

保 险 单 POLICY SCHEDULE

保险计划	Insurance Plan	平安保游畅享全球旅行保险(互联网)	
保单号	Policy No.		保费 Premium
保险起期	Effective Date (Beijing Time)		
保险止期	Expiry Date (Beijing Time)		
投保人	Policy Holder		
投保人证件类型	Identity Document Type of the Applicant		
投保人证件号码	Identity Document Number of the Applicant		
被保险人	Insured		
受益人	Beneficiaries		
目的地	Destination		
被保险人证件类型	Identity Document Type of the Insured		
被保险人证件号码	Identity Document Number of the Insured		

重要提示: 扫一扫, 享受更多在线服务  
24小时紧急全球救援服务热线+8675595511 Scan QR Code for more services.  
Important Notice: 扫一扫, 享受更多在线服务  
24 Hours Sevices Hotline for Global Emergency Assist + 8675595511



保险计划 Insurance Plan:		
险种/服务 Insurance/Service	保障内容 Benefits	保险金额 SI (RMB)
平安产险境外旅行意外伤害保险(互联网版) PingAn Oversea Travel Accidental Injury Insurance (online insurance)	意外伤害身故责任Accidental Death	
平安产险境外旅行意外伤害保险(互联网版) PingAn Oversea Travel Accidental Injury Insurance (online insurance)	意外残疾责任Accidental disability	
平安附加旅行期间急性病身故或全残保险PingAn peracute disease death & total disablement insurance	急性病身故和全残Peracute disease death and Dismemberment	
平安产险附加境外旅行医疗费用补偿保险(A款)(互联网版) PingAn Oversea Medical Reimbursement Insurance (A)	医疗补偿(含门急诊、住院医疗) Medical Reimbursement covers overseas outpatient and hospitalization medical expenses (承担新型冠状病毒肺炎医疗补偿保险责任, covers COVID-19 Medical Reimbursement) 每次事故免赔额¥0. Deductible for each insurance event is ¥0. (其中辅助设备每次事故限额¥2500, 牙科门诊每次事故限额¥4000, 返回境内医疗费用不超过保险金额的20%. For each Occurrence, sublimit of Aiding Equipment is ¥2500, sublimit of Dental Treatment is ¥4000, Medical expenses after returning to China is limited to 20% of the insured sum.)	
平安产险交通工具意外伤害保险(互联网版) PingAn Personal Transport Accidental Injury Insurance	飞机意外伤害身故和残疾aircraft accidental death and disability	
平安产险交通工具意外伤害保险(互联网版) PingAn Personal Transport Accidental Injury Insurance	火车意外伤害身故和残疾railway train accidental death and disability	
平安产险交通工具意外伤害保险(互联网版) PingAn Personal Transport Accidental Injury Insurance	轮船意外伤害身故和残疾vessel accidental death and disability	
平安产险交通工具意外伤害保险(互联网版) PingAn Personal Transport Accidental Injury Insurance	汽车意外伤害身故和残疾vehicle accidental death and disability	
平安产险附加旅行住院津贴保险(互联网版) Ping An Property & Casualty Additional Coverage of Hospitalization Allowance During Travel Insurance (Internet Version)	每日住院津贴总额(150元/日, 最多赔偿30天) Total Daily Hospital Allowance (¥150 per day, up to 30 days for the insurance period)	
平安附加旅行期间绑架及非法拘禁保险PingAn Supplementary Travel Insurance of Kidnap and Wrongful Detention	绑架及非法拘禁(300元/天, 最多赔偿20天) Kidnap and Wrongful Detention (¥300 per day, up to 20 days for the insurance period)	
平安附加预定行程变更损失保险PingAn Supplementary Travel Insurance of Trip Disruption	旅行变更Trip Disruption	
平安个人旅行航班延误保险Ping An personal flight delay insurance	4小时起赔, 每4小时赔偿400元 Compensation for four hours of flight delay	
平安旅行附加航空托运行李物品延误保险	行李延误(6小时起赔, 每6小时延误赔偿¥500, 赔偿限额最高为保险金额) Baggage Delay (6 hours up to compensate, ¥500 for every 6hours of delay, The limit of indemnity shall not exceed the sum insured)	
平安签证拒签费用补偿保险PingAn Oversea Insurance of Visa Refusal	Visa Refusal Expense Reimbursement Insurance (not applicable to US and Canadian visas)	
平安附加境外旅行票证损失保险 PingAn Oversea Loss of Travel Documents Insurance	旅行证件损失 Loss of Travel Documents	
平安附加旅行随身行李损失保险PingAn Carry-on Baggage Damage Insurance	个人随身行李损失, 每件或每套物品最高赔偿限额1000元(每次事故免赔额为赔款的20%或RMB200元, 以高者为准) Carry-on Baggage Damage (Deductible for each insurance event is 20% of claim payment or¥200, whichever is higher)	
平安银行卡盗刷保险	银行卡盗刷保障(不适用未成年人) Bank Card Theft Protection (not applicable to minors)	

