

“保游全球”国际旅行保障计划--钻石计划

保单号 Policy No: 1006207300	投保人 Policyholder: 张三
生效日 Policy Effective Date: 2017-09-01 00:00:00	出单日期 Date of Issue: 2017-08-22 10:07:01
到期日 Policy Expiry Date: 2017-09-10 23:59:59	目的地 Destination: 美国;荷兰等申根国 Netherlands,Schengen States

保险项目 Basic Benefits	保额 (人民币: 元) Maximum Limit(RMB)
意外身故、残疾 Accidental death and dismemberment	600,000
公共交通工具意外 Common Carrier Accidental Death & Disability	600,000
海外自驾车意外伤害 Self-driving Accident	100,000
急性病身故 Acute sickness death	30,000
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) Medical expenses[including accidental, IP and OP medical expenses, global direct payment(excess:RMB500 for annual policy)]	500,000
既往疾病急救医药补偿 (预约后提供海外直付) Pre-existing illness	2,000
医疗运送及送返 Medical evacuation and repatriation	无限额
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)	无限额
家属慰问探访费用 Compassionate visit	20,000
旅行变更 Change of travel schedule	15,000
航班延误 (每5小时赔付300元) Flight Delay (RMB300 per 5 hours)	1,800
行李延误 (每6小时赔偿500元) Baggage delay (RMB500 for every 6 hours)	3,000
旅行证件损失 Loss of travel documents	10,000
签证拒签补偿 (补偿拒签后签证费损失的70%) Visa Refusal Compensation	900
旅行保障自动延期 (不可抗力下) Travel Insurance Extention (Force majeure)	7天
个人随身财物 (手机及电脑除外, 单件物品限额为1000元) Limit per item or set of items(Except phone, iPod and laptop): RMB1,000	3,000
手机及平板电脑盗抢保障 (每件限额1000元) Cellphone and Tablet computer Theft and robbery	3,000
旅行期间家财保障 Home guard	8,000
银行卡盗刷 (不适用于未成年人) Bank Card Fraudulent Charges (except minors)	20,000
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)	3,000
个人及宠物责任 Personal and pet liability insurance	800,000


 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

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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(2014版)》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 2014" 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,以申请时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 application.
- * 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”、“猝死保障”、“医药补偿保障”、“意外每日住院津贴”、“每日住院津贴”或“重大疾病保障”(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产品 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、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.
- * 本产品保障期限满5天以上,才可获得拒签补偿。
- * 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。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.
- * 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 Travel delay or cancellation with Orient Thai Airlines (OX) will be EXCLUDED

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 and emergency assistance service.			
被保险人 Insured	证件号码 ID No.	出生日期 DOB	保费 Premium(RMB)	受益 Beneficiary
张三ZhangSan	G123456	1994/09/13	200	法定
总保费Total Premium (RMB)			200.00	



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