中国平安 PINGAN
专业·价值

保　险　单　POLICY SCHEDULE

保险计划	Insurance Plan　平安24趣境外旅行保险		
保单号	Policy No.	保费	Premium
不含税保费	Premium (Excluding Tax) RMB	税额	TAX
保险起期	1Effective Date (Beijing Time)	2026-08-21 00:00:00	
保险止期	Expiry Date (Beijing Time)	2026-08-25 24:00:00	
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		
出生日期（年/月/日）	Date of Birth(YYYY/MM/DD)　1993/01/15		

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重要提示：
24小时紧急全球救援服务热线+8675595511
Important Notice:
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）（2025版）PingAn Oversea Travel Accidental Injury Insurance (online insurance)	意外伤害身故和残疾	300,000.00
平安产险附加高风险运动意外伤害保险（互联网版）（2025版）Ping An Property & Casualty Additional Coverage Clauses of High Risk Sports Accidental Injury Insurance (Internet Version)	高风险运动意外身故和伤残	300,000.00
平安产险附加高风险运动意外伤害保险（互联网版）（2025版）Ping An Property & Casualty Additional Coverage Clauses of High Risk Sports Accidental Injury Insurance (Internet Version)	高风险运动意外医疗	200,000.00
平安产险附加旅行急性病身故或全残保险（互联网版）Ping An Property & Casualty Insurance Rider for Travel Acute Disease Death or Total Disability Insurance (online version)	急性病身故或全残	100,000.00
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)	意外和疾病住院和门急诊	200,000.00
平安产险交通出行意外伤害保险（互联网版）（2025版）	飞机意外伤害身故和残疾	300,000.00
平安产险交通出行意外伤害保险（互联网版）（2025版）	火车意外伤害身故和残疾	300,000.00
平安产险交通出行意外伤害保险（互联网版）（2025版）	轮船意外伤害身故和残疾	300,000.00
平安产险交通出行意外伤害保险（互联网版）（2025版）	汽车意外伤害身故和残疾	300,000.00
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)	意外和疾病住院津贴	3,000.00
平安附加旅行期间个人责任保险PingAn Personal Liability Insurance	第三者责任	100,000.00
平安产险附加自费医疗保险（互联网版）	自费医疗	30,000.00
平安产险附加救护车费用补偿保险（互联网版）	救护车车费保险金	3,000.00
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	300,000.00
平安境外旅行紧急医疗救援服务（C款）PingAn Oversea Emergency Medical Assistance(C)	当地安葬/丧葬保险金	15,000.00
平安境外旅行紧急医疗救援服务（C款）PingAn Oversea Emergency Medical Assistance(C)	亲属前往处理后事保险金	10,000.00
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	15,000.00
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	300,000.00

平安境外旅行紧急医疗救援服务（C款）PingAn Oversea Emergency Medical Assistance(C)	休养期的饭店住宿	8,000.00
平安境外旅行紧急医疗救援服务（C款）PingAn Oversea Emergency Medical Assistance(C)	紧急返回居住地国家	8,000.00
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	8,000.00
平安产险附加辅助器具费用保险（互联网版）	辅助器具费用保险责任	5,000.00
平安产险附加牙科费用医疗保险（2026版）	牙科治疗费用	5,000.00
平安产险附加美容费、整容费保险	美容费、整容费	5,000.00
平安个人旅行航班延误保险Ping An personal flight delay insurance	航班延误	200.00

备注 Notes:

***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 保险人，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保监会规定的限额的保险金额不承担保险责任。**

*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.

***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。**

*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.

***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 http://baoxian.pingan.com/dangerous_zone/war.shtml 的查询结果为准）。**

*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 reffered 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 http://baoxian.pingan.com/dangerous_zone/war.shtml before applying for insurance or travelling.

特别约定 Special Agreements:

