

保游尊享境内游保险BaoYou ZunXiang Domestic Tourism Insurance



保险单号 Policy No:

鉴于投保人已向本保险人投保保游尊享境内游保险BaoYou ZunXiang Domestic Tourism Insurance，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。

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:	
保障内容 Benefits	保险金额 Sum Insured
旅行意外伤害身故/伤残Accidental Death/Disability during Travel	
扩展高风险活动Expand high-risk activities	
航空意外伤害保险身故/伤残责任 Aviation Accidental Death/Disability	
火车意外伤害身故/伤残Train Accidental Death/Disability	
轮船意外伤害身故/伤残Ship Accidental Death/Disability	
营运汽车意外身故/伤残Motor Vehicle Accidental Death/Disability	
自驾车意外身故/伤残Private Car Accidental Death/Disability	
突发性疾病身故Sudden Illness Death	
急性病住院津贴保险（最长赔付90天）Hospitalization Allowance for Acute Illness (Maximum Payout for 90 Days)	
意外伤害医疗费用 Medical expenses for accidental injury	
急性病医疗费用Medical expenses for acute illness	
意外伤害住院津贴保险（最长赔付90天）Accidental injury hospitalization allowance (Maximum payout for 90 days)	
救护车费用补偿Ambulance Expense Reimbursement	

签单公司信息 Issuing Company Information

中国太平洋财产保险股份有限公司 China Pacific Property Insurance Co., Ltd. 山东分公司

地址：山东省济南市经十路13777号

邮编：250010

电话：95500

传真：053181665712

Add: 15th Building, No.13777 Jingshi Road, Zhongrun Century Plaza, Jinan 250010

Tel:95500 Fax:053181665712

核保 Underwriter		制单 Documenter		经办 Transactor		签单日期 Issue Date	
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总公司地址：中国上海市银城中路190号

邮政编码：200120

网址：http://www.cpic.com.cn

Head Office Add: No. 190 Yincheng Road, Shanghai, China 200120 Web:http://www.cpic.com.cn



医疗运送和送返Medical Evacuation and Repatriation	
身故遗体送返（丧葬费以20000元为限）Repatriation of Remains (Funeral expenses limited to 20,000 RMB)	
未成年子女送返Unaccompanied Minor Repatriation	
住院探望交通费和住宿费Hospital Visit Travel and Accommodation Expenses	
亲属前往处理后事交通费和住宿费Family Travel and Accommodation Expenses for Handling Posthumous Affairs	
银行卡盗刷（未成年人不适用）Bank Card Theft (Not applicable to minors)	
个人行李及随身物品（每件/每套物品限额1000元）Personal Luggage and Belongings (Limit of 1,000 RMB per item/set)	
旅行证件丢失Loss of Travel Documents	
旅程延误（每延误4小时赔偿300元，最高以保额为限）Travel Delay (300 RMB for every 4-hour delay, up to the limit)	
行李延误（每延误8小时赔偿500元，最高以保额为限）Luggage Delay (500 RMB for every 8-hour delay, up to the limit)	
旅程变更取消Trip Cancellation/Change	
旅行个人第三者责任Personal Third-Party Liability during Travel	

保险费 Total Premium: 人民币 贰拾元整 (RMB: 20.00元)**保险期间 Insured Period:** 自 (From) 2025年04月12日 00时00分00秒起至 (To) 2025年04月13日 00时00分00秒止 共 (Total) 1天 (days)**免赔 Deductible:**

详见保险条款及特别约定

特别约定 Special Agreement:

1、承保年龄范围限30天（需健康出院）至85周岁（含30天和85周岁）。

The age range for coverage is limited to 30 days (must be discharged healthy) to 85 years old (inclusive of 30 days and 85 years old).

2、承保地区：中国境内（不含港澳台地区）。

Coverage area: Mainland China (excluding Hong Kong, Macau, and Taiwan regions).