平安附加境外旅行期间家庭财产保险PingAn Oversea Supplementary Household Insurance(A)	家庭财产损失 Property Loss and Damage	
平安附加旅行期间个人责任保险PingAn Personal Liability Insurance	个人责任 Personal Liability	
平安境外旅行紧急医疗救援服务（C款）PingAn Oversea Emergency Medical Assistance(C)	医疗运送和送返 Medical Evacuation and Repatriation	
平安境外旅行紧急医疗救援服务（C款）PingAn Oversea Emergency Medical Assistance(C)	亲属慰问探访（经济舱往返机票,上限6500元；住宿费每日不超过1600 元；赔偿限额为保险金额。）Relatives' condolence visit (For economy class round-trip tickets, the upper limit is ¥6,500 . Accommodation fee shall not exceed ¥1600 per day. The limit of indemnity shall be the sum insured.)	
平安境外旅行紧急医疗救援服务（C款）PingAn Oversea Emergency Medical Assistance(C)	遗体/骨灰送返（其中丧葬慰问金以16000元为限）Repatriation of Mortal Remains (The funeral benefits are limited to ¥16,000)	
平安境外旅行紧急医疗救援服务（C款）PingAn Oversea Emergency Medical Assistance(C)	安排并支付未成年子女回国（一张经济舱单程机票，赔偿限额为保险金额）Arranging and paying for the return of minor children to their home country (For a one-way economy class ticket, the limit of indemnity shall be the sum insured)	
平安产险附加自驾游意外伤害保险（互联网版）Ping An Rider of Self-driving Travel Accidental Injury Insurance	意外伤残	
平安产险附加自驾游意外伤害保险（互联网版）Ping An Rider of Self-driving Travel Accidental Injury Insurance	意外身故	
<b>备注 Notes:</b> <b>*按中国银保监会规定，除航空意外死亡及重大自然灾害意外死亡外，任何不满10周岁的被保险人，其死亡保险金额不得超过人民币20万元；已满10周岁但未满18周岁的被 险人，其死亡保险金额不得超过人民币50万元。本公司对于超出中国银保监会规定的限额的保险金额不承担保险责任。</b> *Specified by China Insurance Regulatory Commission, Specified:by,China,Insurance,Regulatory,Commission, except aviation accident death and accidental death caused by major natural disasters, the death benefit limit for person under 10 years old is RMB 200,000, while the death benefit limit for person between 10 to 18 years old is RMB 500,000.The insurer may not be liable for any amount in excess of the regulatory limit. <b>*当用于申请申根签证时，此保单适用于所有申根国家：爱沙尼亚、奥地利、冰岛、比利时、保加利亚、波兰、德国、丹麦、芬兰、法国、荷兰、捷克、克罗地亚、罗马尼亚、列支敦士登、立陶宛、卢森堡、拉脱维亚、马耳他、挪威、葡萄牙、瑞士、瑞典、斯洛伐克、斯洛文尼亚、西班牙、希腊、匈牙利和意大利。</b> *When used to apply for schengen visa, this policy is valid for all schengen states: Estonia, Austria, Iceland, Belgium, Bulgaria, Poland, Germany, Denmark, Finland, France, Netherlands (the), Czechia, Croatia, Romania, Liechtenstein, Lithuania, Luxembourg, Latvia, Malta, Norway, Portugal, Switzerland, Sweden, Slovakia, Slovenia, Spain, Greece, Hungary and Italy. <b>*本保险不承保前往处于战争状态或已被宣布为紧急状态的国家或地区，除非本合同另有约定（最新详细信息以登陆 <a href="http://baoxian.pingan.com/dangerous_zone/war.shtml">http://baoxian.pingan.com/dangerous_zone/war.shtml</a> 的查询结果为准）。