保险期间内，本保险合同每个被保险人限投1份，多投无效。
During the policy term, each insured person may purchase only one policy under this insurance contract; any additional policies are invalid.
本保险合同的被保险人年龄须为1-90周岁，超出该年龄范围投保无效。
The insured under this insurance policy must be between 1 and 90 years of age; coverage is invalid for individuals outside this age range.
本保险合同最早可支持当日生效，**具体以实际投保选择且在保险单上载明的保险期间为准。**
This insurance policy may take effect as early as the same day; the specific effective date is subject to the coverage period selected at the time of purchase and stated on the policy.
本保险生效时年龄在65周岁(含)-75周岁(含)的被保险人，其涉及的身故、伤残及医疗费用相关保险的保险金额为上述保障计划中所载保险金额的一半(50%)，保险费维持不变；**76周岁(含)-90周岁(含)的被保险人，其涉及的身故、伤残及医疗费用相关保险的保险金额为上述保障计划中所载保险金额的四分之一(25%)，**保险费维持不变。
For insured persons aged 65 (inclusive) to 75 (inclusive) at the time this insurance takes effect, the coverage amounts for death, disability, and medical expenses shall be half (50%) of the coverage amounts specified in the aforementioned coverage plan, and the premium shall remain unchanged;
For insured persons aged 76 (inclusive) to 90 (inclusive), the coverage amounts for death, disability, and medical expenses shall be one-quarter (25%) of the coverage amounts specified in the aforementioned coverage plan, and the premium shall remain unchanged.
根据原保监发【2015】90号文件：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周岁的被保险人，其死亡保险金额不得超过人民币50万元。保险人对于超出监管部门规定限额的保险金额不承担保险责任。According totheChina Banking and Insurance Regulatory Commission [2015] 90, the death sum insured of any insured person under the age of 10 shall not exceed RMB 200,000, except aviation accidents and accidents of major natural disasters; the death sum insured of insured person who has reached the age of 10 but under the age of 18 shall not exceed RMB 500,000. The Insurer shall not assume insurance liability for the amount of insurance exceeding the limit of sum insured set bythesupervision department.
本保险承保非竞技类高风险，包括但不限于：海拔6000米以下的休闲旅游、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/越野轮滑、自驾车旅行；**游泳、潜水（下潜深度不超过18米）、划船、帆船、帆板、皮划艇、景区内的漂流活动；**人工/自然场地攀岩及下降、攀冰、骑马游玩、马术培训、马术比赛（竞速赛、绕桶赛）、丛林飞跃、飞盘、高海拔登山、海上摩托、速降。
This insurance covers non-competitive high-risk activities, including but not limited to: recreational travel, hiking, mountaineering, mountain trekking, camping, caving on established trails, wilderness survival, and trekking through uninhabited areas (deserts, Gobi, etc.) at altitudes below 6,000 meters; orienteering, team-building activities, and recreational on-site activities; cycling, mountain biking, inline skating (on tracks or off-road), and self-drive tours; swimming,
diving (to a depth not exceeding 18 meters), rowing, sailing, windsurfing, kayaking, and river rafting within scenic areas; rock climbing and rappelling on artificial or natural surfaces, ice climbing, recreational horseback riding, equestrian training, equestrian competitions (speed racing, barrel racing), jungle zip-lining, disc golf, high-altitude mountaineering, jet skiing, and abseiling.
本保单仅承保被保险人从中国大陆境内出发的旅行，且必须于出行前投保，**不承保在投保本保险时已开始旅程或已置身于旅行目的地的任何被保险人。**
This insurance covers only trips taken by the insured person departing from mainland China, and must be purchased prior to departure.
本保险仅限在旅行社报名参团的客户投保，不针对散客销售。在理赔环节，保险人保留收集被保险人参团的相关证明材料的权利。This insurance is available only to customers who sign up for a tour through a travel agency; it is not sold to individual travelers. In the event of a claim, the insurer reserves the right to request documentation verifying the insured’s participation in the tour.
本保险救护车费用承保被保险人因意外或突发急性病产生的必要救护车费用。This insurance covers necessary ambulance expenses incurred by the insured as a result of an accident or a sudden acute illness.
被保险人故意做出的危险性行为而导致的意外伤害事故，**保险公司不承担保险责任，**危险性行为包括但不限于：不听从导游、领队、教练或现场安全人员的要求及劝阻；违反景区或当地的警示/禁令标示；违规进入国家或当地政府明令禁止的线路或地区等。
The insurance company shall not be liable for accidental injuries resulting from dangerous acts intentionally committed by the insured. Such dangerous acts include, but are not limited to: failing to comply with the instructions or warnings of tour guides, group leaders, instructors, or on-site safety personnel; violating warning or prohibition signs posted by scenic areas or local authorities; and entering routes or areas expressly prohibited by national or local government regulations.
被保险人需要提供紧急救援服务，应第一时间通知保险人（服务电话+86 95511），由保险人或其委托的救援服务机构进行评估认定并安排救援服务。未经保险人和其委托救援服务机构认定的任何救援费用，**保险人和其委托救援服务机构不承担赔付责任。**
If the insured person requires emergency assistance, they must notify the insurer immediately (service hotline: +86 95511). The insurer or its designated assistance provider will then assess the situation and arrange for assistance. The insurer and its designated assistance provider will not be liable for any assistance costs that have not been approved by them.
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的，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。**
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.
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，**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。**
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.
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.

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，**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**，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

签单公司地址：
Issuing Company Address;
业务员代码：
Salesman No:
签单日期：
Issuing Date:
保险中介名称：
Insurance Broker Institution Name:
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。

(保险人签章)