**众惠财产相互保险社**

**附加旅行慰问探访费用补偿保险条款**

**总则**

**Pubilic Mutual Insurance Corporation(PMIC)**

**Additional travel consolation and visit expense compensation insurance clause**

**General**

**第一条 附加保险合同构成**

本附加保险合同须附加于意外伤害保险合同、短期健康保险合同（以下简称“主保险合同”）项下。

主保险合同所附条款、投保单、保险单、保险凭证以及批单等构成主保险合同的全部书面文件，凡与本附加保险合同相关者，均为本附加保险合同的构成部分。

本附加保险合同与主保险合同相抵触之处，以本附加保险合同为准。本附加保险合同未约定事项，以主保险合同为准。**主保险合同效力终止，本附加保险合同效力亦同时终止；主保险合同无效，本附加保险合同亦无效。**

凡涉及本附加保险合同的约定，均应采用书面形式。

Article 1 Composition of additional insurance contract

This additional insurance contract must be attached to the accident insurance contract and short-term health insurance contract (hereinafter referred to as the "main insurance contract").

The clauses, application forms, insurance policies, insurance certificates and endorsements attached to the main insurance contract constitute all the written documents of the main insurance contract, and all those related to this additional insurance contract are an integral part of this additional insurance contract.

In case of any conflict between this additional insurance contract and the main insurance contract, this additional insurance contract shall prevail. Matters not agreed in this additional insurance contract shall be subject to the main insurance contract. The validity of the main insurance contract shall be terminated, and the validity of this additional insurance contract shall also be terminated; The main insurance contract is invalid, and this additional insurance contract is also invalid.

Any agreement involving this additional insurance contract shall be in writing.

**保险责任**

**第二条** **保险责任**

**本附加保险合同项下保险责任包括异地亲友探访费用保障和旅伴探访费用保障，若发生相关理赔，您仅可选择其中一项保障向本社提交索赔申请。**

**本社在本附加保险合同项下对任一被保险人给付的保险金以保险单所载相关保障项下该被保险人相应的保险金额为限。**

**（一）异地亲友探访费用保障保险金**

在本附加保险合同的保险期间内，若任何被保险人在**旅行（释义一）**期间发生以下情况，该被保险人旅行所在市级行政区域外的一名成年**直系亲属（释义二）**或朋友因此前往该被保险人所在地探访的，**本社将以保险单所载本保障项下该被保险人相应的保险金额为限，**给付一张往返该被保险人所在地与探访者所在地的经济舱位机票、船票或火车票的票款以及上述探访者在该被保险人所在地实际支出的合理且必需的食宿费用：

（1） 被保险人身故；

（2） 被保险人因遭受严重身体伤害而**住院（释义三）**治疗且住院连续10天（含）以上。

**（二）旅伴探访费用保障保险金**

在本附加保险合同的保险期间内，若任何被保险人在旅行期间发生以下情况，该被保险人的一名**旅伴（释义四）**因此前往该被保险人所在地探访的，本社将**以保险单所载本保障项下该被保险人相应的保险金额为限，**给付一张该旅伴前往被保险人所在地的单程经济舱位交通票款、该旅伴在探访期间所额外支出的合理且必需的食宿费用，以及探访结束后该旅伴返回其原返程目的地所额外支出的经济舱位的单程机票、船票或火车票票款（如原订舱位高于经济舱位，则给付与原订同等舱位的票款）：

（1） 被保险人身故；

（2） 被保险人因遭受严重身体伤害而住院治疗且住院连续7天（含）以上。

**若在本保障项下承保情形发生前该旅伴已购买返程票，本社将根据下列情形确定相应的保险赔偿方式：（1）如果原订返程票经改签后仍可以使用，则本社仅补偿改签所产生的费用或因改签而需额外支付的票款差额；或者（2）如果原订返程票不能改签，则本社将支付重新购买返程票的费用，但须扣除任何退票所得的金额。**

**Insurance liability**

**Article 2 Insurance liability**

**The insurance liability under this additional insurance contract includes the guarantee of visiting expenses of relatives and friends in other places and the guarantee of visiting expenses of travel partners. In case of relevant claims, you can only choose one of the guarantees to submit a claim application to our corporation.**

**The insurance benefits paid by PMIC to any insured person under this additional insurance contract shall be limited to the corresponding insurance amount of the insured person under the relevant protection contained in the insurance policy.**

