

保游畅享全球境外旅行保险

BaoYou ChangXiang Global Travel Personal Accident Insurance



DZAG259000023351412

保险单号 Policy No:

鉴于投保人已向本保险人投保“保游畅享全球境外旅行保险”，并按本保险合同约定交付保险费，保险人同意按照条款约定承担保险责任，特立本保险单为凭。 本保险合同由保险条款、电子投保手续、保险单或其他保险凭证以及批单组成。 In view of that the policy holder has insured BaoYou ChangXiang Global Travel Personal Accident Insurance with the insurer and paid the insurance premium as agreed in the insurance contract, and the insurer agrees to bear the insurance liabilities in accordance with the terms, this insurance policy is hereby formulated. This insurance contract consists of insurance clauses, electronic insurance procedures, insurance policies or other insurance certificates, and endorsements.

投保人名称 Applicant:					
投保人证件类型 ID Type of the Applicant:					
投保人证件号码 ID No:					
行程安排 Travel schedule:					
救援电话 Rescue telephone:					
保险费 Total Premium:					
保险期间 Insured Period:					
被保险人清单 Details of Insured					
序号 No	被保险人名称 Name of Insured	被保险人拼音姓名 Pinyin of Insured	证件类型 ID Type of Insured	证件号码 ID No of Insured	出生日期（年/月/日） Date of Birth (YYYY/MM/DD)
险种名称 Insurance			保障内容 Benefits		保险金额 Sum Insured
旅行人身意外伤害保险（2023版互联网）条款			意外身故/残疾 Accidental death and disability		200,000.00 元
附加扩展高风险活动保险（2024版互联网）			高风险运动意外身故/伤残 High Risk Activity		200,000.00 元
附加旅行医疗保险（互联网）			医疗费用补偿（0免赔，100%赔付，含门急诊及住院治疗） Outpatient and inpatient medical expenses		400,000.00 元
附加旅行医疗保险（互联网）			急性病身故（含猝死） Acute deaths		50,000.00 元
附加紧急医疗救援保险（2024版）			紧急医疗运送及送返（尼泊尔地区赔偿限额6000元） Emergency Medical Evacuation and Medical Repatriation		300,000.00 元
附加紧急医疗救援保险（2024版）			协助送回未成年子女 Assistance in the repatriation of minors		5,000.00 元
附加紧急医疗救援保险（2024版）			亲属探病（每日最高住宿费用赔偿限额600元/天） Costs of family visits		10,000.00 元
附加紧急医疗救援保险（2024版）			遗体或骨灰运送回国和安葬费用 Return of remains or ashes		300,000.00 元
附加公共交通意外伤害保险（互联网）			乘坐公共交通意外身故/伤残 Accidental death or disability on public transport		200,000.00 元
附加君安行人身意外伤害保险（互联网）			驾驶非营运机动车意外身故/残疾 Accidental injury while driving non-operating vehicle		200,000.00 元
附加君安行人身意外伤害保险（互联网）			乘坐非营运机动车意外身故/残疾 Accidental injury while riding in a non-operating vehicle		200,000.00 元
附加短期意外伤害住院津贴保险条款（互联网）			意外伤害住院津贴（单次/累计赔付天数不超90天） Accidental Injury Hospitalisation Benefit		9,000.00 元
附加急性病住院津贴保险（互联网）			急性病住院津贴（单次/累计赔付天数不超90天） Hospitalisation allowance for acute illness		9,000.00 元
附加个人旅行不便保险（D款）			旅行中断或取消 Travel interruption or cancellation		2,000.00 元
附加个人旅行不便保险（D款）			旅程延误（每4小时赔偿400元） Travel delay		400.00 元
附加个人旅行不便保险（D款）			行李延误（每5小时赔付500元） Baggage Delay		500.00 元
附加个人旅行不便保险（D款）			旅行证件重置费用 Travel document replacement fee		3,000.00 元
附加个人旅行不便保险（D款）			行李物品损失 Loss of Baggage Contents		1,000.00 元

