

平安“全球”出境旅行紧急救援医疗保险单(豪华型)
PingAn Overseas Travel Emergency Assistance Medical Insurance (Luxury)

保单号 Policy No.: PC0500A043320540

投保人 Applicant	姓名 Name	张三	身份证/护照号码 ID/Passport No.	88888888
	英文姓名 English name	zhangsan		
被保险人 Insured Person	姓名 Name	张三	身份证/护照号码 ID/Passport No.	88888888
	英文姓名 English name	ZHANGSAN	出生日期 Date of Birth	1984-06-18
	性别 Gender	女	电话 Telephone No.	13800138000
身故受益人 Death Beneficiary	法定 Legal	除另有约定外，非身故受益人为被保险人人人 The beneficiary of non-death benefit is the Insured, if no declaration ahead		
保险费 Total Premium	RMB 256.00			
前往区域 Destination	全球（战乱、被联合国制裁的国家除外） All the World(Except War, UN sanctioned countries)			
保险期限 Insurance Period	From 自	2014-08-01	00:00:00	时起（北京时间 Beijing Time）
	To 至	2014-08-01	23:59:59	时止（北京时间 Beijing Time）

保险计划 Schedule of benefits

责任范围 Scope of responsibility	保险责任 Insurance benefits	保险金额(人民币元)/或服务 Sum insured (RMB)/or insured services
保险范围 Scope of insurance	境外意外身故和意外伤残保险金 Overseas travel accidental death and disability	500000
	境外急性病身故保险金 Death due to acute diseases	
	平安交通意外伤害保险(民航航班意外伤害) Ping An accidental traffic injury insurance (injury resulting from civil aviation accidents)	800000
	平安交通意外伤害保险(列车轮船意外伤害) Ping An accidental traffic injury insurance (injury resulting from train and ship accidents)	
	平安交通意外伤害保险(汽车意外伤害) Ping An accidental traffic injury insurance (injury resulting from motor vehicle accidents)	
	紧急救援住院津贴(含意外+突发急性病) Emergency hospitalization benefits(Contains accidental injury and sudden acute disease)	500 元/天
救援范围 Scope of rescue	紧急救援医疗保险(出境旅行救援医疗) Emergency medical insurance (oversea travel aid medical)	800000
	紧急医疗转运和送返 Emergency medical evacuation and repatriation	1000000
	遗体/骨灰转运 Remains/ashes evacuation	500000
	当地安葬/丧葬保险金 Benefit for local burial	15000
	递送必需药物和医疗用品 Deliver drugs and medical supplies	10000
	协助送回未成年子女(未满十六周岁, 仅限一张经济舱机票) Assist to minor children (under sixteen years old), Only an economy class ticket	40000
	亲属慰问探访(承担经济舱机票/船票/火车票以及合理住宿费, 其中住宿每日不超过 1600 元) The sympathy and visit of relatives(Contains an economy class air ticket / boat / train tickets and reasonable accommodation, day not more than 1600)	15000
	休养期酒店住宿(每日不超过 1600 元, 合计 6500 元为限) Hotel accommodation in the recuperation period (Day not more than 1600, a total of 6500 limit)	6500
	亲属前往处理后事(被保险人境外出险, 且自出险日 30 日内身故, 可安排直系亲属前往处理后事, 承担经济舱机票/船票/或火车票以及合理住宿费) Relatives to take care of things(If the insured dies in overseas within 30 days, may arrange for immediate relatives to treatment, contains an economy class air ticket / boat / train tickets and reasonable accommodation)	6500
	赠送航班延误后的住宿安排费用。延误达到 5 小时后, 且单次时间不累加, 每次的住宿费用标准最高为 600 元, 在服务期内可享受 4 次该服务, 且累计不超过 2000 元。Reimbursement for accommodation expenses upon flights delays. Accommodation expense limit is RMB600/time in case of a five hours' delay (non-cumulative); during the term of service, this benefit can be offered for four times, with an overall limit of RMB2,000.	单次 600, 累计不超过 2000
延误责任 Delay of responsibility	赠送行李丢失后的生活必需品的递送费用。每次生活必需品的费用标准最高为 3,000 元, 在服务期内可享受一次该服务且累计不超过 3,000 元。Reimbursement for expenses incurred from delivery of necessities when luggage is lost. Cost of necessities should be up to RMB3,000/time; during the term of service, one time of such benefit will be offered, i.e. RMB3,000 in total.	累计不超过 3000
	赠送旅行证件丢失后的住宿安排费用。累计住宿费用为 8,000 元。Reimbursement for accommodation expenses when travel certificates are lost. Total accommodation expenses are RMB8,000.	累计不超过 8000
特别约定 Special Promise	1.紧急救援住院津贴保险金最高赔付 180 天。The emergency hospitalization allowance is paid up to 180 days. 2.出境旅行救援医疗保险金每次事故免赔 300 元人民币。The deductible is RMB300 for each insured accident. 3.未满 18 周岁被保险人死亡时给付的保险金总额不得超过人民币 10 万元。Under 18 years of total insurance premiums paid by the insured person when death shall not more than 100,000 yuan. 4.其他附加服务含电话医疗咨询、医疗机构介绍和建议等。There are value-added services such as medical consultancy by phone, medical institution introduction and recommendation.	

日期(年/月/日) Date(Y/M/D): 2014-06-03

销售单位 Sold by: A051111259

平安养老保险公司咨询及查验电话: 95511*6*1*9

Query and verification hotline of Ping An Annuity Co., Ltd.: 95511*6*1*9

境外旅行 24 小时紧急救援热线: 0086-10-5913 1211

24-hour overseas travel assistance hotline :0086-10-5913 1211

法律释义以中文为准! The Chinese version shall prevail for legal definitions!