**（1） Insurance premium for visiting relatives and friends in other places**

**During the insurance period of this additional insurance contract, if any of the following circumstances occur during the travel of the insured (interpretation 1), and an adult immediate relative (interpretation 2) or friend of the insured outside the municipal administrative region where the insured travels to visit the place where the insured is located, the agency will limit the amount of insurance corresponding to the insured under this insurance policy, Pay the fare of an economy class air ticket, ship ticket or train ticket between the location of the insured and the location of the visitor as well as the reasonable and necessary accommodation expenses actually paid by the visitor at the location of the insured:**

**(1) Death of the insured;**

**(2) The insured is hospitalized due to serious physical injury (interpretation 3) for more than 10 consecutive days.**

**（2） Travel partner visit expense insurance**

**During the insurance period of this additional insurance contract, if any of the following circumstances occur during the travel of the insured, and a travel companion of the insured (interpretation 4) goes to the place where the insured is located to visit, the agency will pay a one-way economic class transportation ticket for the travel companion to the place where the insured is located, subject to the insurance amount corresponding to the insured under this insurance policy The reasonable and necessary additional expenses for accommodation and board during the visit, as well as the extra expenses for one-way air ticket, ship ticket or train ticket of economy class for the travel partner to return to his original return destination after the visit (if the original reservation is higher than the economy class, the fare for the same class as the original reservation shall be paid):**

**(1) Death of the insured;**

**(2) The insured is hospitalized for more than 7 consecutive days due to serious physical injury.**

**If the travel companion has purchased a return ticket before the occurrence of the insured situation under this guarantee, the Club will determine the corresponding insurance compensation method according to the following circumstances: (1) If the original return ticket can still be used after being changed, the Club will only compensate for the expenses incurred by the change of the ticket or the difference of the additional payment due to the change of the ticket; Or (2) If the original return ticket cannot be re-signed, the club will pay the cost of re-purchasing the return ticket, but the amount obtained from any refund must be deducted.**

**责任免除**

**第三条 因下列原因或下列情形，造成损失、费用的，保险人不负赔偿责任：**

**（一）被保险人因任何原因进行的牙齿保养、牙齿修复、牙齿整形或牙齿植种；被保险人非因意外事故进行的任何牙科检查、治疗或手术，以及任何进食活动（包括咀嚼或啃咬）引发的牙科治疗；对被保险人的非自然牙进行的任何治疗；**

**（二）被保险人屈光不正；被保险人非因意外事故（释义五）进行的任何眼科检查、视力矫正，以及因矫正视力而作的眼科验光检查；**

**（三）被保险人的一般身体检查（不包括因意外事故进行的牙科和眼科检查）、疗养、特别护理或静养、康复性治疗或心理治疗；**

**（四）被保险人罹患脊椎病；**

**（五）被保险人罹患先天性疾病；**

**（六）被保险人的任何妊娠、流产、分娩、不孕不育症、避孕或绝育手术、美容手术、外科整形手术或任何非必要的手术；**

**（七）被保险人因任何医疗行为导致的伤害；**

**（八）被保险人的精神疾病、错乱、失常；受酒精、毒品、管制药物、药品或麻醉品的影响, 除非该药物、药品或麻醉品经医生处方开具，并按医嘱对症使用；**

**（九）被保险人罹患性传播疾病，包括但不限于罹患艾滋病（AIDS）、感染艾滋病病毒（HIV）或罹患与艾滋病（AIDS）或艾滋病病毒（HIV）有关的疾病；**

**（十）被保险人旅行的目的之一是为了进行治疗或该旅行违背医嘱；**

**（十一）)被保险人受保前已存在的疾病（释义六）及其并发症；**

**（十二）被保险人因扁桃腺、腺样体肥大、疝气、女性生殖器官疾病而实施的治疗与外科手术；**

**（十三）被保险人由于任何原因导致的推拿、按摩及针灸治疗；**

**（十四）属于主保险合同的责任免除事项（但若该事项与本附加条款有相抵触之处，以本附加保险条款为准）。**

**Exemption from liability**

**Article 3 The insurer shall not be liable for any loss or expense caused by the following reasons or circumstances:**

**（1） Tooth maintenance, tooth repair, tooth shaping or tooth planting carried out by the insured for any reason; Any dental examination, treatment or operation conducted by the insured person not due to an accident, as well as dental treatment caused by any eating activity (including chewing or gnawing); Any treatment for the unnatural teeth of the insured;**

**（2） The insured has ametropia; Any ophthalmic examination, correction of vision, and ophthalmic optometry for correction of vision performed by the insured not due to accident (interpretation 5);**

