

Premium Table

(Minor: 1-17 years of age)

Premium (RMB)

Insurance Period	Plan 1	Plan 2
1-5Days	40	45
For each additional day exceeding 5 days	5	10

Premium Table

(Adult: 18-80 years of age)

Premium (RMB)

Insurance Period	Plan 1	Plan 2
1-5Days	45	55
For each additional day exceeding 5 days	10	15

Summary of Coverage

Maximum Limit(RMB)

Plan 1 Plan 2

Summary of Coverage	Plan 1	Plan 2
<p>Travel Inconvenience</p> <ul style="list-style-type: none"> Travel Delay RMB300 will be paid for delays in excess of 5 hours, for every 5 hours in the event of inclement weather, strike, over booking, air traffic control, etc. 	600	600
<p>Personal Effects Coverage</p> <ul style="list-style-type: none"> Loss of Personal Baggage We will pay the Insured Person loss or damage of personal baggage and effects due to theft or robbery or the third party's liability. (RMB2,500 per item or set of items) Bank Card Fraudulent Charges (Not applicable to Minor) We will indemnify the Insured against monetary loss arising out of unauthorized use of the bank card lost or stolen during a travel to the extent that the loss incurred within 48 hours before the bank card loss or theft is reported to the bank. Loss of Travel Documents In event of loss of passport, travel tickets and other travel documents due to theft or robbery, we will pay the cost of replacement as well as additional travel expenses, hotel accommodation expenses incurred. 	2,500	5,000
<p>Travel Emergency Assistance</p> <ul style="list-style-type: none"> Medical Evacuation & Repatriation If the Insured Person sustains an accidental injury or sickness while traveling, medical evacuation and repatriation (Travel Guard) shall be arranged if needed and we will pay the costs incurred. Repatriation of Remains In case of death of the Insured Person as a result of an accident or sickness, the repatriation of remains or ash of the Insured Person (Travel Guard) shall be arranged to the residential address and we will pay the cost incurred (funeral expense limited to RMB16,000). Accompanying Minor Repatriation If the Insured Person must be hospitalized due to Serious Bodily Injury or death while traveling, we will pay one air ticket of economy class or reimburse balance of endorsing the air ticket for the return of the Insured Person's accompanying child under 18 years old to the usual resident place in China. 	4,000	5,000
<p>Personal Accident and Medical Protection</p> <ul style="list-style-type: none"> Accidental Death, Burns and Dismemberment We will make a lump sum payment in the event of death, burns or dismemberment sustained by the insured Person as a result of an accident while traveling. Medical Reimbursement We will reimburse the actual medical expenses due to an accidental injury or sickness Daily Hospital Income We will pay a daily hospital income benefit based on the number of days of hospital confinement in the event of an accidental injury or sickness. (Maximum 90 days within the policy period) Kidnap and Wrongful Detention In case of kidnap or wrongful detention of the Insured Person while traveling, we will reimburse such Insured Person based on actual days of kidnap or wrongful detention (3000RMB for every 24 hours) 	400,000	400,000
<p>Personal Liability</p> <ul style="list-style-type: none"> In event of an accident that involves third party, we will pay legal expenses and compensation for bodily injury or property damage to the third party. 	80,000	400,000

美亚财产保险有限公司（简称“美亚保险”）是Chartis保险集团旗下在中国经营财产责任保险的独资子公司，目前在北京市、上海市、广东省、深圳市和江苏省设有分支机构。Chartis保险集团是国际领先的财产责任及非寿险保险机构，向全球超过7000万客户提供保险服务。

Chartis的服务网络遍及北美、欧洲、拉美、非洲、澳纽、东北亚、东南亚、中国大陆、香港特别行政区、中国台湾等，为各种规模的商业机构、家庭及个人提供包括财产保险、货物运输保险及责任保险、健康意外险等全方位的服务。美亚保险凭借其注重产品创新和提供卓越客户服务的经营理念，在市场上脱颖而出并始终保持着竞争优势。凭借多年的经营经验和广泛的业务网络，美亚保险将随着中国保险市场的不断放开而继续拓展新的业务。