投保须知 Application Notice

一、投保年龄、保额及保险期限的限制：Limitations on age, the sum insured and the insurance period:

1、身体健康且即将开始休闲或商务境外旅行的中华人民共和国境内居民；或持有中华人民共和国政府部门签发的有效工作签证、境内居留证或有长期居住权的外籍人士；或持有中华人民共和国政府部门签发的有效工作签证、就业证或家属证、境内居留证或长期居住权的港澳台人士。外籍人士及港澳台人士须提供中华人民共和国境内（不包括香港、澳门及台湾地区）固定居住地址。Healthy residents of the People's Republic of China who are going to start a leisure or business trip outside China; or any foreigner who holds a valid work visa, a domestic residence permit or a long-term residence permit issued by the government authorities of People's Republic of China; or any person from Hong Kong, Macao and Taiwan who holds a valid work visa, an employment permit or a dependant's pass, a domestic residence permit or a long-term residence permit issued by the government authorities of People's Republic of China. Foreigners and people from Hong Kong, Macao and Taiwan shall provide their fixed residence addresses within the territory of PRC (excluding Hong Kong, Macao and Taiwan).

2、被保险人的投保年龄为6个月—80周岁，保险金额一旦确定不得变更。Insureds must be from 6 months to 80 years of age, and the sum of insured shall not be changed once determined.

3、选择单次旅行的保障形式，保险期间最短不低于1天，以保险期限为准。选择一年内多次旅行的保障形式，每次旅行最大天数为92天。In case of single-trip insurance, the insurance period shall be no less than one day and is subject to the insurance period. In case of multiple-trip insurance, the maximum number of days covered for each trip shall be 92 days.

4、航班延误后的住宿安排：服务对象在旅行期间，因恶劣天气、劫持、自然灾害、机械故障、航空公司雇员罢工或其他劳工行动导致其原计划乘搭的航班延误时间达到本协议约定的标准，由救援机构按本协议约定的服务方案及费用标准，安排其免费入住距离机场最近的星级酒店一晚，如其无法及时入住提供的酒店而入住其他酒店的，可要求救援机构在特别约定的费用限额内根据实际发生的住宿费用，将住宿费汇入其指定的入住酒店账户。Accommodation arrangements upon flights delays: in the event that during his/her trip, the service recipient's flights are delayed to the extent as agreed in this Agreement due to adverse weather, hijacks, natural disasters, mechanical failures, strikes of airline workers or other industrial actions, Party B's appointed service provider shall provide the service recipient with one night of free accommodation at star-rate hotels nearest to the airport in accordance with the agreed service scheme and standard; if the service recipient cannot have timely accommodation at hotels arranged by Party B's appointed service provider, he/she may require the appointed service provider to transfer the actually incurred accommodation expense within the expense limit to the hotel account designated by the service recipient.

5、行李丢失后的生活必需品递送(限境外)：服务对象在境外旅行期间，因其随行托运行李因第三方抢劫、盗窃或因第三方意外导致丢失，救援机构须为其寻回行李；如救援机构在3个工作日内无法寻回该行李，则救援机构按本协议约定的服务方案在约定的费用标准限额内，为其免费提供因行李丢失而需要于当地需要购买的生活必需品，或支付给其因未约定的时间内收到上述生活必需品而产生的实际发生的费用。Delivery of necessities when luggage is lost (restricted to overseas): in the event that during his/her overseas trip, the service recipient's luggage is lost due to robberies, thefts or accidents by third parties, Party B's appointed service provider shall recover the missing luggage for its service recipients; if Party B's appointed service provider cannot find the luggage within 3 working days, it shall, in line with the agreed service scheme and expense limits, provide the service recipient with free necessities or pay for expenses incurred due to lack of necessities within the agreed time.

6、旅行证件丢失的住宿安排(限境外)：服务对象在境外旅行期间因被抢劫或被盗窃导致护照、旅行票据或其它旅行证件丢失，且在发现损失后24小时内向当地警方申报并取得书面警方报告，救援机构将在其重置护照、旅行票据及其它旅行证件等的时间期间内，按本协议约定的服务方案及费用标准，安排其免费入住距离事发地邻近的酒店，如在重置护照、旅行票据及其它旅行证件等的时间期间内其无法及时入住提供的酒店，而入住其他酒店的，可要求救援机构在约定的费用标准限额内将实际发生的住宿费汇入其指定的入住酒店账户。Accommodation arrangements when travel certificates are lost (restricted to overseas): in the event that during his/her overseas trip, the service recipient's passport, traveling bills or other travel certificates are lost due to robberies or thefts and the lost has been reported to local police within 24 hours after the loss is identified and policy's written report is obtained, during the period of re-issuance of the passport, travel bills and other travel certificates, Party B's appointed service provider shall arrange accommodations at hotels near the place where such incident occurred in line with the agreed service scheme and expense limits; if the service recipient cannot have timely accommodation at hotels arranged by Party B's appointed service provider, he/she may require the appointed service provider to transfer the actually incurred accommodation expense within the expense limit to the hotel account designated by the service recipient.

二、不属于承保范围的人群：People that are not eligible for the insurance:

(一)不符合投保年龄限制的人群(即年龄大于80周岁或小于6个月者)；People that are not conform to the age limit (i.e., people of more than 80 years old or less than 6 months old);

(二)患癫痫、精神病或精神分裂等疾病的人群；People that suffer from epilepsy, mental disease, schizophrenia, etc.

(三)境外旅行目的是为了诊疗或就医的人群；People whose intention for the overseas trip is to seek medical care or treatment;

(四)怀孕满6个月以上的孕妇(怀孕未满6个月的孕妇申请投保的须提供医院证明)Pregnant women with pregnancy of over 6 months (for women who have been pregnant for less than 6 months, medical certificates shall be provided at the time of insurance application)

(五)执业医师建议不适合作境外旅行的人群；People that are not fit for overseas travel in the opinion of a medical practitioner;

(六)申请投保人员已患有某种疾病，正在等候治疗的；People suffering from a certain disease and waiting for treatment;

(七)矿业采掘业、海湾港口工程人员、水坝工程人员、挖井工程人员、桥梁工程人员、摔跤、拳击运动员以及职业类别为6类及6类以上的人员（职业类别以我司职业类别分类表为准）；People engaged in the mining industry, gulf port projects, dam projects, well-digging projects, bridge engineering, wrestling athletes, boxers and people whose occupations are listed in Category 6 or above (occupation categorization is subject to the Occupation Category List of Ping An Annuity);

(八)申请投保人员出国是为了移民或定居，短期内不打算回国的。People who travel overseas for the purpose of immigration or settling down and do not intend to return home in short term.