**（3） General physical examination (excluding dental and ophthalmic examination due to accidents), convalescence, special care or rest, rehabilitation treatment or psychological treatment of the insured;**

**（4） The insured suffers from spinal disease;**

**（5） The insured suffers from congenital diseases;**

**（6） Any pregnancy, abortion, childbirth, infertility, contraception or sterilization, cosmetic surgery, plastic surgery or any unnecessary operation of the insured;**

**（7） Injury caused by any medical action of the insured;**

**（8） Mental illness, disorder and disorder of the insured; Affected by alcohol, drugs, controlled drugs, drugs or narcotics, unless the drugs, drugs or narcotics are prescribed by a doctor and used symptomatically according to the doctor's instructions;**

**（9） The insured suffers from sexually transmitted diseases, including but not limited to AIDS, AIDS virus (HIV) or diseases related to AIDS or AIDS virus (HIV);**

**（10） One of the purposes of the insured's travel is to carry out treatment or the travel violates medical advice;**

**（11） The disease (interpretation 6) and its complications of the insured before the insurance;**

**（12） Treatment and surgical operations performed by the insured due to tonsillar, adenoid hypertrophy, hernia and female genital diseases;**

**（13） Massage, massage and acupuncture treatment caused by the insured for any reason;**

**（14） It is a liability exemption item of the main insurance contract (but if there is any conflict between this item and this additional clause, this additional insurance clause shall prevail).**

**保险金额**

1. 本附加保险合同的异地亲友探访费用保障、旅伴探访费用保障保险金额由投保人、保险人双方约定，并在保险单中载明。

Insurance amount

Article 4 The insurance amount for the guarantee of visiting expenses of relatives and friends in other places and the guarantee of visiting expenses of travel partners in this additional insurance contract shall be agreed by the applicant and the insurer, and shall be stated in the insurance policy.

**保险期间**

1. 本附加保险合同的保险期间同主保险合同一致，最长不超过一年。

Insurance period

Article 5 The insurance period of this additional insurance contract shall be the same as that of the main insurance contract, and the maximum period shall not exceed one year.

**保险费支付方式**

第六条 本附加保险合同保险费支付方式分为一次性支付全部保险费或分期支付保险费，由投保人、保险人双方约定，并在附加保险合同中载明。

约定一次性支付全部保险费的，投保人应当在附加保险合同成立时一次性支付全部保险费。投保人未按约定全额支付应缴保险费的，附加保险合同不生效，对附加保险合同生效前发生的保险事故，保险人不承担保险责任。

约定分期支付保险费的，每期缴费金额应一致，投保人在投保时支付首期保险费，并应于附加保险合同约定的各分期缴费之日前及时并足额支付当期应缴保险费。投保人未按约定支付首期保险费的，附加保险合同不生效，对附加保险合同生效前发生的保险事故，保险人不承担保险责任。若投保人未按约定支付当期应缴保险费，保险人允许投保人在缴费延长期内补缴保险费，如果被保险人在此缴费延长期内发生保险事故，保险人按照附加保险合同约定给付保险金，但有权先从给付的保险金中扣除投保人欠缴的当期应缴的保险费。缴费延长期由投保人、保险人双方约定，并在附加保险合同中载明。

若投保人在缴费延长期内未补缴当期应缴保险费，本附加保险合同在上期保险费对应的保障期满日24时终止，终止之日后（含缴费延长期内）发生的保险事故，保险人不承担保险责任。

Payment method of insurance premium

Article 6 The premium payment method of this additional insurance contract is divided into one-time payment of all premium or installment payment of premium, which shall be agreed by both the applicant and the insurer, and shall be specified in the additional insurance contract.

If it is agreed to pay all the insurance premiums at one time, the applicant shall pay all the insurance premiums at one time when the additional insurance contract is established. If the applicant fails to pay the premium payable in full as agreed, the additional insurance contract will not come into force, and the insurer will not bear the insurance liability for the insurance accident that occurred before the additional insurance contract comes into force.

If the insurance premium is agreed to be paid in installments, the amount of each installment shall be the same. The applicant shall pay the first installment of the insurance premium when applying for insurance, and shall timely and fully pay the current payable insurance premium before the date of each installment agreed in the additional insurance contract. If the applicant fails to pay the initial premium as agreed, the additional insurance contract will not take effect, and the insurer will not bear the insurance liability for the insured accident that occurred before the additional insurance contract takes effect. If the applicant fails to pay the current payable premium as agreed, the insurer allows the applicant to make up the premium within the extended period of payment. If the insured has an insurance accident within the extended period of payment, the insurer shall pay the premium according to the additional insurance contract, but has the right to deduct the current payable premium that the applicant has not paid from the premium paid. The extension period of payment shall be agreed by both the applicant and the insurer, and shall be specified in the additional insurance contract.

