

计划名称:

889020 卓越优游乐保险计划典雅升级计划 (互联网专属)

889021 卓越优游乐保险计划尊贵升级计划 (互联网专属)

保障利益明细表 Schedule of Benefits

承保项目 Coverage	各被保险人保险金额 (人民币 RMB)	
	Maximum Limit per Insured (RMB: Yuan)	
	典雅计划 Classic	尊贵计划 VIP
<b>1. 人身意外伤害 Personal Accident</b>		
- 意外身故身故及残疾保险金 Accidental Death & Dismemberment	300,000	1,000,000
- 意外抚恤金 Compassionate Death Cash Benefit	10,000	20,000
<b>2. 医疗及相关费用 Medical and Related Expenses</b>		
- 医药费用补偿 (含门急诊及住院医疗) Medical Reimbursement (Incl. Outpatient and Inpatient)	450,000	660,000
<b>3. 每日住院津贴收入 Daily Hospital Income</b> (上限 30 天 up to 30 days)	1,500 (RMB50/天 day)	3,000 (RMB100/天 day)
<b>4. 住院医疗翻译服务</b> Hospitalization Interpreter Service 最高 RMB300 元/天 MAX. RMB500/Day	3,000	5,000
<b>5. 医疗运送与送返</b>	750,000	1,000,000
<b>6. 身故遗体送返及丧葬费用 Repatriation of Mortal Remains and Funeral Expense</b>	300,000	300,000
* 其中丧葬费用限额 Funeral Expense Limited to	20,000	20,000
<b>7. 旅行者行李及随身财产 Baggage and Personal Effects</b> *其中每件或每套行李或物品赔偿限额 RMB 1,000 Limit per Item or Set:RMB1,000	3,000	5,000
<b>8. 旅行者个人钱财及旅行证件</b> Loss of Money and Travel Documents *其中个人钱财遗失 Limit of Loss of Money *其中旅行证件遗失 Limit of Loss of Travel Documents	6,000 1,000 5,000	11,000 1,000 10,000
<b>9. 旅行家居财物保障 Home Care</b> (每件/每套物品赔偿限额 1,000 元 MAX. RMB1,000 per Item or Set of Items)	2,000	5,000
<b>10. 签证拒签补偿</b> Compensation for Visa Application Rejection	不承保	500
<b>11. 旅行延误 Travel Delay</b> (每 5 小时延误赔偿额: 300 元 RMB300 for Every 5 Hours of Delay)	600	900
<b>12. 旅行行李延误 Baggage Delay</b> (每 6 小时赔偿限额: RMB300 元 RMB300 for Every 6	600	900

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卓越优游乐保险计划典雅升级计划

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卓越优游乐保险计划尊贵升级计划

Hours of Delay)		
13. 旅行变更 Travel Disruption	5,000	10,000
14. 旅行个人责任 Personal Liability	1,000,000	1,200,000
15. 保障期间的自动延长 Automatic Extension of Coverage	最长 10 天 Max. 10 days	最长 10 天 Max. 10 days

保险费表 Premium Table (币种 Currency: 人民币 RMB)

保险期间 Insurance Period	成年人保险费 Premium for Adult		未成年人保险费 Premium for Juvenile	
	典雅计划 Classic	尊贵计划 VIP	典雅计划 Classic	尊贵计划 VIP
1 - 7 天 days	100	158	93	126
8 - 10 天 days	135	201	125	156
11 - 14 天 days	155	259	145	181
15 - 17 天 days	196	328	165	237
18 - 21 天 days	228	408	208	292
22 - 24 天 days	268	466	248	348
25 - 28 天 days	328	528	308	403
29 - 35 天 days	388	596	358	459
每增加一周(不满一周按一周计算) Each Additional week (less than 1 week shall be deemed as 1 week)	388+60x_____周 weeks	596+70x_____周 weeks	358+55x_____周 weeks	459+65x_____周 weeks

特别约定:

1. 本保险不承保任何直接或间接由于计划或实际前往或途经缅甸、俄罗斯、乌克兰、克里米亚和塞瓦斯托波尔、叙利亚、委内瑞拉、古巴、阿富汗、白俄罗斯、伊朗、朝鲜、尼泊尔或在上述国家或地区旅行期间发生的保险事故。This insurance does not cover any insurance accident directly or indirectly caused by the planned or actual travel to or through Myanmar, Russia, Ukraine, Crimea and Sevastopol, Syria, Venezuela, Cuba, Afghanistan, Belarus, Iran, North Korea, Nepal, or during the travel in the above countries or regions.