三、特别提示 Special notes

本保单查询方式：拨打95511、登陆平安官方网站www.pingan.com。进入平安一账通或相关保单查询频道www.pingan.com/yz进行查询 For any inquiry of this policy, please dial 95511 or visit Ping An's official website www.pingan.com to log on Ping An The One Account or relevant policy inquiry channels

未尽事宜以平安出境旅行紧急救援医疗保险（平保养发〔2012〕72号，2012年5月呈报中国保监会备案）、平安旅行意外伤害保险条款（平保养发〔2013〕204号，2013年11月呈报中国保监会备案）、平安交通意外伤害保险条款（平保养发〔2013〕204号，2013年11月呈报中国保监会备案）的内容为准。Any issues not specified herein are subject to Ping An Overseas Travel Emergency Assistance Medical Insurance (PingBaoYangFa〔2012〕No. 72, submitted to the China Insurance Regulatory Commission for the record in May 2012), Ping An Travel Accidental Injury Insurance (Ping Bao Yang Fa〔2013〕No. 204, submitted to the China Insurance Regulatory Commission for the record in Nov. 2013) and Ping An Traffic Accidental Injury Insurance (Ping Bao Yang Fa〔2013〕No. 204, submitted to the China Insurance Regulatory Commission for the record in Nov. 2013).

四、责任免除：Exclusions

(一)因下列情形之一，造成被保险人遭受意外事故、突发急性病以及由此产生的一切后果与费用支出的，本公司不承担给付境外救援医疗保险金的责任：The Company will not pay any overseas assistance medical insurance benefits if the insured suffers from any accident, sudden acute disease and any consequences or expenses incurred thereby in any of the following circumstances:

1. 投保人对被保险人的故意杀害、故意伤害；When the applicant kills or hurts the insured on purpose;

2. 被保险人故意自伤、故意犯罪或抗拒依法采取的刑事强制措施；Any insured who hurts himself/herself or commits a crime on purpose, or any insured who resists any criminal coercive measures taken in accordance with applicable laws and regulations;

3. 被保险人殴斗、醉酒，主动吸食或注射毒品；The insured fights, drinks excessively, or takes or injects drugs;

4. 被保险人酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；The insured drives under the influence of alcohol or without a valid driving license or the motor vehicle does not have a valid driving permit;

5. 战争、军事冲突、暴乱或武装叛乱、罢工、化学污染或恐怖行为；War, military action, unrest, armed revolt, chemical pollution or terrorist action;

6. 核爆炸、核辐射或核污染；Nuclear explosions, nuclear radiation or nuclear pollution;

7. 椎间盘突出症（包括椎间盘膨出、椎间盘突出、椎间盘脱出、游离型椎间盘等类型）；Intervertebral disc herniation (including intervertebral bulge, intervertebral protrusion, intervertebral prolapse, free intervertebral disc, etc.);

8. 被保险人因医疗事故、药物过敏、性病或精神和行为障碍（依照世界卫生组织《疾病和有关健康问题的国际统计分类（ICD-10）》确定）导致的伤害；The insured is injured due to medical accident, medicine allergy, venereal diseases or mental and behavioral disorders (as determined according to the Tenth Revision of the International Statistical Classification of Diseases and Related Health Problems (ICD-10) released by the World Health Organization);

9. 被保险人未遵医嘱，私自使用药物，但按使用说明的规定使用非处方药不在此限；The insured takes any medicines without the permission of his/her doctor, but excluding the use of OTC medicines according to use instructions;

10. 被保险人从事潜水、滑水、滑雪、跳伞、攀岩运动、蹦极、驾驶滑翔机、探险、武术比赛、摔跤、柔道、拳击、特技表演、赛马或机动车船竞赛、表演等高风险运动；The insured participates in diving, parachuting, rock climbing, bungee jumping, aerodone or paraglider driving, expedition, wrestling, martial art competition, stunt performance, horse racing, motor racing, or any other high-risk sport;

11. 被保险人感染艾滋病病毒或患艾滋病期间因疾病导致的；The insured is infected with HIV (Human Immunodeficiency Virus) or suffers from AIDS (Acquired Immune Deficiency Syndrome);

12. 先天性畸形、变形和染色体异常；Congenital malformation, deformation or chromosome abnormality

13. 保险单中特别约定的除外疾病；The excluded illnesses specifically stipulated in the policy;

14. 被保险人患先天性疾病、遗传性疾病；The insured suffers from congenital disease or hereditary disease;

15. 保险单生效日前被保险人已具有的，且已接受治疗、诊断、会诊或服用处方药物的疾病或在保险单生效日前经主治医师诊断需在本保险有效期内进行诊断和治疗的疾病；Any disease that the insured has acquired and for which the insured has received treatment, diagnosis, consultation or taken prescription medicine prior to the effective date of the policy or any disease that has to be diagnosed and treated during the validity period of the policy as diagnosed by the attending doctor.

16. 被保险人不孕不育治疗、人工受精、怀胎、分娩（含难产）、流产、堕胎、节育（含绝育）、产前后检查以及由以上原因引起的并发症，但因意外事故导致的分娩（含难产）、流产不受此限；The fertility treatment or artificial fertilization the insured receives, or her gestation, parturition (including dystocia), miscarriage, abortion, birth control

treatment (including sterilization), prenatal and puerperal examinations, as well as any complications thus caused, but exclusive of parturition (including dystocia) and miscarriage that are caused by any accident;

17. 被保险人接受美容手术、外科整形或预防性手术等非必须紧急施行的治疗; The insured receives non-emergency treatments: e.g. cosmetic surgery, plastic surgery or prophylactic surgery;

18. 被保险人一般性体格检查、健康检查、疗养、静养、康复治疗或特别护理; The insured receives general physical examination, health check-ups, health care, resting therapy, rest cure, rehabilitative care or intensive care;

19. 被保险人接受与原牙病史有关的治疗、非紧急牙科诊治、事先预约的牙科诊治, 以及安装牙托、假牙; The insured receives treatment that is related to his/her original dental history, non-emergency dental care, appointed dental care and installs dental impression tray or denture

