

美亚“拉磨无忧”旅行保障计划
Hiker JourneySafe Protection Plan

保险合同号码 Policy No.: HB901814
保险计划 Insurance Plan: 计划一 Plan 1
保险合同生效日 Policy Effective Date:
保险合同满期日 Policy Expiry Date:
投保人 Policyholder: 肖明
保险计划 Schedule of Benefits

2011年YYYY 04月MM 02日DD 00:00:00 时Hrs (北京时间 Beijing Time)
2011年YYYY 04月MM 05日DD 23:59:59 时Hrs (北京时间 Beijing Time)
总保险费 Total Premium: RMB 42.00

| 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、烧伤及残疾保障 Accidental Death, Burns & Dismemberment | 100,000 | 100,000 |
| 2.意外医药补偿 Accidental Medical Reimbursement | 20,000 | 20,000 |
| 3.疾病医药补偿 Sickness Medical Reimbursement | 0 | 0 |
| 4.医疗运送和送返 Medical Evacuation and Repatriation | 60,000 | 60,000 |
| 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) | 16,000 | 16,000 |
| 6.每日住院津贴(总赔偿日数90天为限) Daily Hospital Income (Limited to 90 days) | 0 | 0 |
| 7.个人责任 Personal Liability | 0 | 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(包括本保险及在所有其它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(上海、广州、深圳地区10万元, 佛山5万元)须特别告知, 否则保险公司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 this Policy and all the other commercial insurance policies for any insured under 18 years old exceeds the death benefit limit for person under 18 years old specified by China Insurance Regulatory Commission (RMB100,000 for Beijing, Shanghai, Guangzhou and Shenzhen and RMB50,000 for the other areas), otherwise, the insurer shall 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、烧伤及残疾保障”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, Burns & Dismemberment benefit applies.

* 如保险期间为一年, 每次承保旅程最长期限为30天。The maximum length of each insured trip is 30 days if insurance period is one year.

* 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.chartisinsurance.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.chartisinsurance.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.

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 |
|--------------------------------|---------------------------------|---|--|-------------------------------|
| 文向学 | 420102195707230336 | 1957/07/23 | | |
| 李爱琳 | 420102196102030627 | 1961/02/03 | | |
| 肖明 | 420106195701224440 | 1957/01/22 | | |



代理人名称 Agency Name: 载途科技(磨房)
签发地 Issue Office: 美亚财产保险有限公司深圳分公司 Company Name: Chartis Insurance Company China Limited Shenzhen Branch
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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.