

一、产品名称:

安盛卓越新马泰旅游保险

二、计划代码:

890112 安盛卓越新马泰旅游保险-计划一(互联网专属)

890113 安盛卓越新马泰旅游保险-年单 90 天计划一(互联网专属)

890114 安盛卓越新马泰旅游保险-计划二(互联网专属)

890115 安盛卓越新马泰旅游保险-年单 90 天计划二(互联网专属)

890116 安盛卓越新马泰旅游保险-计划三(互联网专属)

890117 安盛卓越新马泰旅游保险-年单 90 天计划三(互联网专属)

890118 安盛卓越新马泰旅游保险-旅行社版(互联网专属)

890119 安盛卓越新马泰旅游保险-年单 90 天旅行社版(互联网专属)

三、保障内容:

保障利益 Benefits	计划一	计划二	计划三	旅行社版
意外身故及残疾保险金 Accidental Death & Dismemberment	300,000	400,000	500,000	100,000
恐怖袭击意外伤害保险金(不适用于未成年人) Accidental injury insurance for terrorist attacks (not applicable to juveniles)	100,000	200,000	300,000	/
航空意外身故、伤残保险金 Aviation Accident Death & Dismemberment	1,000,000	2,000,000	3,000,000	/
公共交通意外身故及伤残 Carrier Accident Benefit ) (仅限轨道公共交通工具及水上公共交通工具) (only applied for railway transport and water public transport)	300,000	400,000	500,000	
急性病身故(含猝死) Acute Disease Death(incl. Sudden Death)	/	200,000	300,000	/
医疗费用补偿 Medical Reimbursement (含门急诊及住院医疗 Incl. Outpatient and Inpatient)	800,000	800,000	800,000	800,000
*其中回国后后续医疗费用 Follow Up Medical Treatment In Mainland China	/	30,000	50,000	10,000
意外每日住院津贴 Daily Allowance for Accidentally Caused Hospitalization (50 元/天, 最多赔付 30 天 RMB50/Day, up to 30 days)	50 元/天	50 元/天	50 元/天	50 元/天
紧急医疗运送与送返 Emergency Evacuation & Repatriation	500,000	800,000	1,000,000	300,000
身故遗体送返及丧葬费用 Repatriation of Mortal Remains and Funeral Expense *其中丧葬费用限额 RMB20,000 Funeral Expense Limited to RMB20,000)	100,000	100,000	100,000	100,000
护送未满 16 周岁儿童回国 Escorting Children under 16 back to China	1,000	2,000	3,000	1000
绑架及劫持津贴 Kidnapping and Hostage Allowance	300 元/天	300 元/天	300 元/天	/

(最多赔付 10 天, Up To 10 Days)				
慰问及探访费用 Compassionate Visitation	6,000	6,000	6,000	6,000
旅行变更 Travel Disruption	/	1,000	2,000	/
旅行延误 Travel Delay (每 5 小时延误赔偿 200 元 RMB200 for Every 5 Hours of Delay)	200	200	400	/
行李延误 Baggage Delay (每 6 小时延误赔偿 500 元 RMB500 for Every 6 Hours of Delay)	500	500	1,000	/
旅行者行李及随身财产 Baggage and Personal Effects (每件或每套行李或物品赔偿限额为 RMB1000 RMB1000 per item or set of items)	1,000	2,000	3,000	/
旅行者个人钱财 Loss of Money	/	2,000	3,000	/
旅行证件遗失 Loss of Travel Document	2,000	3,000	5,000	/
信用卡盗刷 Credit Card Fraudulent Charges (不适用于未成年人 Not Applicable to Children Under 18 Years)	1,000	2,000	3,000	/
旅行个人责任 Personal Liability	200,000	300,000	500,000	200,000
保障期间自动延长 Automatic Extension of Coverage	最长 10 天	最长 10 天	最长 10 天	最长 10 天

#### 四、费率表

承保天数 Insured Days	计划一	计划二	计划三	旅行社
1-7 天	72	122	156	35
8-10 天	89	153	195	45
11-14 天	116	199	254	62
15-17 天	136	230	311	74
18-21 天	165	275	380	91
22-24 天	200	310	432	110
25-30 天	260	384	536	145
每增加一周	56	99	138	33
全年保障 (单次最长 90 天)	1300	1818	2350	700

#### 五、投保规则

1. 出行国家: 亚洲
2. 被保险人年龄: 1-90 周岁

#### 六、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，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 incidents that occur directly or indirectly due to planned or actual travel to or by way of Russia, Ukraine, Crimean and Sevastopol, Syria, Venezuela, Cuba, Afghanistan, Belarus, Iran, Korea, Myanmar, Nepal, or during travel in the countries or regions mentioned above.