20. 被保险人接受器官移植或者捐献器官; The insured receives organ transplants or donates his/her organs;

21. 被保险人装配假眼、假牙、假肢或购买残疾用具; The insured installs artificial eyes, denture, limbs or purchases disability appliances

22. 被保险人入院后使用任何不被当地国家医疗主管机构认可的医疗或者护理手段以及产品; The insured uses any medical or care means and products that are not recognized by national medical authorities at the place where he/she is hospitalized;

23. 无原始收据的费用; Expenses lacking original receipts;

24. 被保险人非紧急性治疗请求、住院或者已作住院安排, 但授权医生认为可以等到被保险人返回中华人民共和国境内(港、澳、台地区除外)后再进行的治疗、住院; The insured requests non-emergency treatment, the insured is hospitalized or the insured has made hospitalization arrangements, but the Authorized Doctor deems that it is feasible for the insured to wait for some time to return to People's Republic of China (excluding Hong Kong, Macao and Taiwan) for treatment;

25. 被保险人接受未经授权医生事先同意的转运和救护, 紧急情况不受此限; The insured accepts evacuation and ambulance without consent from the Authorized Doctor, but excluding emergency situations;

26. 搜寻和营救行动; Search and rescue actions;

27. 被保险人在(但不限于)建筑工地、矿场、油田或者石油及化学工业现场进行职业活动而造成的意外事故; Any accident occurring during professional activity on sites such as (but not limited to) construction sites, mining sites, oil platforms or oil and chemical industry sites;

28. 被保险人出入、身处、驾驶、服务于任何航空装路或航空运输工具, 但以乘客身份搭乘商业航空公司在规定的航线上行驶的飞机者不受此限; The insured takes, drives or serves on any aerial device or aerial transportation equipments, but excluding the situation that the insured takes a regular commercial flight as a passenger;

29. 在旅程开始前可以预见的投保前已存在疾病的恶化; Foreseeable deterioration of any disease that the insured has already acquired prior to the application of the insurance before the journey begins;

30. 被保险人违背医嘱而前往非常住地; The insured does not obey the doctor's advice and leaves his/her habitual residence for another place;

31. 被保险人前往非常住地的目的就是寻求或接受医疗; The insured leaves for the destination to seek or receive medical treatment;

32. 被保险人前往非常住地的时候已经知道如果旅程按计划进行其必须出于医学原因接受由医生要求的医学治疗或其他治疗(如透析); The insured has known that he/she has to receive medical treatment or other treatments (such as dialysis) required by a doctor for medical reasons if he/she travels as scheduled;

33. 被保险人前往保险单中特别约定的除外国家和地区; The insured leaves for countries or regions that are excluded as agreed in the policy;

34. 被保险人选择单次旅行保障形式的, 被保险人在向本公司申报的旅行目的地以外的地方出险, 但在合理且必要的途经地出险除外; The insured suffers from an accident or a sudden acute disease in any place other than the destination that he/she reports to the Company, with exclusion of any reasonable and necessary stopover place, in the event of single trip insurance;

35. 投保人选择多次旅行保障形式的, 被保险人在保险单中载明的保障区域以外的地方出险, 但在合理且必要的途经地出险除外。The insured suffers from an accident or a sudden acute disease in any place other than the places as stated in the policy, with exclusion of any reasonable and necessary stopover place, in the event of multiple trip insurance;

(二) 本合同提供的服务在实施过程中因非救援机构的原因或因非救援机构的延误造成损失的, 本公司不承担赔偿责任。The Company will not be responsible for any losses caused by reasons or delays not on the part of the Assistance Institution during provision of the services under this Contract.

(三) 被保险人不能严格遵守本合同所列的救援程序的, 本公司将通过救援机构发电报或者电传通知被保险人及其同行的家属或旅伴, 同时本公司将不承担本合同约定的一切境外旅行紧急救援医疗责任和住院津贴保险责任, 并立即停止所有的救援服务, 且不支付任何由于不采纳救援机构的意见和没有征得救援机构同意而产生的费用。被保险人拒绝救援机构所建议的救援程序的, 本公司不承担因此而带来的任何后果。In case that the insured cannot follow the assistance processes listed in this Contract, the Company will send a notice by telegram or telefax via the Assistance Institution to the insured and his/her family members or companions who travel together with the insured; the Company will not be responsible for any of the overseas travel emergency assistance liabilities or the hospitalization allowance agreed in this Contract, and the Company will also suspend all the assistance services immediately and will not pay for any expenses arising due to the failure of the insured to adopt advice of or obtain consent from the Assistance Institution. The Company will not be responsible for any consequences if the insured refuses the assistance processes suggested by the Assistance Institution.

(四) 被保险人若为从本合同中获益而进行骗赔或者采取任何欺骗手段的, 本公司将不承担给付保险金的责任, 且不退还投保人已支付的保险费。如发现受益人通过欺骗手段从本公司获取了保险金, 本公司将要求受益人退还保险金并赔偿由此给本公司造成的一切损失。If the insured aims to gain benefits from this Contract by using any fraudulent means, the Company will neither bear the liability of paying the benefits nor refund the applicant the paid premium. If the Company finds that the beneficiary obtains insurance benefits fraudulently, the Company will require the beneficiary to repay the benefits and compensate the Company for all the losses arising accordingly.

(五) 由于本公司及救援机构无法控制的外在原因, 直接或间接造成无法履行救援责任或延误履行救援责任的, 本公司不承担相应的责任。无法控制的原因包括(但不限于)自然灾害、罢工、航班条件、当地政府或国际组织的行为。In case that the Company and the Assistance Institution fail to perform the assistance liability or delay the performance of the assistance liability due to reasons beyond the control of the Company and the Assistance Institution, the Company shall not bear the corresponding liabilities. Reasons beyond control include (but not limited to) natural disasters, strikes, flight conditions, behaviors of local governments or international organizations.

