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安盛天平财产保险有限公司

保单查询热线：95550

Website: www.axa.cn



保险单POLICY SCHEDULE 保游尊行天下境外旅行保险珍珠计划（互联网专属）

投保人 Policyholder: 保险凭证号 Certificate No:
旅游目的地 Travel Destination: 全球(涵盖所有申根国家) Worldwide (inc. All Schengen Countries)
保险合同类型 Policy Plan: 短期保障 Short Period Cover
保险期间 Insurance Period:
保险合同生效日 Policy Effective Date:
保险合同满期日 Policy Expiry Date:
总保险费(含税价) Total Premium (VAT included): RMB

保险利益明细表 Schedule of Benefits

承保项目 Coverage	各被保险人最高赔偿限额 (人民币:元) Maximum Limit of Liability Per Insured (RMB:Yuan)
意外身故及残疾保险金 Accidental Death & Dismemberment	300,000
急性病身故(含猝死) Acute Disease Death (incl. Sudden Death)	50,000
意外事故及疾病医疗费用补偿 (含门急诊及住院医疗) Accidental & Sickness Medical Reimbursement (Incl. Outpatient, emergency treatment and Inpatient) (含新型冠状病毒感染医疗责任, 不含新冠检测费用 Including Medical Reimbursement for COVID-19, excluding COVID-19 test cost)	300,000
每日住院津贴收入保障 Daily Hospital Income Indemnity (RMB100元/天 RMB100/Day)	3,000
慰问及探访费用 Compassionate Visitation	10,000
医疗运送与送返 Emergency Evacuation & Repatriation	300,000
身故遗体送返及丧葬费用 Repatriation of Mortal Remains and Funeral Expense	300,000
*其中丧葬费用限额 Funeral Expense Limited to	20,000
护送未满十六周岁儿童回国 Escorting Children under 16 back to China	8,000
旅行紧急手机费用 Emergency Personal Mobile Phone Charges	2,000
旅行个人责任 Personal Liability	100,000
绑架及劫持津贴 Kidnapping and Hostage Allowance (每24小时赔偿限额: RMB1000元 RMB1000 for every 24 hours)	5,000
旅行延误 Travel Delay (每5小时延误赔偿400元 RMB400 for Every 5 Hours of Delay)	400
旅行行李延误 Baggage Delay (每6小时赔偿限额: RMB600元 RMB600 for Every 6 Hours of Delay)	600
旅行证件遗失 Loss of Travel Document	1,000
旅行者行李及随身财产(包括手提电脑及手机) Baggage and Personal Effects (including laptop computer and mobile phone) (每件或每套行李或物品赔偿限额为RMB1000 RMB1000 per item or set of items)	1,000
旅行家居财物保障 Home Care (其中每件/套物品赔偿限额: RMB1000元 MAX. RMB1,000 per Item or Set of Items)	5,000
申根签证拒签补偿 Compensation for Visa Application Rejection for Schengen countries	100
保障期间自动延长 Automatic Extension of Coverage	最长10天 Max. 10 days

被保险人名单 Insured Persons List

序号	被保险人	证件号码	出生日期(年/月/日)	与投保人关系	职业类别	身故保险金受益人姓名及受益份额
NO.	Name of the Insured Person	ID No.	Date of Birth (Y/M/D)	Relationship to the Policyholder	Classification Of Occupations	Name of Beneficiary & Share of Benefits
1						法定继承人 Legal Heir

特别约定 Special Agreement:

1. 若您在旅途途中需要任何紧急援助, 境内请直接拨打95550转6, 境外请拨打+86 28 95550转6。另外, 您可在北京时间(周一至周日8:00-21:00)致电95550, 或登陆本公司网站www.axa.cn查询您保障的详细信息。Please call our 24-hour hotline line at 95550 then press 6 when you in mainland

