

## 保障权益

- 意外伤害及医疗保障 Accidental Injury and Medical Coverage



### 意外身故及伤残 Accidental Death and Disabling injury

50 万元 up to 500,000RMB

在旅行期间遭遇意外事故,保险公司按保险单上所载被保险人相应的保险金额给付身故保险金、伤残保险金。(含高风险运动意外)

Death benefits and disability insurance benefits according to the corresponding insured amount of the insured person contained in the insurance policy. (Includes coverage for high-risk sports accident)



### 意外伤害医疗 Accidental Injury medial coverage

8 万元 80,000

被保险人在保险期间内因遭受意外伤害事故,保险公司就被保险人自事故发生之日起 180 日内实际支出的按照当地社会医疗保险主管部门规定可报销的、必要的、合理的医疗费用超过人民币 100 元的部分,给付医疗保险金。(含高风险运动意外;100 元免赔,100%赔付)

- Medical reimbursement arising from an accident during the coverage period is possible up to 180 days following the incident, and up to 80,000RMB for treatment surpassing 100RMB in value. There will be no reimbursement for treatment within 100RMB (coverage includes high risk sporting activities)



### 意外和急性病住院津贴 Accident and acute illness hospitalization coverage

100 元/天

保险期间,被保险人在旅行期间遭受意外伤害事故或突发严重急性病住院治疗,保险公司就被保险人自事故发生或诊断之日起 180 日内的合理住院天数,按保险单载明的每日给付金额给付旅行住院津贴保险金。(累计 90 天为限)。

- The insured person may receive up to 100RMB/day of inpatient allowance insurance (for a total of 90 days), not exceeding a total of 180 days from the time of accident and diagnosis.

- 旅程财产保障 Personal Property coverage



个人随身财产 Portable property

1000 元            1000RMB

被保险人随身携带的行李物品或旅行证件遭受交通事故、自然灾害或第三方的盗窃、抢劫而致损坏、灭失或遗失。被保险人发现行李物品或旅行证件被盗窃、抢劫后,应当在 24 小时内向当地警方报告并向保险公司提供警方出具的书面证明文件。(每件或每套行李或物品最高赔偿额 RMB1,000 元)。

Coverage of the damage, loss or loss due to traffic accidents, natural disasters or theft or looting by a third party is up to a maximum of 1000RMB per item of property. The insured person must report the incident to the local police within 24 hours and provide the insurance company with the written documentary evidence issued by the police.

- 旅程阻碍保障 Travel itinerary coverage



航班延误 Flight delay insurance

200 元 200RMB

在保险期间内,被保险人将要搭乘的固定航班飞机因恶劣天气、自然灾害、机械故障、罢工、劫持或怠工、其他空运、航运工人的临时性抗议活动、恐怖分子行为、航空管制或航空公司超售而导致其出发延误时间连续达保险单载明的时间,保险公司按保险单上载明的金额赔偿。(每延误 4 小时,赔偿 RMB200 元)。

Flight take-off delay caused by the departure time being delayed over 4 hours due to adverse weather, natural disasters, mechanical failure, strikes, hijacking or sabotage, other air transport, temporary protests by shipping workers, terrorist acts, air traffic control or airlines will result in compensation of RMB200 yuan.

## 您拥有的权利 Your rights



### 退保

保险合同没有完全履行时,经投保人和被保险人申请,保险人同意,解除双方由合同确定的法律关系,保险人按合同的约定退还保险单的现金价值。



### 保单变更

在保单有效期内,经投保人和保险人协商同意,可以修改保单的有关内容。



## 索赔

指当被保险标的遭受承保责任范围内的风险损失或伤害时,被保险人有权向保险人提出索赔。

## 投保须知

1. 投保前请您仔细阅读：[产品条款](#) [保险金赔付比例](#) [赔偿方式](#) [客户告知书](#) [保单样本](#) [查看费率表](#)
2. 责任免除、保险责任、犹豫期、费用扣除、退保、保险单现金价值、投保人、被保险人义务等内容详见产品条款，请务必仔细阅读产品条款及电子保单的特别约定。
3. 本产品由中国平安财产保险股份有限公司承保,目前该公司在北京、天津、河北、山西、内蒙古、辽宁、吉林、黑龙江、上海、江苏、浙江、安徽、福建、江西、山东、河南、湖北、湖南、广东、广西壮族自治区、海南、重庆、四川、贵州、云南、西藏、陕西、甘肃、宁夏、青海、新疆维吾尔自治区设有分支机构。本产品的销售区域为全国,客户从慧择保险网购买,后续理赔等相关事务均可由慧择保险网协助您办理。
4. 本产品承保年龄为 3 周岁-65 周岁(含 3 周岁-65 周岁),未成年人累计意外身故保额以保监会规定为准。
5. 单次旅行日期选择最多为 45 天。

6. 本产品仅提供电子保单,电子保单一经生成不办理任何形式的变更、注销、退保。
7. 本产品特有**包含高风险运动保障**,承保跳伞、潜水、攀岩、探险活动等休闲娱乐性高风险运动。不承保赛马、赛车等任何比赛或竞技性活动,或进行各种车辆表演、车辆竞赛、特技表演。
8. 经慧择网购买的顾客,若发生保险事故,慧择网(热线:4006-366-366)将提供协助理赔服务。

Please note that detailed policy statements corresponding to the below will be sent over to you in a separate correspondence from this itinerary upon purchase. Any translation of the insurance policy statements into a different language than the language the policy statements are issued in should be undertaken by a professional translation service and is not the responsibility of The Dragon Trip or Zhonglei Travel.

- Travel Accident Insurance coverage up to 500,000RMB (coverage includes high risk sporting activities)
- Medical reimbursement arising from an accident during the coverage period is possible up to 180 days following the incident, and up to 80,000RMB for treatment surpassing 100RMB in value. There will be no reimbursement for treatment within 100RMB (coverage includes high risk sporting activities)
- The insured person may receive up to 100RMB/day of inpatient allowance insurance (for a total of 90 days), not exceeding a total of 180 days from the time of accident and diagnosis.
- If the insured person finds that the luggage item or travel document is stolen or robbed or damaged, upon reporting the loss to the local police within 24 hours and issued a written report by the police, he/she is entitled to be reimbursed for the value of the item not exceeding RMB 1,000 for each piece or baggage or item.
- The insured person may receive up to 200RMB per every 4 hours that the flight is delayed due to reasons that are: bad weather, natural disasters, mechanical breakdowns, strikes, hijacking or sabotage, other airlifts, temporary protests of shipping workers, terrorist acts, air traffic control or

airline delay.

- For the insured person less than 10 years of age, the insured amount shall not exceed 200,000 yuan; for the insured person has 10 years of age but under 18 years of age, the insured amount shall not exceed 500,000 yuan.
- This product contains high-risk sports protection, underwriting parachute, diving, rock climbing, adventure and other recreational high-risk sports. Does not cover racing, racing and any competitions or competitive activities, or carry out a variety of vehicle performances, vehicle competition, stunt performances.
- Customers who purchase through Huize.com will provide assistance to the claim service if an insurance accident occurs, Huize.com (Hotline: 4006-366-366).