(六) 由于当地政府或国际组织颁布的警告、禁令引发的后果, 造成本公司及救援机构直接或间接无法履行救援责任或延误履行救援责任的, 本公司不承担相应的责任。此类警告或禁令包括(但不限于)隔离措施和旅行禁令。If the Company and the Assistance Institution fail to perform the assistance liability or delay to perform the assistance liability as a direct or indirect result of warnings or bans issued by any local government or international organization, the Company will not bear corresponding liabilities. Such warnings or bans include (but are not limited to) isolation measures and travel bans.

(七) 因下列情形之一导致被保险人身故、伤残或医疗费用支出的, 本公司不承担意外身故、伤残、急性病身故及意外烧伤责任; The Company will not be liable for accidental death, disability, death due to a sudden disease or accidental burns in case of the insured's death, disability or any expenses incurred as a result of any of the following reasons:

1. 投保人对被保险人的故意杀害、故意伤害; When the applicant kills or hurts the insured on purpose;

2. 被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施或自杀, 但被保险人自杀时为无民事行为能力人的除外; The insured intentionally inflicts injury on himself or herself, commits crime(s), resists mandatory measures of law-enforcement or commits suicide (unless the insured is a person without the capacity for civil conduct at the time of his/her suicide);

3. 被保险人殴斗、醉酒、主动吸食或注射毒品; The insured fights, drinks excessively, or takes or injects drugs;

4. 被保险人酒后驾驶、无合法有效驾驶证驾驶, 或驾驶无有效行驶证的机动车; The insured drives under the influence of alcohol or without a valid driving license or drives a motor vehicle without a valid driving permit;

5. 战争、军事冲突、暴乱或武装叛乱; war, military conflict, riot or armed rebellion;

6. 核爆炸、核辐射或核污染; Nuclear explosion, nuclear radiation or nuclear pollution;

7. 不孕不育治疗、人工受精、怀孕、分娩(含难产)、流产、堕胎、节育(含绝育)、产前后检查以及由以上原因引起的并发症; treatment of infertility, artificial impregnation, pregnancy, parturition (including dystocia), miscarriage, abortion, contraception (including sterilization), prenatal and puerperal examinations, and treatment of complications caused by the above;

8. 椎间盘突出症(包括椎间盘膨出、椎间盘突出、椎间盘脱出、游离型椎间盘等类型, 由此导致的身故、伤残、死亡处理或遗体遣返费支出除外); Intervertebral disc herniation (including intervertebral bulge, intervertebral protrusion, intervertebral prolapse, free intervertebral disc, etc, with exclusion of death, disability, expenses arising from handling arrangements in the event of death of the insured or repatriation of remains);

9. 被保险人因医疗事故、药物过敏或精神和行为障碍(依照世界卫生组织《疾病和有关健康问题的国际统计分类(ICD-10)》确定)导致的伤害; The insured is injured due to medical accident, medicine allergy or mental and behavioral disorders (as determined according to the Tenth Revision of the International Statistical Classification of Diseases and Related Health Problems (ICD-10) released by the World Health Organization);

10. 被保险人未遵医嘱, 私自使用药物, 但按使用说明的规定使用非处方药不在此限; The insured takes any medicines without the permission of his/her doctor, but excluding the use of OTC medicines according to use instructions;

11. 被保险人从事潜水、跳伞、攀岩、蹦极、驾驶滑翔机或滑翔伞、探险、摔跤、武术比赛、特技表演、赛马、赛车等高风险运动; The insured is engaged in highly risky activities, including diving, parachuting, rock-climbing, bungee jumping, aerodone or paraglider driving, expedition, wrestling, martial arts contest, stunts, horse racing, motor racing and so on.

12. 被保险人感染艾滋病病毒或患艾滋病期间因疾病导致的(但由此导致的身故、伤残、死亡处理或遗体遣返费支出除外); The insured is infected with HIV or suffers from AIDS (with exclusion of death, disability, expenses arising from handling arrangements in the event of death of the insured or repatriation of remains);

13. 先天性畸形、变形和染色体异常; Congenital malformation, deformation or chromosome abnormality;

14. 保险单中特别约定的除外疾病; The excluded illnesses specifically stipulated in the policy;

15. 既往症; Pre-existing conditions;

16. 疗养、矫形、视力矫正手术、美容、牙科保健及康复治疗、非意外事故所致整容手术; Resting therapy, orthotherapy, vision correction surgery, cosmetology, dental care, convalescent care, and cosmetic surgery not caused by accidents;

17. 被保险人健康检查、预防性治疗、针刺治疗或接种; The insured receives health check-ups, preventive care, acupuncture treatment or vaccination;

18. 被保险人非法搭乘交通工具或搭乘未经当地相关政府部门登记许可的客运交通工具; The insured hitchhikes a passenger transportation vehicle that is not properly registered to the local competent authority, or hitchhikes a vehicle in an otherwise illegal way.

19. 猝死 (投保人选择投保急性病身故责任的除外); Sudden death (except the insured against acute illness liability);

发生上述第一项情形导致被保险人身故的, 本合同终止, 本公司向受益人退还被保险人的未到期净保险费。If the insured dies owing to the circumstance under Item No.1, the Contract shall terminate and the Company will refund the net unearned premium of the insured to the beneficiary.

发生上述其它情形导致被保险人身故的, 本合同终止, 本公司向投保人退还被保险人的未到期净保险费。If the insured dies owing to other circumstances above, the Contract shall terminate and the Company will refund the net unearned premium of the insured to the applicant.