* 为维护您的合法权益, 再次提示您收到保单后登录本公司官网www.axa.cn对保单进行验真并仔细阅读保险合同, 尤其是除外责任、免责条款、赔偿限额、免赔额、一般条件等黑体字/彩色标题标注的条款内容。如对保险合同(包括保险条款)有疑问及异议的, 您可以向本公司业务人员或代理商询问, 或致电本公司客服热线95550、或登录本公司官网www.axa.cn查询。若您仍有疑问及异议, 请您48小时内以书面形式通知我司。

* 若英文译本与中文有异, 以中文版本为准。

* 本保险条款、保险单、保险凭证、投保单、任何附属协议或附加合同以及批单共同组成本合同, 并按同一合同解释方式加以理解。





China and call +86 28 95550 then press 6 when you are outside mainland China, should you need any travel assistance service. You could also contact 95550 (Monday to Sunday, 8:00–21:00) or enter our homepage www.axa.cn to verify your coverage.

2. 本保险不承保任何直接或间接由于计划或实际前往或途经缅甸、俄罗斯、乌克兰、克里米亚和塞瓦斯托波尔、叙利亚、委内瑞拉、古巴、阿富汗、白俄罗斯、伊朗、朝鲜、尼泊尔或在上述国家或地区旅行期间发生的保险事故。This insurance does not cover any insurance accident directly or indirectly caused by the planned or actual travel to or through Myanmar, Russia, Ukraine, Crimea and Sevastopol, Syria, Venezuela, Cuba, Afghanistan, Belarus, Iran, North Korea, Nepal, or during the travel in the above countries or regions.

3. 本保险保障被保险人从中国大陆地区出发全球范围内的海外旅行，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、南非、克罗地亚以及香港、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（含格陵兰岛及法罗群岛）、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、马耳他及列支敦士登、罗马尼亚和保加利亚等国家和地区。We provide a 24-hour worldwide travel insurance for the insured persons as stated in this policy schedule, which covers travels departure from mainland China to the countries and areas including but not limited to U.S.A., Canada, Australia, New Zealand, South Korea, Japan, South Africa, Croatia Hong Kong, Macau, and Taiwan Province and all Schengen countries including but not limited to Austria, Belgium, Denmark (incl. Greenland and Faroe Islands), Finland, France, Germany, Iceland, Italy, Greece, Luxembourg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech, Estonia, Lithuania, Slovak, Hungary, Slovenia, Latvia, Malta, Liechtenstein, Rumania and Bulgaria.

4. 本保险的成年人投保年龄为18周岁至80周岁，未成年人的投保年龄为1周岁至17周岁。71周岁至80周岁的被保险人，其“意外身故及残疾保险金”、“急性病身故(含猝死)”、“意外事故及疾病医疗费用补偿(含门急诊及住院医疗)”的保险金额为上表所载金额的一半，保险费维持不变。The adult Insured Persons must be from 18 to 80 years of age inclusive and the juvenile Insured Persons must be from 1 to 17 years old upon application. For any Insured Person aged from 71 to 80 years old, Maximum Limits under “Accidental Death & Dismemberment”, “Acute Disease Death (incl. Sudden Death)” and “Accidental & Acute Disease Medical Reimbursement (Incl. Outpatient and Inpatient)” benefits will be reduced to half of Limits as above table stated while the premium remains unchanged.

5. 根据保监发(2015)90号的规定，对于父母为其未成年子女投保的人身保险，在被保险人成年之前，各保险合同约定的被保险人死亡给付的保险金额(包括在所有商业保险公司所购买的保险，但不包括投资连结保险、万能保险以及航空意外伤害保险)总和、被保险人死亡时各保险公司实际给付的保险金总和：投保年龄不满10周岁的，不得超过人民币20万元；投保年龄已满10周岁但未满18周岁的，不得超过人民币50万元，故对于被保险人的投保保额超过上述规定的，我司不再承保，若尚未达到限额的，本公司仅就差额部分进行承保。Any insured under 18 years old, if he/she, before the inception of this policy, has other insurance policy/policies that offer(s) death benefit (except for unit-linked insurance, universal insurance or personal aviation accident insurance), the death benefits provided by this policy will be excess in all instances to the other insurance policy/policies and the total death benefits of the other insurance policy/policies and this policy shall not exceed the death benefits limit of RMB 100,000 for person under 10 years old or RMB 500,000 for person from 10 to under 18 years old as specified by China Insurance Regulatory Committee in regulation (2015) #90.