</b> *This policy does not cover any loss,injury,damage or legal liability arising directly or indirectly from the travelling in,to,through any countries and/or regions which are already in war or are announced to be in state of emergency(hearafter referred as “war and risk zones”)subject to otherwise agreed in the contract.The Applicant and Person(s) should obtain the most updated list of “war and riskzones” through the website <a href="http://baoxian.pingan.com/dangerous_zone/war.shtml">http://baoxian.pingan.com/dangerous_zone/war.shtml</a> before applying for insurance or travelling.		
<b>特别约定 Special Agreements:</b> 1、本保险承保被保险人年龄为0-85周岁；71-80周岁被保险人的“身故”、“残疾”保险金为本保单中所载保险保额的50%；81-85周岁被保险人的“身故”、“残疾”保险金为本保单中所载保险保额的25%。This insurance covers the age of the insured person from 0 to 85 years old. The “death “ and “disability “ benefits for the insured person aged 71-80 years old are 50% of the sum insured in this policy. The “death “ and “disability “ benefits for the insured person aged 81-95 will be 25% of the sum insured as stated in this policy. 2、本保险仅承保被保险人离开中国大陆(不含港澳台地区)一年(含)以内且在保险期间内发生的境外保险责任事故。本保险不接受被保险人已离开中国大陆(不含港澳台地区)超过一年的投保。本保险对外籍人士投保须持有有效的中华人民共和国工作许可证、就业证、家属证、永久居住证之一或在中国境内(不含港澳台地区)有效居住地址，且已在中华人民共和国境内(不含港澳台地区)连续合法居住/生活/工作三个月及以上， <b>不承保外籍人士返回原籍国期间的保险事故</b> 。若被保险人不符合本条投保要求本保险无效，保险人全额退还保险费。This insurance only covers insured persons who leave mainland China (excluding Hong Kong, Macau, and Taiwan) for a period of one year or less and for overseas insurance incidents that occur within the insurance period. This insurance does not accept applications from insured persons who have been outside mainland China (excluding Hong Kong, Macau, and Taiwan) for more than one year. Foreign nationals must hold one of the following valid documents to apply for this insurance: a People ‘s Republic of China work permit, employment certificate, family certificate, or permanent residence permit, or have a valid residential address in mainland China (excluding Hong Kong, Macau, and Taiwan) and have legally resided/lived/worked in mainland China (excluding Hong Kong, Macau, and Taiwan) for three months or more. This insurance does not cover incidents occurring while foreign nationals are in their home country. If the insured person does not meet these application requirements, the insurance is invalid, and the insurer will refund the full premium. 3、本保险《平安附加旅行期间急性病身故或全残保险条款》、《平安产险附加境外旅行医疗费用补偿保险（A款）（互联网版）》、《平安附加境外旅行住院津贴保险》承保被保险人旅行期间被确诊罹患新型冠状病毒肺炎（COVID-19）而产生的相关损失， <b>赔偿以对应责任赔偿限额为限,无等待期</b> 。但出现下述任一情形，则不属于本条所述保险责任： 1）在投保前已被确诊罹患新型冠状病毒肺炎，或在投保前已出现新型冠状病毒肺炎的相关症状体征等待确诊的； 2）在投保前因有被感染新型冠状病毒的风险而被医生或相关机构建议或实际实施隔离措施的。中暑、高原反应、猝死等属于急性病事故，在上述保险条款项下承保，本保险意外险保障不承担相关赔偿责任。