

保险利益明细表

承保项目	保险金额（人民币）	
	钻石计划	皇冠计划
基本保障		
个人意外伤害及医疗保障		
意外事故身故、烧伤及残疾保险金 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。	600,000	1,000,000
公共交通工具意外保险金 NEW! 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，除获得以上意外身故、烧伤或残疾保险金以外，我们将再按同等金额给付保险金。（不适用于未成年人）	600,000	/
医药费用补偿 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。 *其中中草药医生和接骨医师费用每天最高不超过RMB100,累计赔偿总额不超过RMB1,000 *其中回国后后续医药费用赔偿限额为	400,000 60,000	成人500,000 未成年人400,000 60,000
慰问及探访费用 若被保险人于旅行期间身故或遭受严重身体伤害而住院治疗十人以上，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。	8,000	8,000
每日住院津贴收入 我们将根据被保险人在境外旅行期间因意外伤害事故或罹患疾病而住院治疗的天数赔偿被保险人。	3,000 (RMB100/天)	3,000 (RMB100/天)
24小时全球紧急援助服务		
旅行紧急手机费用 NEW! 补偿被保险人在旅行期间因医疗救助、紧急医疗期间而实际支出的用于联系安盛旅行援助、或医疗服务机构、或通知亲属朋友及相关人员的移动电话通话费用。	1,000	1,500
医疗运送和送返费用/身故遗体送返及丧葬费用 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所发生的费用；旅行期间若被保险人不幸身故，我们将承担安排遗体送返所产生的费用。 *其中身故遗体送返限额 *其中丧葬费用限额	实际费用 实际费用 16,000	实际费用 实际费用 16,000
个人财物保障		
旅行者行李及随身财产 旅行期间被保险人随身财产（包括手提电脑及手机）被盗窃或抢劫的，或因其他第三方责任而遗失或意外损坏的，可获赔偿（每件或每套行李或物品赔偿限额为RMB1,000元）。	5,000	30,000
旅行者个人钱财及旅行证件 赔偿被保险人在旅行期间钱财遭盗窃或抢劫的损失及被保险人为重置因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。 *其中个人钱财遗失 *其中旅行证件遗失	12,000 2,000 10,000	13,000 3,000 10,000
旅行者信用卡遗失 NEW! 赔偿被保险人在旅行期间因信用卡被盗窃、抢劫、抢夺或遗失而招致盗刷所造成的经济损失。	8,000	8,000
旅行家居财物保障 赔偿旅行期间被保险人在境内经常居住地因火灾造成的家居物品的损坏或损失（每件或每套物品赔偿限额1,000元）	5,000	5,000
旅行阻碍保障		
旅行延误 若由于天气、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RMB300元。	1,800	1,800
旅行行李延误 旅行期间被保险人的随行托运行李延误超过8小时，每延误8小时，可获赔偿RMB500元。	2,000	2,000
旅行取消 赔偿被保险人因恶劣天气、自然灾害等原因而取消旅程所损失的所有预付而实际未使用且不可退还的旅行费用。	15,000	20,000
旅程缩短 因自然灾害、目的地突发传染病等原因导致旅行提前结束，将赔偿该次旅行实际未使用且不可退还的旅行费用。	15,000	20,000
个人责任保障		
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需支付给第三方的赔偿金额。	1,000,000	1,000,000
保障期间的自动延长		
若被保险人因不可抗力原因在保险期间已届满并逾期时未能回国，我们将免费自动延长本合同的保险期间。	最长10天	最长10天
休闲运动可选保障 NEW!		
旅行者运动装备丢失和租用 旅行期间被保险人因盗窃、抢劫、企图盗窃行为或任何其他第三方的责任而遗失或损坏被保险人的运动装备，我们将赔偿重新购买或修补的费用以及被保险人租用替代运动装备而实际支出的费用。	3,000	5,000
一杆进洞 若被保险人在高尔夫俱乐部举办的18洞高尔夫球比赛中成功“一杆进洞”，我们将支付其在高尔夫俱乐部酒吧内庆祝而产生的招待费用。	2,000	3,000
旅行租车保险 我们将补偿被保险人在旅行期间因意外事故，根据租车合同依法应向租车公司承担的经济赔偿。	1,500	2,000