2. 本保险在全球范围（包括港澳台）内提供救援服务，但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 provides rescue services worldwide (including Hong Kong, Macao and Taiwan), but 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, the Republic of 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 Island, French Southern Territory, Heard Island and MacDonalad 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.

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](tel:+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](tel:+86 021-61297926), should you need any emergent assistance service during travel. You could also contact 95550 (Monday to Sunday, 8:30-21:30) or enter our homepage [www.axa.cn](http://www.axa.cn) to verify your coverage. #750

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) #90. #12

5. 本保险的成年人投保年龄为 18 周岁至 90 周岁，未成年人的投保年龄为 1 至 17 周岁。其中 70 周岁至 90 周岁的被保险人，可经保险公司特别审核同意后，予以承保，其保费翻倍。The adult Insured Persons must

设置格式[谷曼丽]: 字体: (默认) 宋体, 10 磅, 加粗, 字距调整: 0 磅

删除[谷曼丽]: +86 10 8468 5628

删除[谷曼丽]: +86 10 8468 5628

删除[胡海雯]: “意外事故残疾保险金”给付标准: 被保险人于本合同有效期内遭遇意外事故, 且自事故发生之日起一百八十天内致成《人身保险伤残评定标准》(中保协发[2013]88 号, 行业标准)所列伤残或烧伤程度等级之一者, 则本公司以保险合同所载的保险金额为基数, 按该伤残或烧伤程度等级对应的保险金给付比例给付伤残保险金。The compensation criteria for accidental dismemberment is, if the insured suffered an accident and therefore caused physical disability or severe burns qualifies one of the levels assessed by the Standards issued under No.88 in 2013 by China Insurance Association, the company will indemnify the insured with the ‘Accidental Death or Dismemberment’ benefit proportionally according to the level of the physical disability or burns. #2776

be from 18 to 90 years of age inclusive and the juvenile Insured Persons must be from 1 to 17 years old upon application. the insured person aged between 70 and 90 can be insured after special examination and approval by the insurance company, and the premium will be doubled.

6. 本保险单为本保单所载之被保险人提供 24 小时的保险保障，保障被保险人从中国大陆地区出发亚洲范围内的海外旅行，涵盖地区包括但不限于文莱、新加坡、柬埔寨、香港、印度、印度尼西亚、日本、韩国、老挝、澳门、马来西亚、蒙古、菲律宾、斯里兰卡、台湾、泰国和越南等国家和地区。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 on Asia and areas including but not limited to Brunei, Singapore, Nepal, Cambodia, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam.

7. 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。本计划不承保途径或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。本计划不承保途径或前往已被外交部、文旅部（或具有相同法律效力的政府机构）由于疫情原因列为不建议前往的国家或地区旅行者。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.

8. 被保险人故意做出的危险性行为而导致的意外伤害事故，保险公司不承担保险责任，危险性行为包括但不限于：不听从导游、领队、教练或现场安全人员的要求及劝阻；违反景区或当地的警示/禁令标示；违规进入国家或当地政府明令禁止的线路或地区等。The insurance company shall not take the insurance liability for accidents caused by the intentional dangerous sexual acts of the insured. The dangerous acts include but are not limited to: disobeying the requirements and dissuasion of tour guides, leaders, coaches or site safety personnel; violating the warning / prohibition signs of scenic spots or local governments; violating the rules and regulations to enter the lines or areas forbidden by the state or local government.

9. 本保单的“医疗费用补偿（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.

删除[谷曼丽]: 、尼泊尔

删除[胡海雯]: 全年保障每次旅行的保障期限最长为 90 天。  
The maximum duration of each insured trip is 90 days for annual policy. #38

设置格式[胡海雯]: 字体: 非加粗, 字距调整: 0 磅

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.