附加旅行绑架劫机慰问金保险（互联网）	旅行绑架劫机慰问金 Consolation money for kidnapping or hijacking while travelling	3,000.00 元
附加个人旅行法律责任保险条款	个人旅行法律责任（每次事故赔偿限额5万元，每次事故三者财产免赔额500元）Personal Travel Legal Liability	300,000.00 元
附加旅行亲属前往处理后事费用保险（2022版）	亲属前往处理后事费用 Travel expenses for relatives to handle aftermath	20,000.00 元
附加银行卡盗刷保障保险条款	附加银行卡盗刷 Additional Bank Card Theft Protection	2,000.00 元
附加境外旅行拒签损失综合保险条款	签证拒签补偿（基本保障）Reimbursement of the cost of refusing an exit visa	300.00 元
附加旅行家居保障保险条款	旅行期间家庭财产保障-室内财产 Cover for indoor contents of the home while travelling	1,000.00 元

免赔 Deductible: 详见保险条款及特别约定。Please refer to the insurance terms and special agreements for details.

特别约定 Special Agreement:

1、本计划的承保年龄为1至85周岁（均含，以保单生效时的周岁年龄为准）身体健康能正常工作、生活和学习人员，可作为被保险人参加本保险，其中投保生效时年满71周岁至80周岁的被保险人，其身故的保险金额为保单载明保险金额的50%，保险费维持不变；投保生效时年满81周岁至85周岁的被保险人，其身故的保险金额为保单载明保险金额的25%，保险费维持不变。

This policy covers the ages from 1 to 85 (both inclusive, based on the age at the time the policy takes effect). Individuals who are physically healthy and capable of normal work, life, and study can participate in this insurance as the insured. The insured amount for the insured person aged 71-80 (both inclusive) involved in death is 50% of the amount shown in the table above. The premium remains unchanged. The insured amount for the insured person aged 81-85 (both inclusive) involved in death is 25% of the amount shown in the table above. The premium remains unchanged. But the premiums remain the same.

2、本产品承保区域为全球，但不承保任何形式的战争（无论宣战与否）、军事行动、暴动恐怖行动、武装叛乱或企图发生的恐怖行动导致的意外伤害、救援服务、旅行不便和财产损失。本计划不承保以下国家和地区：阿富汗、利比亚、索马里、南苏丹、也门、海地、以色列、科特迪瓦、西撒哈拉、叙利亚、乌克兰。

This product provides global coverage, except for accidental injuries, rescue services, travel inconveniences, and property losses caused by any form of war (whether declared or not), military operations, riots, terrorist acts, armed rebellions, or attempted terrorist acts. The following countries and regions are not covered under this plan: Afghanistan, Libya, Somalia, South Sudan, Yemen, Haiti, Israel, Côte d'Ivoire, Western Sahara, Syria, and Ukraine.

3、若被保险人在境外投保的，本产品急性病保障责任等待期为10天，其他保障责任无等待期，续保不受此限。

If the insured person is insured outside of China, the waiting period of this product is 10 days for acute illness coverage, and there is no waiting period for other coverage, and renewal is not subject to this limitation.

4、本保险计划承保被保险人旅行期间从事海拔6000米以下的户外运动，包括但不限于：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、定向运动、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，必须遵循旅游经营者或活动提供方合格向导的督导和指导）、溯溪、划船、帆船、帆板、皮划艇、漂流；人工场地攀岩及下降、攀冰、骑马游玩、滑水、冲浪、风筝冲浪、攀岩、速降、野外定向、野战、拓展训练等。但跳伞、滑翔伞、翼装飞行、热气球、蹦极、高空滑索、高空秋千等高空体验活动、穿越无人区活动、滑雪、尼泊尔徒步登山，不在承保范围内，保险人不负任何给付保险金责任。

