

## 保障特色

- 符合申报签证要求（钻石计划）
- 24小时全球紧急医疗救援和旅行支援服务
- 新添银行卡盗刷保障（不适用于未成年人）
- 保障周全，涵盖境外旅行期间意外伤害、疾病和财物损失等
- 承保热门娱乐运动：滑雪、潜水、骑马等
- 备有短期计划和全年计划供您灵活选择

保障范围摘要	保险金额 <small>(人民币: 元)</small>		
	白银计划	黄金计划	钻石计划
<b>旅程阻碍保障</b>			
<ul style="list-style-type: none"><li><b>旅行延误</b> 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。</li><li><b>行李延误</b> 旅行期间被保险人的随行托运行李每延误8小时，可获赔偿RMB500。</li><li><b>旅行变更</b> 被保险人因为直系亲属身故或遭受严重身体伤害需住院治疗、目的地发生自然灾害等承保风险而需要改变预定行程，我们将赔偿该被保险人实际未使用且不可退还的旅行费用及旅行开始后，为前往旅行目的地或返程而额外支出的合理且必需的旅行费用。</li></ul>	1, 800	1, 800	1, 800
<ul style="list-style-type: none"><li><b>个人钱财保障</b></li><li><b>个人钱财</b> 赔偿被保险人在旅行期间钱财遭盗窃或抢劫的损失。</li><li><b>银行卡盗刷 (不适用于未成年人)</b> 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)</li><li><b>个人随身财产</b> 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。(每件或每套行李或物品最高赔偿额为RMB2,500)</li><li><b>旅行证件遗失</b> 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。</li><li><b>家居保障</b> 赔偿旅行期间被保险人在境内经常居住地因盗窃、火灾、水管破裂等造成的家居物品的损坏或损失。(每件/套物品最高赔偿额为RMB1,000)</li></ul>	1, 000	1, 500	2, 000
<ul style="list-style-type: none"><li><b>紧急救援</b></li><li><b>紧急医疗运送和送返</b> 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。</li><li><b>身故遗体送返</b> 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)</li><li><b>未成年人旅行送返费用补偿</b> 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周岁的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。</li></ul>	500,000	750,000	实际费用
<ul style="list-style-type: none"><li><b>个人意外伤害和医疗保障</b></li><li><b>意外身故、烧伤及残疾保障</b> 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。</li><li><b>双倍给付意外伤害 (不适用于未成年人)</b> 旅行期间搭乘公共交通工具时，因意外事故导致身故、烧伤或残疾，除获以上意外身故、烧伤或残疾保险金，我们将再按同等金额给付保险金。</li><li><b>医药补偿</b> 赔偿旅行期间因意外事故或罹患疾病而实际支出的医疗费用。</li><li><b>慰问探访费用补偿</b> 若被保险人于旅行期间身故或遭严重身体伤害而住院治疗，我们承担被保险人的一名成年直系亲属前往探访的交通费和食宿费。</li><li><b>旅行绑架及非法拘禁</b> 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（每24小时赔偿额：RMB3,000）</li></ul>	200, 000	300, 000	600, 000
<ul style="list-style-type: none"><li><b>个人责任</b></li><li>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。</li></ul>	800, 000	800, 000	1, 000, 000

## 保险费表

(成年人：18－80周岁)

成年人保险费 <small>(人民币: 元)</small>			
保险期间	白银计划	黄金计划	钻石计划
1-7 天	105	165	210
8-10天	135	210	280
11-14 天	180	285	375
15-17 天	210	335	440
18-21 天	255	405	530
22-24 天	285	455	595
25-28 天	330	525	690
超过28天后，每增加一周 (不到一周按一周计)	330+75x 星期	525+120x 星期	690+160x 星期
全年保障	945	1,550	2,250

## 保险费表

(未成年人：1－17周岁)

未成年人保险费 <small>(人民币: 元)</small>			
保险期间	白银计划	黄金计划	钻石计划
1-7 天	85	135	170
8-10天	105	170	225
11-14 天	145	230	300
15-17 天	170	265	350
18-21 天	200	330	425
22-24 天	230	365	475
25-28 天	265	420	555
超过28天后，每增加一周 (不到一周按一周计)	265+60x 星期	420+80x 星期	555+130x 星期
全年保障	760	1,235	1,800

