

“保游全球”国际旅行保障计划--白银计划

保单号 Policy No:	投保人 Policyholder:
生效日 Policy Effective Date: 2023-03-30 00:00:00	出单日期 Date of Issue:
到期日 Policy Expiry Date: 2023-03-30 23:59:59	目的地 Destination:

保险项目 Basic Benefits	保额 (人民币: 元) Maximum Limit(RMB)
意外身故及残疾 Accidental death and disability	200,000
公共交通工具意外 Common Carrier Accidental Death & Disability	200,000
海外自驾车意外伤害 Self-driving Accident	100,000
急性病身故 Acute sickness death	10,000
境外旅行保障区域 Travel Region	全球
医疗费用 (含意外事故医疗, 疾病门诊及住院, 提供海外直付, 其中如为全年保单, 每次事故免赔额500元, 涵盖新型冠状病毒治疗费用) Medical expenses[including accidental, IP and OP medical expenses, global direct payment(excess:RMB500 for annual policy,and cover medical cost resulted from Covid -19)]	100,000
既往疾病急救医药补偿 (预约后提供海外直付) Pre-existing illness	无
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)	500,000
身故遗体送返 (其中丧葬保险金以RMB16,000为限) Repatriation of remains(Funeral Expenses limited to RMB16,000)	500,000
家属慰问探访费用 Compassionate visit	10,000
旅行变更 Change of travel schedule	5,000
航班延误 (每5小时赔付300元) Flight Delay (RMB300 per 5 hours)	900
行李延误 (每6小时赔偿500元) Baggage delay (RMB500 for every 6 hours)	1,000
旅行证件损失 Loss of travel documents	5,000
签证拒签补偿 (补偿拒签后签证费损失的70%) Visa Refusal Compensation	无
旅行保障自动延期 (不可抗力下) Travel Insurance Extention (Force majeure)	7天 (DAYS)
个人随身财物 (手机及平板电脑除外, 单件物品限额为1000元) Limit per item or set of items(Except phone, tablet computer): RMB1,000	1,000
旅行期间家财保障 Home guard	3,000
银行卡盗刷 (不适用于未成年人) Card fraud (not applicable to minors)	10,000
信用卡购物保障 (免赔额损失金额的50%或人民币100元, 两者以较高者为准)	1,000
个人及宠物责任 Personal and pet liability insurance	300,000