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特约对应代码#14645

2. 本保险对于任何直接或间接由于前往或途经以下国家或地区发生的事故不提供救援服务。1) 亚洲: 英属印度洋领地, Cocos Islands, 东帝汶, 朝鲜, 缅甸, 伊朗, 叙利亚, 阿富汗; 2) 欧洲: 克里米亚地区和扎波里兹日亚、赫尔松、顿涅茨克和卢汉斯克人民地区、白俄罗斯、俄罗斯联邦; 3) 南美洲: 委内瑞拉; 4) 非洲: 厄立特里亚, 索马里, 圣赫勒拿岛, 西撒哈拉, 利比亚, 刚果(金), 乍得, 中非, 科摩罗; 5) 大洋洲: 美属萨摩亚群岛, 布韦岛, 圣诞岛, 法属南部领地, 赫德岛和麦克唐纳群岛, 基里巴斯, 马歇尔群岛, 麦克罗尼西亚, 瑙鲁, 尼乌亚岛, 皮特凯恩岛, 所罗门群岛, 南乔治亚和南桑威治, 托克劳群岛, 汤加, 图瓦卢, US Minor Outlying Islands, 瓦努阿图, 瓦利斯和富图纳群岛; 6) 南极洲。 This insurance does not provide assistance services for any accident directly or indirectly caused by customers going to or passing through the following countries or regions. 1) Asia: British Indian Ocean Territory, Cocos Islands, East Timor, North Korea, Myanmar, Iran, Syria, Afghanistan; 2) Europe: the Crimea Region and the People's regions of Zaporizhzhya, Kherson, Donetsk and Luhansk, Belarus, the Russian Federation; 3) South America: Venezuela; 4) Africa: Eritrea, Somalia, Saint Helena, Western Sahara, Libya, Democratic Republic of the Congo, Chad, Central Africa, Comoros; 5) Oceania: American Samoa, Bouwe Island, Christmas

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Island, French Southern Territory, Heard Island and MacDonalld Islands, Kiribati, Marshall Islands, Micronesia, Nauru, Niuya Island, Pitcairn Island, Solomon Islands, South Georgia and South Sandwich, Tokelau Islands, Tonga, Tuvalu, US Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands; 6) Antarctica.

特约对应代码#14685

3. 若您在旅游途中需要任何紧急援助，请直接拨打 24 小时紧急援助热线：**+86 021-61297926**。另外，您可在工作时间（周一至周日 8: 30-21: 30）致电 95550，或登陆本公司网站 [www.axa.cn](http://www.axa.cn) 查询您保障的详细信息。Please call our 24-hour hotline line at **+86 021-61297926**, should you need any travel assistance service. You could also contact 95550(Monday to Sunday, 8:30-21:30) or enter our homepage <https://www.axa.cn> to verify your coverage.
4. 根据保监发（2015）90 号的规定，对于父母为其未成年子女投保的人身保险，在被保险人成年之前，各保险合同约定的被保险人死亡给付的保险金额（包括在所有商业保险公司所购买的保险，但不包括投资连结保险、万能保险以及航空意外伤害保险）总和、被保险人死亡时各保险公司实际给付的保险金总和；投保年龄不满 10 周岁的，不得超过人民币 20 万元；投保年龄已满 10 周岁但未满 18 周岁的，不得超过人民币 50 万元，故对于被保险人的投保限额超过上述规定的，我司不再承保，若尚未达到限额的，本公司仅就差额部分进行承保。Any insured under 18 years old, if he/she, before the inception of this policy, has other insurance policy/policies that offer(s) death benefit(except unit-linked insurance, universal insurance and aviation personal accident insurance), the death benefits provided by this policy will be excess in all instances to the other insurance policy/policies and the total death benefits of the other insurance policy/policies and this policy shall not exceed the death benefits limit-RMB 100,000 for person under 10 years old or RMB 500,000 for person from 10 to under 18 years old as specified by China Insurance Regulatory Committee in regulation (2015).
5. 本计划的成年人投保年龄为 18 周岁至 80 周岁，未成年人的投保年龄为 28 天至 17 周岁。71 周岁至 80 周岁的被保险人，其“意外身故及残疾保险金”和“医疗费用补偿（含门急诊及住院医疗）”的保险金额为上表所载金额的一半，保险费维持不变。The adult Insured Persons must be from 18 to 80 years of age inclusive and the juvenile Insured Persons must be from 28 days to 17 years old upon application. For any Insured Person aged from 71 to 80 years old, Maximum Limits under “Accidental Death & Dismemberment” and “Accidental & Sickness Medical Reimbursement (Incl. Outpatient and Inpatient)” benefits will be reduced to half of Limits as above table stated while the premium remains unchanged.
6. 本保险单保障被保险人从中国大陆地区出发全球范围内的海外旅行，涵盖地区包括但不限于美国、加拿大、澳大利亚、新西兰、韩国、日本、南非、克罗地亚以及香港、澳门和台湾等国家和地区以及所有申根国家，包括但不限于奥地利、比利时、丹麦（含格陵兰岛及法罗群岛）、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、斯洛文尼亚、拉脱维亚、马耳他及列支敦士登等国家和地区。We provide a 24-hour worldwide travel insurance for the insured persons as stated in this policy schedule, which covers travels departure from mainland China to the countries and areas including but not limited to U. S. A., Canada, Australia, New Zealand, South Korea, Japan, South Africa, Croatia Hong Kong, Macau, and Taiwan Province and all Schengen countries including but not limited to Austria, Belgium, Denmark (incl. Greenland and Faroe Islands), Finland, France, German, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech, Estonia, Lithuanian, Slovak, Hungary, Slovenia, Latvia, Malta and Liechtenstein.