TRAVEL GUARD  
CHARTIS

## 美亚“万国游踪”境外旅行保障计划

### 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

### 24小时热线: (86)400-888-3080

#### >>> 赔偿指南

- 联络本保险公司或代理机构，索取理赔申请表格。
- 填妥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。
- 如保险期间为一年，本计划每次旅行最长保障期限为182天。
- 本计划保障中国大陆地区以外的旅行，包括在香港、台湾和澳门地区的旅行。
- 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、利比里亚、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“万国游踪”！

请即与您的旅行社、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。

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险保险的独资子公司，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



Plan Features

- Compliant with SCHENGEN Visa requirement (Diamond Plan)
  - Comprehensive protection, covering accident, disease 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
  - Both short-term and long-term plans are available to meet your specific needs

Summary of Coverage	Maximum Limit <small>(RMB)</small>		
	Silver	Gold	Diamond
Travel Inconvenience			
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.	1, 800	1, 800	1, 800
Baggage Delay We will reimburse the Insured Person RMB500 in event of delay of the baggage for over 8 hours.	1, 000	1, 500	2, 000
Trip Disruption If the Insured Person has to change its scheduled travel as a result of death or hospitalization due to Serious Bodily Injury of its direct relatives, natural disaster in the destination or any other risks covered in the policy wording we will reimburse such Insured Person for the loss of any unused and non refundable travel fare and any additional travel expenses necessarily and reasonably incurred while traveling to or from the destination after commencement of the travel.	5, 000	10,000	15,000
Personal Effects Coverage			
Loss of Money We will pay the Insured Person loss of money due to theft or robbery.	1, 000	1, 500	2, 000
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.	5, 000	10,000	15,000
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. (RMB 2,500 per item or set of items)	5, 000	7, 500	10,000
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.	5, 000	7, 500	10,000
Home Guard We will pay the loss or damage to household contents in your residence in mainland (where the Insured Person has been living for more than 3 months) as a direct result of theft, fire and pipe burst while you are travelling. (RMB1,000 per item or set of items)	/	3, 000	5, 000
Travel Emergency Assistance			
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.	500,000	750,000	Actual cost
Repatriation of Remains In case of death of the insured as a result of an accident or sickness, the repatriation of remains or ash of the insured (Travel Guard) shall be arranged to the residential address and we will pay the cost incurred. (funeral expense limited to RMB16,000)	100, 000	150, 000	Actual cost
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.	2, 000	3, 000	5, 000
Personal Accident and Medical Protection			
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.	200, 000	300, 000	600, 000
Double Indemnity An amount equal to the above benefit shall be paid to the Insured Person who suffers from an accident that results in death, burns or dismemberment while riding as a fare paying passenger in common carrier during traveling. (not available for Minor)	200, 000	300, 000	600, 000
Medical Reimbursement We will reimburse the actual medical expenses due to an accidental injury or sickness.	100, 000	200, 000	400, 000
Compassionate Visit In the event of death or hospitalization of the Insured Person due to severe bodily injury while traveling, we will reimburse the Insured Person's one adult immediate family member's traveling and accommodation expenses to the insured's place.	8, 000	8, 000	8, 000
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)	12, 000	15, 000	18, 000
Personal Liability			
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.	800, 000	800, 000	1, 000, 000

Premium Table

(Adult: 18-80 years of age)

Premium <small>(RMB)</small>			
Insurance Period	Silver	Gold	Diamond
1-7 Days	105	165	210
8-10Days	135	210	280
11-14 Days	180	285	375
15-17 Days	210	335	440
18-21 Days	255	405	530
22-24 Days	285	455	595
25-28 Days	330	525	690
Each additional week (less than 1 week shall be deemed as 1 week)	330+75x week	525+120x week	690+160x week
Annual Cover	945	1,550	2,250

Premium Table

(Minor: 1-17 years of age)

Premium <small>(RMB)</small>			
Insurance Period	Silver	Gold	Diamond
1-7 Days	85	135	170
8-10Days	105	170	225
11-14 Days	145	230	300
15-17 Days	170	265	350
18-21 Days	200	330	425
22-24 Days	230	365	475
25-28 Days	265	420	555
Each additional week (less than 1 week shall be deemed as 1 week)	265+60x 星期	420+80x 星期	555+130x 星期
Annual Cover	760	1,235	1,800

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International JourneySafe

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

24小时热线: (86)400-888-3080

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 and Double Indemnity benefits 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.
- The maximum length of each insured trip is 182 days if the insured period is one year.
- This policy covers the travel to the countries and areas including Hong Kong, Macau, and Taiwan Province.
- 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 theInsured 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.

万国游踪

International JourneySafe



境外旅行保障计划

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