

阳光财产保险股份有限公司 保游欧洲行境外保险（电子保单）

Sunshine Property and Casualty Insurance Company Limited (E-Policy)

保险单号 Policy No.: HI81330146MURDLQY400

投保人信息 Policyholder

姓名/名称 Name: 张三 证件类型 Type of ID Documents: 身份证  
证件号码 ID Document No.: 445281199300000000

被保险人人数 Number of Insured: 2人, 详见被保险人和受益人明细 See the list of the Insured Persons and Beneficiaries as below

保障计划 Insurance Plan: 阳光财意组合保险

出访国家及地区 Destination: 丹麦等申根国 Denmark, Schengen States

24小时全球紧急救援服务电话: +86-10-63422004. 24-hr worldwide emergency assistant service number: +86-10-63422004

被保险人和受益人明细 (受益人若未指定, 依法律规定处理) List of the Insured Persons & Beneficiaries (If the beneficiary is not named, it will be handled in accordance with the laws)

序号	被保险人 The Insured Person					受益人 Beneficiary	
	中文姓名 Name in	证件类型 Type of ID Documents	证件号ID Document No.	性别Gender	出生日期Date of Birth (YYYY-MM-DD)	姓名 Name	证件号ID Document No.
1						法定受益人	--
2						法定受益人	--

保险期间 Period of Insurance: 自 2024年08月06日 00:00:00至 2024年08月12日 24:00:00

10001  
签单时间 Time of Subscription: 2024年08月01日  
保单专用章

保障内容 Benefits

保障项目 Benefits	每人保险金额 (人民币: 元) Sum Insured per Insured Person (RMB)	适用阳光财产保险股份有限公司条款 Sunshone Property Insurance Co, LTD. Terms apply
意外伤害身故 Died of accidental injury	300,000.00	阳光财产保险股份有限公司旅行意外伤害保险(互联网专属)条款
意外伤害残疾 Accidental injury disability	300,000.00	阳光财产保险股份有限公司旅行意外伤害保险(互联网专属)条款
意外伤害身故、残疾 Accidental Death & Disability	300,000.00	阳光财产保险股份有限公司旅行意外伤害保险附加高风险运动意外伤害保险B款(互联网专属)条款
急性病身故保障(含猝死) Acute illness Death benefits (Including sudden acute death)	30,000.00	阳光财产保险股份有限公司附加旅行突发急性病身故或全残保险(互联网专属)条款
医疗费用(含门急诊及住院医疗费用, 0免赔, 赔付比例100%) Emergency Out-patient Expense reimbursement Hospitalization Expense reimbursement	350,000.00	阳光财产保险股份有限公司旅行意外伤害保险附加医疗费用补偿保险(互联网专属)条款
紧急医疗运送和送返 Emergency Medical Transports Expense Compensation	350,000.00	阳光财产保险股份有限公司附加境外旅行紧急救援保险(互联网专属)A款条款
身故遗体运返 Repatriation of Remains	350,000.00	阳光财产保险股份有限公司附加境外旅行紧急救援保险(互联网专属)A款条款
住院津贴(180天为限) Hospital Indemnity (Limit of 180 days)	18,000.00	阳光财产保险股份有限公司旅行意外伤害保险附加旅行住院津贴保险A款(互联网专属)条款
航空意外伤害身故、残疾 Died disabled as a result of aviation accident	300,000.00	阳光财产保险股份有限公司个人交通工具意外伤害保险(互联网专属)条款