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7. 投保人可于保险合同成立后，保险责任开始前书面申请撤销本合同，本公司进行审查后符合条件的将退还已缴保费，保险合同关系自本公司同意退费之日解除。但在生效日当日或之后客户申请撤销保险合同的，保费将不再退还。The insured person may cancel the Policy before the inception date subject to the cancellation terms & condition. The Insurer will then refund the premium accordingly. However if the request of cancelling the policy is proposed after the inception date, the premium will not be refundable.

8. 本保单的“医药费用补偿（含门急诊及住院医疗）”保障可涵盖新型冠状病毒感染的治疗费用。本公司不负责赔偿由下列原因造成的保险事故：受保前已存在之病症或未向本公司声明并由本公司书面接受被保险人的既往身体状况、慢性病、精神病、精神分裂、艾滋病、性传播疾病、遗传性疾病、先天性疾病或缺陷、先天性畸形、牙齿治疗（但因意外伤害事故导致的必须进行的牙科门诊治疗不在此限）、预防性手术等非必须紧急治疗的手术、器官移植。The Medical Reimbursement (Incl. Outpatient and Inpatient) of this policy includes the medical expenses of COVID-19. The insurer shall not bear any indemnity liability for any insured accident arising from the following causes: pre-existing condition or the insured person's previous health conditions not declared to the insurer and not accepted by the insurer in writing, chronic disease, mental disease, schizophrenia, AIDS, sexually transmitted disease, hereditary disease, congenital disease or defect, congenital deformity, teeth treatment (except for the indispensable dentistry outpatient treatment caused from an injury accident), preventive operation or any other operation or organ transplant not in need of emergent treatment.

9. 任何在下列期间发生的或由下列原因造成的保险事故，本公司不负任何赔偿责任：战争、军事行动、暴动或武装叛乱期间；侵略、外敌行为、敌对（不论是否宣战）、内战、叛乱、革命、起义、军事行动或篡权、受任何政府或国家权力机构的指挥对财产的没收或国有化或征用或毁坏或破坏的、暴乱骚乱。本计划不承保前往现阶段已处于战争状态、已被宣告为紧急状态；或在将来处于战争状态、被宣告为紧急状态的地区和国家的旅行者。This Policy does not cover claims: directly or indirectly occasioned by, happening through or in consequence of: During war, military operations, insurrection or military rising; war or relevant operations (whether war be declared or not), act of terrorism, invasion, hostilities, act of foreign enemy, civil war, strike, insurrection, civil commotion, rebellion, revolution, civil rising, military or usurped power. This policy does not cover any claim where the insured cannot travel or choose not to travel because the Ministry of foreign affairs, the Ministry of culture and tourism (or any other equivalent government body) advises against travel due to a pandemic.

10. 本保险仅承保被保险人从中国大陆出发，返回中国大陆的旅行。本保险不承保外籍人士返回原籍国的旅行。本保险的保险期间必须完整覆盖被保险人离开及返回到日常生活、工作所在地的旅行期间。The insurance only covers the journey of Insured Person starting from mainland China and returning to mainland China. The insurance does not cover the journey of expatriate returning to his/her home country. The insurance period must completely cover the whole trip from the insured person leaves till he returns to his/her normal living or working place.

11. 本保险不承保在投保本保障计划时已置身于境外的被保险人。The insurance does not cover the journey of the Insured Person who is outside mainland China when he/her applies for the insurance.