6. 任何在下列期间发生的或由下列原因造成的保险事故，本公司不负任何赔偿责任：战争、军事行动、暴动或武装叛乱期间；侵略、外敌行为、敌对(不论是否宣战)、内战、叛乱、革命、起义、军事行动或篡权、受任何政府或国家权力机构的指挥对财产的没收或国有化或征用或毁坏或破坏的、暴乱骚乱。本计划不承保途径或前往现阶段已处于战争状态、已被宣告为紧急状态、或在将来处于战争状态、被宣告为紧急状态的地区或国家的旅行者。本计划不承保途径或前往已被外交部、文旅部(或具有相同法律效力的政府机构)由于疫情原因列为不建议前往的国家或地区旅行者。This Policy does not cover claims: directly or indirectly occasioned by, happening through or in consequence of: During war, military operations, insurrection or military rising; war or relevant operations (whether war be declared or not), act of terrorism, invasion, hostilities, act of foreign, enemy, civil war, strike, insurrection, civil commotion, rebellion, revolution, civil rising, military or usurped power. This policy does not cover any claim where the insured cannot travel or choose not to travel because the Ministry of foreign affairs, the Ministry of culture and tourism (or any other equivalent government body) advises against travel due to a pandemic.

7. “意外残疾保险金”给付标准：被保险人于本合同有效期内遭遇意外事故，且自事故发生之日起一百八十天内致成《人身保险伤残评定标准》(标准编号为JR/T 0083—2013)(行业标准)所列伤残或烧伤程度等级之一者，则本公司以保险合同所载的保险金额为基数，按该伤残或烧伤程度等级对应的保险金给付比例给付伤残保险金。The compensation criteria for accidental dismemberment is, if the insured suffered an accident and therefore caused physical disability or severe burns qualifies one of the levels assessed by the Standards issued under JR/T 0083-2013 (industry standard), the company will indemnify the insured with the ‘Accidental Death or Dismemberment’ benefit proportionally according to the level of the physical disability or burns.

8. 本公司不负责赔偿由下列原因造成的保险事故：受保前已存在之病症或未向本公司声明并由本公司书面接受被保险人的既往身体状况、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。The insurer shall not bear any indemnity liability for any insured accident arising from the following causes: pre-existing condition or the insured person's previous health conditions not declared to the insurer and not accepted by the insurer in writing, chronic disease, mental disease, schizophrenia, AIDS, sexually transmitted disease, hereditary disease, congenital disease or defect, congenital deformity, teeth treatment (except for the indispensable dentistry outpatient treatment caused from an injury accident), preventive operation or any other operation or organ transplant not in need of emergent treatment.

9. 投保人可于保险合同成立后，保险责任开始前书面申请撤销本合同，本公司进行审查后符合条件的将退还已缴保费，保险合同关系自本公司同意退费之日解除。但在生效日当日或之后客户申请撤销保险合同的，保费将不再退还。对于保险期间为一年的保单，投保人可于本合同有效期内至少提前三十天以书面形式向本公司申请退保，但本公司已根据本合同约定给付保险金的除外。本合同将于书面通知列明的合同终止日二十四时终止。退保时对于已经生效的保险天数，本公司将按照同一保险计划项下的短期保障计划结算保费。The insured person may cancel the Policy before the inception date subject to the cancellation terms & condition. The Insurer will then refund the premium accordingly. However if the request of cancelling the policy is proposed after the inception date, the premium will not be refundable. To the annual cover policy, the insured may apply to surrender the policy in writing at least 30 days in advance of the validity, except the coverage has been paid. The policy will end at 24:00 of the date writing in the notice. The insurer will charge the premium according to the short-term plan based on days expired and refund overcharged premium if there is any.

