

## 旅行意外伤害保险单Policy Schedule of Travel Insurance



保险人Insurer: 利宝保险有限公司北京分公司

保险合同号Policy No.: 8127261100178318885000

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

投保人名称Name of Applicant:张三  
保险期限Insurance Period:2017年yyyy 09月MM 01日dd 00时HH 00分mm 00秒ss 至 2017年yyyy 09月MM 15日dd 23时HH 59分mm 59秒ss(北京时间Beijing Time)  
总保险费Total Premium (RMB: yuan):150.00 元 被保险人人数合计Total Insured Person:1 人  
旅行目的地Destination:UNITED KINGDOM, DENMARK/Schengen-States  
被保险人资料Insured Details:

姓名Name of Insured Person	证件号Document No.	出生日期Date of Birth
张三ZhangSan	G123456	1994/09/20

### 承保条件Terms and Conditions

各被保险人保险计划Each Insured Person Insurance Coverage: “保游全球”完美国际旅行保障经济型

保障项目Benefit Schedule	各被保险人保险金额(人民币:元) Maximum Limit (RMB: Yuan)/Person
1. 意外身故及伤残保障 Accidental Death & Disablement	100,000
2. 公共交通工具伤害双倍补偿 Common Carrier accident	100,000
3. 意外事故及突发疾病医疗补偿 (含门诊和住院费用) Emergency Medical Reimbursement (including outpatient and hospitalization)	300,000
4. 绑架及非法拘禁慰问 (300元/天, 30天为限) Daily Allowance For kidnap And Illegal Detention	9,000
5. 紧急医疗转运和送返 Medical Evacuations & Repatriation	300,000
6. 慰问探望费用补偿 Compassionate Visit	5,000
7. 未成年人旅行送返费用补偿 Return of Unattended Children	5,000
8. 身故遗体送返 Repatriation of Remains	200,000
9. 个人随身财物 (单件物品限额为1000元) Loss of Personal Effects	1,000
10. 行李延误 (每6小时500) Baggage Delay	1,000
11. 旅行延误 Travel Delay	600(300元/5小时)
12. 旅行证件遗失 Loss of Travel Documents	2,000
13. 银行卡盗刷 (不适用于未成年人) Bank Card Fraudulent Charges	3,000
14. 申根签证拒签 (补偿拒签后的签证费损失的100%) Schengen Visa Refusal Compensation	400
15. 个人及宠物责任 Personal and Pet Liability Insurance	200,000

争议处理方式Dispute Resolution: 诉讼Litigation

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:

- 本保险仅承保从中国大陆境内(不含香港、澳门和台湾)出发,前往境外目的地的全球旅行,但不承保被保险人任何直接或间接由于前往或途经阿富汗、缅甸、北朝鲜、古巴、刚果民主共和国、伊朗、伊拉克、利比亚、苏丹、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,及其他遭受联合国决议制裁、禁止、限制的国家或地区或遭受美国、英国、欧盟的贸易或经济制裁的国家或地区,或在上述国家旅行期间发生的保险事故。The policy covers the travel which departs from mainland China to the overseas countries/areas including HK, Macau and Taiwan. However, the policy doesn't cover any travel in, to, or through Afghanistan, Burma, North Korea, Cuba, Congo Democratic Republic, Iran, Iraq, Liberia, Sultan, Syria and others are at war or in emergency status, suffering from the United States, Britain, or the European Union economic or trade sanctions against the country or region.
- 71周岁至85周岁的被保险人,其涉及“意外身故及伤残保障”、“公共交通工具意外保障”、“急性病身故保障”和“医疗费用保障”的保险金额为上表所载金额的一半;本保险的投保年龄上限为85周岁(含)。For any insured aged from 71 to 85 years old, we pay 50% of stated maximum insurance limit for Accidental Death & Disablement, Common Carrier Accident, Oversea Self-driving Accident, Acute Sickness Death. The insured persons must be under 85 years old(included) upon application.
- 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.
- 境外旅行期间内因罹患突发疾病或遭受意外伤害而导致严重身体伤害,或预订的返回其日常居住地的公共交通工具由于不可抗力的原因导致延误,无法如期回到其日常居住地,保险人将根据被保险人完成该次旅行合理及必需的时间自动延长保险期间,最高可延期7天。The insured happen sudden illness or injury suffered by the accident during overseas travel, or booking of public transport back to daily residence due to force majeure causes delays, the insurer will according to the insured person time to complete the trip reasonable and necessary automatically extend the insurance period, the maximum extension is 7 days.
- 本保险的签证拒签责任仅承保一次签证费(不含签证服务费及其他杂费),不承保过往有两次及以上被申根国家拒签记录的客户。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;本保单的投保和生效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,否则保险人不承担给予签证拒签补偿的责任。The coverage for visa refusal benefit shall only cover visa fee(excluding visa service charge and other expenses) once and exclude the insured who has been refused by Schengen country more than twice (including twice). The coverage will commence at 00:00 the next day after purchase date and terminate at 24:00 the day before the insured person departs for the destination of the journey. The effective time should be before the insured submit to embassies and consulates for applying visa.
- 如保险期间为一年,每次承保旅行最长期限为183天。The maximum period of each insured trip is 183 days if insurance period is one year.
- 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.
- 本产品符合申根签证要求。This product meets the requirements of Schengen visa application.

### 保险人提示The Reminder of Insurer

- 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。若您有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(境外请拨打+86 23 89867567,境内请拨打400 888 2008)。Please dial Liberty 24-hour worldwide emergency hotline (Overseas please dial +86 23 89867567, in territory please dial 400 888 2008), should you need any travel assistance service, advice, enquiries or handling claims.
- 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.
- 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咨询。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咨询。

保险人签章Signature of Insurer

### 保单处理信息Policy Handling Record

缴费时间Time of payment: 2017/08/22 10:05:01 出单时间Time of Issue: 2017/08/22 10:05:01 打印时间Time of Print: 2017/08/22 10:05:08

代理销售机构:Sales agency: 上海新概念保险经纪有限公司

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.

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. 未经保险人认可而支付的急诊室费用 (Emergency Room) 和救护车费用，保险人将按照当地一般医疗机构的收费标准核定实际费用并予以赔付，但不及及时救治将危及生命安危或造成永久性残疾或留下永久性后遗症等情况不适用于本条款。请在就诊前拨打利宝24小时全球救援热线电话。



保人簽章 Signature of Insurer

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