



美亚环球商旅通

World Business Card

保险单 POLICY SCHEDULE

保险合同号码 Policy No.: [REDACTED] 续期年度 Renewal Count: 00
 批单号码 Endorsement No.: 0000000000
 保险计划 Insurance Plan: Gold/黄金
 保险合同生效日 Policy Effective Date: 2013/02/20 00:00 (年YYYY/月MM/日DD 北京时间 Beijing Time)
 保险合同满期日 Policy Expiry Date: 2014/02/19 24:00 (年YYYY/月MM/日DD 北京时间 Beijing Time)
 投保人 Policyholder: [REDACTED]
 投保人地址 Policyholder's Address: 中国广东省 深圳市 [REDACTED]
 年龄限制 Age Limit: [REDACTED]
 每一意外事故的总赔偿限额 Aggregate Limit: [REDACTED]
 总保险费 Total Premium: RMB1,330

保险计划 Schedule of Benefits

基本保险项目 Basic Benefits	保险金额 Limit (人民币RMB)
1 意外身故, 烧伤及残疾保险金 / Accidental Death, Burns & Dismemberment	300,000
2 医药补偿 / Medical Reimbursement (其中境内旅行的疾病医药补偿赔偿限额: RMB1,000) (Limit of Sickness Medical Reimbursement for Domestic Travel: RMB1,000)	500,000
3 医疗运送和送返 / Medical Evacuation & Repatriation	400,000
4 身故遗体送返 / Repatriation of Remains (其中丧葬保险金赔偿限额: RMB16,000 / Funeral expenses limited to RMB16,000)	100,000
5 旅行者随身财产 / Personal Effects (每件手提电脑或投影机赔偿限额: RMB3,000 / Limit for laptop computer or projector: RMB3,000) (每件或每套行李或物品赔偿限额: RMB1,500 / Limit per item or set of items: RMB1,500) (每件高尔夫球具赔偿限额: RMB3,000 / Limit for per Golf Equipment: RMB3,000)	6,000
6 个人钱财 / Loss of Money	2,000
7 旅行证件遗失 / Loss of Travel Documents	7,500
8 旅程延误 / Travel Delay (每4小时延误赔偿额: RMB300 / RMB300 for every 4 hours of delay)	600
9 行李延误 / Baggage Delay (每8小时延误赔偿额: RMB500 / RMB500 for every 8 hours of delay)	1,500
10 慰问探访费用补偿 / Compassionate Visit	8,000
11 家居保障 / Home Guard (每件或每套物品赔偿限额: RMB1,000 / Limit per item or set of items: RMB1,000)	4,000
12 个人责任 / Personal Liability	800,000
13 高尔夫一杆进洞 / Golf Hole in One	1,200
14 ATM取款抢劫 / ATM Robbery	1,500
15 银行卡盗刷 / Bank Card Fraudulent Charges	1,500

o 重要提示 Important Notice:

为了保障您的利益, 请在收到本保险单一周内拨打我公司服务热线 400 820 8858 核实保险单资料, 包括保险单所列示的销售人员或销售中介机构信息。
 In order to protect your interests, please call our service hotline 400 820 8858 within one week upon receipt of policy to verify policy information, including the information of the salesperson or agency.



美亚财产保险有限公司深圳分公司
 AIG Insurance Company Shenzhen Branch

Authorized Representative 授权代表

若英文文本与中文有异, 以中文版本为准。Should there be any inconsistency between Chinese and English version, the Chinese version shall prevail.

