



旅行保险产品保险单

Policy of Travel Insurance Product

保险人 Insurer 利宝保险有限公司广东分公司

保险单号 Policy NO. 8127264400210049104000



扫码获电子条款

投保人/被保险人信息 Information of Applicant & Insured

投保人名称 Name of Applicant 测试投保不用理会
保单生效日 Effective Date 2021-07-02 00:00:00 (北京时间Beijing Time) 保单到期日 Expiry Date 2021-07-02 23:59:00 (北京时间Beijing Time)
总保险费 (RMB:yuan) 1.80 被保险人人数合计 Total Insured Person 1
旅行目的地 Destination CHN
被保险人资料 Insured Details

姓名 Name of Insured Person	证件号 ID.No.	出生日期 Date of Birth
王征	440225196207090443	1962-07-09

承保条件 Terms and Conditions

各被保险人保险计划 Each Insured Person Insurance Coverage “保游天下”拓展大师运动保障（新进阶版）计划一

保障项目 Benefit Schedule	各被保险人保险金额（人民币：元） Maximum Limit (RMB:Yuan)/Person
意外身故/残疾	10万
急性病身故（含猝死） 含猝死	10万
意外及突发疾病医疗费用 0免赔，100%赔付	3万
紧急医疗转运和送返	5万
身故遗体送返 含丧葬费用	2万
意外住院津贴Accidental Hospital Cash Benefit 30天为限	50元/天

争议处理方式 Dispute Resolution 诉讼

身故保险金受益人 Beneficiary 被保险人的法定继承人 The death benefits shall be payable to the estate of the Insured Person

特别约定 Special Agreement

- 1 被保险人在北京市平谷区、密云县、怀柔区所有医院的就医均不属于本保险合同认可医院，建议被保险人去往其他区域二级以上公立医院就医。如因急诊情况导致被保险人必须在以上区域医院就近治疗，保险人仅承担首次急诊治疗费用，后续治疗要求被保险人去往其他区域二级以上公立医院就医。The insured's medical treatment in all hospitals in Pinggu District, Miyun County and Huairou District of Beijing is not part of this insurance contract approved hospital. It is recommended that the insured go to other public hospitals in the second level or above for medical treatment. If the insured person must be treated nearby in the above regional hospital due to the emergency situation, the insurer will only bear the cost of the first emergency treatment. The follow-up treatment requires the insured to go to a public hospital at a level 2 or higher in other areas.
- 2 保险期间必须完整覆盖被保险人离开及返回到日常生活、工作所在地的旅行期间。During the insurance period, the insured must be fully covered and returned to the daily life and work location.
- 3 本产品限购1份。This product is limited to one copy.
- 4 本保险产品保障地域范围为中国境内（不包含香港、澳门和台湾）。
- 5 本产品承保年龄1-75周岁（含1周岁、75周岁）。18周岁以下的未成年人身故保险金额以保险事故发生时中国保监会规定的未成年人身故保险金额的相应限额为限。
- 6 本产品扩展承保被保险人参加的由有正式营业执照且具有经营拓展活动资质的公司或机构组织的，有拓展活动教练资质人员指导的运动，包括：1、场地地面拓展训练（在地面进行的拓展项目）：挑战150秒游戏、急速60秒游戏、七巧板、孤岛求生、团建大厨房等；2、场地高空拓展训练（高度不超过30米的高空拓展项目）：如高空抓杠、断桥、合力过桥、攀岩等；3、场地主题类活动：趣味运动会、会员工家庭日、彩虹跑、真人CS射击游戏、大型充气道具比赛、密室逃脱、轰趴、蹦床等活动；4、定向活动：山地定向、景区定向、城市定向、定向寻宝；5、室内拓展训练项目：室内沙盘模拟项目、常规会议和培训活动。本产品承保以下热门拓展团建活动，包括但不限于：景区内徒步、露营、研学、春秋游、雷区取水、无敌风火轮、背摔、断桥、孤岛求生、有轨电车、鳄鱼潭、时速极限、高空拓展训练（不高于30米）、钻电网、真人CS、毕业墙、信任背摔、模拟电网、移花接木、罐头鞋、梅花桩、盲目障碍、礼让通行、齐心协力、雷阵、吊索桥、情侣桥、水上漂、搭板过河、板桥、缅甸桥、溜索过河、滚筒桥、秋千桥、云梯桥、栈道桥、索道桥、丛林穿越、军训等拓展团建活动。景区内的漂流活动（仅承保漂流场所符合国家强制性标准且急流为一、二级）。
- 7 本保单约定的突发性疾病病包含但不限于如下突发性疾病：急性病高热（成人达到38.5摄氏度或以上，小儿达到39摄氏度或以上）、急性阑尾炎或剧烈呕吐或严重腹泻、休克或昏迷、高原反应、严重喘息或呼吸困难、急性心肌梗塞或心力衰竭或严重心律失常、非因意外伤害所导致的出血、急性尿潴留、非因意外伤害所导致的突发性的眼睛红肿疼痛或视力障碍等。疾病发生由多种原因引起，是否属于突发性疾病，具体须参考事故发生时医疗机构提供的病历等信息。