保费表（币种：人民币）

保险期间	钻石计划	皇冠计划
成年人保险费		
1-7天	198	230
8-10天	263	320
11-14天	353	370
15-17天	413	445
18-21天	503	525
22-24天	563	595
25-28天	653	685
每增加一周 (不满一周按一周计算)	150	160
全年保障	2,140	2,468
家庭全年保障	4,500	5,200
附加保障		
1-7天	65	80
8-12天	80	100
13-16天	100	120
全年保障	160	200
家庭全年保障	350	450
未成年人保险费		
1-7天	160	165
8-10天	210	215
11-14天	285	290
15-17天	330	335
18-21天	405	410
22-24天	450	455
25-28天	525	530
每增加一周 (不满一周按一周计算)	120	128
全年保障	1,710	1,750
附加保障		
1-7天	35	40
8-12天	40	50
13-16天	50	60
全年保障	80	100

注:家庭成员是指您的配偶及未成年子女。

保障特色

- 符合申根签证要求，帮助成功踏入异国风情
- 24小时全球紧急医疗救援和旅行支援服务，让您旅途安心无忧！
- 备有短期、全年和家庭全年保障计划，贴心为您设计最经济的旅行保障方案
- 保障周全，涵盖境外旅行期间意外伤害、疾病、财物，旅行不便，为您的旅行保驾护航
- 保单理赔时无免赔额，为您节省每一分额外开支
- 承保业余及休闲运动，包括滑雪、潜水、冲浪、骑马等，休闲旅行畅游全球！
- 承保恐怖分子行为造成的伤害
- 承保旅行期间空置的家居财物，出门安心，回家开心
- 无限制旅行国家名单，真正的全球旅行保障！
- 特别承保手提电脑及手机
- 单次旅行最长可达182天
- 为您提供完善的财务保障，特别承保个人钱财及信用卡

关于24小时全球旅行支援服务

AXA集团的成员公司安盛旅行援助为全球成立最早、拥有全球最大救援网络、最具经验的旅行援助公司之一

援助服务包括：

- 24小时电话医疗咨询服务 • 安排就医 • 安排医疗转送 • 安排转送回国
- 安排遗体或骨灰运送回居住地 • 安排亲属处理后事 • 垫付医疗费用
- 援助翻译 • 紧急口讯传递 • 出国完整旅游信息 • 代寻并转送行李
- 法律援助服务 • 使领馆信息支持服务 • 旅行证件/护照丢失援助服务

保单查询热线：95550

全球紧急援助24小时服务热线：+86 10-8468 5628

理赔服务承诺

我们的承诺及保证：

只要您的索赔满足我们的承诺适用细则，则我们保证在收到您的索赔资料起的3个工作日内完成理赔审核并出具赔款通知书；如有违反，我们将向您另行补偿人民币100元。

我们的承诺适用细则：

- 索赔总额为人民币3,000.00元或以下；且
- 保险费已全部付清；且
- 所有索赔须在被保险人结束旅程并抵达中国大陆后提出，且索赔资料完备，保险责任无争议；且
- 所有理赔款将直接支付给被保险人或其受益人，并以人民币结算；客户实际收到款项的时间受银行转账工作时间或者领取方式影响。

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1-64周岁。
- 未满18周岁的未成年人购买的“汇行天下”旅行保险的“意外身故、烧伤及残疾保障”的保险金额不能超过人民币10万元。“公共交通工具意外保险金”保障不适用于未成年人。
- 如保险期间为一年，本计划保障的旅行最长期限为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。
- 若您购买的是全年保障，您有权在收到保险合同之后的14天内要求解除合同。如果在此期间内未发生理赔、付款担保或付款预授权，我们将全额退还您已交纳的全部保险费。在此期间后，您仍然有解除合同的权利，但会存在退保损失。

主要责任免除

- 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。
- 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、污染或辐射。
- 投保人的故意行为；或被保险人自致伤害或自杀（无论当时神智是否清醒）。