3、本保险产品生效日期详见保单。

The earliest effective date of this insurance product.

4、本保险产品在同一保险期限内每一被保险人投保以壹份为限；若被保险人投保由本保险公司承保的多种综合保险，且在不同保障产品中有相同保险利益的，则本保险公司仅按其中保险金额最高者做出赔偿。

签单公司信息 Issuing Company Information**中国太平洋财产保险股份有限公司** China Pacific Property Insurance Co., Ltd. 山东分公司**地址:** 山东省济南市经十路13777号**邮编:** 250010**电话:** 95500**传真:** 053181665712**Add:** 15th Building, No.13777 Jingshi Road, Zhongrun Century Plaza, Jinan 250010**Tel:** 95500 **Fax:** 053181665712**核保 Underwriter****制单 Documenter****经办 Transactor****签单日期 Issue Date**

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Each insured person is limited to one policy within the same insurance period. If an insured person purchases multiple comprehensive insurance products from this company, and there are overlapping insurance interests in different products, the company will only compensate based on the highest insurance amount.

5、根据国务院保险监督管理机构的规定，除航空意外身故责任和重大自然灾害意外身故责任对应的保险金额外，对于未成年人作为被保险人的身故保险，在被保险人成年之前，被保险人死亡时各保险公司实际给付的保险金总和按以下限额执行：

（一）对于被保险人不满10周岁的，不得超过人民币20万元。

（二）对于被保险人已满10周岁但未满18周岁的，不得超过人民币50万元。

According to the regulations of the State Council's insurance supervision and administration department, except for aviation accidental death liability and major natural disaster accidental death liability, the total insurance money paid by all insurance companies for the death of a minor insured person under the age of 18 is subject to the following limits:

For insured persons under 10 years old, the limit is RMB 200,000.

For insured persons aged 10 to under 18 years old, the limit is RMB 500,000.

6、本保险产品含网约车责任，其中网约车即网络预约出租汽车经营服务的简称，车辆及驾驶员需符合当地交通部对网约车的相关制度规则及管理办法，车辆性质为营运车辆。

This insurance product covers ride-hailing services, where vehicles and drivers must comply with local transportation regulations for ride-hailing services, and the vehicle must be registered as a commercial vehicle.

7、“附加个人旅行不便保险条款”中的延误、变更取消责任不保障被保险人所乘坐航班的购票时间（或改签时间）在原定起飞时间48小时以内的情形，也不保障航班预计起飞前已提前通知或宣布航班延误的情形。保险事故发生后须30天以内向保险人报案，对于超过30天及以上报案，导致保险人无法核实保险事故真实性的，保险人不予赔付。

The "Additional Trip Delay (B)" and "Additional Luggage Delay (B)" liabilities do not cover situations where the flight purchase time (or rescheduling time) is within 48 hours of the original departure time, or where the flight delay has been announced in advance of the scheduled departure date. Insurance claims must be filed within 30 days of the incident. For claims filed more than 30 days later, the insurer will not compensate if the authenticity of the insurance incident cannot be verified.

8、本保障计划承保的高风险运动项目包括但不限于：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）；自行车旅行/业余比赛、自驾车旅行（不承保摩托车旅行）、冲浪、桨板、固定路线洞穴体验、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、滑板、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/自然场地攀岩及下降、攀冰、滑雪运动；骑马游玩、马术培训、马术比赛（竞速赛、绕桶赛）、丛林飞跃、飞盘、高海拔登山、海上摩托、热气球（娱乐性质）、速降、卡丁车、沙滩车等。

The high-risk sports covered by this plan include but are not limited to: leisure travel, hiking, mountaineering, mountain crossing, camping, fixed-route cave exploration, wilderness survival, hiking through uninhabited areas (deserts, Gobi, etc.); bicycle travel/amateur competitions, private car travel (motorcycle travel not covered), surfing, paddleboarding, fixed-route cave exploration, orienteering, team-building activities, field fun activities; cycling, mountain biking, track/off-road roller skating, skateboarding, private car travel; swimming, diving (depth not exceeding 18 meters), creek triathlon, rowing, sailing, windsurfing, kayaking, rafting; rock climbing and rappelling, ice climbing, skiing; horse riding, equestrian training, equestrian competitions (speed racing, barrel racing), zip-lining, frisbee, high-altitude mountaineering, jet skiing, hot air ballooning (for entertainment purposes), speed descending, karting, sandboarding, etc.