保险人提示 The Declaration of Insurer

1. 本保险合同由保险条款、投保单、保险单、批单和特别约定组成。投保人应在保险合同成立时一次性交清保险费，保险费未交清前，本保险合同不生效。收到本保险单、承保险种对应的保险条款后，请立即核对，如有不符或疏漏，请及时通知保险人并办理变更或补充手续。
This insurance contract consists of insurance clauses, application form, policy, endorsement and special agreement. The applicant shall pay the premium in a lump sum upon the establishment of the insurance contract. This insurance contract will not come into force before the premium is paid. Upon receipt of the insurance clauses of this policy and the type of insurance insured, please check them immediately. If there is any discrepancy or omission, please inform the insurer in time and handle the procedures for alteration or supplement.
2. 为了保障您自身的权益，请仔细阅读承保险种对应的保险条款，特别是免除保险人责任的条款和赔偿处理。保险条款可通过保险人的业务人员获得或登录网站<http://www.libertymutual.com.cn/>查阅。如果您未收到保险条款，或对包括保险条款在内的合同内容有任何疑问，您可致电400-888-2008或向保险人的

保险人签章 Signature of

保单处理信息 Policy Handling Record

缴费时间 Time of payment ***** 出单时间 Time of Issue 2021-06-30 打印时间 Time of Print 2021-06-30
代理销售机构 Sales agency 五洲（北京）保险经纪有限公司 销售人员 Salesman 郭诚涛 职业证号 License No. 26044600000080062018000019

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



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业务人员询问保险合同各项规定，并听取保险人业务人员的说明。请确保您对保险人业务人员的说明完全理解，没有异议。如未询问，则视同已经收到保险条款并对合同内容完全理解无异议。

To protect your own interests, please read the terms and conditions of the type of insurance you are covering, especially the exclusions and treatment of claims. Clauses can be obtained through the insurer's business personnel or login web site <http://www.libertymutual.com.cn/>. If you do not receive the insurance terms or have any questions about the terms and conditions of the contract including the insurance terms, you may call 400-888-2008 or contact the staff of the insurer to inquire about the terms and conditions of the insurance contract and receive instructions from the staff of the insurer. Please make sure that you fully understand and have no objection to the instructions given by the underwriter. If you do not ask, you shall be deemed to have received the terms and conditions of the insurance and have fully understood the contract.

3. 被保险人应当在保险事故发生后48小时内通知保险人，保险人受理报案、进行现场查勘、核损定价、参与案件诉讼、向被保险人提供建议等行为，均不构成保险人对赔偿责任的承诺。报案电话：400-888-2008。

The insured shall notify the insurer within 48 hours after the occurrence of the insured event. The insurer's acceptance of case reports, on-site adjustment, damage appraisal and assessment, participation in litigation, and advice to the insured shall not constitute the insurer's commitment to indemnity liability. Claims notice of loss contact phone: 400-888-2008.

4. 诚信是保险合同的基本原则，如进行保险欺诈活动，保险欺诈者将可能承担刑事责任（最高十年以上有期徒刑，并处罚金或没收财产的刑事处罚）、行政责任（尚不构成犯罪的，将会受到15日以下拘留、5000元以下罚款的行政处罚）和民事责任（保险公司不承担赔偿或给付保险金的责任）。

Good faith is the basic principle of insurance contract, such as insurance fraud, insurance cheater will probably bear criminal responsibility (The top shall be sentenced to fixed-term imprisonment of no less than 10 years, a fine or confiscation of property), administrative responsibility (Has not yet constitute a crime, will be punished with detention less than 15, the administrative penalty of a fine of less than RMB 5000) and civil liability (An insurance company is not liable for indemnity or payment of insurance benefits).

5. 利宝保险有限公司偿付能力充足率达到监管要求，详情可在利宝保险有限公司官方网站的“公开信息披露”处查阅。公司官方网站地址：<http://www.libertymutual.com.cn/>。

Liberty Insurance Limited's solvency adequacy is in compliance with regulatory requirements. Details are available on Liberty Insurance Limited's official website under the "Public Disclosures" section. Company's official website address: <http://www.libertymutual.com.cn/>。

6. 本保单投诉监督电话为：400-888-2008。

The telephone number of the policy complaint supervisor is: 4008882008.



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