



Group Overseas and Domestic Travel Insurance (School-organized or business trips)

Coverage I

Currency: (RMB)

Coverage 保险利益	Staff 员工	Students 学生
Personal Accident & Medical Expense 个人意外及医疗	Sum Insured 保额	
Travel Accidental Death & Disablement 意外身故及伤残	300,000	100,000
Travel Medical Expenses (Including Outpatient & Inpatient) 旅行医疗费用补偿 (含门诊及住院)	400,000 (50,000 for medical expenses out of illness in PRC)	
Travel Sudden Death (Overseas travel only) 旅行猝死保障 (仅限于境外旅行)	100,000	
Travel Hijacked 旅行被劫持	18,000 (3,000 for every 24 hours)	
Emergency Assistance 紧急救援	Sum Insured 保额	
Travel Medical Evacuation & Repatriation 旅行医疗运送及送返	1,000,000	
Travel Repatriation of Mortal Remains 旅行身故遗体送返	200,000 (20,000 for funeral expenses)	
Travel accompanying minor repatriation 旅行未成年人送返	8,000	
Travel compassionate visit 旅行慰问探访	15,000	

Coverage II

Coverage 保险利益	Staff 员工	Students 学生
Travel Inconvenience 旅行不便	Sum Insured 保额	
Travel Delay 旅行延误	2,100 (300 for every 4 hours)	
Travel Baggage Delay 旅行行李延误	2,000 (500 for every 8 hours)	
Trip Cancellation 旅行取消	20,000	
Trip Curtailment 旅行缩短	20,000	
Personal Belongings 个人财物	Sum Insured 保额	
Loss of Personal Belongings 旅行随身物品损失	10,000 (3,000 per cell phone/laptop and 2,500 for other items)	
Travel Loss of Personal Money 旅行个人钱财丢失	2,000	
ATM Robbery ATM提款抢劫	1,000	Not covered
Loss of Travel Documents 旅行证件丢失	3,000	
Personal Liability 个人责任	Sum Insured 保额	
Travel Personal Liability 旅行个人责任	1,000,000	
Aggregate Limit Per Accident 每一事故总赔偿限额	10,000,000	

Other Terms

- Single trip coverage up to 183 days. 单次旅行最高保障183天。
- The Insured Person must be from 6 months to 80years of age inclusive upon application. For any Insured Person aged from 71 to 80 years old, half Maximum Limit under “Travel accidental death and disablement” or “Travel sudden death” benefits applies.

被保险人的投保年龄为6个月至80周岁。71-80周岁的被保险人，其“旅行意外身故及伤残”、“旅行猝死保障”保险金额为上述保险利益表所载金额的一半。

- This policy does not cover any destination of Afghanistan, Burma(Myanmar), Democratic Republic of Congo, East Timor, Eritrea, Iran, Iraq, Liberia, Libya, North Korea, Rwanda, Sierra Leone, Somalia, Sudan, Syria, Yemen and Zimbabwe, and other countries or areas that are in the state of war or national emergency.

本保单不承保前往以下国家或地区：阿富汗、缅甸、刚果民主共和国、东帝汶、厄立特里亚国、伊朗、伊拉克、利比里亚、利比亚、朝鲜、卢旺达、塞拉利昂、索马里、苏丹、叙利亚共和国、也门和津巴布韦及其他处于战争状态或已被宣布为紧急状态的国家或地区。