设置格式[胡海雯]: 缩进: 左侧: 0 毫米, 左 0 字符, 悬挂缩进: 7.4 毫米, 右侧: 0 毫米, 右 0 字符, 段落间距段前: -21474800 行, 编号 + 级别: 1+ 编号样式: 1, 2, 3, ... + 起始编号: 1+ 对齐方式: 左侧 + 对齐位置: 0 毫米 + 缩进位置: 7.4 毫米

11. “意外事故残疾保险金”给付标准: 被保险人于本合同有效期内遭遇意外事故, 且自事故发生之日起一百八十天内致成《人身保险伤残评定标准》(中保协发[2013]88号, 行业标准)所列伤残或烧伤程度等级之一者, 则本公司以保险合同所载的保险金额为基数, 按该伤残或烧伤程度等级对应的保险金给付比例给付伤残保险金。The compensation criteria for accidental dismemberment is, if the insured suffered an accident and therefore caused physical disability or severe burns qualifies one of the levels assessed by the Standards issued under No. 88 in 2013 by China Insurance Association, the company will indemnify the insured with the ‘Accidental Death or Dismemberment’ benefit proportionally according to the level of the physical disability or burns. #2776

12. 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. #1572

13. 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. #1351

14. 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. #2936

15. 全年保障每次旅行的保障期限最长为90天。The maximum duration of each insured trip is 90 days for annual policy. #38

16. 本保险计划不承保下列高风险运动项目: 海拔5000米以上的登山运动、高山滑翔、丛林飞跃、极地探险、非固定路线洞穴探险、徒步穿越无人区(沙漠、戈壁等)、速降、蹦极、赛车、赛马、跳伞、滑翔伞、驾驶直升机或小飞机、驾驶或乘坐滑翔翼、潜水、滑水、滑雪、滑冰、攀岩运动、探险活动(如江河漂流)、武术比赛、摔跤比赛、柔道、空手道、跆拳道、马术、拳击、特技表演、驾驶卡丁车、赛马、赛车、各种车辆表演、蹦极、溯溪等高风险探险类活动及篮球、足球、自行车、马拉松等任何体育活动或任何设有奖金或报酬的体育运动。This insurance does not cover the following high-risk sports: mountaineering above 5000 meters above sea level, alpine gliding, jungle leap, polar adventure, non-fixed route cave exploration, trekking through uninhabited areas (deserts, Gobi, etc.), downhill, Bungee jumping, freestyle diving (deep depth of more than 18 meters, no underwater breathing equipment), racing, horse racing, skydiving, paragliding, paraglider, helicopter / small plane and other high-risk adventure activities and any professional sports activities or Any sports with bonuses or rewards.

17. 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. #765

18. 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。对于保险期间为一年的保单, 投保人可于本合同有效期内至少提前三十天以书面形式向本公司申请退保, 但本公司已根据本保险合同约定给付保险金的除外。本合同将于书面通知列明的合同终止日二十四时终止。退保时对于已经生效的保险天数, 本公司将按照同一保险计划项下的短期保障计划结算保费。The policyholder may cancel the policy before the inception date

删除[胡海雯]: 本保单的“医疗费用补偿”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 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.

设置格式[胡海雯]: 字体: 加粗, 字体颜色: 自动设置

subject to the cancellation terms & condition. The Insurer will then refund the premium accordingly. For the annual policy, the policyholder may, within the insurance period, notify the insurer in writing at least 30 days in advance to terminate the insurance contract, except that the insurer has paid the benefits pursuant to this Contract. The Contract will be terminated at twenty-four (24) o'clock on the day in the written notice. The insurer will charge the premium according to the short-term plan based on days expired and refund overcharged premium if there is any.

19. 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. #1232
20. 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.
21. 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.

删除[胡海雯]: 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。对于保险期间为一年的保单，投保人可于本合同有效期内至少提前三十天以书面形式向本公司申请退保，但本公司已根据本保险合同约定给付保险金的除外。本合同将于书面通知列明的合同终止日二十四时终止。退保时本公司将按照合同约定的方式退还投保人已缴付的多余保费。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. To the annual cover policy, the insured may apply to surrender the policy in writing at least 30 days in advance of the validity, except the coverage has been paid. The policy will end at 24:00 of the date writing in the notice. The premium will be refunded to the insured as stated in the policy. #1163

设置格式[谷曼丽]: 字体: (默认) 宋体, (中文) 宋体, 字体颜色: 自动设置

设置格式[胡海雯]: 字体: 加粗

删除[谷曼丽]: 本特别约定与条款若有冲突，以本特别约定为准，未尽事项以条款为准。If there is any conflict between this special agreement, the terms and conditions of policy, the special agreement shall prevail, the rest will be subject to terms and conditions of the policy. #766