This insurance plan covers the Insured Person for outdoor sports below 6,000 metres above sea level during the trip, including but not limited to: recreational travel, hiking and trekking, mountaineering, mountain traversing, camping, fixed route caving experience, wilderness survival, orienteering, fun activities on the grounds, cycling, mountain biking, off-road mountain biking, roller-skating on the grounds, travelling in a self-driving car, swimming, stream tracing, boating, sailing, windsurfing, kayaking, rafting; rock climbing and descending on artificial sites, ice climbing, horseback riding, water skiing, surfing, kite surfing, rock climbing, rappelling, wilderness orienteering, wilderness warfare, and extension training. However, skydiving, paragliding, wingsuit flying, hot air ballooning, bungee jumping, zip lining, swinging and other high-altitude experiential activities, crossing no-man's-land activities, skiing, trekking and mountaineering in Nepal are not covered.

5、本产品承保的高风险活动，须在有商业旅游经营资质的旅游景点内或正规场所内，由有正式经营资质的当地旅游经营者或活动提供方所提供的，符合安全规范的适合普通大众参加的热门高风险性运动，且该运动必须遵循旅游经营者或活动提供方合格向导的督导和指导。如不符合则保险人不承担给付保险金责任。

被保险人违反高风险运动设施管理方的安全管理规定而导致的意外伤害事故，保险公司不承担保险责任。

The high-risk activities covered by this product shall be popular and high-risk sports suitable for the general public in accordance with the safety standards and offered by local tour operators or activity providers with official operating qualifications in tourist attractions or formal venues with commercial tourism operating qualifications, and the sports must follow the supervision and guidance of qualified guides of the tour operators or activity providers. Failure to do so will exclude the insurer's liability to pay benefits.

The insurer shall not be liable for any accidental injury caused by the insured person's violation of the safety regulations of the management of the high-risk sports facility.

6、根据《中国保监会关于父母为其未成年子女投保以死亡为给付保险金条件人身保险有关问题的通知》【保监发（2015）90号】规定，对于被保险人不满10周岁的，死亡给付保险金额总和不得超过人民币20万元；被保险人已满10周岁但未满18周岁的，死亡给付保险金额总和不得超过人民币50万元。本保险可承保的未成年被保险人身故保险金额为中国保监会规定的限额扣除其在本公司及其他保险公司已经参保的身故保险金额后的差额部分（不包含航空意外死亡保险金额及重大自然灾害意外死亡保险金额）。

According to the "Notice of the China Insurance Regulatory Commission on Issues Related to Parents Insuring Personal Insurance for Their Minor Children with Death as the Condition for Payment of Insurance Benefits" [Insurance Regulatory Commission (2015) No. 90], for the insured under 10 years old, the total death benefit insurance amount shall not exceed CNY 200,000; for the insured who is over 10 years old but under 18, the total death benefit insurance amount shall not exceed CNY 500,000. The death insurance amount that this insurance can cover for the minor insured is the difference between the limit stipulated by the China Insurance Regulatory Commission and the death insurance amount that they have already insured with this company and other insurance companies (excluding aviation accidental death insurance amount and major natural disaster accidental death insurance amount).

7、本产品可承保在中国境内（不含港澳台地区）持有效证件、能正常生活或正常工作的外籍人士和港澳台人士，但不承保外籍人士返回原籍国，以及中国港澳台人士返回原籍地。本产品不承保离开中国大陆已超过180天的外籍人士和中国港澳台人士。

This policy can insure foreigners, Hong Kong, Macao and Taiwan people who are able to live or work normally in mainland China with valid ID documents. However, the return of foreigners to their countries of origin and the return of persons from China, Hong Kong, Macao and Taiwan to their places of origin is not covered. This product does not cover expatriates who have been away from mainland China for more than 180 days and people from Hong Kong, Macau and Taiwan, China.

