



安盛保险

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保障一览 Benefit summary 安盛天平团体旅行人身意外伤害保险 AXA Tianping Group Travel Insurance

保单号 Policy No.:	21010000893210000003
承保项目 Benefits	保险金额 (人民币:元) Maximum Limit per Insured Person (RMB: Yuan)
1. 人身意外伤害及残疾 Personal Accident or Dismemberment	
在 Club Med 旅行期间, 意外事故发生十二个月内导致的死亡或残疾 Personal accident or dismemberment occurring within 12 months of an accident sustained during the journey in Clud Med 本项最高赔偿限额为 74,000 The limit of this coverage is up to 74,000	
死亡 Death	74,000
一眼或双眼盲目 One or both eyes are blind	74,000
一肢及以上缺失 Loss of one or more limbs	74,000
2. 医疗及相关费用 Medical & Related Expense	
医疗费用 Medical expenses	48,000 每次事故免赔额: 310 Excess: 310
境内交通费用(由于求诊导致的合理交通费用) Reasonable transportation costs incurred in Mainland China	限额 2,400 每次求诊交通费用限额 740 Limit per visit 740 每次事故免赔额: 310 Excess: 310
境内每日住院津贴 Daily hospital income	125/天 day 最高不超过 14,185 Up to 14,185 每次事故免赔额: 310 Excess: 310
3. 旅程阻碍保障 Travel Interruption	
旅行取消、缩短或延误 Travel cancellation, curtailment and delay	18,500 免赔额: 每次事故损失总额的 15%或人民币 310 元, 两者以高为准 但是若同一事故涉及一个家庭的索赔, 每次事故损失总额的 15%或人民币 620 元,两者以高为准 Excess 310 or 15% of the benefit to be paid prior to the application of this excess, whichever is higher. If the same accident involves a family's claim, the total deductible is 620, or 15% of the amount of compensation due before deducting the out of pocket amount, whichever is higher.
*其中因被保险人的护照或旅行证件被窃引起的旅行缩短限额	6,170

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Travel curtailment due to the theft of the insured's passport or travel document limited to	
行李延误 (延误超过 24 小时) Luggage delay (delay more than 24 hours)	1,850
4. 旅行者随身财物综合保障 Personal Belongings	
旅行者个人财物遗失 Loss of Personal Belongings	12,350 免赔额: 每次事故每个家庭损失总额的 15%或 310 元, 两者以高为准。 Excess: 15% of the total loss of each family in each accident or 310 RMB, whichever is higher.
*其中摄像机或照相机 (包括其相连或不相连的配件) 限额 Video cameras or cameras (including their connected or unconnected accessories) limited to	9,250
* 其中每件或每套物品赔偿限额 Limit per item or set of items	3,050
*其中现金损失限额 Loss of cash limited to	1,050
*其中信用卡盗刷限额 Credit Card Fraudulent Charges limited to	500
5. 个人责任	615,000
6. 救援、医疗运送和送返费用 Assistance Service, Evacuation & Repatriation	
滑雪救援费用 (仅限中国及日本) Ski Rescue cost occurred in China and Japan	925
慰问及探访费用 Compassionate visitation	8,000
身故遗体送返及丧葬费用 Carrying back remains and funeral expenses	10,500

备注 Remarks:

1. 会员的承保年龄为18周岁至80周岁, 同行儿童为出生满30天至18周岁。本保险12周岁以下随行儿童保障与父母相同。71周岁到80周岁被保险人, 其“人身意外伤害及残疾保险金”、“医疗费用”和“境内每日住院津贴”的保险金额为保单所载金额的一半。18 to 80 years old for Club Med members, and 30 days to 17 years old for children travelling with Club Med members. Children below 12 years old who follow the parents for the trip is covered. For the insured aged from 71 to 80, the insured amount of "personal accident and disability insurance", "medical expenses" and "domestic daily hospitalization allowance" is half of the amount in the insurance policy.
2. 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

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于战争状态、被宣告为紧急状态的地区和国家的旅行者（但被保险人被动参与不在此责任免除范围内）。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 (but the Insured Person's Passive Participation is not in the scope of liability exemption).