(八) 因下列情形之一, 造成被保险人身故的, 本公司不承担给付交通意外身故保险金的责任: The company will not pay traffic accidental death benefit in any of the following cases that results in the death of the insured:

1. 投保人对被保险人的故意杀害、故意伤害; When the applicant kills or hurts the insured on purpose;

2. 被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施或自杀, 但被保险人自杀时为无民事行为能力人的除外; The insured intentionally inflicts injury on himself or herself, commits crime(s), resists mandatory measures of law-enforcement or commits suicide (unless the insured is a person without the capacity for civil conduct at the time of his/her suicide);

3. 被保险人殴斗、醉酒, 主动吸食或注射毒品; The insured fights, drinks excessively, or takes or injects drugs;

4. 被保险人酒后驾驶、无合法有效驾驶证驾驶, 或驾驶无有效行驶证的机动车; The insured drives under the influence of alcohol or without a valid driving license or drives a motor vehicle without a valid driving permit;

5. 战争、军事冲突、暴乱或武装叛乱; war, military conflict, riot or armed rebellion;

6. 核爆炸、核辐射或核污染; Nuclear explosion, nuclear radiation or nuclear pollution;

7. 被保险人因妊娠 (含宫外孕)、流产、分娩 (含剖宫产) 导致的伤害; The insured is injured due to her gestation (including ectopic pregnancy), miscarriage and parturition (including cesarean section);

8. 椎间盘突出症 (包括椎间盘突出、椎间盘突出、椎间盘突出、游离型椎间盘突出等类型, 由此导致的身故、伤残除外); Intervertebral disc herniation (including intervertebral bulge, intervertebral protrusion, intervertebral prolapse, free intervertebral disc, etc, with exclusion of death and disability resulted herein);

9. 被保险人因医疗事故、药物过敏或精神和行为障碍 (依照世界卫生组织《疾病和有关健康问题的国际统计分类 (ICD-10)》确定) 导致的伤害; The insured is injured due to medical accident, medicine allergy or mental and behavioral disorders (as determined according to the Tenth Revision of the International Statistical Classification of Diseases and Related Health Problems (ICD-10) released by the World Health Organization);

10. 被保险人未遵医嘱, 私自使用药物, 但按使用说明的规定使用非处方药不在此限; The insured takes any medicines without the permission of his/her doctor, but excluding the use of OTC medicines according to use instructions;

11. 猝死、细菌或病毒感染 (因意外事故导致的伤口发生感染者除外); Sudden death, bacterial or viral infection (excluding wound infection due to accidents);

12. 被保险人从事潜水、跳伞、攀岩、蹦极、驾驶滑翔机或滑翔伞、探险、摔跤、武术比赛、特技表演、赛马、赛车等高风险运动; The insured is engaged in highly risky activities, including diving, parachuting, rock-climbing, bungee jumping, aerodone or paraglider driving, expedition, wrestling, martial arts contest, stunts, horse racing, motor racing and so on.

13. 被保险人违反承运人关于安全乘坐的规定。The insured violates the provisions on the riding regulated by carrier;

发生上述第一项情形导致被保险人身故的, 本合同终止, 本公司向受益人退还本合同的未到期净保险费。If the insured dies owing to the circumstance under Item No.1, the Contract shall terminate and the Company will refund the net unearned premium of the Contract to the beneficiary.

(九) 前往以下国家或地区属于除外责任: The following countries and regions are not covered:

1. 非洲国家 (15 个): 阿尔及利亚, 卡宾达, 冈比亚, 布隆迪, 中非共和国, 刚果, 刚果民主共和国, 厄立特里亚, 埃塞俄比亚, 科特迪瓦 (象牙海岸), 利比里亚, 尼日利亚, 塞拉利昂, 索马里, 苏丹。African countries (15): Algeria, Cabinda, Gambia, Burundi, Central African Republic, Congo, Democratic Republic of Congo, Eritrea, Ethiopia, Côte d'Ivoire (Ivory Coast), Liberia, Nigeria, Sierra Leone, Somalia, Sudan.

2. 美洲国家 (3 个): 哥伦比亚, 厄瓜多尔, 秘鲁。The Americas (3): Colombia, Ecuador, Peru.

3. 亚洲国家 (10 个): 阿富汗, 车臣印古什共和国, 纳卡, 巴基斯坦, 也门, 查谟和克什米尔, 尼泊尔, 斯里兰卡, 伊朗, 伊拉克。Asia (10): Afghanistan, Chechnya / Ingushetia, Nagorno-Karabakh, Pakistan, Yemen, Jammu and Kashmir, Nepal, Sri Lanka, Iran, Iraq.

4. 其它任何被联合国制裁的国家, 但如果经特殊审批后, 这些国家也可在保障范围内。Any other countries under UN sanctions. But these countries may also be covered with special approval.

5. 以上国家将按实际情况定时增减, 如有变动将会在官网上更新: <http://www.buma.cn/buma/cms/zh/chanpinjifuwu/bumafuwu/gjyy.html> Changes will be made to the scope of the above excluded countries and regions on a regular basis in accordance with actual situations. Please refer to the following website for any changes: <http://www.buma.cn/buma/cms/zh/chanpinjifuwu/bumafuwu/gjyy.html>

发生上述第一项情形导致被保险人身故的, 本合同终止, 本公司向受益人退还本合同的未到期净保险费。If the insured dies owing to the circumstance under Item No.1, the Contract shall terminate and the Company will refund the net unearned premium of the Contract to the beneficiary.

发生上述其它情形导致被保险人身故的, 本合同终止, 本公司向投保人退还本合同的未到期净保险费。If the insured dies owing to other circumstances above, the Contract shall terminate and the Company will refund the net unearned premium of the Contract to the applicant.

五、理赔须知 Claim Notice:

被保险人发生保险事故时, 须及时通知救援机构提供服务, 本公司不接受任何非通过救援机构提出的索赔。因不可抗力或被保险人健康状况在异常紧急的情况下须急救而无法及时联系救援机构, 待条件许可时, 应立即联系救援机构并由救援机构安排后续的紧急救援和治疗, 本公司仍按本合同的约定承担紧急救援责任和相关的费用。"The claimant shall fill in the Declaration and the claim application form and provide the following certificates and materials:

保险金申请人需填写告知单与理赔申请书, 并提供下列证明和资料: The claimant shall fill in the Declaration and the claim application form and provide the following certificates and materials:

(一) 有效保险凭证; Valid insurance certificates;

(二) 申请人的有效身份证明; Claimant's valid identity certificate;

(三) 医疗病历; Medical records;

(四) 治疗医院出具的医疗费用原始凭证和医疗费用结算清单; Original vouchers for the medical expenses and expense settlement lists issued by the hospital that provides the treatment;

(五) 所能提供的与确认保险事故的性质、原因等有关的其它证明和资料。Other certificates and materials available and relevant to the confirmation of the nature or cause(s) of the insured accident;

(六) 若为身故, 需提供被保险人的死亡证明 (由身故时所在国家职能部门出具, 若为境外出险, 需经我国驻当地使领馆公证) Death certificate of the insured in case of death (which is provided by a state authority of the country where the insured dies and notarized by the local Embassy or Consulate of China)

(七) 若发生航班延误, 需提供航空公司或其代理人出具的延误时间及原因的书面证明、保险金申请人所能提供的与确认保险事故的性质、原因、损失程度等有关的其他证明和资料。In case of flights delays, materials required include: documentary evidence of the delay time and reason from the airline or its agents and other proofs and documents which are related to the confirmation of the nature, reason, losses, etc. of the insured accident and can be provided by the claimant.