营业客车意外伤害身故、残疾 Business bus accident injury died disabled	300,000.00	阳光财产保险股份有限公司个人交通工具意外伤害保险（互联网专属）条款
轮船意外伤害身故、残疾 Died disabled in an accident on a ship	300,000.00	阳光财产保险股份有限公司个人交通工具意外伤害保险（互联网专属）条款
伤残保险责任 Disability insurance liability	30,000.00	阳光财产保险股份有限公司附加旅行突发急性病身故或全残保险（互联网专属）条款
火车意外伤害身故、残疾 Died in a train accident	300,000.00	阳光财产保险股份有限公司个人交通工具意外伤害保险（互联网专属）条款
亲友慰问探访费用 Relatives and Friends' Visiting Expense	5,000.00	阳光财产保险股份有限公司附加境外旅行紧急救援保险（互联网专属）A款条款
未成年子女旅行送返费用 Repatriation of Minors	5,000.00	阳光财产保险股份有限公司附加境外旅行紧急救援保险（互联网专属）A款条款
申根签证拒签保障 European Schengen Visa Refusal	600.00	阳光财产保险股份有限公司签证拒签费用补偿保险（2022版）条款
旅程取消 Trip cancellation	1,000.00	阳光财产保险股份有限公司附加旅程取消保险（互联网专属）条款
行李延误（每满5小时赔偿300元，但以保险金额为限） Baggage Delay benefits(¥300 per 5 hours but limited to amount of insurance)	1,000.00	阳光财产保险股份有限公司附加托运行李延误保险（互联网专属）条款
航班延误（每延误4小时赔付保额的50%，累计赔付以保额为限） Travel Delay benefits(¥300 per 4 hours but limited to amount of insurance)	600.00	阳光财产保险股份有限公司附加旅程延误保险（互联网专属）条款
意外伤害身故保险金给付（家庭自用车、非营业客车） Death benefit for accidental injury(Family car/Non-operating passenger car)	100,000.00	阳光财产保险股份有限公司机动车驾驶员意外伤害保险（互联网专属）条款
个人行李及随身物品（每件或每套行李或T物品限额 1,000元） Personal luggage and carry-on items(The allowance for each piece or set of baggage or articles is RMB1000)	3,000.00	阳光财产保险股份有限公司附加个人行李及随身携带物品盗抢损失保险（互联网专属）条款
个人钱财损失 Cash Loss	1,000.00	阳光财产保险股份有限公司附加旅行个人现金盗抢损失保险（互联网专属）条款
旅行票证损失 Travel Documents Invalid	5,000.00	阳光财产保险股份有限公司附加旅行票证损失保险（互联网专属）条款
银行卡盗刷 Debit card swiped (Inapplicable to minors)	5,000.00	阳光财产保险股份有限公司附加旅行银行卡盗刷保险（2022版）条款
旅行期间家财保障 Dwelling Contents benefits(Limit of ¥1000 per item)	2,000.00	阳光财产保险股份有限公司附加家庭财产损失保险（互联网专属）条款
<b>保险费合计 Total Premium:120.00(RMB)</b>		

争议处理方式 Disputes Resolution: 诉讼 Litigation

尊敬的客户：您可通过本公司官方网站www.sinosig.com, 95510客服热线电话，阳光财险APP或附近营业网点查询保单信息或查阅条款内容，若对查询结果有异议，请通过以上渠道联系本公司。英文：Dear customer, you can check and verify your coverage through visiting www.sinosig.com, or call 95510 customer service hotline. or Sunshine property insurance APP. Please contact us if you have any question, and call at 95510 for claim application.

鉴于投保人已仔细阅读了本保险所适用的保险条款，并已知悉了保险条款中免除保险人责任的内容（包括但不限于责任免除条款、免赔额、免赔率、比例赔付或者给付等免除或者减轻保险人责任的条款），愿意以上述保险条款的约定为基础向保险人投保欧洲行境外保险，并按本保险合同约定交付保险费，保险人同意按照本保险合同的约定承担保险责任，特立本保险单为凭。Whereas the applicant has already perused all of the applicable insurance terms of the policy, and was informed of the policy exclusions (including but not limited to exclusions, deductibles, deductible ratio, co-payment or payment, and any other terms to waive or reduce the liability of the Insurer), and willing to apply for Sunshine P&C and paid the premium to insurer as agreed, the insurer agrees to assume the insurance liability according to the term in this policy and issues this policy.

如本保险合同的被保险人包含未成年人，则：被保险人不满10周岁的，死亡保险金额不超过人民币20万元；被保险人已满10周岁但未满18周岁的，死亡保险金额不超过人民币50万元（但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不计算在上述规定限额之中）。具体内容以中国保监会关于 未成年人死亡保险金额的有关规定为准。In the event that the Insured Person of this Policy is a minor, if the Insured Person is less than 10 years old, the limit of Sum Insured is RMB 200,000 Yuan; if the Insured Person is between 10 and 18 years old, the limit is RMB 500,000 Yuan; but the death benefits in the aviation personal accident insurance and major natural disaster insurance are excluded. Details please refer to the regulations of the China Insurance Regulatory Commission.

如果中文和英文内容不一致，以中文为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

特别约定 Special Provisions:

1、本产品承保范围为0-100周岁，其中71周岁以上的被保险人急性病身故保障保额缩减50%。

The insured coverage of this Policy are from 0 to 100 years old,among insured over 71 years old the Acute illness Death benefits will be reduced by 50%.

