

## 2016北京明亚"众享海外"旅行险--计划A

### STARR Overseas Travel Insurance Plan A

保单号 Policy No: 1008810071	投保人 Policyholder: 小红
生效日 Policy Effective Date: 2020-03-02 00:00:00	出单日期 Date of Issue: 2020-02-04 15:48:01
到期日 Policy Expiry Date: 2020-03-08 23:59:59	目的地 Destination: 日本

保险项目 Basic Benefits	保额 (人民币: 元) Maximum Limit(RMB)
意外身故、残疾 Accidental death and disability	300,000
疾病身故保险 Sickness Death	10,000
医疗费用 (含门诊和住院) Medical reimbursement (Including outpatient and inpatient)	300,000
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)	200,000
身故送返 Repatriation of remains	100,000
亲属慰问探访费用 Compassionate visit	5,000
海外医疗救护车费用补偿 Ambulance Assistance	300
绑架及非法拘禁 (每日400元, 30日为限) kidnapping and illegal detention (RMB400/day, maximum 30 days)	12,000
旅行变更 Change of travel schedule	3,000
直飞航班延误 (每 4小时赔偿 RMB300, 仅承保国际直飞航班的延误) Direct Flight Travel Delay( RMB 300 per 4 H), only cover travel delay due to international direct flight.	300
航班取消、返航、备降保障 Flight cancellation, return and alternate	100
行李延误 (每6小时赔偿500元) Baggage delay (RMB500 for every 6 hours)	500
旅行证件损失 Loss of travel documents	3,000
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	2,000
手机及平板电脑保障 (单件物品限额为1000元) Loss of Mobile-phone and Tablet PC	2,000
个人钱财损失 Loss of money	1,000
个人及宠物责任 Personal and Pet Liability Insurance	500,000



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:

\* 所有的保险责任及条款均以史带财产保险有限公司签发的正式保险合同之相应条款为准。投保单与报价单(如有)、保险条款、保险单、批单或批注(如有)及其它约定书均为保险合同的构成部分。 All insurance benefits and terms and conditions shall be subject to the corresponding terms and conditions stated in a formal insurance policy issued by STARR P&C Insurance Company Limited of China. Application Form and Quotation Form(if any), all terms and conditions, schedule, endorsements or comments (if any) and other agreements constitute the entire Insurance Policy.

\* 投保年龄为1到85周岁,以保险起期被保险人的周岁年龄为准。 The application age is from 1 to 85 years old,subject to the Insured Person's chronological age at insurance value date.

\* 71周岁以上(含71周岁)的被保险人,其涉及"意外身故、残疾保障"和"医疗费用保障"的保险金额为上表所载金额的一半,保险费维持不变。 For any Insured person at the age exceed 71 years old (including 71 years old), half of the Maximum Limit for death and dismemberment benefits and medical reimbursement benefit applies.

\* 本保险为本保险单所载之被保险人在旅行期间提供24小时的保险保障,涵盖地区包括但不限于美国、加拿大、澳大利亚、新西兰、俄罗斯、韩国、日本以及香港、澳门和台湾等国家和地区以及所有申根国家包括但不限于奥地利、比利时、丹麦、芬兰、法国、德国、冰岛、意大利、希腊、卢森堡、荷兰、挪威、葡萄牙、西班牙、瑞典、瑞士、波兰、捷克、爱沙尼亚、立陶宛、斯洛伐克、匈牙利、斯洛文尼亚、拉脱维亚、列支敦士登公国、法属波利尼西亚及马耳他等国家和地区。 This insurance shall provide a 24-hour travel insurance for the insured persons as stated in this policy schedule, which covers travels to the countries and areas including but not limited to U.S.A., Canada, Australia, New Zealand, Russia,the Republic of Korea, Japan, Hong Kong, Macau, and Taiwan Province and all Schengen countries including but not limited to Austria, Belgium, Denmark, Finland, France, German, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech Republic, Estonia, Lithuanian, Slovakia, Hungary, Slovenia, Latvia, Principality of Liechtenstein ,French Polynesia and Malta.

\* 每位被保险人限投保壹份,以最先投保之保单为有效,超出部分视为无效,保险费将无息退还。被保险人同意每份保险合同,必须在出发前投保并交纳保费后方为生效。 Each insured person shall only apply for one insurance policy. If there are several insurance policies for the same insured person, only the first one shall be considered valid, and the premium of other invalid policies shall be refunded with no interest. With the consent of the insured person, prior to an insurance policy taking effect, such insurance policy shall be applied and its premium shall be paid before the insured person's departure.

\* 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.

\* 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

\* 承担如下旅游期间的户外运动过程中发生的保险责任:海拔5000米以下的休闲旅游、远足徒步、登山运动、露营、固定路线洞穴体验;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;人工场地攀岩及下降、攀冰、滑雪运动;骑马游玩、马术培训、马术比赛(竞速赛、绕桶赛)。但不承保:海拔5000米以上的攀登、滑雪、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)。 The insurance will cover the reasonable liability occurred in the outdoor activities during the trip: leisure trip below 5,000 elevations, hiking, climbing, camping, fixed-route caving exploration; orienteering.

\* 本产品仅承保中国大陆境内地区以外(包含香港、澳门、台湾)的保险事故责任。 This product only covers the insurance liability outside mainland China (including Hong Kong, Macao, Taiwan).

\* 紧急医疗运送和送返不承担尼泊尔救援责任。

\* 如保险期间为一年,每次承保旅程最长期限为183天。 The maximum length of each insured trip is 183 days if the insurance period is one year.

\* 中国大陆境内就医需二级及以上医保定点医院。

\* 本保险产品仅承保往返境内外的国际直飞航班发生的航班延误,航班取消、返航、备降,不承担换乘不衔接造成的行程延误。 The insurance policy only covers the flight delay of direct international flights between China and foreign countries, flight cancellation, return flight, alternate flight, and does not cover the travel delay caused by transfer misconnection.

\* 在任何情况下,本保险不承保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利益的行为,将会导致保险人受到任何制裁、禁令或限制,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.

\* 本人同意贵公司为本保险的目的收集本人的个人资料(该资料不论是从本投保申请上或其他地方所获取)并授权可由贵公司或任何与贵公司有关的机构或其他人士(不论在中国或其境外)持有、转告,及用于(1)处理及审核本投保申请或其他保险事宜(2)提供与该保险有关之服务,及(3)与本人联络的用途。

\* 我司2019年2季度综合偿付能力充足率为248.73%,达到监管要求。2018年4季度、2019年1季度风险综合评级(分类监管)评价中被评定为A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
小红	T6254753	1985/07/12	110	法定
总保费 Total Premium (RMB)			110.00	



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