本产品手册仅向您提供产品信息，具体保障范围、相关定义及完整除外责任等请以保险条款为准。

www.axatp.com

AXA安盛集团简介

法国AXA安盛集团("AXA")于提供保险及资产管理服务方面为世界翘楚，员工人数超过160,000名，于57个国家服务超过一亿名客户。以国际会计准则计算，AXA于2012年全年的收入达901亿欧元，核心盈利达43亿欧元。截至2012年12月31日止，AXA管理的资产总值达11,160亿欧元。

AXA的普通股股份于法国巴黎证券交易所Compartment A以股票代码CS (ISN FR 0000120628 – Bloomberg: CS FP – Reuters: AXAF.PA) 挂牌交易。AXA的美国预托证券则以股票代码AXAHY在场外交易OTC QX 平台挂牌交易。

AXA已被纳入多个国际主要社会责任型投资指数，包括道琼斯可持续发展指数(DJSI)及富时社会责任指数系列(FTSE4GOOD)。

AXA亦是联合国环境规划署金融倡议 (UNEP FI) 保险业持续发展原则之创会会员，及联合国责任投资原则签署机构。

安盛天平财产保险股份有限公司

安盛天平全称“安盛天平财产保险股份有限公司”，是目前中国市场上最大的外资财险公司，立志于成为国内互联网保险领导品牌。

安盛天平由原中国第一家专业车险公司天平汽车保险与全球最大保险集团AXA安盛集团在华全资财产险子公司合并而设立。依托AXA安盛集团雄厚的财务实力，卓越的品牌价值和领先的专业能力，并融合了天平保险丰富的本土经验资源和服务网络，致力于为广大客户提供及时、便捷、值得信赖的保险服务。

公司总部设在上海浦东陆家嘴金融区，注册资本8.46亿元，主要经营机动车交通事故责任强制保险、机动车商业保险和企业财产险、家财险、货运险、责任险、短期意外险、健康险等业务。