12. 对于旅行延误保障利益，保险人对下列情形下引起的，或与之有关的损失或费用，不负赔偿责任：被保险人搭乘的航班为中转或联程航班（中转或联程延误发生地在境外的不包括在内）。The insurance does not cover the domestic connecting flight delay.

删除[胡海雯]: 本保单的“医疗费用补偿（含门急诊及住院医疗）”保障可涵盖 2019 新型冠状病毒肺炎的治疗费用。本公司不负责赔偿由下列原因造成的保险事故：受保前已存在之病症或未向本公司声明并由本公司书面接受被保险人的既往身体状况、慢性病、精神病、精神分裂、艾滋病、性传播疾病、遗传性疾病、先天性疾病或缺陷、先天性畸形、牙齿治疗（但因意外伤害事故导致的必须进行的牙科门诊治疗不在此限）、预防性手术等非必须紧急治疗的手术、器官移植。The Medical Reimbursement (Incl. Outpatient and Inpatient) of this policy includes the medical expenses of COVID-19. The insurer shall not bear any indemnity liability for any insured accident arising from the following causes: pre-existing condition or the insured person's previous health conditions not declared to the insurer and not accepted by the insurer in writing, chronic disease, mental disease, schizophrenia, AIDS, sexually transmitted disease, hereditary disease, congenital disease or defect, congenital deformity, teeth treatment (except for the indispensable dentistry outpatient treatment caused from an injury accident), preventive operation or any other operation or organ transplant not in need of emergent treatment.

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13. 本产品每人仅限购买一份。若被保险人自愿投保由本公司承保的多种综合保险（不包含团体保险），且在不同保障产品中有相同保险利益的，则本公司仅按其中保险金额最高者做出赔偿，并退还其它保险项下已收取的相应保险利益的保险费。Each insured person can only be entitled one insurance plan under this product. If the applicant applies different insurance products from the Company (not including group insurance) and there are the same Benefits under different insurance products, the Company will indemnify the insured only one Benefit with the highest limit and refund the premium of other same Benefits when claim occurs.

14. 本计划承保的签证拒签费用是指：被保险人本人或委托第三方签证服务机构向外国驻中国使领馆申请签证遭拒绝，对被保险人发生的签证申请费用或因委托行为发生的签证申请费用，保险人以保单约定的保险金额为限负责赔偿。The visa refusal fee covered by the plan refers to that the applicant or the third-party visa service agency entrusted by the insured to apply for a visa from a foreign embassy or consulate in China is refused, and the insurer shall be liable for compensation to the insured for the visa application fee incurred by the insured or the visa application fee incurred by the entrusted act to the extent of the insured amount stipulated in the policy.

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15. 保险人不应当被认为对下列情形提供任何保险保障或负责支付任何索赔或提供任何利益：如提供该任何保险保障、支付该任何索赔或者提供该任何利益会使保险人受到联合国决议或者中国、欧盟、英国或美国的贸易或经济制裁、法律或法规下的任何制裁、禁令或者限制。The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the P. R. C, European Union, United Kingdom or United States.

16. 本保险单、投保单/投保申请、保险条款、批单或备注（如有）及其他约定书（如有）均为保险合同的构成部分。This insurance policy, application form, insurance clauses, endorsement or remarks (if any) and other agreements (if any) are all part of the insurance contract.

#### 投保规则

1. **出行国家：**全球，但不包括俄罗斯、乌克兰、克里米亚和塞瓦斯托波尔、叙利亚、委内瑞拉、古巴、阿富汗、白俄罗斯、伊朗、朝鲜、缅甸、尼泊尔
2. **投保人资格：**成年人(18周岁（含）及以上)  
**被保险人投保年龄：** 28天至80周岁（含）
3. **保单份数：**每位投保人仅限投保1份
4. **退保规则：**  
投保人可于保险合同成立后，保险责任开始前书面申请撤销本合同，本公司进行审查后符合条件的将退还已缴保费，保险合同关系自本公司同意退费之日解除。但在生效日当日或之后客户申请撤销保险合同的，保费将不再退还。
5. **批改规则：**
  - 1) 投保人/被保险人信息批改  
因书写错误或证件变更，可申请批改投保人/被保险人信息。
  - 2) 增加、减少被保险人  
保单生效后，被保险人不得增加、减少。
  - 3) 批增/减保障计划

在生效日之前进行保障计划批改时，应严格执行费率标准。

4) 保险期限批改

在生效日当日或之后，任何保单不得进行生效日的批改。