(八) 若发生行李丢失, 需提供财产损失清单和购买发票、有关部门或警方出具的书面证明文件、以及保险金申请人所能提供的与确认保险事故的性质、原因、损失程度等有关的其他证明和资料。In case of luggage losses, materials required include: a list of properties lost and the invoices, documentary evidence issued by relevant agencies or the policy and other proofs and documents which are related to the confirmation of the nature, reason, losses, etc. of the insured accident and can be provided by the claimant.

(九) 若发生旅行证件遗失, 需提供当地警方出具的书面警方报告, 旅行证件限于护照、港澳通行证、台湾通行证, 旅行证件丢失时。另需要提供重置护照、旅行票据及其它旅行证件的费用发票或收据原件、由额外支出的旅行费用及酒店住宿费用发票或收据原件、保险金申请人所能提供的与确认保险事故的性质、原因、损失程度等有关的其他证明和资料。Travel certificates are restricted to passports, HK & Macao Pass and Taiwan Pass. In case of travel certificates losses, materials required include: written reports issued by local police, invoices or original receipts for expenses incurred from re-issuance of the passport, traveling bills or other travel certificates, or invoices or original receipts for additional traveling and lodging expenses incurred thereby, or other proofs and documents which are related to the confirmation of the nature, reason, losses, etc. of the insured accident and can be provided by the claimant.

保险金作为被保险人遗产时, 必须提供可证明合法继承权的相关权利文件。When benefits are seen as heritage of the insured, relevant documents that may help prove legal inheritance must be provided.

六、补偿原则: principle of compensation;

本公司在本合同保险责任范围内给付保险金, 但若被保险人已从其它途径 (包括但不限于工作单位、侵权人或侵权责任承担方、社会医疗保险、公费医疗、本公司在内的任何保险机构) 获得补偿, 对于被保险人治疗期间合理且必要的医疗费用, 本公司在扣除其他途径已获得的补偿后, 对于剩余部分费用根据本合同约定在被保险人的紧急救援医疗保险金额或者医疗保险金额的限额内按照约定的免赔额和给付比例给付紧急救援医疗保险金或者医疗保险金。

The company pays benefits in the contract within the scope of liability, but if the insured person has in other ways to obtain compensation (Including but not limited to the work unit, the infringer or tort liability, social medical insurance, social medicine), for the period of the insurer for the reasonable and necessary medical expenses, the company will deduct compensation after other route has been obtained, for the remaining part of the costs according to the contract in the insured's emergency medical insurance or medical insurance amount limit, in accordance with the agreed deductibles and payment proportion for emergency medical insurance or medical insurance.

七、保险范围说明: Scope instructions of insurance

1. 紧急救援医疗保险 (出境旅行救援医疗); Emergency medical insurance (oversea travel aid medical)

被保险人遭受意外事故或突发急性病, 经救援服务机构的授权医生 (以下简称 "授权医生") 确认需要医疗援助的, 本公司将通过救援机构安排被保险人至距事发地最近或授权医生认为

最合适的医院就医，本公司通过救援机构就每一保险事故被保险人治疗期间合理且必要的医疗费用，在扣除约定免赔额后，按约定给付比例承担给付医疗费用的责任。本公司累计承担的医疗费用总额以紧急救援医疗保险金额为限，累计给付金额达到其紧急救援医疗保险金额时，本公司对被保险人该项保险责任终止。

Insured suffers an injury or acute disease, the doctor is made by authorization of the rescue services (hereinafter referred to as the "authorized doctor") confirm the need of medical assistance, the company will arrange via its assistance company by the insured to pitch in the recent or authorized hospital doctors say the most appropriate, the company via its assistance company the insured each insurance accident during treatment is reasonable and necessary medical expenses, is in after deducting agreed deductibles, according to the contract payment obligation to effect the payment of the medical expenses proportion. Accumulative total medical expenses to be borne by the company in the emergency medical insurance amount is limited, the cumulative pay amount reaches its emergency medical insurance amount, the company the insurance responsibility on the insured shall be terminated.

本公司在本合同保险责任范围内给付保险金，但若被保险人已从其它途径（包括但不限于工作单位、侵权人或侵权责任承担方、本公司在内的任何保险机构）获得补偿，对于被保险人治疗期间合理且必要的医疗费用，本公司在扣除其他途径已获得的补偿后，对于剩余部分费用根据本合同约定在被保险人的紧急救援医疗保险金额的限额内按照约定的免赔额和给付比例给付紧急救援医疗保险金。

The company in the contract within the scope of insurance liability to pay insurance, but if the insured has risen from other ways (including but not limited to the work unit, the infringer or tort liability, the company of any insurance institutions) to obtain compensation, for the insured during the period of treatment is reasonable and necessary medical expenses, the company is in after deducting other ways have obtained compensation, for the rest of the fees according to this contract on the insured's emergency medical insurance amount within the quota of the franchise in accordance with the contract and payment proportion pay emergency medical insurance.

2. 急性病身故保险金: Acute disease death insurance

被保险人在旅行期间突发急性病，并自急性病发作之日起 30 日内因该急性病身故的，本公司按其急性病身故保险金额给付急性病身故保险金，对被保险人保险责任终止。

Insured acute disease during the trip, and since the onset of acute 30 days from the date the internal cause of the acute disease die, the company according to his/her acute disease death insurance amount to pay the insurance, insurance liability on the insured shall be terminated.

