date 2020-07-24 24:00:00 (北京时间Beijing Time)
总保险费 (RMB:yuan) 2.50 被保险人人数合计 Total Insured Person 1
旅行目的地 Destination CHN
被保险人资料 Insured Details

姓名 Name of Insured Person	证件号 ID.No.	出生日期 Date of Birth

承保条件 Terms and Conditions

各被保险人保险计划 Each Insured Person Insurance Coverage “出行宝”国内游旅行保障计划三

保障项目 Benefit Schedule	各被保险人保险金额 (人民币: 元) Maximum Limit (RMB:Yuan)/Person
意外身故/残疾 Accidental Death & Disablement	300,000
意外伤害医疗费用 Accidental Medical Expenses	15,000
意外及突发疾病住院津贴 Hospital Cash Benefit 50元/天, 每次事故以30天为限	1,500
急性病身故 (含猝死) Acute Sickness Death	30,000
突发疾病医疗补偿 (含门诊和住院费用) Emergency Medical Reimbursement (including outpatient and hospitalization)	2,000
丧葬费 Funeral expenses	5,000

争议处理方式 Dispute Resolution 诉讼

身故保险金受益人 Beneficiary 被保险人的法定继承人 The death benefits shall be payable to the estate of the Insured Person

特别约定 Special Agreement

- 1 本保险保障地域范围为中国(不包含香港、澳门和台湾)。Territorial Coverage include mainland China.
- 2 18周岁以下的未成年人身故保险金额以保险事故发生时中国保监会规定的未成年人身故保险金额的相应限额为限。Any insured under 18 years old, the death benefit paid to the insured shall not exceed the limit as specified by China Insurance Regulatory Commission.
- 3 在同一保险期间内,每位被保险人仅限投保一份旅行意外伤害保险。若同一个被保险人就同一旅行同时投保2份(或以上)任何旅游保险产品,则仅按保额最高者作出赔偿。In one single trip duration, no more than one policy is granted to each insured. If one insured purchased two (or more) policies for the same trip, we shall only pay indemnity according to the policy with the highest amount of sum insured.
- 4 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。During the insurance period, the insured must be fully covered and returned to the daily life and work location.
- 5 本保险合同所载各项保险利益不承保投保人或者被保险人在投保时或者为该次旅行预定相关旅行服务时已获知或已存在可能导致发生该保单上所载任何一项保险事故的情况或者条件,包括但不限于旅行服务提供商、政府、其他第三方机构已经宣布或已经发生的任何恶劣天气、自然灾害、罢工或旅行目的地的突发传染病、军事演习。The insurance benefits contained in this insurance contract do not cover the circumstances in which the policyholder or the insured has been informed or has been in existence for the purpose of booking the relevant travel service for the trip, which may result in the occurrence of any insurance incident on the policy. Or conditions, including but not limited to any bad weather, natural disasters, sudden epidemics of strikes or travel destinations, military exercises that have been announced or have occurred by travel service providers, governments, other third-party agencies.
- 6 71周岁至85周岁的被保险人,其涉及的身故、伤残相关保险责任的保险金额为保单上载明的对应责任保险金额的一半(50%),保险费维持不变。For any insured aged from 71 to 85 years old, the amount of insurance for the death and disability-related insurance liability is half (50%) of the corresponding liability insurance amount stated on the policy, and the insurance premium remains unchanged.
- 7 本保险承保年龄为0~85周岁(含)。The insurance coverage age is 0 to 85 years old (inclusive).
- 8 利宝保险有限公司2020年1季度综合偿付能力充足率为186.61%。2019年4季度风险综合评级(分类监管)评价为B类公司。公司偿付能力达到监管要求。Liberty Insurance Co., Ltd.'s comprehensive solvency adequacy ratio in the first quarter of 2020 was 186.61%. In the fourth quarter of 2019, the comprehensive risk rating (category supervision) was evaluated as a Class B company. The company's solvency meets regulatory requirements.
- 9 本保险合同中住院津贴为50元/天,每人每次事故赔偿以30天为限,累计赔偿期限以90天为限,无免赔天数。The hospitalization allowance in this insurance contract is 50 yuan/day, and the compensation for each accident is limited to 30 days per person. The cumulative compensation period is limited to 90 days, and there is no deductible number of days.
- 10 被保险人的法定住所地或经常居住地须位于中国大陆(外籍含港澳台人士理赔时须提供中国大陆的居住证或工作证明,连续居住时间≥6个月)。

保险人提示 The Declaration of Insurer

1. 本保险提供24小时全球紧急医疗援助和旅行咨询热线服务。若您在旅行期间需要任何紧急援助或咨询服务、查询您保障的详细信息、办理理赔事宜,请直接拨打利宝24小时全球救援热线电话(境外请拨+86 23 89867567,境内请拨400 888 2008)。Please dial Liberty 24-hour worldwide emergency hotline (In overseas dial +86 23 89867567, in territory please dial 400 888 2008), should you need any travel assistance service, advice, enquiries or handling claims.
2. 本保险的保险责任以相关保险条款的约定为准。Insurance responsibility see clauses please.

保险人签章 Signature of

保单处理信息 Policy Handling Record

缴费时间 Time of payment ***** 出单时间 Time of Issue 2020-05-20 打印时间 Time of Print 2020-05-20
代理销售机构 Sales agency 五洲(北京)保险经纪有限公司产险销售人员 Salesman 职业证号 License No. 260885000000800

若英文译本与中文有异,请以中文版本为准。Should there be any inconsistency between Chinese and English versions, the Chinese version shall prevail.



3. 为了保障您自身的权益，请仔细阅读理解保险合同的各项约定，尤其是免除保险人责任的约定。保险条款可通过保险人的业务人员获得或登录网站<http://www.libertymutual.com.cn/>查阅。如果您未收到保险条款，或对包括保险条款在内的合同内容有任何疑问，您可致电400 888 2008或向保险人的业务人员询问保险合同各项规定，并听取保险人业务人员的说明。请确保您对保险人业务人员的说明完全理解，没有异议。如未询问，则视同已经收到保险条款并对合同内容完全理解无异议。

In order to protect your own interest, please read carefully the terms and conditions of this policy, especially the exclusions. The policy wording is available from our salesperson or on our website: <http://www.libertymutual.com.cn/>. Please call our service hotline 400 888 2008 or contact our salesperson to enquire the terms and conditions of this policy. Please make sure that you fully understand the explanations of our salesperson. With no enquiry, you are deemed to have fully understood the terms of conditions of this policy.

4. 本保单投诉监督电话为：4008882008

The telephone number of the policy complaint supervisor is: 4008882008



保游网



保险人签章 Signature of

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代理销售机构 Sales agency 五洲（北京）保险经纪有限公司产险销售人员 Salesman

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