95550

www.axatp.com

安盛天平财产保险股份有限公司
上海市世纪大道201号渣打银行大厦10层
邮编：200120
网址：www.axatp.com

“汇行天下”旅行保险



本产品由安盛天平财产保险股份有限公司发行与管理，代销机构不承担产品的投资、兑付和风险管理责任。



Schedule of Benefits

Coverage	Maximum Limit(RMB)	
	Diamond	Crown
Basic Coverage		
Personal Accident and Medical Protection		
•Accidental Death, Burns and Dismemberment We will pay the Insured Person's beneficiary a lump sum payment in the event of death, burns or dismemberment as a result of an accident.	600,000	1,000,000
•Double Indemnity for Public Transport <i>NEW!</i> An amount equal to the above benefit shall be paid to the Insured Person who suffers from an accident that results in death, burns and dismemberment while riding as a fare paying passenger in common carrier during travelling. (Not Applicable to Children Under 18 Years of Age.)	600,000	/
•Medical Reimbursement We will reimburse the actual medical expenses due to an accidental injury or sickness. *Chinese herbalists and bonesetters fees are subject to a maximum of RMB 100 per visit per day, up to a maximum of RMB 1,000. *Follow Up Medical Treatment in Mainland China	400,000	Adult 500,000 Child(ren) 400,000
•Compassionate Visitation In the event of death or hospitalization of the Insured Person due to accident or sickness during the journey, We will pay the reasonable travel expense for one relative to the country where the insured person was visiting at the time of death or hospitalization over 10 days.	8,000	8,000
•Daily Hospital Income We will pay daily hospital allowance if the Insured Person is hospitalized for over 24 hours as a result of an accidental injury or sickness	3,000 (RMB100/day)	3,000 (RMB100/day)
24hr Worldwide Emergency Assistance Service		
•Emergency Personal Mobile Phone Charges <i>NEW!</i> We will reimburse the actual cell phone expenses used in emergent situation	1,000	1,500
•Medical Evacuation & Repatriation Including emergency medical assistance and evacuation, emergency medical repatriation, repatriation of mortal remains *Repatriation of Mortal Remains Limited to *Funeral Expense Limited to	Actual Costs	Actual Costs
Personal Effects Coverage	Actual Costs	Actual Costs
•Loss of Baggage and Personal Effects We will pay the Insured Person loss or damage of personal baggage and effects (including laptop computer and mobile phone) due to thief or robbery or the third party's liability. (RMB1,000 per item or set of items)	5,000	30,000
•Loss of Money and Travel Documents In the event of loss of passport, travel tickets and other travel documents due to thief or robbery, we will pay the cost of replacement as well as additional travel expenses, hotel accommodation expenses incurred. *Limit of Loss of Money *Limit of Loss of Travel Documents	12,000 2,000 10,000	13,000 3,000 10,000
•Loss of Credit Card <i>NEW!</i> We will reimburse you the credit card misuse loss due to thief or robbery	8,000	8,000
•Home Care Pay for damaged to your home contents as a result of fire while you are overseas. (RMB1,000 per item or set of items)	5,000	5,000
Travel Inconvenience		
•Travel Delay RMB300 will be paid for delays in excess of 5 hours, for every 5 hours in the event of indlement Weather, strike, over booking, air traffic control, etc.	1,800	1,800
•Baggage Delay RMB 500 will be paid for every 8 hours of delay up to the limit in the event of baggage delay for over 8 hours.	2,000	2,000
•Travel Cancellation We will pay the irrevocable deposit or charges paid in advance in the event of unavoidable trip cancellation due to natural disaster, etc.	15,000	20,000
•Trip Curtailment We will reimburse the loss of non-refundable travel fees if the journey is interrupted by a natural Disaster, epidemic, etc.	15,000	20,000
Personal Liability		
Legal expenses and compensation for bodily injury or property damage to the third party due to an accident.	1,000,000	1,000,000
Automatic Extension of Coverage		
The cover will be automatically extended without payment of any additional premium for the delay caused by force majeure.	Max. 10 days	Max. 10 days
Optional Coverage <i>NEW!</i>		
•Sports Equipment We will pay the Insured Person loss or damage of sports equipment due to thief or robbery or the third party's liability.	3,000	5,000
•Hole-in-one If the Insured Person complete a hole-in-one in an organized event at 18-hole golf course, we will pay up to the limit to cover the cost of one round of celebratory drinks.	2,000	3,000
•Rental Car Excess We will reimburse the Insured Person up to the limit for any excess or deductible, which the Insured Person become legally liable to pay in respect of loss or damage to rental vehicle during the rental period during the trip	1,500	2,000

Premium Table (Currency: RMB)

Insurance Period	Diamond		Crown	
	Premium for Adult		Premium for Adult	
1-7days	198		230	
8-10days	263		320	
11-14days	353		370	
15-17days	413		445	
18-21days	503		525	
22-24days	563		595	
25-28days	653		685	
Each additional week (less than 1 week shall be deemed as 1 week)	150		160	
Annual Cover	2,140		2,468	
Family Annual Cover	4,500		5,200	
Optional				
1-7days	65		80	
8-12days	80		100	
13-16days	100		120	
Annual Cover	160		200	
Family Plan	350		450	
Premium for Juvenile				
1-7days	160		165	
8-10days	210		215	
11-14days	285		290	
15-17days	330		335	
18-21days	405		410	
22-24days	450		455	
25-28days	525		530	
Each additional week (less than 1 week shall be deemed as 1 week)	120		128	
Annual Cover	1,710		1,750	
Optional				
1-7days	35		40	
8-12days	40		50	
13-16days	50		60	
Annual Cover	80		100	

Notes: Family members including your legal spouse and minor child(ren).

Plan Features

- Compliant with SCHENGEN Visa requirement
- 24hr worldwide emergency travel and medical assistance
- Flexible combination of short-term/annual/family plans meeting your diverse needs
- Comprehensive protection, covering accident, sickness, property, liability and travel inconvenience.
- No deductible being applied to any benefit under this policy
- Covers amateur sports and activities including skiing, diving, wakeboarding, horse riding, etc.
- Full terrorism coverage
- No declined destination list
- Laptop and cell phone are covered under "loss of baggage and personal effects".
- The maximum duration per single trip could be as long as 182 days.
- Credit card misuse is protected along with money and travel documents.