2、本产品可承保被保险人以休闲旅游、探亲、学习培训、商务出差为目的的出行期间发生的保险事故,不承保以看病、境外务工为目的的出行期间发生的保险事故。

The insurance accident of this Policy include that occur during the insured' s leisure or business travel,relatives visit,learning or training experience except that occur during the insured' s medical treatment experience,overseas employment.

3、本产品医疗费用承保被保险人被确诊罹患新型冠状病毒感染而产生的医疗费用,但不承担与医疗无关的检测费用,出现下述任一情形,都不属于保险责任: 1) 在投保前已被确诊罹患新型冠状病毒感染,或在投保前已出现新型冠状病毒感染的相关症状体征,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治疗的。

The Hospitalization Expense reimbursement of this Policy include that medical expense incurred due to the insured is diagnosed with COVID-19, exclude any testing costs unrelated to medical treatment.The insurance liability of this Policy exclude 1) Beforeinsurance,the insured has been diagnosed with COVID-19 or the insured has related symptoms of COVID-19 to wait for confirmation. 2)The insured has been recommended treatment due to the risk of COVID-19 by doctors or related medical institution.

4、本保险计划可承保高风险运动项目,可承保的高风险运动以《阳光财产保险股份有限公司旅行意外伤害保险附加高风险运动意外伤害保险B款(互联网专属)条款》为准。因高风险运动意外伤害事故导致身故或伤残的,高风险运动意外伤害保险金与意外伤害保险金不重复赔付,仅赔付高风险运动意外伤害保险金。

High-risk sports event can beunderwritten that subject to The Travel Accident Insurance of Sunshine PropertyInsurance Co., Ltd. Additional High risk Sports Accident Insurance Clause B (Internet Exclusive).IF accidental death and disability occur due to high-risk sports, the 'Accidental Death & Disability of High-risk Sports' and 'AccidentalDeath & Disability' are non-duplication of benefits, only compensate for 'Accidental Death & Disability of High-risk Sports' benefits.

5、“已处于战争状态或已被宣告为紧急状态的国家和地区,以中国领事服务网公示的旅行风险等级为准,红色地区不予承保。查询路径: <http://cs.mfa.gov.cn/> 中国领事服务网→了解目的地→选择国家→旅行风险等级和安全提醒”

“Countries and regions that are already in a state ofwar or have been declared a state of emergency shall be subject to the travel risk level published on the China Consular Affairs website, and red areas shall not be underwritten. Procedure:<http://cs.mfa.gov.cn/> China Consular Affairs →Destination→Countries→Risk level and Security Tips”

出单机构 The Insurer: 北京分公司营业本部团客业务一部

销售机构/中介机构 Distribution: 北京分公司营业本部团客业务一部



签单时间 Time of Subscription: 2024年08月01日

保险条款清单

阳光财产保险股份有限公司旅行意外伤害保险（互联网专属）条款
阳光财产保险股份有限公司旅行意外伤害保险附加高风险运动意外伤害保险B款（互联网专属）条款
阳光财产保险股份有限公司附加旅程取消保险（互联网专属）条款
阳光财产保险股份有限公司附加托运行李延误保险（互联网专属）条款
阳光财产保险股份有限公司附加旅程延误保险（互联网专属）条款
阳光财产保险股份有限公司机动车驾驶人员意外伤害保险（互联网专属）条款
阳光财产保险股份有限公司附加个人行李及随身携带物品盗抢损失保险（互联网专属）条款
阳光财产保险股份有限公司附加旅行个人现金盗抢损失保险（互联网专属）条款
阳光财产保险股份有限公司附加旅行票证损失保险（互联网专属）条款
阳光财产保险股份有限公司附加旅行银行卡盗刷保险（2022版）条款
阳光财产保险股份有限公司附加家庭财产损失保险（互联网专属）条款
阳光财产保险股份有限公司附加境外旅行紧急救援保险（互联网专属）A款条款
阳光财产保险股份有限公司附加旅行突发急性病身故或全残保险（互联网专属）条款
阳光财产保险股份有限公司个人交通工具意外伤害保险（互联网专属）条款
阳光财产保险股份有限公司旅行意外伤害保险附加医疗费用补偿保险（互联网专属）条款
阳光财产保险股份有限公司旅行意外伤害保险附加旅行住院津贴保险A款（互联网专属）条款
阳光财产保险股份有限公司签证拒签费用补偿保险（2022版）条款