8、在同一保险期间，每位被保险人投保同一产品（包括同一产品的同一计划或不同计划）限投保一份，如果投保了多份同一计划，以最先投保之保单为有效，其余部分视为无效，保险费将无息退还；如果投保了多份不同计划，以意外伤害保额最高之保单为有效，其余部分视为无效，保险费将无息退还。

During the same insurance period, each insured is limited to insuring one Insurance of the same product (including the same plan or different plans of the same product). If multiple Insurance of the same plan are insured, the first insured policy will be valid, and the rest will be considered invalid, with the insurance premium returned without interest; if multiple different plans are insured, the policy with the highest accidental injury coverage will be valid, and the rest will be considered invalid, with the insurance premium returned without interest.

9、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/禁令标识；违规进入国家或当地政府明令禁止的线路或地区；旅行活动涉及非标准非常规路径、无安全措施路径等。

The insurance company shall not be liable for any accidental injury caused by the insured person's intentional dangerous behaviours, including but not limited to: disobedience to the requirements and advice of the tour guide, tour leader, instructor or on-site safety personnel; violation of the warning/prohibition signs in the scenic spots or local areas; violation of the law to enter the routes or areas that are prohibited by the national or local government; travelling activities involving non-standard and unconventional paths, paths without safety measures and so on. safety measures, etc.

10、旅行医疗保障、住院津贴保障中，保险人认可的医疗机构是指：中华人民共和国境内（港、澳、台地区除外）合法经营的二级以上（含二级）公立医院，或符合下述条件的境外医疗机构：

（1）拥有合法经营执照；（2）有合格的医生和护士提供全日二十四小时的医疗和护理服务；（3）非主要作为诊所、康复、护理、休养、静养、戒酒、戒毒等或类似的医疗机构。

In travel medical coverage and hospitalisation benefit, the medical institutions Approved by the insurer are: legally operated public hospitals of second level or above within the People's Republic of China (excluding Hong Kong, Macao, and Taiwan), or overseas medical institutions that meet the following conditions:

(1) Possess a legal business license; (2) Qualified doctors and nurses provide 24-hour medical and nursing services; (3) Not primarily serving as clinics, rehabilitation, care, recovery, rest, alcoholism, drug addiction, or similar medical institutions.

11、旅行医疗保障：在责任范围内0免赔，100%比例给付。索赔时须出具清晰的医疗病历、医疗费用清单、医院开具的收据证明/发票、支付凭证（刷卡单、线上支付截图、现金支付情况说明和被保险人或未成年被保人的监护人手持声明函的合照均可）。保险金申请人未能提供有关材料，导致保险人无法核实该申请的真实性的，保险人对无法核实部分不承担给付保险金的责任。

Accidental Injury Medical and Acute Disease Medical Coverage: 0 deductible within the scope of liability, 100% proportional payment. Claims must be supported by clear medical records, list of medical expenses, proof of receipt/invoice issued by the hospital, and proof of payment. If the applicant for the insured

ance benefit fails to provide the relevant materials, resulting in the insurer’s inability to verify the authenticity of the application, the insurer shall not be liable to pay the insurance benefit for the unverifiable portion.

12、旅游急性病身故保障包含猝死责任。
Sudden Death Responsibility Included in Acute Death Guarantee for Tourism.

13、本产品含境外住院期间医疗费用的担保和/或垫付服务：被保险人在境外旅行期间遭受意外伤害或突发急性病需要住院治疗时，救援服务机构将协助安排被保险人住院治疗并担保其住院期间的相关医疗费用，每次最多以保单载明的旅行医疗保险金额为限。非住院期间的相关医疗费用，不属于本服务的责任范围。
This product includes a guarantee and/or advance payment service for medical expenses during overseas hospitalization: When the insured needs to be hospitalized for treatment due to an accidental injury or sudden acute illness during overseas travel, the rescue service organization will assist in arranging the insured’s hospitalization and guarantee the related medical expenses during hospitalization, each time up to the travel medical insurance amount stated on the policy. The Medical-related expenditures during non-hospitalization are not within the scope of this service’s liability.