24hr Emergent Assistance Service at a glance

- 24 hour hot-line service
- Medical evacuation & repatriation
- Repatriation of remains
- Facilitation of deposit guarantee
- Hospital deposit guarantee
- Information services: travel, Visa, weather, embassy referral, translator/interpreter refer, legal assistance, etc.
- Special assistance: assistance on loss of travel documents, baggage, emergency travel assistance

The policy inquire hotline: 95550
24hr hotline: +86 10-8468 5628

Claims Guarantee

We promise and guarantee:

At AXA, we intend to provide our customers the best service and protection, with continuing to improve our product quality to meet market needs. Being Available, Attentive and Reliable, we do not just promise, we GUARANTEE that we will: pay any travel Claims "WITHIN 3 WORKING DAYS" subject to below "applicable rules to our commitment" OTHERWISE you will receive compensation valued at RMB100!

Qualification criteria:

- Total claim amount limited to RMB 3000 or below
- Premium paid in full
- Claim report after back to China Mainland with complete and adequate materials and no controversy on liability issues
- Reimbursement paid to the insured or beneficiary directly in CNY
- The actual time to receive the payment affected by the procedure or bank transfer

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 64 years of age inclusive upon application.
- This policy shall not exceed the "Accidental Death, Burns and Dismemberment" benefit limit for person under 18 years old specified by China Insurance Regulatory Commission (RMB100,000), and "Double Indemnity" benefit is not available for the Insured Persons under 18 years old.
- The maximum length of each insured trip is 182 days.
- This policy covers the travel to the overseas countries and areas including Hong Kong, Macau and Taiwan Province.
- If you choose Annual Cover, you have the right to contact us within 14 days after you received the contract to cancel the policy. We will refund the premium you have paid in full if no claim, pre-authorization or guarantee of payment has been made. You still have the right to cancel the policy after 14-day period, but you will undertake certain loss of value.

General Exclusions

- 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.
- Any explosion, burns, contamination or radiation caused by any iological, chemical or atomic weapon, or atomic or nuclear device.
- Injury intentional caused by the applicant or beneficiary, or self-inflicted injury or committing suicide caused by the Insured Person whatever he/she is insane or not.

should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

This brochure only provides general product information for your reference, please always refer to your policy wording and policy schedule to have full knowledge of the terms and conditions of this policy.

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ABOUT THE AXA GROUP

- The AXA Group is a worldwide leader in insurance and asset management, with 160,000 employees serving 102 million clients in 57 countries. In 2012, IFRS revenues amounted to Euro 90.1 billion and IFRS underlying earnings to Euro 4.3 billion. AXA had Euro 1,116 billion in assets under management as of December 31, 2012.
- The AXA ordinary share is listed on compartment A of Euronext Paris under the ticker symbol CS (ISN FR 0000120628 – Bloomberg: CS FP – Reuters: AXAF.PA). AXA's American Depository Share is also quoted on the OTC QX platform under the ticker symbol AXAHY.
- The AXA Group is included in the main international SRI indexes, such as Dow Jones Sustainability Index (DJSI) and FTSE4GOOD. It is a founding member of the UN Environment Programme's
- Finance Initiative (UNEP FI) Principles for Sustainable Insurance and a signatory of the UN Principles for Responsible Investment.

AXA Tianping Property & Casualty Insurance Company Limited

- AXATP with full name of "AXA Tianping Property & Casualty Insurance Company Limited", currently is the largest foreign-capital property and casualty insurance company in China market. AXATP is determined to become a industry leader in domestic e-insurance field.
- AXATP is established by merger and acquisition between Tian Ping Auto Insurance Company Limited, the first auto-insurance-specialized company in China, and the wholly-owned subsidiary of the largest global insurance group AXA in China. By combining AXA's solid financial state, prominent brand equity and leading professional business skills with Tian Ping's extensive local experiences, resources and service network, AXATP is committed to provide customers with prompt, convenient and reliable insurance service.
- The headquarters of AXATP is located in the Lu Jiazui financial area in Shanghai with registered capital 846 million RMB. The company offers a variety of insurance products, mainly including motor vehicle traffic accident liability compulsory insurance, commercial motor vehicle insurance, SME general insurance, home insurance, cargo insurance, liability insurance, short-term accident insurance, health insurance and etc

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