3. 每次旅行期限最长为30天。The maximum duration of each insured trip is 30 days.
4. 本保单的“意外事故及疾病医疗费用补偿医疗费用”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),
5. 保险期限：除了“旅行取消”的保障会由支付旅行定金开始生效外，此保单的保障在以下情况开始：

- 1) 从被保险人离开居住地，开始 Club Med假期,包括由 Club Med作为整个旅行套餐所安排的其他行程，直至整个旅行套餐结束后，被保险人从 Club Med度假村或由 Club Med安排的其他行程所在地直接返回居住地（如乘坐飞机，则须在飞机抵达机场后立即返回居住地）
- 2) 如果被保险人从居住地出发不直接开始 Club Med假期，此保单提供的保障将在被保险人参加 Club Med组织的旅行套餐内的其他行程的期间生效；如果其他行程并不包括在旅行套餐内，则保障范围仅包括被保险人在 Club Med度假村内的期间,但是：
(a)如果是由 Club Med为被保险人安排前往其他行程所在地或前往 Club Med度假村的必要交通工具和食宿，则也会受到保障；
(b)在因飞机故障、不可预期的罢工、暴乱、恶劣天气、绑架所导致的飞机延误下，如果 Club Med并不安排去往 Club Med度假村的交通工具，则保障范围从被保险人预定到达目的地的前两天开始。

The insured period: except that the guarantee of "travel cancellation" will be effective from the payment of travel deposit, the insurance of this policy shall start in the following cases:

- 1) From the insured's departure from his / her residence, the club med holiday will begin, including other trips arranged by Club Med as the whole travel package until the end of the entire package, the insured will return directly to the residence from Club Med resort or other places of travel arranged by Club Med (if by plane, return to the residence immediately after the aircraft arrives at the airport) .
 - 2) If the insured does not start Club Med leave directly from his residence, the insurance provided by this policy will take effect during the period when the insured participates in other trips within the club med travel package; if other trips are not included in the travel package, the coverage covers only the period of the insured in Club Med Resort, However: (a) if it is necessary for Club Med to arrange for the insured to travel to other places of travel or to Club Med resort, it will also be protected; (b) in case of aircraft delay caused by aircraft failure, unexpected strike, riot, bad weather, kidnapping, if Club Med does not arrange to go to club The transportation of MED resort will be covered from the two days before the insured is scheduled to arrive at the destination.
6. 如果被保险人不直接回到居住地，本保险保障将于被保险人动身离开 Club Med度假村的时间开始之后的二十四小时期满后结束。但是，如果被保险人的最终回程和必要的食宿由 Club Med安排，此段时期将在保单保障范围内。如果被保险人延长在 Club Med度假村的住宿时间，则保险期限将自动延长最多十天。如果在不能控制的情况下，被保险人的旅程比原定的 Club Med假期长，则本保险会合理地延长保障直至被保险人的旅程结束。

If the insured does not return to the place of residence directly, the insurance coverage will end after 24 hours after the time

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when the insured leaves the club med resort. However, if the insured's final return journey and necessary accommodation are arranged by Club Med, this period will be covered by the policy. If the insured extends his stay at Club Med resort, the insurance period will be automatically extended for up to ten days. If the insured's journey is longer than the original Club Med holiday under uncontrollable circumstances, the insurance will extend the coverage reasonably until the end of the insured's journey.

7. 本保险承保在保险期间内，被保险人在 Club Med 旅行期间遭受意外事故，并自该意外事故发生之日起 12 个月内以该意外事故为直接且单独原因身故或残疾的，按照保险单所载对应保险金额给付身故或残疾保险金。

This insurance covers that during the insurance period, if the insured suffers from an accident during the travel of Club Med and dies or becomes disabled due to the accident within 12 months from the date of the accident, the death or disability insurance benefits shall be paid according to the corresponding insurance amount in the insurance policy.

8. 本保险不承保如果被保险人在旅行前已经获悉旅行途径地、目的地已被外交部、文旅部（或具有相同法律效力的政府机构）由于疫情原因禁止旅行和限制旅行的国家或地区。

This insurance does not cover if the insured knows before traveling that the destination and route of travel have been listed by the Ministry of foreign affairs, Ministry of culture and tourism (or government agencies with the same legal effect) as countries or regions with travel bans or any travel restrictions due to epidemic situation.