14、本产品提供的紧急医疗运送和运返保障，需注意：任何未经救援机构批准，自行安排产生的费用和事故发生地至医院的费用，此保障不负责承保。
This product provides emergency medical evacuation and repatriation coverage, with the caveat that, the insurance company is not liable to pay for any expenses incurred for self-arranging without the approval of the rescue organisation and the expenses incurred from the place of accident to the hospital.

15、本产品提供的救援服务内容包括：递送必需药物和医疗用品、协助/安排就医住院、境外住院期间医疗费用的担保和/或垫付、紧急医疗转运及送返、协助送回未成年子女、亲属探病、遗体或骨灰运返回国和安葬费用、旅行支援服务。服务费用以保单上载明的保险金额为限，非保单责任或超过保单额度的服务，被保险人可自行向救援机构进行支付申请服务。
The rescue services provided by this product include:Delivery of essential medicines and medical supplies, Assisting or arranging hospitalisation, Advancement of medical expenses during hospitalisation abroad, Emergency Medical Evacuation and Medical Repatriation, Assistance In the Repatriation of Minors, Costs of Family Visits, Return of Remains or Ashes、Travel Support Services.The service charge is limited to the sum insured stated in the policy. For services that are not an insured liability or that exceed the policy limit, the insured person may apply for the service at his/her own expense to the rescue organisation.

16、旅行：指因旅游、洽谈公务、商务旅行、从事1-3类职业的工作性质等，离开被保险人日常居住地或工作地的行为。
Travel: the act of leaving the insured person’s usual place of residence or work for the purpose of travelling, negotiating official business, business trips or engaging in the nature of work in occupations in categories 1-3.

17、本保险仅承保职业类别为1-3类的人员，在坠落高度基准面2米或以上的高处作业的职业活动过程中出险的（包括但不限于空调安装维护工人），保险人不承担给付保险金责任。职业类别请参照《中国太平洋财产保险股份有限公司职业分类表（2008版）》。
This insurance only covers persons in occupational categories 1-3. The insurer shall not be liable to pay benefits if the insured person is insured in the course of an occupational activity of working at heights of 2 metres or more above the base plane of the height of fall (including but not limited to air-conditioning installation and maintenance workers). For occupational categories, please refer to the Occupational Classification Table (2008 Edition) of China Pacific Property Insurance Company Limited.

18、在保险责任范围内，本产品可承保导游、领队以及旅行团内其他工作人员的带团旅行活动，但不承保职业责任。
Within the scope of liability, this product covers tour guides, tour escorts and other staff of the tour group for travelling with the tour group, but not for professional liability.

19、亲属探病保障：每日最高住宿费用赔偿限额600元/天。
Costs of family visits: Maximum daily accommodation cost of CNY 600 per day.

20、旅程延误保障：被保险人搭乘的客运公共交通工具每延误4小时，保险人赔偿400元，累计赔偿金额以保险单上载明的本项保险金额为限。如果延误时间不足4小时，保险人不承担保险责任。
Journey Delay Benefit: The insurer will pay CNY 400 for every 4-hour delay in passenger public transport travelled that the insured person is travelling on or connecting to, up to the aggregate amount of this benefit as stated in the insurance policy.If the delay is less than 4 hours, the insurer is not liable.

21、行李延误保障责任：每延误5小时，保险人赔偿500元，累计赔偿金额以保险单上载明的本项保险金额为限。如果延误时间不足5小时，保险人不承担保险责任。
Baggage Delay Coverage Liability: For every 5 hours of delay, the insurer will compensate CNY 500, and the total compensation will be limited to the amount of this insurance stated in the insurance policy.If the delay is less than 5 hours, the insurer is not liable.

22、个人旅行法律责任保障：每次事故赔偿限额5万元。每次事故三者财产免赔额500元。
Personal Travel Legal Liability Cover: Limit of indemnity of CNY 50,000 per accident. Deductible for third party property damage is CNY 500 per accident.

23、意外伤害住院津贴和急性病住院津贴：免赔天数为0，单次和累计以90天为限。
Accidental Injury Hospitalisation Allowance and Acute Illness Hospitalisation Allowance: Deductible days are 0, limited to 90 days for single and cumulative.