释义: paraphrase:

【突发急性病】指被保险人在本合同生效日前未曾接受诊断及治疗，且在旅行途中突然发病必须立即在医院接受治疗方能避免损害身体健康的疾病，不包括既往疾病、慢性病、精神病、精神分裂、艾滋病、性传播疾病、遗传性疾病、先天性疾病或缺陷、先天性畸形、牙齿治疗（但因意外伤害事故导致的必须进行的牙科门诊治疗不在此限）、预防性手术等非必须紧急治疗的手术、器官移植。

【Acute disease】the insured did not accept the diagnosis and treatment before the effective date of this contract, and sudden illness in the trip must be immediately treated in hospital in order to avoid harm to the health of the body disease, not include the usual disease, chronic disease, psychosis, schizophrenia, AIDS, sexually transmitted disease, genetic disease, congenital diseases or defects, congenital malformation, dental treatment (but because of the accident harm accident causes dental outpatient treatment must be carried out in the excepted) must be emergency treatment and preventive surgery, such as the surgery, organ transplantation.

八、救援范围说明: Scope instructions of rescue

1. 紧急医疗转运和送返: Emergency medical evacuation and repatriation

被保险人在境外地目的地（具体地点以被保险人向救援机构所申报的出境所在地为准），从中国前往目的地或从目的地返回中国途中，因意外伤害或突发疾病而入住医院时，若被保险人入住医院的医疗设备不足，而被保险人返回因病病情需要进一步的医治时，救援机构医生得到被保险人主治医生的确认后安排救护工具及人员将被保险人转运到适当的医疗机构，并根据被保险人情况或情况稳定后安排合适交通工具及陪同人员转运被保险人返回被保险人的常住地所在地。所有转运及撤退服务需经救援机构同意及安排下进行。

Insured in the overseas destination (specific location by the insured to the aid agencies declare exit seat), from China to the destination or destination back to China, stay in the hospital due to accidental injury or sudden illness, if insured hospital medical equipment is insufficient, because of illness need further treatment and return to insured, aid agencies doctors get insured doctor will arrange rescue tools and personnel will be confirmed after the insurer to the appropriate medical institutions, and according to the situation of the insured or in stable condition after arrange proper transportation and transshipment of the insured to return to the insured persons accompanying often home to live. All transport and withdraw back to service should be agreed by aid agencies and arrangements.

2. 遗体/骨灰运返及丧葬费用: Body/ashes back and funeral expenses

被保险人在境外地目的地（具体地点以被保险人向救援机构所申报的出境所在地为准），从中国前往目的地或从目的地返回中国途中，因意外伤害或突发疾病而身故，救援机构将在在不违反当地法律、法规的情况下负责安排运送遗体或骨灰返回原居住地或依照被保险人亲属意愿在当地安排丧葬事宜，救援机构承担丧葬费用。

Insured to overseas destination (specific location by the insured to the aid agencies declare exit seat), to return to China on the way from China to the destination or destination, die due to accidental injury or sudden illness, aid agencies will be under the condition of without violating local laws, regulations, responsible for arranging transport remains or ashes to return to the original place to live or in accordance with the insured relatives will funeral matters, is arranged in the local relief agencies to undertake funeral expenses.

3. 递送必需药物和医疗用品: Delivering essential medicines and medical supplies

因意外伤害或突发疾病将危及被保险人生命，且当地没有所需的药物或医疗设备时，由救援机构负责配送。

Due to accidental injury or sudden illness will endanger the life insured, and local no drugs or medical devices that are needed by aid agencies responsible for distribution.

4. 协助送回未成年子女: Assist to send back minor children

被保险人在境外地目的地（具体地点以所申报的所在地为准），从中国前往目的地或从目的地返回中国途中，因意外伤害或突发疾病入院，且身边有随行的未满 16 周岁（含）的儿童无人照顾时，救援机构将根据被保险人需要安排随行儿童返回常住地。

Insured to overseas destination (specific location will be subject to the seat of the declared), from China to the destination or destination to return to China on the way, due to accidental injury or sudden illness to the hospital, and with the children under 16 years old (including) there is no one can take care of, aid agencies will return to often accompanying children according to the arrangement of the insured need to live.

5. 亲属慰问探访: Condolences to visit relatives

被保险人在境外地目的地（具体地点以所申报的所在地为准），从中国前往目的地或从目的地返回中国途中，因意外伤害或突发疾病而住入医院治疗超过七天，经救援机构医生的鉴定，并根据被保险人实际需要，可由救援机构安排一位家属进行不超过 5 天的探访。所发生的家属探访费用包括：探访家属往返经济舱机票、火车硬卧车票以及最高人民币 1600 元/天的住宿费用。

Insured in the overseas destination (specific location will be subject to the seat of the declared), from China to the destination or destination back to China, due to accidental injury or sudden illness and live into the hospital for more than seven days, by the aid agencies doctor's appraisal, and according to the actual need, insured can be arranged by aid agencies there not more than five days to visit a family. Families visit costs include: what happened to visit relatives round trip economy class air tickets, train hard sleeper tickets and supreme accommodation costs RMB 1600 / day.

6. 休养期酒店住宿: Convalescence hotel accommodation

被保险人遭遇意外伤害或突发疾病后，如经受保人在当地的主治医生和救援机构的救援医生共同认为被保险人出院后因医疗上的需要应在当地休养，救援机构的救援医生将安排并支付该受保人在出院后入住当地一普通的酒店以便其休养。救援机构的救援医生将最多支付连续 5 天的饭店房间费用，每天不超过人民币 1600 元，合计 6500 为限。

After insured encounters accident injury or sudden illness, such as subject to the applicant in the local doctor and aid agencies aid doctors think the insured due to the need of medical treatment after discharge should be in local recuperation, aid agencies to rescue the doctor will arrange and pay the insured persons in the hospital after a local ordinary hotel for the rest. Most aid agencies aid doctors will pay for 5 consecutive days hotel room, every day not more than RMB 1600, total 6500.

7. 亲属前往处理后事: Relatives to take care of things

被保险人境外出险，且自出险日 30 日内身故，可安排直系亲属前往处理后事，承担经济舱机票/船票/或火车票以及合理住宿费。

Insured meet accident in overseas, and within 30 days after the accident die, can arrange immediate relatives to take care of things, take economy class ticket/ticket/or train tickets and reasonable accommodation.