美亚保险在中国大陆地区提供意外健康保险服务的分支机构包括：

美亚财产保险有限公司北京分公司
北京市朝阳区光华路7号汉威大厦A座9A15-16

美亚财产保险有限公司上海分公司
上海市浦东新区世纪大道1589号长泰国际金融大厦5楼

美亚财产保险有限公司广东分公司
广州市越秀区东风中路515号东照大厦18楼5-12单元

美亚财产保险有限公司深圳分公司
深圳市深南东路5002号信兴广场地王商业中心商业大厦11层

美亚财产保险有限公司江苏分公司
南京市建邺区庐山路188号新地中心39楼04单元



全国统一服务热线

400 820 8858

服务热线开通时间：9:00-17:30 (周六、周日、节假日除外)

本产品手册不构成保险合同的一部分，详细内容请参阅保险合同，并以其规定为准。若英文与中文不一致，以中文版本为准。

This brochure does not constitute a part of the Policy, and all the benefits afforded shall be subject to terms and conditions of the policy. Should there be any inconsistency between Chinese version and English version, the Chinese version shall prevail.

美亚财产保险有限公司
Chartis Insurance Company China Limited



Overseas Journey Safe



境外旅行保障计划

TRAVEL GUARD
CHARTIS

- 保障周全，涵盖境外旅行期间意外伤害、疾病和财物损失等
- 24小时全球紧急医疗救援和旅行支援服务
- 承保热门娱乐运动：滑雪、潜水、骑马等
- 新添银行卡盗刷保障(不适用于未成年人)

24小时全球旅行支援服务(Travel Guard)一览

国际医疗救援：紧急医疗运送及送返、安排入院许可、费用垫付等

各种资讯服务：旅行、签证、天气和使领馆资讯等

特别协助：护照、行李遗失协助，紧急旅行协助

赔偿指南

联络本保险公司或代理机构，索取理赔申请表。

填写并递交索赔申请表及有关证明文件，包括医院或医生报告、医药费用原始收据、警方或承运人证明等。

美亚保险将及时处理索赔。

特别提醒

本计划项下最高给付金额以保险单上被保险人相应的保险金额为限。

本计划的投保年龄为1-80周岁。71至80周岁的被保险人，其“意外身故、烧伤及残疾保障”和“双倍给付意外伤害”为上述“保障范围摘要”中所载金额的一半，保险费维持不变。

未满18周岁的未成年人的“意外身故、烧伤及残疾保障”的保险金额为10万元。

如果申请投保的18周岁以下的未成年人已在本保险公司或其他保险公司参保以死亡为给付保险金条件的人身保险，则本保险公司不接受为该未成年人投保本保险的申请。请为其投保本保险公司特别设计的小探险家少儿旅行保险计划。

本保险不承保任何直接或间接由于前往或途经阿富汗、缅甸、古巴、刚果民主共和国、伊朗、伊拉克、利比亚、苏丹、叙利亚，或在上述国家旅行期间发生的保险事故。

主要责任免除

战争、军事行动、暴乱、罢工或武装叛乱。

任何生物、化学、原子能武器、原子能或核能装置所造成的爆炸、灼伤或辐射。

投保人的故意行为；或被保险人无论当时神志是否清醒，被保险人自致伤害或自杀。

下一步：立即申请“乐悠游”！

请与您的旅行社、机票代理商联系或前往美亚保险营业柜台，我们将当场为您办理。

保险费表

(未成年人：1-17周岁)

保险费 (人民币:元)		
保险期间	计划一	计划二
1-5天	40	45
超过5天后每增加一天	5	10

保险费表

(成年人：18-80周岁)

保险费 (人民币:元)		
保险期间	计划一	计划二
1-5天	45	55
超过5天后每增加一天	10	15

保障范围摘要

旅程阻碍保障

- 旅行延误Travel Delay

若由于恶劣天气、罢工、航空公司超售或航空管制等原因而导致飞机或轮船延误，每延误5小时，可获赔偿300元。

个人财物保障

- 个人随身财产

旅行期间被保险人随身财产被盗窃或抢劫，或因其他第三方责任遗失、意外损坏，可获赔偿。(其中：每件或每套行李或物品最高赔偿额为RMB2,500)

- 银行卡盗刷(不适用于未成年人)

赔偿被保险人在旅行期间由于银行卡丢失或失窃而造成非授权人非法使用银行卡所发生的账款损失。(账款损失须于挂失该丢失或失窃银行卡之前的48小时内发生)