9. 本保险中旅行取消、缩短或延误仅承保由于不可抗力或不适宜出行的以下客观因素导致的损失：

- 1) 被保险人、亲属或任何预定一起同游的人士死亡、严重伤病（包括感染新型冠状病毒）、强制性检疫或提供陪审员服务。若取消或缩短行程是直接由于伤病所致，须于提出理赔申请时提供由具有合法资质的医生出具的医疗证明。
- 2) 被保险人及其同行人士被解雇，且 Club Med 假期的出发日期为被解雇之日后的三十天内、且在出发日期仍未找到全职工作。
- 3) 直接由于 Club Med 度假村关闭，或因无法预期的罢工（或其他无法预期的劳工骚动）、暴动、内乱、火灾、水灾、飓风、雪崩、地震或其他自然灾害，而无法得到住宿安排。
- 4) 无法预期的罢工（或其他任何无法预期的劳工骚动）、暴动、内乱、火灾、水灾、飓风、雪崩、地震或其他自然灾害而直接造成行程取消、缩短、公共运输服务改道；或航班改期比原定时间延迟超过十二小时；或虽未超过十二小时，但仍超过三小时，且合理产生的额外住宿费用或造成已支付的住宿费用遭到没收的情况。但遇到上述情况，被保险人必须合理地尽一切努力继续旅程。
- 5) 由于飞机故障、不可预期的罢工和暴乱、恶劣天气或绑架导致航班延误，因而造成抵达 Club Med 度假村或酒店的时间较原定时间延迟超过十二小时；或虽未超过十二小时，但仍超过三小时，造成合理的额外住宿费用及其他旅行费用得以支出，或造成已支付的住宿费遭到没收（如果被保险人搭乘的班机不是 Club Med 的班机，则请被保险人向航空公司取得行程延误证明，并缴交保险公司）。但遇到上述情况，被保险人必须合理地尽一切努力继续旅程。
- 6) 由于飞机及 Club Med 安排的运输工具遭人劫持，造成旅程延误或中断超过十二小时；或虽未超过十二小时，但仍超过三小时，且合理产生的额外住宿费及其他旅行费用或造成已支付的住宿费用遭到没收的情况，且上述延误或中断使被保险人无法到达预定的目的地。但遇到上述情况，被保险人必须合理地尽一切努力继续旅程。
- 7) 由于 Club Med 度假村所在地爆发无法预期的疾病，且由(i)当地政府及/或(ii)世界卫生组织及/或(iii)该 Club Med 度假村的总经理事先通知本公司，并发出声明宣布该地方为传染性疫病疫区，而直接造成的行程取消、延误、缩短或额外费用。

同时，本保险中旅行取消不承保：

- 1) 被保险人及同行人士因抑郁、焦虑、精神或神经不正常引起的索赔。
- 2) 被保险人及同行人士已经怀孕满六个月后，任何与怀孕及婴儿出生有关的索赔。

The cancellation, shortening or delay of travel in this insurance only covers the losses caused by force majeure or the following objective factors unsuitable for travel:

- 1) Death, serious injury (including infection with Covid-19), compulsory quarantine or jury service of the insured, relatives or any person scheduled to travel together. If the cancellation or shortening of the itinerary is directly due to injury, a medical certificate issued by a legally qualified doctor must be provided at the time of claim application.
- 2) The insured and his colleagues are dismissed, and the departure date of the club med holiday is within 30 days after the date of dismissal, and no full-time job has been found on the departure date.

- 3) Accommodation is not available directly due to the closure of Club Med resort, or due to unexpected strikes (or other unexpected labor riots), riots, civil disturbances, fires, floods, hurricanes, avalanches, earthquakes or other natural disasters.
- 4) An unforeseen strike (or any other unforeseen labor unrest), riot, civil commotion, fire, flood, hurricane, avalanche, earthquake or other natural disaster directly results in cancellation, shortening or diversion of public transport services; or flight rescheduling is more than 12 hours later than the original time; or flight rescheduling is not more than 12 hours, but still more than 3 hours, which is reasonable. The extra accommodation expenses of the student or the circumstances that cause the paid accommodation expenses to be confiscated. However, under the above circumstances, the insured must make every reasonable effort to continue the journey.
- 5) Flight delays due to aircraft failures, unexpected strikes and riots, bad weather or kidnappings resulted in arrival at Club Med. The time of the resort or hotel is more than 12 hours later than the original time; or it is less than 12 hours, but still more than 3 hours, resulting in the reasonable additional accommodation and other travel expenses to be paid, or the paid accommodation fees to be confiscated (if the flight taken by the insured is not club). For the flight of MED, the insured shall obtain the travel delay certificate from the airline and submit it to the insurance company. However, under the above circumstances, the insured must make every reasonable effort to continue the journey.
- 6) Due to the hijacking of the aircraft and the means of transport arranged by Club Med, the journey is delayed or interrupted for more than 12 hours; or the journey is not more than 12 hours, but still more than 3 hours, and the additional accommodation and other travel expenses reasonably incurred or the paid accommodation expenses are confiscated, and the above delay or interruption makes the insured unable to reach the intended destination. However, under the above circumstances, the insured must make every reasonable effort to continue the journey.
- 7) A direct consequence of the unexpected outbreak of a non-Pandemic communicable disease at place where the Club Med Resort is located is declared, by i) the Government of that particular place and/ or ii) the World Health Association Organization ("WHO") or iii) the General Manager of the Club Med of the particular place with prior notification of 14 days to the Company, that particular place is infected by a non-Pandemic communicable disease.