If the applicant fails to pay the current premium within the extension period of payment, this additional insurance contract will be terminated at 24:00 on the expiry date of the corresponding guarantee period of the previous premium. The insurer will not be liable for any insurance accident occurring after the termination date (including the extension period of payment).

**保险金的申请**

**第七条 保险金申请**

**保险金申请人（释义七）向保险人申请给付保险金时，应提交以下材料：**

1. **若被保险人身故：**

**1.理赔申请书；**

**2.保险单或其他保险凭证；**

**3.保险金申请人的有效身份证件；**

**4.被保险人的户籍注销证明或其他相关类似证明、身份证件**

**5.索赔申请人的户籍证明或其他相关类似证明、身份证件；**

**6.被保险人身故证明或验尸报告。若被保险人为宣告死亡，保险金申请人应提供中华人民共和国人民法院出具的宣告死亡证明文件；**

**7.实际已支出的合理的旅行和食宿费用的票据，及机票、船票或火车票、原住宿订单、返程票订单、返程票改签或退还费用凭证（如适用）；**

**8.索赔申请人所能提供的与本项申请相关的其他材料；**

**9.若保险金申请人委托他人申请的，还应提供授权委托书原件、委托人和受托人的身份证明等相关证明文件；**

**10.保险金作为被保险人遗产时，须提供可证明合法继承权的相关权利文件；**

**11.受益人或者继承人为无民事行为能力人或者限制民事行为能力人的，由其监护人代为申领保险金，并需要提供监护人的身份证明等资料。**

**（二）若被保险人因遭受严重的身体伤害而连续住院治疗**：

**1.理赔申请书；**

**2.保险单或其他保险凭证；**

**3.保险金申请人的有效身份证件；**

**4.医院出具的病历记录及主管医师出具的病重证明、实际已支出的合理的旅行和食宿费用的票据，及机票、船票或火车票、原住宿订单、返程票订单、返程票改签或退还费用凭证（如适用）；**

**5.索赔申请人所能提供的与本项申请相关的其他材料；**

**6.若保险金申请人委托他人申请的，还应提供授权委托书原件、委托人和受托人的身份证明等相关证明文件；**

**7.保险金作为被保险人遗产时，须提供可证明合法继承权的相关权利文件；**

**8.受益人或者继承人为无民事行为能力人或者限制民事行为能力人的，由其监护人代为申领保险金，并需要提供监护人的身份证明等资料。**

**如果被保险人本人作为保险金受益人已向保险人书面申领保险金，但在实际领取保险金前身故，保险金将作为其遗产，由保险人向其合法继承人给付。**

**保险金申请人未能提供有关材料，导致保险人无法核实该申请的真实性的，本社对无法核实部分不承担给付保险金的责任。**

**Application for insurance benefits**

**Article 7 Application for insurance benefits**

**When applying for payment of insurance benefits to the insurer, the applicant for insurance benefits (Interpretation 7) shall submit the following materials:**

**（1） If the insured dies:**

**1. Claim settlement application;**

**2. Insurance policy or other insurance certificate;**

**3. The valid identity certificate of the insurance benefit applicant;**

**4. Certificate of cancellation of the insured's registered residence registration or other relevant similar certificates, identity documents**

**5. registered residence certificate or other relevant similar certificates and identity documents of the claimant;**

**6. Death certificate or autopsy report of the insured. If the insured is declared dead, the insurance benefit applicant shall provide the certificate of declaration of death issued by the People's Court of the People's Republic of China;**

**7. The actual and reasonable travel and accommodation bills, as well as air tickets, ship tickets or train tickets, original accommodation orders, return ticket orders, return ticket rescheduling or refund vouchers (if applicable);**

**8. Other materials related to this application that the claim applicant can provide;**

**9. If the insurance benefit applicant entrusts others to apply, it shall also provide the original power of attorney, the identity certificates of the principal and the trustee and other relevant supporting documents;**

**10. When the insurance money is taken as the heritage of the insured, the relevant rights documents that can prove the legal inheritance rights must be provided;**

**11. If the beneficiary or heir is a person without or with limited capacity for civil conduct, his guardian shall apply for the insurance benefits on his behalf, and shall provide the guardian's identity certificate and other information.**