保险合同号码 Policy No.: WBSZ004701

销售机构 Distribution Entity: 深圳市慧择保险经纪有限公司 376-Shenzhen Shi Huize baoxian

收费确认时间 Premium Receive Time:

保单生成时间 Policy Creation Time: 2013/02/20 09:03 保单打印时间 Policy Print Time: 2013/02/20 09:05

WB01-U8919276



服务热线 Customer Service Hotline: 400 820 8858

美亚环球商旅通

World Business Card

保险单 POLICY SCHEDULE

保险合同号码 Policy No.: [REDACTED] 续期年度 Renewal Count: 00
 批单号码 Endorsement No.: 0000000000
 保险计划 Insurance Plan: Gold/黄金
 保险合同生效日 Policy Effective Date: 2013/02/20 00:00 (年YYYY/月MM/日DD 北京时间 Beijing Time)
 保险合同满期日 Policy Expiry Date: 2014/02/19 24:00 (年YYYY/月MM/日DD 北京时间 Beijing Time)
 投保人 Policyholder: [REDACTED]
 投保人地址 Policyholder's Address: 中国广东省 深圳市 [REDACTED]
 年龄限制 Age Limit: [REDACTED]
 每一意外事故的总赔偿限额 Aggregate Limit: [REDACTED]
 总保险费 Total Premium: RMB1,330

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/比例 Death Beneficiary/Percent
[REDACTED]	0270048	1981/10/27	本人	[REDACTED]

备注 Notes:

*若被保险人没有公费医疗、社会基本医疗保险、其他费用补偿型医疗保险或被保险人未从公费医疗、社会基本医疗保险、其他费用补偿型医疗保险取得医药费补偿，则本保险公司在“境内旅行的疾病医药补偿”项下承担保险责任的最高限额为人民币1,000元。The Company shall reimburse the Insured Person up to RMB1,000 under Sickness Medical Reimbursement for Domestic Travel on the condition that the insured person has no social medical insurance or other expenses reimbursement medical insurance or has not got reimbursement from the above mentioned insurance.

*若被保险人拥有且已从公费医疗、社会基本医疗保险、其他费用补偿型医疗保险取得医药费用补偿，则本保险公司在“境内旅行的疾病医药补偿”项下承担保险责任的最高限额为人民币2,000元，但需扣除被保险人任何已取得之医药费用补偿。If the insured person has social medical insurance or other expenses reimbursement medical insurance and got reimbursement from the above mentioned insurance, the Company shall reimburse the Insured Person up to RMB2,000 under Sickness Medical Reimbursement for Domestic Travel. However, the Company will only be liable for the balance by deducting any acquired medical reimbursement.

*71至80周岁的被保险人，其“意外身故、烧伤及残疾保障”的保险金额为上表所载金额的一半。Half AD&D benefit for insured aged from 71 to 80 years old.
 *本保险为本保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, Luxembourg, 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90天。The maximum length of each insured trip is 90 days if insurance period is one year.
 *经被保险人要求，本公司兹声明本保险合同项下保障项目涵盖旅行医药补偿医疗保险、旅行运送和送返医疗以及旅行身故遗体送返医疗保险。其中旅行医药补偿医疗保险可在被保险人相应的保险金额以内补偿被保险人在海外旅行期间因遭受保险合同规定的意外事故或罹患疾病进行必要治疗而实际在院内支出的医药费用，包括门诊及住院费用。

At the request of the Insured, it is declared that this policy covers Medical Reimbursement, Medical Evacuation and Repatriation and Repatriation of Remains. Medical Reimbursement covers overseas outpatient and hospitalization medical expenses related to necessary treatment in the Hospital due to an accident injury or sickness covered in the basic policy when the insured is traveling overseas. The medical expense reimbursement is up to the limit applicable to the said Insured Person under the Rider as stated in the Schedule.



美亚财产保险有限公司深圳分公司
 AIG Insurance Company Shenzhen Branch

Authorized Representative 授权代表

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 version, the Chinese version shall prevail.

保险合同号码 Policy No.: WBS2004701
 销售机构 Distribution Entity: 深圳市慧捷保险经纪有限公司 376-Shenzhen Huijie baosaxian
 收费确认时间 Premium Receive Time: 保单生成时间 Policy Creation Time: 2013/02/20 09:03 保单打印时间 Policy Print Time: 2013/02/20 09:05 WBO1-U8919276