保 险 单POLICY SCHEDULE
“盛游全球”个人境外旅行保险（签证专款）年单计划（互联网专属）

投保人 Policyholder:	XXX	保险凭证号 Certificate No:	2000008900000000
旅游目的地 Travel Destination:	全球		
保险合同类型 Policy Plan:	全年保障Annual Cover		
保险期间 Insurance Period:	1 天 Days		
保险合同生效日 Policy Effective Date:	2026-09-07(年/月/日 Y/M/D)14:31:38时Hrs(北京时间Beijing Time)		
保险合同满期日 Policy Expiry Date:	2026-09-07(年/月/日 Y/M/D)14:31:38时Hrs(北京时间Beijing Time)		
总保险费(含税价) Total Premium(VAT included):	RMB 保费：null 0.00 税费：null 0.00 价税合计：null 2300.00		

保险利益明细表Schedule of Benefits

承保项目Coverage	各被保险人最高赔偿限额(人民币:元) Maximum Limit of Liability Per Insured (RMB:Yuan)
意外身故及残疾保险金 Accidental Death & Dismemberment	300,000
*其中71-80周岁被保险人的保额为 For any Insured Person aged from 71 to 80 years old, Maximum Limits	150,000
公共交通工具意外身故及残疾保险金 Public Transport Accidental Death & Dismemberment (不适用于未成年人 Not Applicable to Children Under 18 Years of Age)	300,000
*其中71-80周岁被保险人的保额为 For any Insured Person aged from 71 to 80 years old, Maximum Limits	150,000
医疗费用补偿（含门急诊及住院医疗） Medical Reimbursement(Incl. Outpatient, Emergency Treatment and Inpatient)	300,000
*其中因投保前患有的心脑血管疾病、高血压及糖尿病导致的医疗费用 Medical reimbursement due to pre-existing cardiovascular and cerebrovascular disease, hypertensive disease or diabetes	20,000
*其中71-80周岁被保险人的保额为 For any Insured Person aged from 71 to 80 years old, Maximum Limits	150,000
每日住院津贴收入保障（30日为限） Daily Hospital Income Indemnity (Up to 30 days)	100元/天
医疗运送与送返 Emergency Evacuation & Repatriation	300,000
身故遗体送返及丧葬费用 Repatriation of Mortal Remains and Funeral Expense	300,000
*其中丧葬费用限额 Funeral Expense Limited to	20,000
慰问及探访费用 Compassionate Visitation	5,000
护送未满十六周岁儿童回国 Escorting Children under 16 back to China	5,000
旅行者行李及随身财产 Baggage and Personal Effects	2,000
*其中每件或每套行李或物品赔偿限额 Limit per Item or Set of Items	1,000
*其中每部手机赔偿限额 Limit for each mobile phone	500
旅行行李延误 Baggage Delay (每6小时赔偿限额：RMB500元 RMB500 for Every 6 Hours of Delay)	500
个人钱财遗失 Limit of Loss of Money	2,000
旅行证件遗失 Loss of Travel Document	1,000
旅行延误 Travel Delay (每5小时延误赔偿额：300元 RMB300 for Every 5 Hours of Delay)	300
旅行个人责任 Personal Liability	200,000
旅行者信用卡盗刷 Credit Card Fraudulent Charges (不适用于未成年人 Not Applicable to Children Under 18 Years)	3,000
绑架及劫持津贴 Kidnapping and Hostage Allowance (赔偿天数上限为30天 up to 30 days)	500元/天
旅行家居财物保障 Home Care	5,000
*其中每件或每套物品赔偿限额 Limit of Indemnity for each Item or Each Set of Items	1,000
不可抗力情形下的保障期间延长 Automatic Extension of Coverage (不可抗力情形是指：1）旅行期间，原计划搭乘的公共交通工具的原定行程因恶劣的天气情况、自然灾害等不可抗力因素导致不可避免的延误；2）被保险人因罹患疾病或遭受意外事故而致严重身体伤害入住当地医院并因此而导致其该次旅行的旅程延长。 Force majeure refers to: 1) During the travel period, the scheduled itinerary of the originally planned public transportation is inevitably delayed due to adverse weather conditions, natural disasters, and other force majeure factors; 2) The insured was admitted to a local hospital due to serious	最长10天

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bodily injury caused by illness or accident, resulting in an extension of their travel journey.)	

被保险人名单 Insured Persons List

序号	被保险人	证件号码	出生日期 (年/月/日)	与投保人关系	职业类别	身故保险金受益人姓名及受益份额
NO.	Name of the Insured Person	ID No.	Date of Birth (Y/M/D)	Relationship to the Policyholder	Classification Of Occupations	Name of Beneficiary & Share of Benefits
1	xxx		2026-09-07	xxx		xxx

特别约定 Special Agreement：

1.若您在旅游途中需要任何紧急援助，境内请直接拨打95550转6，境外请拨打+86 28 95550转6。另外，您可在北京时间（周一至周日8:00-21:00）致电95550，或登陆本公司网站www.axa.cn 查询您保障的详细信息。Please call our 24-hour hotline line at 95550 then press 6 when you in mainland China and call +86 28 95550 then press 6 when you are outside mainland China, should you need any travel assistance service. You could also contact 95550(Monday to Sunday, 8:00-21:00) or enter our homepage www.axa.cn to verify your coverage.