Under this insurance, “Ping An Peracute Disease Death & Total Disablement Insurance “, “Ping An Overseas Medical Reimbursement Insurance(A) (Online Insurance) “ and “Ping An Additional Overseas Travel Hospitalization Allowance Insurance “ cover the insured person for losses arising from a diagnosis of novel coronavirus pneumonia (COVID-19) during travel, up to the limit of the corresponding liability, without no waiting period. However, the insured person is not covered under any of the following circumstances: 1) If he/she has been diagnosed with the new coronavirus pneumonia before the insurance, or if he/she has shown signs and symptoms of the new coronavirus pneumonia before the insurance and is waiting for the diagnosis; 2) If he/she has been advised by a physician or relevant agency or has actually implemented quarantine measures due to the risk of being infected with the new coronavirus before the insurance. Heat stroke, plateau reaction, sudden death, etc. are acute illness accidents, which are covered under the above insurance provisions, and the accident protection of this insurance does not bear the related compensation liability. 4、被保险人在境外旅行期间内因保险事故产生的必要且合理的医疗费用， <b>保险人按100%的比例在医疗保险限额内给付医疗保险金</b> ，最长给付期限为自该事故发生之日起90日；若被保险人返回境内仍需继续接受治疗， <b>保险人就其实际支出的按照当地社会医疗保险或其他公费医疗主管部门规定可报销的、必要的、合理的医疗费用按100%的比例在医疗保险限额内给付医疗保险金</b> ，最长给付期限为自其返回境内之日起30日。The insurer will pay medical insurance benefits at 100% of the medical insurance limit for necessary and reasonable medical expenses incurred during the insured person ‘s overseas trip, up to a maximum of 90 days from the date of the accident. If the insured person returns to the country and continues to receive treatment, the insurer will reimburse the insured person for the actual expenses incurred in accordance with the regulations of the local social medical insurance or other public medical authorities. The insurer will pay the medical insurance benefit at 100% of the necessary and reasonable medical expenses reimbursed according to the regulations of the local social medical insurance or other public medical authorities up to 30 days from the date of return to the insured person ‘s home country. 5、本保险意外和疾病住院津贴责任，被保险人在境外旅行期间内遭受主保险合同约定的意外伤害事故或罹患疾病，并在条款释义医院住院治疗， <b>保险人按日津贴额（日津贴=保险金额/30）乘以实际住院天数给付住院津贴保险金，累计给付天数以30天为限</b> 。In the event that the insured person suffers an accidental injury or illness as specified in the main insurance contract during the overseas trip and is hospitalized in a hospital as defined in the terms and conditions, the insurer will pay the hospitalization benefit at the rate of the daily benefit (daily benefit = insurance amount/30) multiplied by the actual number of days of hospitalization, with the total number of days limited to 30 days. 6、 <b>签证拒签补偿责任的保险期间为投保次日凌晨零时起至保单保险止期；保险期内仅赔付一次拒签责任，被同一国家或申根国家拒签过两次及以上的人员，签</b>		

