



美亚财产保险有限公司深圳分公司  
**AIG General Insurance Company**  
**China, Ltd. Shenzhen Branch**

美国国际集团成员

中国深圳罗湖区深南东路5002号信兴广场  
 地王商业中心商业大楼11楼, 邮政编码518008  
 电话: (86755) 82463755  
 传真: (86755) 82463815/ 82463812  
 服务热线: 800-888-0008

保险单 POLICY SCHEDULE

美亚“万国游踪”境外旅行意外伤害保险  
**AIG International JourneySafe Individual Travel Accident Insurance**

保险合同号码 **Policy No.:** 8D186299

保险计划 **Insurance Plan:** 钻石计划 Diamond Plan

保险合同生效日 **Policy Effective Date:** 2008年 YYYY 05月 MM 19日 DD 00:00:00 时 Hrs (北京时间 Beijing Time)

保险合同满期日 **Policy Expiry Date:** 2008年 YYYY 05月 MM 25日 DD 24:00:00 时 Hrs (北京时间 Beijing Time)

投保人 **Policyholder:** CHEN/YONGCHANG

总保险费 **Total Premium:** RMB 400.00

保险计划 **Schedule of Benefits**

保险项目 Basic Benefits	各被保险人保险金额 (人民币: 元) Maximum Limit Per Insured Person (RMB)	
	成年人 Adult	18周岁以下的未成年人 Minor under 18 years old
1. 意外身故, 烧伤及残疾保障 Accidental Death, Burns & Dismemberment	600,000	100,000
2. 双倍给付意外伤害 Double Indemnity	600,000	0
3. 医药补偿 Medical Reimbursement	400,000	400,000
4. 医疗运送和送返 Medical Evacuation and Repatriation	实际费用 Actual Cost	实际费用 Actual Cost
5. 身故遗体送返(其中丧葬费用以RMB16,000为限) Repatriation of Remains (Funeral expenses limited to RMB16,000)	实际费用 Actual Cost	实际费用 Actual Cost
6. 随身财产(每件或每套行李或物品赔偿限额:RMB1,000) Personal Effects (Limit per item or set of items: RMB1,000)	5,000	5,000
7. 个人钱财 Loss of Money	2,000	2,000
8. 旅行证件遗失 Loss of Travel Documents	10,000	10,000
9. 旅程延误(每5小时延误赔偿额:RMB300) Travel Delay (RMB300 for every 5 hours of delay)	1,800	1,800
10. 行李延误(每8小时延误赔偿额:RMB500) Baggage Delay (RMB500 for every 8 hours of delay)	2,000	2,000
11. 旅程缩短 Trip Curtailment	15,000	15,000
12. 旅程取消 Trip Cancellation	15,000	15,000
13. 慰问探访费用补偿 Compassionate Visit	8,000	8,000
14. 个人责任 Personal Liability	1,000,000	1,000,000
15. 家居保障(每件或每套物品赔偿限额:RMB1,000) Home Guard (Limit per item or set of items: RMB1,000)	5,000	5,000

备注Notes:

\*任何年龄在18周岁以下的被保险人, 如果其以死亡为给付保险金条件的保险金额(包括本保险及在所有其它商业保险公司所购买的保险)超出中国保监会所规定的限额(上海、广州、深圳地区10万元, 佛山5万元)须特别告知, 否则保险公司对超出限额的部分不承担保险责任。The special notice should be given to the insurer where the death benefit offered by this Policy and all the other commercial insurance policies for any insured under 18 years old exceed the death benefit limit for person under 18 years old specified by China Insurance Regulatory Commission (RMB100,000 for Beijing, Shanghai, Guangzhou and Shenzhen and RMB50,000 for the other areas), otherwise, the insurer shall not be liable for any amount in excess of the regulatory limit.

\*71至80周岁的被保险人, 其“意外身故、烧伤及残疾保障”和“双倍给付意外伤害”的保险金额为上表所载金额的一半。For any Insured Person aged from 71 to 80 years old, half Maximum Limit under Accidental Death, Burns & Dismemberment and Double Indemnity benefits applies

\*如保险期间为一年, 每次承保旅程最长期限为182天。The maximum length of each insured trip is 182 days if insurance period is one year.

\*本保险公司作为美国国际集团的成员, 为本保险单所载之被保险人在旅行期间提供24小时的保险保障, 涵盖地区包括但不限于美国、加拿大、奥地利、比利时、丹麦、芬兰、法国、德国、冰岛、意大利、希腊、卢森堡、荷兰、挪威、葡萄牙、西班牙、瑞典、瑞士、波兰、捷克、爱沙尼亚、立陶宛、斯洛伐克、匈牙利、澳大利亚、新西兰、韩国、日本以及香港、澳门和台湾等国家和地区。This Insurance Company, a member company of AIG, shall provide a 24-hour travel insurance for the insured persons as stated in this policy schedule, which covers travels to the countries and areas including but not limited to U.S.A., Canada, Austria, Belgium, Denmark, Finland, France, German, Iceland, Italy, Greek, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech, Estonia, Lithuanian, Slovak, Hungary, Australia, New Zealand, South Korea, Japan, Hong Kong, Macau, and Taiwan Province.

\*本保险不承保任何直接或间接由于前往或途经阿富汗、缅甸、古巴、刚果民主共和国、伊朗、伊拉克、利比亚、苏丹、叙利亚, 或在上述国家旅行期间发生的保险事故。This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Burma, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

\*本保险不承保任何国家或国际组织认定的恐怖分子或恐怖组织成员, 或非法从事毒品、核武器、生物或化学武器交易人员。This policy will not cover any terrorist or member of a terrorist organization, narcotics trafficker, or illegal purveyor of nuclear, chemical or biological weapons defined by any country or international organization.

\*如为钻石计划项下的被保险人, 可登陆www.cn.aig-red24.com查询各国旅行安全信息及定制人身安全报告等。登陆用户名为: AIGC+本保险合同号码, 密码为申请本保险单所使用的身份证号码或护照号。The Insured Person with Platinum Plan may access www.cn.aig-red24.com ("Website") to get worldwide travel safety information and tailor-made personal safety report. Pls use AIGC+ policy number as registration code to access the Website. The password is the ID No. or Passport No. used to apply the insurance.

被保险人名单 Insured Person List

被保险人 Name of Insured Person	身份证/护照号码 ID No./Passport No.	出生日期 (年/月/日) Date of Birth (YYYY/MM/DD)	与被保人关系 Relationship to Policyholder	身故保险金受益人 Death Beneficiary
CHEN/YONGCHANG	G17390878	1949/07/03	投保人 Policyholder	
JIANG/HAICHAO	G25675026	1977/10/16		



出单日期 **Issue Date** 2008/04/30  
 代理人编号 **Agency Code** SZX012

美亚财产保险有限公司深圳分公司授权代表  
**AIG General Insurance Company China Limited Shenzhen Branch**  
**Authorized Representative**

若英文译本与中文有异, 以中文版本为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.  
 为了保障您自身的权益, 请确保您已经仔细阅读保险合同条款并理解其内容。如果您未收到保险条款, 或您对保险条款内容有任何疑问, 敬请拨打800-888-0008 (免费)或86-755-33366406 (未开通800的地区及手机用户)与我们联系。To protect your own rights and interests, please make sure that you understand the policy wording. If you do not receive the policy wording or have any query about the wording, please feel free to contact us at 800-888-0008 (toll-free) or 86-755-33366406 (for cell phone and the districts without 800 service).