2.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.

3.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1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"、"公共交通意外身故及残疾保险金"和"意外事故及疾病医疗费用补偿（含门急诊及住院医疗）"的保险金额为保障利益表所示，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 1 to 17 years old upon application. For any Insured Person aged from 71 to 80 years old, Maximum Limits under "Accidental Death & Dismemberment"," Carrier Accident benefit" and "Accidental & Sickness Medical Reimbursement (Incl. Outpatient and Inpatient)" benefits will be as above table stated while the premium remains unchanged.

4.全年保障每次旅行的保障期限最长为182天。The maximum duration of each insured trip is 182 days for annual policy.

5.本保险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，涵盖地区包括但不仅限于美国、加拿大、澳大利亚、新西兰、韩国、日本、南非及香港、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、列支敦士登、克罗地亚、罗马尼亚和保加利亚等国家和地区。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, England, 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，Liechtenstein，Romania and Bulgaria.

6.下列情形下，不论任何原因造成的保险事故，保险人不承担给付保险金责任：战争、军事行动、暴动或武装叛乱、已宣战或未宣战的战争或相关行动、被宣告的紧急状态、入侵、外敌行为、敌对势力、内战、叛乱、革命、起义、行使军权、篡权、罢工、暴动或民众骚乱。本保险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。本保险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 in the following circumstances, regardless of the cause: War, military operations, insurrection or military rising, war or relevant operations (whether war be declared or not), declared states of emergency, invasion, act of foreign enemy, hostile forces, civil war, insurrection, revolution, rebellion, the exercise of military power, usurped power, strike, civil rising or commotion. 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.

7.本保险合同项下涵盖旅行医药补偿医疗保障、旅行运送和送返医疗保障以及旅行身故遗体送返医疗保障。其中医药费用补偿保障补偿被保险人在海外旅行期间因遭受保险合同约定的意外事故或罹患疾病、急性病而发生的门诊、急救及住院费用。The policy covers Medical Reimbursement, Medical Evacuation and Repatriation and Repatriation of Remains. Medical Reimbursement covers outpatient, emergency and hospitalization medical expenses due to an accident injury or sickness or acute disease covered in the policy when the insured is traveling overseas.

8.本保单的"医疗费用补偿"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 of this policy includes the medical expenses of COVID. 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.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.

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10.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.

11.保险责任开始前，投保人有权书面通知保险人解除本合同，本合同的效力自保险人收到保险合同解除申请书之日二十四时或者申请书上载明的合同终止时间（以较晚者为准）终止。保险人自收到保险合同解除申请书之日起三十日内，全额退还保险费。The policyholder may cancel the policy before the inception date by submitting a written notice to the Insurer. The validity of the policy shall cease at 24:00 on the day the Insurer receives the Contract Termination Application or at the policy termination time specified in the application (whichever is later). The Insurer will then refund the paid premium accordingly.

12.在保险期间内，投保人有权书面通知保险人解除本合同，本合同的效力自保险人收到保险合同解除申请书之日二十四时或者申请书上载明的合同终止时间（以较晚者为准）终止。对于保险期间内已有理赔记录的被保险人，保险人不退还保险费；对于保险期间内无理赔记录的被保险人，保险人自收到解除合同通知书之日起三十日内，按照未满期保费退费处理：退还该被保险人对应的保险费金额=该被保险人对应的已交保险费 *（1-30%）*（（原保险期间-已经过的保险期间)/原保险期间）。保险期间按日计算，经过天数不足一天的按一天计算。

However, if the policyholder requests to terminate the policy during the insurance period, the contract’s validity shall terminate at 24:00 on the day the Insurer receives the Contract Termination Application or at the termination time specified in the application (whichever is later).

For insured parties with claim records during the insurance period: No premium refund shall be provided.

For insured parties without claim records during the insurance period: The Insurer shall refund the unearned premium within 30 days of receiving the termination notice. The refund amount shall be calculated as follows:

Refundable Premium = Paid Premium for the Insured×（1- Surrender Charge Rate of 30%）×（ (Original Insurance Period(Days) - Elapsed Insurance Period(Days)) / Original Insurance Period(Days)）

The insurance period is calculated on a daily basis. Any period less than one day shall be counted as one full day.

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.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.

15.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.

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* 为维护您的合法权益，再次提示您仔细阅读保险合同，尤其是除外责任、免责条款、赔偿限额、免赔额、一般条件等黑体字/彩色标题标注的条款内容。如对保险合同（包括保险条款）有疑问及异议的，您可以向本公司业务人员或代理商询问，或致电本公司客服热线95550、或登录本公司官网www.axa.cn 查询。若您仍有疑问及异议，请您48小时内以书面形式通知我司，否则我司视为您已接受保险合同权利义务约束。
* 若英文译本与中文有异，以中文版本为准。
* 本保险条款、保险单、保险凭证、投保单、任何附属协议或附加合同以及批单共同组成本合同，并按同一合同解释方式加以理解。