**众惠财产相互保险社**

**附加旅行未成年人送返费用补偿保险条款**

**总则**

**Public Mutual Insurance Corporation(PMIC)**

**Additional travel minor return 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.

**第二条 被保险人**

本附加合同仅承保成年被保险人，不承保任何未成年人。

Article 2 The Insured

This additional contract only covers the adult insured and does not cover any minors.

**保险责任**

**第三条** **保险责任**

在本附加合同有效期内，若任何被保险人在旅行期间发生以下情况，导致与该被保险人同行的且该被保险人对其负有照管义务的一名未满十八**周岁（释义一）**的未成年人无人照顾，本社将**以保险单上所载本附加保险合同项下该被保险人相应的保险金额为限，**给付一张该未成年人返回其在中国境内日常居住地所在市级行政区域的经济舱位单程机票的票款：

（1）被保险人身故；

（2）被保险人因遭受严重的身体伤害而**住院（释义二）**治疗。

**但是若在上述情况发生前，该同行未成年人已购买返程机票或电子机票凭证，则本社将：**

1. **在该返程机票或电子机票凭证经过改签后仍可以使用的情形下，仅补偿改签机票所产生的费用或因改签而需额外支付的票价差额；或者**
2. **支付重新购买返程经济舱位机票的费用，但如果该返程机票或电子机票凭证可以退票，则将扣除退票所得的金额。**

**Insurance liability**

**Article 3 Insurance liability**

**During the period of validity of this Additional Insurance Contract, if any of the following circumstances occur to any insured during the trip, resulting in the absence of care for a minor under the age of 18 (interpretation 1) who is traveling with the insured and for whom the insured has the obligation to take care, we will limit the amount of insurance corresponding to the insured under this Additional Insurance Contract as stated in the insurance policy, Pay the fare of a one-way economic class ticket for the minor to return to the municipal administrative region where he/she lives in China:**

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

**(2) The insured is hospitalized due to serious physical injury (interpretation 2).**

**However, if the minor in the same trade has purchased a return ticket or e-ticket voucher before the occurrence of the above situation, the agency will:**

**(1) In the case that the return ticket or e-ticket voucher can still be used after the ticket has been changed, only the expenses incurred by the ticket change or the additional fare difference to be paid due to the ticket change will be compensated; perhaps**

**(2) Pay the cost of re-purchasing the return economy class ticket, but if the return ticket or e-ticket voucher can be refunded, the amount obtained from the refund will be deducted.**

**责任免除**

**第四条 任何直接或间接由于下列情形引起的，与之有关的，或可归因于之的未成年人送返，本社不负任何赔偿责任：**

**（一）非因意外事故而进行的牙科治疗、牙科手术、牙齿修复、植种或牙齿整形；对非自然牙进行的任何治疗；**

**（二）非因意外事故而进行的视力矫正或因矫正视力而作的眼科验光检查、或者被保险人屈光不正；**

**（三）任何可以从其他保险计划、政府、酒店、航空公司、旅行社或其他旅行服务机构得到退还或赔偿的费用；**

**（四）美容手术、外科整形手术或者任何非必要的手术；**

**（五）被保险人罹患脊椎病；**

**（六）先天性疾病和先天性畸形；**

**（七）受保前已存在的疾病（释义三）及其并发症；**

**（八）精神疾病、错乱、失常；受酒精、毒品、管制药物影响或滥用、误用药物；**

**（九）妊娠、流产、分娩、不孕不育症、避孕及绝育手术；性传播疾病；**

**（十）一般身体检查、疗养、特别护理或静养、康复性治疗或心理治疗；**

**（十一）任何原因导致的推拿、按摩及针灸治疗；**

**（十二）扁桃腺、腺样体肥大、疝气、女性生殖器官疾病的治疗与外科手术；**

**（十三）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；**

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

**Exemption from liability**

**Article 4 The PMIC shall not be liable for any return of minors directly or indirectly caused by, related to or attributable to the following circumstances:**

**（1） Dental treatment, dental surgery, dental restoration, seed implantation or dental plastic surgery not due to accidents; Any treatment of unnatural teeth;**

**（2） Vision correction not due to accident or ophthalmic optometry for correction of vision, or refractive error of the insured;**

**（3） Any expenses that can be refunded or compensated from other insurance plans, governments, hotels, airlines, travel agencies or other travel service agencies;**

**（4） Cosmetic surgery, plastic surgery or any unnecessary operation;**

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

**（6） Congenital diseases and malformations;**

**（7） Existing diseases (interpretation 3) and their complications before being insured;**

**（8） Mental illness, insanity, disorder; Affected by alcohol, drugs and controlled drugs or abused or misused drugs;**

**（9） Pregnancy, abortion, childbirth, infertility, contraception and sterilization; Sexually transmitted diseases;**

**（10） General physical examination, convalescence, special care or rest, rehabilitation treatment or psychological treatment;**

**（11） Massage, massage and acupuncture treatment for any reason;**

**（12） Treatment and surgical operation of tonsil, adenoid hypertrophy, hernia, female genital diseases;**

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

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

**保险金额**

1. 本附加保险合同的保险金额由投保人、保险人双方约定，并在保险单中载明。

Insurance amount

Article 5 The insured amount of 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 6 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**

第七条 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 7 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**

**第八条 保险金申请**

**保险金申请人（释义四）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.索赔申请人的户籍证明或其他相关类似证明、身份证件；**

**5．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；**

**6.该名未成年人的返程机票、签转或退还已购买返程机票或电子机票的费用凭证（如适用）；**

**7.索赔申请人所能提供的与本项申请相关的其他材料；**

**8.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；**

**9.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；**

**10.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、该名未成年人的返程机票、签转或退还已购买返程机票或电子机票的费用凭证（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 8 Application for insurance benefits**

**When applying for payment of insurance benefits to the insurer, the applicant for insurance benefits (Interpretation 4) 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. registered residence certificate or other relevant similar certificates and identity documents of the claimant;**

**5. 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;**

**6. The minor's return ticket, the voucher for signing or returning the purchased return ticket or electronic ticket (if applicable);**

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

**8. 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;**

**9. 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;**

**10. 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 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 return ticket of the minor, and the voucher for signing or returning the purchased return ticket or electronic ticket (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、周岁：**以法定身份证明文件中记载的出生日期为基础计算的实足年龄，自出生之日起为0周岁，每经过一年增加一岁，不足一年的不计。

**二、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。

**三、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两年内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两年内曾经医生推荐接受医药治疗或医疗意见。

**四、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、 Full age: the actual age calculated on the basis of the date of birth recorded in the legal identity document, which is 0 years old from the date of birth, and will increase by one year every year, excluding those less than one year.**

**2、 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.**

**3、 Pre-insurance disease: refers to any symptom of the insured within two years 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 within two years before being insured under this Additional Contract.**

**4、 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.**