<p>证拒签补偿责任无效，保险人不承担相关赔偿责任。The insurance period for visa rejection compensation liability begins from midnight of the day following the date of insurance, and it lasts until the policy ‘s expiration date. Within the insurance period, compensation for visa rejection is only provided once. Individuals who have been rejected for a visa by the same country or Schengen country two times or more will not be covered by the visa rejection compensation liability, and the insurer will not be responsible for related compensation.</p> <p>7、保险期间内，若被保险人在旅行期间遭绑架或非法拘禁的，保险人按照日赔偿金额500元乘以被保险人实际遭绑架或非法拘禁的天数计算赔偿，<b>累计赔付限额以保单载明保险金额为限</b>。If the insured person is kidnapped or illegally detained during the insurance period, the insurer will calculate the compensation according to the daily compensation amount of \$500 multiplied by the actual number of days the insured person is kidnapped or illegally detained, and the accumulated limit of compensation is limited to the sum insured stated in the policy.</p> <p>8、保险期间内被保险人因境外旅行而托运行李的，其处于运输机构掌控下的托运行李在其所乘的公共交通工具抵达预定目的地后，其托运行李未送抵的时间达到6小时及以上的，保险人按照保险单约定赔付。If the checked baggage under the control of the transportation agency is not delivered to the intended destination for 6 hours or more after the arrival of the checked baggage on the public transportation, the insurer will pay for it in accordance with the insurance policy.</p> <p>9、保险期间内，如果被保险人在境外旅行期间，其随身行李因条款列明的原因遗失或意外损坏，保险人按照行李的实际价值或修复费用之较低者承担赔偿责任，<b>每件行李赔偿限额1000元，累计赔偿限额以保险单载明的保险金额为限</b>。During the period of insurance, if the insured person ‘s accompanied baggage is lost or accidentally damaged due to the reasons specified in the terms and conditions, the insurer shall be liable for compensation according to the lower of the actual value or repair cost of the baggage, with a limit of yuan 1,000 per piece of baggage, and the accumulated compensation limit shall be limited to the sum insured stated in the insurance policy.</p> <p>10、本保险承保被保险人在境外旅行期间的保险责任，承保被保险人商务旅行、留学、探亲、访友及从事1-3类职业的工作性质，职业分类表以《中国平安产险2014版职业类别表》为准。<b>This insurance covers the insured person ‘s liability during overseas travel and covers the insured person ‘s business travel, study abroad, visiting relatives and friends, and the nature of work in occupations of category 1-3.</b>The occupational category table is based on the “Occupation Category Table of Ping An Insurance Company of China (2014 Edition) “.</p> <p>11、本保险计划承保被保险人旅行期间从事海拔6000米以下的下述运动：休闲旅游、远足徒步、登山运动、山地穿越、露营、固定路线洞穴体验、野外生存、徒步穿越无人区（沙漠、戈壁等）、定向运动、拓展活动、场地趣味活动、自行车运动、山地自行车越野、场地轮滑、自驾车旅行、游泳、潜水（下潜深度不超过18米）、溯溪、划船、帆船、帆板、皮划艇、漂流；人工场地攀岩及下降、攀冰、滑雪运动；骑马游玩、马术培训、马术比赛（竞速赛、绕桶赛）等。The insurance plan covers the following sports ( the hieight not exceeding 6,000m) during the insured person ‘s travel: leisure travel, hiking, mountaineering, mountain traversing, camping, fixed route caving experience, wilderness survival, walking through uninhabited areas (desert, Gobi, etc.), orienteering, extension activities, field fun activities, cycling, mountain bike off-road, field skating, self-driving travel, swimming, diving (diving depth up to 18 meters), river traversing, boating, sailing, windsurfing, kayaking, rafting; artificial rock climbing and descending, ice climbing, skiing; horseback riding, equestrian training, equestrian competitions (speed races, barrel racing), etc.</p> <p>12、24小时全球报案、援助热线24hr Global Assist Hotline :+86 755 95511: 发生保险事故须第一时间报案，如需救援服务及时向保险人提出请求；未经保险人指定的救援服务机构安排或授权的相关救援服务，<b>保险人不负责承担任何费用</b>。24hr Global Assist Hotline :+86 755 95511. In the event of an insured accident, you must report it to the insurer at the earliest opportunity and make a request to the insurer for rescue services in a timely manner. The insurer is not responsible for any costs related to rescue services not arranged or authorized by the insurer ‘s designated rescue service agency.