The travel cancellation of this insurance does not cover:

- 1) Claims caused by depression, anxiety, mental or neurological abnormalities of the insured and its peers;
 - 2) Any claims related to pregnancy and birth after the insured and its peers have been pregnant for six months.
10. 本保险行李延误保障仅承保被保险人因全部行李延迟抵达超过二十四小时，紧急购置的必需替代品而实际发生的费用。申请上述理赔时，应提供有关承运人的书面确认。同时，此保障不承保：1) 被保险人及同行人士携带易碎或易破物品遭刮花或破损（但不适用于眼镜，望远镜，照相器材及电子配件的镜片），除非由被保险人搭乘的任何机动车辆、飞机、船舶或火车上发生的火灾，意外事故或盗窃所造成的。2) 因大气或气候状况、昆虫、啮齿动物、害虫；任何清洁、修理、修复或变更而造成的磨损、恶化或损失。The luggage delay of this policy only cover the actual expenses incurred due to the delay of arrival of all baggage for more than 24 hours and the urgent purchase of necessary substitutes. When applying for the above claims, the written confirmation of the carrier concerned shall be provided. At the same time, this protection does not cover: 1) the fragile or fragile articles carried by the insured and his colleagues are scratched or damaged (but not applicable to glasses, telescopes, photographic equipment and lenses of electronic accessories), unless caused by fire, accident or theft in any motor vehicle, aircraft, ship or train on which the insured is travelling. 2) Wear, deterioration or loss caused by atmospheric or climatic conditions, insects, rodents, pests, or any cleaning, repair, repair or alteration.
11. 本保险旅行者随身财物综合保障仅承保被保险人在 Club Med 度假村中及搭乘 Club Med 安排的交通工具往返 Club Med 度假村途中发生的保险事故。The personal belongings of this policy only cover the insurance accidents happend in the Club Med Resort and on the way to and from the Club Med resort by means of transportation arranged by the Club Med.
12. 本保险承保在保险期间内由 Club Med 安排的各项活动，但不承保下列高风险运动项目:海拔 5000 米以上的登山运动及需使用特别装备（包括但不限于鞋底钉、冰爪、镐、锚、螺栓、竖钩、锁扣、引绳或顶绳攀岩的锚定设备等）的攀登山峰或下山、高山滑

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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）、蹦极、跳伞、驾驶直升机、小飞机或滑翔翼、滑雪道外的滑雪或滑雪道外的滑雪板运动、四级或以上急流漂流、水肺潜水、深度超过 30 米的潜水运动、密闭空间进行的潜水运动、探险活动（如江河漂流）、武术比赛、摔跤比赛、特技表演、驾驶卡丁车、赛马、赛车、摩托车及各种车辆表演、蹦极、溯溪等探险类活动及职业及半职业球类竞赛（足球，篮球，橄榄球等）、马拉松等比赛。This insurance covers activities arranged by Club Med during the insurance period, but does not cover the following high-risk sports: climbing activities above 5000 meters above sea level and climbing peaks or downhill, mountain glide, jungle leap, and climbing equipment requiring special equipment (including but not limited to sole nails, ice claws, pickaxe, anchor, bolts, vertical hooks, locks, rope or top rope climbing equipment, etc.), polar exploration, non fixed route cave exploration, hiking through unmanned areas (desert, Gobi, etc.), speed landing, bungee jumping, parachute, helicopter driving, small aircraft or glider wing, skiing outside ski or ski way, class IV or above jet rafts, scuba diving, diving with depth of more than 30 meters, diving in confined spaces, adventure (such as river rafting), martial arts competitions, wrestling competitions, stunt shows, driving karts, horse racing, motorcycle racing and various vehicle performances, bungee jumping, tracing to the river, and professional and semi professional ball games (football, basketball, rugby, etc.), marathon and other competitions.

