

个人海外旅行意外保险单明细表
Individual Overseas Travel Insurance Policy Schedule

客户代码 Account Code :	5310000800025966	保险单号 Policy No :	2827053100201635787
投保人 Policyholder :	张三	总保险费(含税) Total Premium(Tax) :	CNY 120.00
增值税 Value-Add Tax :	CNY 6.79	保险费 Premium:	CNY 113.21
保险期限 Insured Period :	自 2016年07月28日00时(北京时间) 至 2016年08月01日24时(北京时间)止 From 2016-07-28 00:00 (Beijing Time) To 2016-08-01 24:00 (Beijing Time)		

保险计划 Schedule of Benefits :		每一被保险人最高赔偿限额(人民币:元) Maximum Limit Per Insured Person (CNY)
承保项目 Benefits		经典完整版
个人意外伤害保障 PERSONAL ACCIDENT		400,000
门诊及住院医疗费用 OUTPATIENT AND HOSPITALIZATION MEDICAL EXPENSE		200,000
医疗运送和送返 MEDICAL EVACUATION & REPATRIATION		300,000
身故遗体/骨灰送返 REPATRIATION OF MORTAL REMAINS		150,000
其中丧葬保险金限额 FUNERAL EXPENSE LIMITED TO		6,000
亲属慰问探访 COMPASSIONATE VISIT		10,000
未成年人送返费用 CHILD CARE		2,000
旅行者随身财产 LOSS OF PERSONAL BAGGAGE		3,000
每件或每套行李或物品赔偿限额 MAX LIMIT PER ITEM OR SET		1,000
旅行证件遗失 LOSS OF TRAVEL DOCUMENTS		500
旅程延误(每延误5小时赔偿300元) TRAVEL DELAY(CNY300 PER 5 HOURS)		900
行李延误(每延误8小时赔偿500元) BAGGAGE DELAY(CNY500 PER 8 HOURS)		1,500
旅行个人责任 PERSONAL LIABILITY		200,000

被保险人 Insured Person :					
被保险人 Name of Insured Person	证件类型 ID Type	证件号码 ID No	出生日期 Date of Birth	投保方案 Insured Plan	身故受益人 Death Beneficiary
张三	护照	test20160726	1972/02/02	经典完整版	法定

备注Notes :

- 本保险单与投保兼报价单、保险条款、批单或批注及其它约定书均为本保险合同的组成部分。
This policy schedule and application with quotation, policy wording, and endorsement attached hereto or marked thereon and any other written agreement shall form integrated parts of this Policy.
- 每次旅行最长承保期限为92天。
The Maximum period for single trip is no longer than 3 consecutive months.
- 未满10周岁的被保险人的死亡给付保险金限额最高不得超过人民币20万元。已满10周岁但未满18周岁的被保险人的死亡给付保险金限额最高不得超过人民币50万元。
The maximum limit of death benefit limit for person under 10 years old is CNY 200,000. The maximum limit of death benefit for person aged from 10 to 18 years old is CNY 500,000.
- 未满18周岁的未成年人, 如果其以身故为给付保险金条件的保险金额(包括在所有商业保险公司购买的保险)超过中国保监会所规定的限额(即: 未满10周岁的被保险人为人民币20万元; 已满10周岁但未满18周岁的被保险人为人民币50万元)须特别告知保险公司, 保险公司将根据被保险人的投保情况对保险金额进行调整。
The special notice should be given to the insurer where the death benefit offered by all the commercial insurance policies for any Insured under 18 years old exceed the death benefit limit (CNY 200,000 for person under 10 years old and CNY 500,000 for person aged from 10 to 18 years old) specified by China Insurance Regulatory Commission, otherwise, the death benefit will be adjusted according to the coverage offered by other commercial insurance policies.
- 本保险承保的被保险人的年龄, 成年人为18-90周岁, 未成年人为28天-17周岁。71至80周岁的被保险人, 其“个人意外伤害保障”和“门诊及住院医疗费用”的保险金额为上表所载金额的一半。81至90周岁的被保险人, 其“个人意外伤害保障”的保险金额为保险单所载金额的25%, 但不承担“门诊及住院医疗费用”、“急性病身故”、“医疗运送和送返”、“身故遗体/骨灰送返”、“亲属慰问探访”、“未成年人送返费用”及“紧急救援”责任。
For any Insured Person aged from 71 to 80 years old, half Maximum Limit under Personal Accident and Outpatient and Hospitalization Medical Expense benefits applies.
- 本保险不承保任何直接或间接前往或途经战争国家/地区、以及其他处于战争状态或已被宣布为紧急状态的国家/地区, 包括但不限于刚果民主共和国(刚果金)、中非共和国等。对于在上述国家/地区旅行期间发生的保险事故本公司不负任何赔偿责任。具体的战争风险地区目录信息可在www.ervchina.com上查询、下载。
This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from Travel in, to, or through any war or war alleged country, including but not limited to Democratic Republic of the Congo, Central African Republic. Please search the information of war zone via www.ervchina.com
- 本保险不承保任何国家或国际组织认定的恐怖分子或恐怖组织成员, 或非从事毒品、核武器、生物或化学武器交易人员。
This policy will not cover any terrorist or member of a terrorist organization, narcotics trafficker, or illegal purveyor of nuclear, chemical or biological weapons defined by any country or international organization.
- 司法管辖: 中华人民共和国法律管辖(香港、澳门和台湾除外)。
Jurisdiction: P.R.C (Excluding Hongkong, Macau and Taiwan).
- 为了保障您自身的权益, 请仔细阅读理解保险合同的各项规定, 尤其是免除保险人责任的规定。请确保您对保险公司的说明完全理解, 没有异议。如未询问, 则视同您已经对合同内容完全理解并无异议。In order to protect your own interests, please read carefully the terms and conditions of this Policy, especially the exclusions. Please make sure that you fully understand the explanations. With no enquiry, you are deemed to have fully understood the terms and conditions of this Policy.
- 若您还有其他任何疑问, 欢迎致电我们的客户服务热线: 400-920-9551。
Should you have any other inquiries, please call 400-920-9551 for our customer service.
- 24小时救援热线电话 24hr : +86-10-84416555(日本境内: +81-422-35-1800)。请存入手机通讯录, 以备不时之需。
24hr Assist Service Hotline: +86-10-84416555(Japan Local: +81-422-35-1800). Please save these numbers in your mobile phone.
- 若英文译本与中文有异, 以中文版本为准。
Should there be any inconsistency between Chinese and English versions, the Chinese version shall prevail.

日本财产保险(中国)有限公司 Nipponkoa Insurance (China) Co., Ltd

宇都宮史彦

授权代表签字 Authorized Representative

签发代理人 Agent Code: _____ 签发地 Issue Office: 上海 SHANGHAI 签发日期 Issue Date: 2016-12-24 03:38:20

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