**（2） If the insured is continuously hospitalized due to serious physical injury:**

**1. Claim settlement application;**

**2. Insurance policy or other insurance certificate;**

**3. The valid identity certificate of the insurance benefit applicant;**

**4. The medical record issued by the hospital, the certificate of serious illness issued by the competent doctor, the bill of reasonable travel and accommodation expenses actually paid, and the air ticket, ship ticket or train ticket, the original accommodation order, the return ticket order, the return ticket change or refund voucher (if applicable);**

**5. Other materials related to this application that the claimant can provide;**

**6. If the insurance benefit applicant entrusts others to apply, it shall also provide the original power of attorney, the identity certificates of the principal and the trustee and other relevant supporting documents;**

**7. When the insurance money is taken as the property of the insured, the relevant right documents that can prove the legal inheritance rights must be provided;**

**8. If the beneficiary or heir is a person without or with limited capacity for civil conduct, his guardian shall apply for the insurance benefits on his behalf, and shall provide the guardian's identity certificate and other information.**

**If the insured, as the beneficiary of the insurance benefits, has applied for the insurance benefits in writing from the insurer, but died before the actual payment of the insurance benefits, the insurance benefits will be paid by the insurer to its legal successor as its heritage.**

**If the applicant for insurance benefits fails to provide relevant materials, resulting in the insurer being unable to verify the authenticity of the application, PMIC will not be responsible for paying the insurance benefits for the part that cannot be verified.**

**释义**

**一、旅行：**指旅行目的地为被保险人境内日常居住地或日常工作地所在的市级行政区域之外的旅行,**且每次旅行最长承保期间以投保单或保险单载明为限**。

**二、直系亲属：**是指被保险人现有法定配偶、父母、子女、祖（外）父母、孙（外）子女，以及养父母、养子女、养祖父母、养孙子女，有抚养关系的继父母、继子女，还包括儿媳、女婿、公婆、岳父母。

**三、住院：**指被保险人经医生建议入住医院达二十四小时以上且由医院收取病房或床位费用。

**四、旅伴：**指与被保险人一同旅行的被保险人的直系亲属，该旅伴须与被保险人有共同的旅行预定记录及住宿记录。

**五、意外事故**：指遭受外来的、突发的、非本意的、非疾病的使身体受到伤害的客观事件。**自然死亡、疾病身故、猝死、自杀、自伤、中暑以及高原反应均不属于意外伤害。**

**六、受保前已存在的疾病：**指被保险人于其在本附加合同项下获保前曾出现任何症状而引致一正常而审慎的人寻求诊断、医疗护理或医药治疗；或被保险人于其在本附加合同项下获保前曾经医生推荐接受医药治疗或医疗意见。

**七、保险金申请人：**指受益人或被保险人的继承人或依法享有保险金请求权的其他自然人。

**本附加保险合同的未释义名词，以本附加保险合同所附属的主保险合同条款中的释义为准。**

**Interpretation**

**1、 Travel: refers to the travel whose destination is outside the municipal administrative region where the insured's daily residence or daily work is located in the territory of the insured, and the maximum insurance period for each travel is limited to that specified in the application form or insurance policy.**

**2、 Immediate family: refers to the insured's existing legal spouse, parents, children, grandparents and grandchildren, as well as adoptive parents, adoptive children, adoptive grandparents, adoptive grandchildren, and stepparents and stepchildren with foster relationship, and also includes daughter-in-law, son-in-law, parents-in-law and parents-in-law.**

**3、 Hospitalization: refers to the insured staying in the hospital for more than 24 hours after being recommended by the doctor, and the hospital charges for the ward or bed.**

**4、 Travel companion: refers to the immediate relatives of the insured who travel with the insured. The travel companion must have a common travel reservation record and accommodation record with the insured.**

**5、 Accident: refers to external, sudden, unintentional and non-disease objective events that cause physical injury. Natural death, disease death, sudden death, suicide, self-injury, heatstroke and altitude reaction are not accidental injuries.**

**6、 Pre-insurance disease: refers to any symptom of the insured before being insured under this Additional Contract, which causes a normal and prudent person to seek diagnosis, medical care or medical treatment; Or the insured has been recommended by a doctor for medical treatment or medical advice before being insured under this Additional Contract.**

**7、 Insurance benefit applicant: refers to the beneficiary or the heirs of the insured or other natural persons who have the right to claim insurance benefits according to law.**

**The undefined terms in this additional insurance contract shall be subject to the interpretation in the main insurance contract attached to this additional insurance contract.**