24、紧急医疗运送及送返保障：尼泊尔地区赔偿限额6000元。
Emergency Medical Evacuation and Medical Repatriation: Limit of CNY 6000 for accidents occurring in the Nepalese region.

25、如保险期间为一年，每次旅行最长承保时间为1年。
If the period of insurance is one year, the maximum number of days covered per trip is one year.

26、如发生意外伤害保险事故，伤残评定标准及赔偿计算标准适用于《人身保险伤残评定标准及代码》[中国保险监督管理委员会发布(保监发[2014]6号)并经国家标准化委员会备案(JR/T 0083-2013)]，人身保险伤残程度等级相对应的保险金给付比例分为十档，伤残程度第一级对应的保险金给付比例为100%，伤残程度第十级对应的保险金给付比例为10%，每级相差10%。
In the event of an accidental injury insurance accident, the disability assessment standards and compensation calculation standards shall apply to the “Personal Insurance Disability Assessment Standards and Codes” [issued by the China Insurance Regulatory Commission (IIRC [2014] No. 6) and filed with the National Standardisation Commission (JR/T 0083-2013)].The proportion of benefits corresponding to the level of disability in life insurance is divided into 10 grades, with 100 per cent of benefits corresponding to the first grade of disability and 10 per cent of benefits corresponding to the tenth grade of disability, with a difference of 10 per cent for each grade.

27、本保单合同与特别约定相抵触之处，以保单特别约定为准。
In the event of any conflict between this policy contract and the special agreement, the special agreement of the policy shall prevail.

28、本保单有中英文两种文本，如有异议，以中文文本为准。
This Policy is prepared in both Chinese and English versions. In case of any discrepancy between the two versions, the Chinese version shall prevail.

29、太平洋产险全国统一客户投诉电话：95500语音提示或按#号键-3-2-4

签发时间：2025年12月01日00:00:00 保单打印时间：2025年12月01日09:59:55 缴费时间：

委托销售机构/营销员名称 Agent：五洲（北京）保险经纪有限公司			
明示告知 Express Notification：			
1、保险人已向投保人说明保险合同的条款内容，并就免除保险人责任的条款进行了明确说明，投保人己了解该条款的真实含义和法律后果。The insurer has explained the contents of the terms of the insurance contract to the applicant including disclaimers. The applicant has understood the true meaning and legal consequences of the terms. 2、收到本保险单后即请核对，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。Please check this policy upon receipt. Please inform the insurer in time and go through the change or supplement procedures for any discrepancy or omission.			
合同争议解决方式 Dispute Resolution:	<input checked="" type="checkbox"/> 诉讼 Litigation:	<input type="checkbox"/> 仲裁 Arbitration:	仲裁机构名称 Arbitration Institution:
理赔服务提示 Claim Service Tips：			
如您在保险合同生效期间不幸发生保险事故，请在24小时内通过热线电话95500报案，我们将在接到您报案后的1个工作日内与您联系，指导并协助您办理理赔事宜。您也可以扫描右方二维码，关注公众微信号后，选择“享服务”进行小额案件的自助报案理赔，意外险、健康险请选择“意健险小额理赔”；家财险、责任险等请选择“非车险专享赔线上理赔”。If you have an accident during the validity period of the insurance contract, please dial 95500 within 24 hours. We will contact you within 1 workday after receiving your report to assist you in handling the claim. You can also scan the QR code on the right side, follow the official wechat account, and select ‘enjoy service’ for small cases of self-service reporting and handling claims. Please choose ‘accident insurance and health insurance small claim’ for accident insurance and health insurance . Please choose ‘non-auto insurance exclusive online claim’ for family property insurance and liability insurance .			

保险条款清单

保险条款名称	注册号
旅行人身意外伤害保险（2023版互联网）条款	C00001432312023062001263
附加扩展高风险活动保险（2024版互联网）	C00001432322024012922511

