

保 险 单 POLICY SCHEDULE

美亚“宝岛游踪”台湾旅行意外伤害保险 Taiwan JourneySafe Travel Protection Plan

保险合同号码 Policy No.: PA031887

保险计划 Insurance Plan: 台湾计划B - Taiwan Plan B

保险合同生效日 Policy Effective Date: 2014年YYYY 06月MM 01日DD 00:00:00 时Hrs (北京时间 Beijing Time)

保险合同满期日 Policy Expiry Date: 2014年YYYY 06月MM 01日DD 23:59:59 时Hrs (北京时间 Beijing Time)

投保人 Policyholder: 张三 ZHANG SAN 总保险费 Total Premium: RMB 105.00

保险计划 Schedule of Benefits

保险项目 Basic Benefits	各被保险人保险金额(人民币:元) Maximum Limit Per Insured Person(RMB)	
	成年人 Adult	18周岁以下的未成年人 Minor under 18 years old
1.意外身故、伤残保障 Accidental Death & Disability	300,000	100,000
2.双倍给付意外伤害 Double Indemnity	300,000	0
3.医药补偿(其中境内疾病医药补偿以1,000为限) Medical Reimbursement (Max 1,000 for domestic travel)	100,000	100,000
4.医疗运送和送返 Medical Evacuation and Repatriation	200,000	200,000
5.身故遗体送返(其中丧葬费用以RMB16,000为限) Repatriation of Remains (Funeral expenses limited to RMB16,000)	80,000	80,000
6.旅行者随身财产(每件或每套行李或物品赔偿限额:RMB2,500) Personal Effects (Limit per item or set of items: RMB2,500)	5,000	5,000
7.旅程延误(每5小时延误赔偿额:RMB300) Travel Delay(RMB300 for every 5 hours of delay)	900	900
8.行李延误(每8小时延误赔偿额:RMB500) Baggage Delay(RMB500 for every 8 hours of delay)	1,000	1,000
9.旅行证件遗失 Loss of travel documents	5,000	5,000
10.个人责任 Personal Liability	600,000	600,000
11.慰问探访费用补偿 Compassionate Visit	6,000	6,000
12.每日住院津贴 Daily Hospital Income	80	80
13.家居保障 Home Guard	3,000	3,000
14.未成年人旅行送返费用补偿(不适用于未成年人) Accompanying Minor Repatriation (not applicable to Minor)	3,000	0
15.旅行绑架及非法拘禁(每24小时赔偿额:RMB3,000) Kidnap and Wrongful Detention(RMB3,000 for every 24 hours)	15,000	15,000
16.银行卡盗刷(不适用于未成年人) Bank Card Fraudulent Charges (not applicable to Minor)	10,000	0

备注 Notes:

\*任何年龄在18周岁以下的被保险人，如果其以死亡为给付保险金条件的保险金额（包括在所有商业保险公司所购买的保险）超出中国保监会所规定的限额（即人民币10万元）须特别告知，否则保险公司可能对超出限额的部分不承担保险责任。 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 of RMB100,000 for person under 18 years old specified by China Insurance Regulatory Commission, otherwise, the insurer may not be liable for any amount in excess of the regulatory limit.

\*71至80周岁的被保险人，其"意外身故、伤残"和"双倍给付意外伤害"的保险金额为上表所载金额的一半。 For any Insured Person aged from 71 to 80 years old, half Maximum Limit under Accidental Death & Disability and Double Indemnity benefits 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、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、拉脱维亚及马耳他等国家和地区。 This insurance shall provide a 24-hour travel insurance for insured persons as stated in this policy schedule, which covers travels to the all countries and areas including but not limited to U.S.A., Canada, Australia, New Zealand, 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, Lithuania , Slovakia, Hungary, Slovenia , Latvia, and Malta.

\*本保险不承保任何直接或间接由于前往或途经阿富汗、缅甸、古巴、刚果民主共和国、伊朗、伊拉克、利比里亚、苏丹、叙利亚，或在上述国家旅行期间发生的保险事故。 This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Burma, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

\*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，或非法从事毒品、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.

\*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。保险条款可通过本公司业务人员获得或登陆保险公司网站http://www.aiginsurance.com.cn/ 查阅。您可致电客户服务电话：4008208858或向保险公司业务人员询问保险合同各项规定，并听取保险公司业务人员的说明。请确保您对保险公司业务人员的说明完全理解，没有异议。如未询问，则视同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. The policy wording is available from our salespersons or on our website: http://www.aiginsurance.com.cn/. Please call our service hotline 4008208858 or contact our salespersons to enquire the terms and conditions of this Policy. Please make sure that you fully understand the explanations of our salespersons. With no enquiry, you are deemed to have fully understood the terms and conditions of this Policy.

\*如保险期间为一年，每次承保旅程最长期限为182天。 The maximum length of each insured trip is 182 days if insurance period is one year.

被保险人名单 Insured Person List

被保险人 Name of Insured Person	身份证/护照号码 ID No./Passport No.	出生日期(年-月-日) Date of Birth(YYYY-MM-DD)	与投保人关系 Relationship to Policyholder	身故保险金受益人 Death Beneficiary
张三 ZHANG SAN	88888888	1983-06-18	本人	法定

签发地 Issue Office 深圳 Shenzhen

出单日期 Issue Date 2014-03-28

代理人编号 Agency Code SZX025

代理人名称 Agency Name 慧择网

若英文译本与中文有异，以中文版本为准。 Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

为了保障您自身的权益，请确保您已经仔细阅读保险合同条款并理解其内容。如果您未收到保险条款，或您对保险条款内容存有任何疑问，敬请拨打400 820 8858与我们联系。 To protect your own rights and interests, please make sure that you understand the policy wording. If you do not receive the policy wording or have any query about the wording, please feel free to contact us at 400 820 8858.

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