9、本产品可承保在合法合规区域内进行的保单中列明承保活动类型。

This product covers activities listed in the policy within legal and compliant areas.

10、本产品急性病身故承保天数为30天。

The coverage for acute illness death is limited to 30 days.

11、本产品旅行住院津贴最长赔付90天。

The maximum duration for travel hospitalization allowance is 90 days.

12、本产品身故遗体送返中丧葬费以20000元为限。个人行李及随身物品保障每件/每套物品限额1000元。

The funeral expenses in the repatriation of remains are limited to RMB 20,000. The limit for personal luggage and belongings is RMB 1,000 per item/set.

13、本产品旅程延误保障每延误4小时赔偿300元，最高以保额为限，行李延误保障每延误8小时赔偿500元，最高以保额为限。

This product's travel delay coverage compensates 300 RMB per 4-hour delay (up to policy limit), while baggage delay coverage compensates 500 RMB per 8-hour delay (up to policy limit).)

14、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 claim, the disability assessment criteria and compensation calculation standards shall apply the "Disability Assessment Standards and Codes for Personal Insurance" [issued by the China Insurance R

签发公司信息 Issuing Company Information

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保单专用章

核保 Underwriter	制单 Documenter	经办 Transactor	签发日期 Issue Date
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regulatory Commission (CIRC Document [2014] No. 6) and filed with the Standardization Administration of China (JR/T 0083-2013)]. The corresponding insurance benefit payment percentages for personal insurance disability grades are divided into ten tiers, with Grade 1 disability corresponding to 100% of the insurance benefit payment percentage and Grade 10 disability corresponding to 10% of the insurance benefit payment percentage, decreasing by 10% for each grade.

15、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

China Pacific Property Insurance Co., Ltd. Customer Service Hotline: 0086-21-95500-3-4

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，投保人已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:



诉讼

Litigation:



仲裁

Arbitration:

仲裁机构名称

Arbitration Institution:

理赔服务提示 Claim Service Tips:

如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.



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根据国税总局要求，保险行业2016年5月1日起正式实行增值税，以下保险费为含税价，应税产品的税率为6%。具体增值税发票开具的相关事宜，请咨询我司各网点。

中国太平洋财产保险股份有限公司
China Pacific Property Insurance Co., Ltd.

全国客服电话：95500

被保险人清单 Details of Insured				
序号No	被保险人名称Name of Insured	证件类型ID Type of Insured	证件号码ID No of Insured	被保人年龄Age of the Insured
1				
2				

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条款目录

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（互联网）	C00001432322021122029953
附加君安行人身意外伤害保险（互联网）	C00001432322021122029373
附加急性病住院津贴保险（互联网）	C00001432522021122028373
附加短期意外伤害医疗保险（互联网）	C00001432522021122437163
附加旅行急性病保险（互联网）	C00001432522021122437103
附加短期意外伤害住院津贴保险条款（互联网）	C00001432522021122028683
附加意外伤害救护车费用保险（互联网）	C00001432322021122029513
附加紧急医疗救援保险（2024版）	C00001431922024012922591
附加旅行亲属前往处理后事费用保险（2022版）	C00001431922021122029963
附加银行卡盗刷保障保险条款	H00001432122017052429391
附加旅行行李物品损失保险条款	H00001432122017052436471
附加个人旅行不便保险条款	H00001432122017052419111
附加个人旅行法律责任保险条款	H00001430922017052419121

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