</p> <p>13、本保险支持在境外投保，承保被保险人在保险期间内在境外旅行期间因遭受意外伤害事故或被保险人在保险期间内自保险生效之日起10天后因罹患疾病导致的保险责任。若被保险人连续投保的，<b>非首次投保的保单免等待期</b>。 本保险时间标准为【北京时间】。This insurance supports overseas insurance and covers the insured person ‘s liability in case of accidental injury during overseas travel during the insurance period or in case the insured person suffers from a disease within the insurance period after 10 days from the effective date of insurance. If the insured person is continuously insured, the waiting period is waived for non-first time insured policies. The time standard for this insurance is [Beijing time].</p> <p>14、旅程变更、航班延误责任不承担被保险人搭乘境内段航班（境内飞境内）期间因航班延误或取消导致的保险责任；本保险旅行变更、航班延误责任若已在中国平安产险保险股份有限公司其他保单相同责任项下已赔付，本保单不再重复赔偿已获得赔付部分，保险人仅承担差额部分。This insurance does not cover the insured person ‘s liability for delayed or cancelled flights during the domestic section (domestic flights). If the insured person has already been paid under the same liability in other policies of Ping An Company of China, the insurance will not pay for the paid portion and the insurer will only bear the difference.</p> <p>15、本保单附加《平安产险附加及时通知保险》，被保险人发生身故、残疾事故、航空延误事故应当在知道保险事故发生后的48小时内向保险人报案，因故意或重大过失延迟报案致使保险事故的性质、原因、损失程度等难以确定的，<b>保险人对于无法确定的部分不承担赔偿或者给付保险金的责任</b>。This insurance is appended to “Ping An Property Insurance Additional Timely Notice Insurance “. The insured person shall report to the insurer within 48 hours after knowing the occurrence of the insured accident, such as death, disability or flight delay. If the nature, cause or degree of loss of the insured accident is difficult to be determined due to the delay in reporting due to intentional or gross negligence, the insurer shall not be liable for compensation or payment of insurance benefits for the part which cannot be determined.</p> <p>16、本保险单次出行最长天数以保险期限为准，本保险限购一份，多购无效。The maximum number of days for a single trip under this insurance is subject to the insurance period. Each insured person is limited to one insurance policy for the same period, and any additional purchase is invalid.</p> <p>17、本保单英文译本为常规译注，若英文译本与中文有异，以中文版本为准。The English translation of this insurance is the regular translation. If the English translation differs from the Chinese version, the Chinese version shall prevail.</p> <p>18、特别约定如与保单适用的标准条款相关内容有冲突，则以特别约定内容为准，其他未尽事宜以标准条款为准。In the event of any conflict between this Special Agreement and the standard terms applicable to the policy, the contents of this Special Agreement shall prevail. All other matters not addressed herein shall be governed by the standard terms.</p> <p>无其它特别约定。</p>
投保人声明 Applicant’s Statements
投保人确认已收到本产品所有条款，且本公司已向投保人详细介绍了条款的内容， <b>特别就保险条款中免除保险人责任的条款内容和特别约定内容作出明确说明，投保人对免除保险人责任的条款的概念、内容及其法律后果</b> ，均因保险人的明确说明已完全理解，并同意投保。The Applicant confirms that it has already received the product clauses and the Company has already explained these clauses to it in details, especially those insurance clauses and special agreements under which the Insurer is discharged from liability, and that it has fully understood about the Insurer’s explanation about the concept, contents and legal consequences of such clauses under which the Insurer is discharged from liability and thus agrees to purchase the insurance.

\*以下无保单正文内容\*

签发公司地址： Issuing Company Address：	
业务员代码： Salesman No：	(保险人签章)
签发日期： Issuing Date：	

保单查询：1. 查询电话：95511.

2. 个人网络查询：请访问<http://one.pingan.com/>。注册并登陆平安一账通。

温馨提示：请特别关注保险条款中的责任免除内容。Gentle reminder: please refer to the insurance clauses for a full description of each exclusions.