10. 本保险仅承保被保险人从中国大陆出发，返回中国大陆的旅行。本保险不承保外籍人士返回原籍国的旅行。本保险的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。The insurance only covers the journey of Insured Person starting from mainland China and returning to mainland China. The insurance does not cover the journey of expatriate returning to his/her home country. The insurance period must completely cover the whole trip from the insured person leaves till he returns to his/her normal living or working place.

11. 本保险不承保在投保保障计划时已置身于境外的被保险人。The insurance does not cover the journey of the Insured Person who is outside mainland China when he/her applies for the insurance.

出单代理 Agency Name: 五洲(北京)保险经纪有限公司

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12.对于旅行延误保障利益，保险人对下列情形下引起的，或与之有关的损失或费用，不负赔偿责任：被保险人搭乘的航班为中转或联程航班（中转或联程延误发生地在境外的不包括在内）。The insurance does not cover the domestic connecting flight delay.

13. 本保险每人仅限购买一份。若被保险人自愿投保由本公司承保的多种综合保险（不包含团体保险），且在不同保障产品中有相同保险利益的，则本公司仅按其中保险金额最高者做出赔偿，并退还其它保险项下已收取的相应保险利益的保险费。Each insured person can only be entitled one insurance plan under this product. If the applicant applies different insurance products from the Company (not including group insurance) and there are the same Benefits under different insurance products, the Company will indemnify the insured only one Benefit with the highest limit and refund the premium of other same Benefits when claim occurs.

14. 保险人不应当被认为对下列情形提供任何保险保障或负责支付任何索赔或提供任何利益：如提供该任何保险保障、支付该任何索赔或者提供该任何利益会使保险人受到联合国决议或者中国、欧盟、英国或美国的贸易或经济制裁、法律或法规下的任何制裁、禁令或者限制。The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the P.R.C, European Union, United Kingdom or United States.

15. 本保险单、投保单/投保申请、保险条款、批单或备注（如有）及其他约定书（如有）均为保险合同的构成部分。This insurance policy, application form, insurance clauses, endorsement or remarks (if any) and other agreements (if any) are all part of the insurance contract.

保险条款名称清单 List of Policy Wording

1. 《安盛天平个人旅行人身意外伤害保险（2022版A款）（互联网专属）条款》
2. 《安盛天平附加个人旅行急性病身故保险（2022版）（互联网专属）条款》
3. 《安盛天平附加个人旅行医疗费用保险（2022版A款）（互联网专属）条款》
4. 《安盛天平附加个人旅行每日住院津贴收入保障保险（2022版）（互联网专属）条款》
5. 《安盛天平附加个人旅行慰问及探访费用保险（2022版）（互联网专属）条款》
6. 《安盛天平附加个人旅行全球紧急救助保险（2022版）（互联网专属）条款》
7. 《安盛天平附加个人旅行紧急手机费用保险（2022 版）（互联网专属）条款》
8. 《安盛天平附加个人旅行个人责任保险（2022 版）（互联网专属）条款》
9. 《安盛天平附加个人境外旅行绑架及劫持津贴保险（2025版）（互联网专属）条款》
10. 《安盛天平附加个人旅行延误损失补偿保险（2022版）（互联网专属）条款》
11. 《安盛天平附加个人旅行行李延误保险（2022版A款）（互联网专属）条款》
12. 《安盛天平附加个人旅行者钱财及旅行证件遗失保险（2022版）（互联网专属）条款》
13. 《安盛天平附加个人旅行者行李及随身财产保险（2022版）（互联网专属）条款》
14. 《安盛天平附加个人旅行家居财物保障保险（2022 版）（互联网专属）条款》
15. 《安盛天平旅游签证拒签保险（2022版）（互联网专属）条款》

注：请您点击条款名称查看完整条款内容 Remark: Pls click the name of Policy Wording for the details..



出单代理 Agency Name: 五洲（北京）保险经纪有限公司

出单日期 Issue Date(年/月/日 Y/M/D): 2025-11-27

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