 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

“保游全球”国际旅行保障计划--白银计划

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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.
- * 被保险人的投保年龄为出生后2周至85周岁,以保险起时期被保险人的周岁年龄为准。 The insured person's application age is from 2 weeks to 85 years old,subject to the Insured Person's chronological age at insurance value date.
- * 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”、“急性病身故”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。
- * 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.
- * 每位被保险人限投保壹份。 Each insured person shall only apply for one insurance policy.
- * 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、残疾保障”、“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.
- * 本产品不能用于邮轮旅行。 This product is NOT available for the cruise travel.
- * 承保:海拔5000米以下的休闲旅游、远足徒步、登山运动、山地穿越、露营、固定路线洞穴体验、野外生存、徒步穿越无人区(沙漠、戈壁等);定向运动、拓展活动、场地趣味活动;自行车运动、山地自行车越野、场地/越野轮滑、自驾车旅行;游泳、潜水(下潜深度不超过18米)、溯溪、划船、帆船、帆板、皮划艇、漂流;人工/自然场地攀岩及下降、攀冰、滑雪运动(场地内);骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛)、丛林飞跃、飞盘、溯溪、高海拔登山、攀冰、海上摩托、速降。
- 不承保:海拔5000米以上的攀登、高山滑翔、极地探险,非固定路线洞穴探险、蹦极、自由式潜水(下潜深度超过18米,无水下呼吸设备)、赛车、跳伞、滑翔翼等高风险探险类活动。 Leisure travel, hiking, mountaineering, mountain crossing, camping, fixed route caving, survival, depopulated zone (gobi, desert, etc.) hiking; directional movement, outreach-activities, fixed area entertaining sports; biking, mountain biking, fixed area / country-cross skidding, self-driving travel; swimming, diving (dive to a depth of less than 18 meters), upstream rowing, boating, sailing, windsurfing, kayaking, drifting; artificial / natural area climbing and dropping, ice climbing, fixed area skiing; horsing, equestrian training, equestrian competition (racing, barrel racing), jungle leaping, Frisbee, high altitude mountain climbing, rappelling, sea motoring. All sports should be under 5000 altitudes, Exclusion: Climbing higher than 5000 attitudes, paragliding, polar expeditions, cave exploring in non-regular route, bungee jumping, freestyle dive(beyond 18 meters diving range without breathing equipment), racing, skydiving, hang gliding and other high risk expeditions.
- * 本产品申请美国签证保障期限满10天以上(含10天),才可获得拒签赔偿。
- * 签证拒签补偿的保险期间为投保后次日凌晨00:00起至被保险人实际出行前一天的23:59:59止;非一年期保单最长承保时间不超过60天。 The policy (visa refused compensation) should be effected from 00:00:00 a.m.one day after the enrollment to 23:59:59 one day before the departure date.The maximum coverage period for the policy will be 60 days.
- * 本保险仅承保一次签证费用。 This insurance only covers one time visa fee.
- * 本公司赔付被保险人因被使领馆拒签,实际已支付但无法退还的签证费用。 The insurer compensate the actual visa fee due to the visa refused.
- * 被同一国家或申根国家拒签过两次及以上的人员不得投保本保险。否则保险公司将不承担签证拒签责任。 The insured who has been refused by the same country or Schengen countries more than two times (including two times) won't be allowed to purchase the insurance.Otherwise, the insurance company will not compensate for the loss of visa refusal.
- * 保单的投保时间必须在被保险人向使领馆递交签证申请(包括网上申请、支付签证费用、递交签证材料)前,否则保险公司将不承担相关保险责任。 The policy will be valid for coverage only if the coverage period is prior to the visa application process(including online application, application payment and application submission).
- * 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 Trave delay or cancellation with Orient Thai Airlines (OX) will be EXCLUDED
- * 本保险仅承保在中华人民共和国大陆地区以外(含香港、澳门、台湾地区)的境外旅行期间的责任。 This insurance covers only the responsibilities of overseas trips outside the mainland of the People's Republic of China (including Hong Kong, Macao, Taiwan).
- * 本保单仅承保被保险人从中国大陆境内出发的旅行,且必须于出发前投保。 This policy only covers the travel starting from mainland China.This insurance must be insured before the travel.