- 旅行证件遗失

赔偿被保险人为重置因被抢劫或盗窃而损失护照、旅行票据等旅行证件所支付的费用及相关交通、住宿费用。

紧急救援

- 紧急医疗运送和送返

旅行期间因意外事故或罹患疾病，我们将承担医疗运送和送返(Travel Guard)所发生的费用。

- 身故遗体送返

旅行期间因意外事故或罹患疾病不幸身故，我们将承担安排遗体送返(Travel Guard)所发生的费用。(其中丧葬保险金以RMB16,000为限)

- 未成年人旅行送返费用补偿

旅行期间被保险人遭受严重身体伤害需住院治疗或不幸身故，我们将承担一张与被保险人同行的未满18周岁未成年人返回中国常住地的经济舱机票的票款或者补偿改签机票的差价。

个人意外伤害和医疗保障

- 意外身故、烧伤及残疾保障

旅行期间因意外事故导致身故、烧伤或残疾，我们将一次性给付保险金。

- 医药补偿

旅行期间因意外事故或罹患疾病需治疗，可获实际医药费用补偿。

- 每日住院津贴

旅行期间因意外事故或罹患疾病需入院治疗，可按住院天数获每日住院津贴。(总赔偿日数以90天为限)

- 旅行绑架及非法拘禁(每24小时赔偿额：RMB3,000)

若被保险人在旅行期间遭受绑架或非法拘禁，我们会根据实际被绑架或被非法拘禁的日数补偿该被保险人。

个人责任

- 我们承担旅行期间因意外事故导致他人身体或财物损失而须支付给第三方的赔偿金。

保险金额(人民币:元)

计划一 计划二

	计划一	计划二
旅程阻碍保障		
旅行延误Travel Delay	600	600
个人财物保障		
个人随身财产	2,500	5,000
银行卡盗刷(不适用于未成年人)	5,000	10,000
旅行证件遗失	4,000	5,000
紧急救援		
紧急医疗运送和送返	400,000	400,000
身故遗体送返	80,000	80,000
未成年人旅行送返费用补偿	2,000	3,000
个人意外伤害和医疗保障		
意外身故、烧伤及残疾保障	200,000	300,000
医药补偿	50,000	80,000
每日住院津贴	100/天	100/天
旅行绑架及非法拘禁(每24小时赔偿额：RMB3,000)	12,000	15,000
个人责任		
我们承担旅行期间因意外事故导致他人身体或财物损失而须支付给第三方的赔偿金。	80,000	400,000

- Comprehensive protection, covering accident, diseases and personal effects, etc

- 24hr worldwide emergency travel and medical assistance

- Covers amateur sporting activities includes skiing, diving and horse-riding, etc

- Cover for Bank Card Fraudulent Charges (Not applicable to Minor)

24hr Travel Guard Service at a glance

Worldwide medical assistance: medical evacuation and repatriation, facilitation of hospital admission, payment guarantee, etc.

Information service: travel, visa, weather, embassy referral, etc.

Special assistance: assistance on lost of visa, luggage, emergency travel assistance

Claim Guide

Contact your nearest Branch or Agency to obtain the claim form.

Simply fill out the form and return to our Claim Department together with the Insurance Policy and all supporting documents. Supporting documents include medical reports, hospital original receipts, police reports, carrier statement, etc.

We will deal with your claim soonest.

Important Notes

The total benefit payable is subject to the maximum limit as stated in the Policy Schedule.

Insured Persons must be from 1 to 80 years of age inclusive upon application. For any Insured Person aged from 71 to 80 years old, half Maximum Limit under Accidental Death, Burns & Dismemberment benefit applies and the premium remains unchanged.

The "Accidental Death, Burns and Dismemberment" benefit limit for person under 18 years old is RMB100,000.

If any proposed minor under 18 years of age has been currently insured under any Death Benefit offered by the Company or other insurance companies, then the Company will not accept the application for such minor to be covered under this Insurance. Please refer to Child JourneySafe Travel Protection Plan tailored for the Juniors by the Company.

This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Burma, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

General Exclusions

War (declared or not), riot, strike, civil commotion or any warlike-armed activities.

Any loss arising out of any biological, chemical or nuclear warfare, atomic or nuclear explosion, burns or radioactive emission.

Injury intentionally caused by the applicant, or self-inflicted injury or suicide caused by the Insured Person whether he/she is insane or not.

Next Step: Apply Now!

Please contact your travel agent, ticket agent or go to our business counters directly, we will serve you immediately.