13. 根据中国保险监督管理委员会关于规范团体保险经营行为有关问题的通知，投保人需要提供被保险人名单。According to the regulation issued by CIRC with regards to group business, the Policyholder must provide the list of the Insured Persons.
14. 若因提供该保单项下的保障或赔付，致使我公司或服务提供方违反(包括但不限于由欧盟、英国、美国制定或根据联合国决议规定的)国际经济制裁条款、法律或法规，则我公司以及其他服务提供方将不会提供该项保障或给予赔付。如若发现潜在的违规行为，我公司将尽快以书面形式通知到您。We and other service providers will not provide cover or pay claims under this policy if doing so would expose us or the service provider to a breach of international economic sanctions, laws or regulations, including but not limited to those provided for by the European Union, United Kingdom, United States of America or under a United Nations resolution. If a potential breach is discovered, where possible we will advise you in writing as soon as we can.

请结合保险条款阅读，保障以保单所载为准。本保障英文版本和中文版本如有任何不一致之处，应以中文版本为准。
Please read in conjunction with the policy wordings, and the coverage is subject to insurance policy. Should there be any inconsistencies between the English and the Chinese version, the Chinese version shall prevail.

理赔介绍 Claim Guidelines

☑ 理赔申请 Claim Application

A: 电话报案 Phone 95550

B: 电脑网页端自助报案 Online submission:

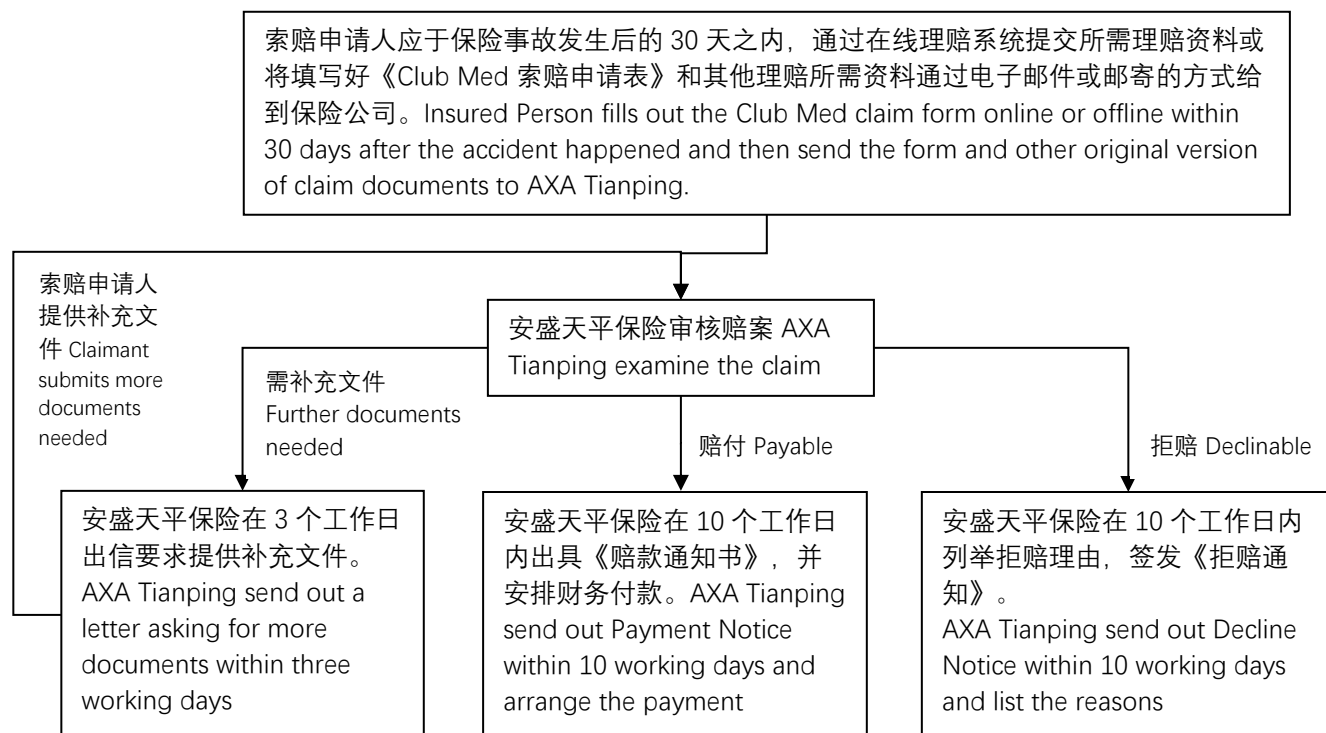
<https://apps.axatp.com/propertyClaimOnline/index>

C: 移动手机端自助报案 Mobile phone submission through WeChat

关注微信公众号“安盛天平保险” Follow AXA Tianping WeChat Account

保单号: 21010000893210000003

☑ 理赔流程 Claim Process



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