- * 签证拒签责任的理赔款仅限本人领取,接收赔款的银行账户户名需与被保险人身份证姓名一致,如被保险人为未成年人,接收赔款人为其监护人。
- * 全年保单单次不限出行天数 Unlimited trips during insurance if the policy period in one year.
- * 在任何情况下,本保险不承担任何直接或间接前往或途经伊朗、朝鲜、乌克兰(克里米亚地区)、古巴、叙利亚以及投保时已经处于战争状态或已被宣布为紧急状态的国家或地区,或在上述国家或地区旅行期间发生的保险事故。根据联合国决议或根据美国、欧盟或其他可适用的经济制裁、法律和规定,如果保险人承保、支付赔款或向被保险人提供任何其他利益的行为,将会导致被保险人受到任何制裁、禁令或限制的,则在上述范围内保险人将不予承保、赔付或提供其他利益。若本保险公司在本保险项下提供任何保险保障、利益或支付任何保险赔偿金会导致本保险公司违反联合国决议项下的任何制裁、禁止性或限制性规定,或者违反中华人民共和国或美国颁布的任何经济贸易制裁、法律法规时,则本保险公司在本保险项下不提供前述保险保障、利益,亦不支付前述保险赔偿金。 Under any circumstances, this policy does not cover any trips directly or indirectly to the following countries: Iran, North Korea, Ukraine(Crimea), Cuba, Syria and other countries or districts under warfare status or have declared a state of emergency when apply for the insurance, or accident occur in the above-mentioned countries or districts during the travel.The Insurer shall not be deemed to cover nor shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the People's Republic of China or United States of America.
- * 本保险产品仅由史带财产保险股份有限公司(下称“保险人”或“史带”)承保,史带财产保险股份有限公司目前在北京、上海市、广东省、山东省、江苏省、浙江省(除宁波市)、重庆市,湖北省开设了分支机构,各分支机构将按照各自经营区域进行承保,请您准确填写您的所在地,如您的所在地不属于我司分支机构经营区域,则可能导致保险合同不生效。
- * 对旅行目的地中国大陆境内,保险人不承担新冠导致的任何赔偿责任。对境外感染新冠,回中国的后续治疗,新冠的医疗费用限额为77美元(约合人民币500)元。 For travel destinations within Mainland China, the insurer is not liable for any compensation caused by Covid. Following treatment in China, the medical expense limit for COVID is US\$77 (approximately RMB500) per trip total.
- * 旅行目的地香港,台湾,澳门,每次旅程因新冠导致医疗费用限额77美元约合人民币500元。 For travel destinations in Hong Kong, Taiwan and Macau, the medical expense limit for COVID is US\$77 (approximately RMB500) per trip total.
- * 旅行目的地全球其他地区新冠导致的医疗费用,保额为3万美元,约合人民币195,000元。 For international travel the medical expense sub-limit Covid Coverage is US\$30,000 (approximately RMB 195,000).
- * 新冠轻症每日限额:高新冠医疗风险国家和地区,新冠轻症导致的每日医疗费用限额100美元(约合人民币650元),包括柬埔寨、安哥拉、马里、乌克兰、阿鲁巴、伊拉克、泰国、印度尼西亚、越南、中等新冠医疗风险国家和地区,新冠轻症导致的每日医疗费用限额150美元(约合人民币975元),肯尼亚、印度、吉尔吉斯斯坦、坦桑尼亚、俄罗斯、美国、津巴布韦、斯里兰卡)。其他国家或地区-新冠轻症导致的每日医疗费用限额200美元(约合人民币1300元)。新冠重症不受此限制。注:新冠重症是指必须连续住院超过7天以上。 Daily limit per country for Covid-19 Minor Cases: High risk destination- Up to USD 100 daily medical amount for Covid minor cases, including Cambodia, Angola, Mali, Ukraine, Aruba, Iraq, Thailand, Indonesia, Vietnam.Medium risk destination- Up to USD 150 daily medical amount for Covid minor cases, including Kenya, India, Kyrgyzstan, Tanzania, Russian Federation, United States, Zimbabwe, Sri Lanka.Other countries and regions: Up to USD 200 daily medical amount for Covid minor cases.Severe cases are not subject to this limit. Note: Covid severe cases is defined as hospitalization for more than 7 consecutive days for Covid treatment that is reasonable and necessary.
- * 旅行目的地为刚果金(刚果民主共和国)和尼日利亚,不承担任何医疗费用(包括新冠和非新冠)。 Democratic Republic of the Congo, Nigeria will be excluded for medical cover (both Covid or non-Covid).
- * 出行前需完成2次疫苗接种,否则保险人将不承担因新冠引起的赔偿责任。 The insurer shall not be liable for any compensation caused by the Covid unless the insured person has completed 2 vaccinations.
- * 申请新冠医疗保障,被保险人年龄不超过65岁,18岁以下新冠医疗费用减半。 Insured persons aged above 65, and cut by 50% for age below 18 for Covid medical policy limit.
- * 偿付能力告知:我司2022年3季度核心偿付能力充足率 239.07%,综合偿付能力充足率为256.7%,达到监管要求。



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



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* 风险综合评价：2022年第2季度风险综合评级（分类监管）评价中被评定为BB类。

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
				法定
总保费Total Premium (RMB)				



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