Some of the Exclusions

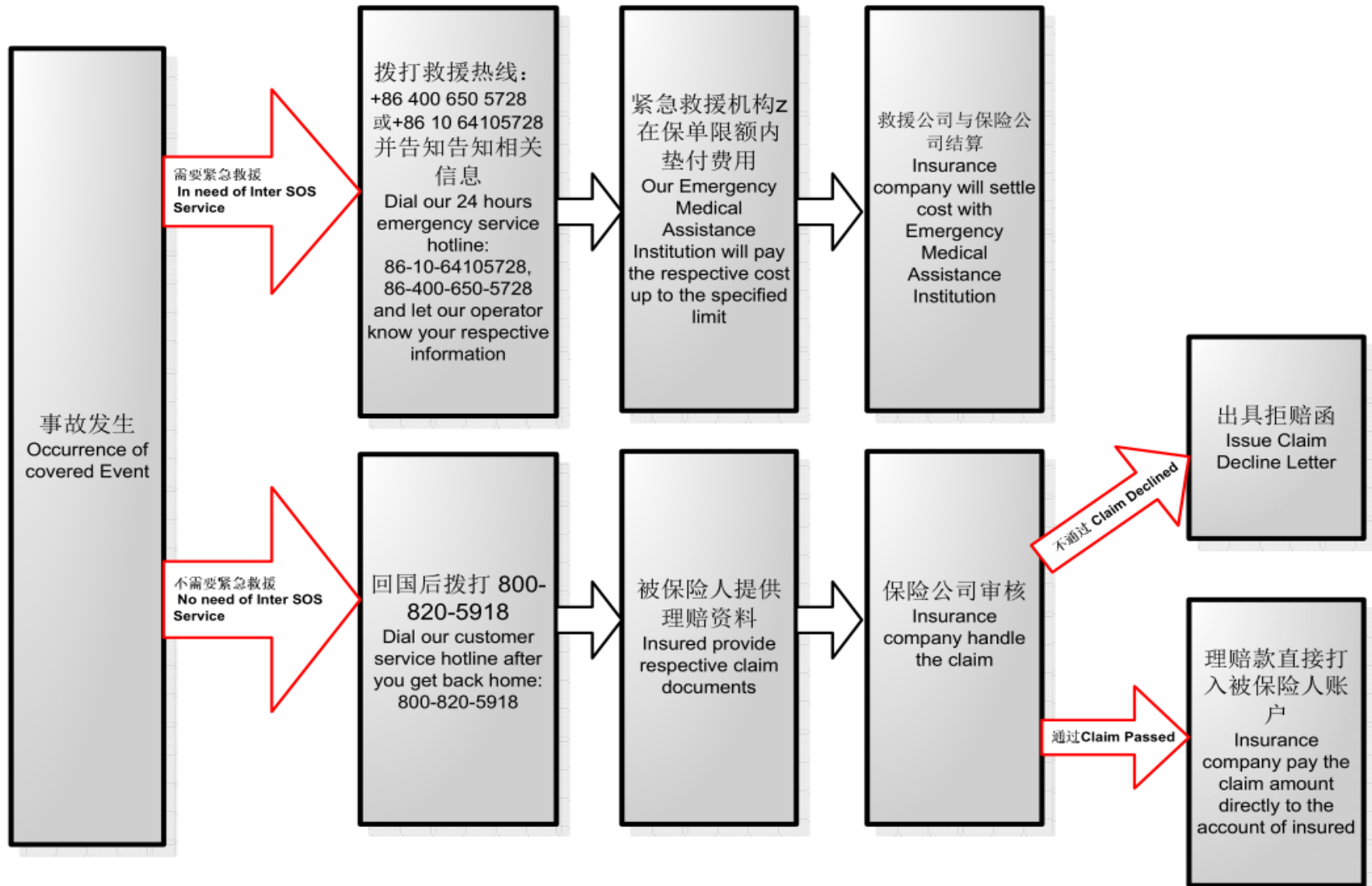
- Accident or medical expenses due to pre-existing medical conditions before trips, spine disease or disorder; 既往病，脊椎、脊柱疾病引起的意外或医疗费用；
- Accidents caused by professional sports or any sports whereby the insured could earn or receive remuneration, donation, sponsorship or award of any kind are not covered; 任何职业或专业级别的体育活动，或者是被保险人能从中赚取或获得奖金、报酬、捐赠、或赞助的体育活动引起的意外伤害；
- Accidents caused by any activities involving bailout, hang gliding, horse racing, stunt performance, motor show and competing races; 任何跳伞及滑翔翼活动、赛马、特技表演或各种车辆表演及竞赛引起的意外伤害；
- Travel delay or cancellation due to fault, errors or bankruptcy of travel agent, public carriers; 由于旅行代理及公共交通工具承运人的过失、过错或破产所引起的旅行延误或取消；
- Dental treatments or surgeries, denture fault, dental restoration planting or Correction of defect of vision unless necessitated by an Accident, or correction of defect of vision or optometry test for the preparation of correction of defect of vision, or treatment of refractive errors which is not necessitated by an Accident; refraction error; 非因意外伤害而进行的牙科治疗、手术、牙齿修复、种植或牙齿整形；非因意外伤害而进行的视力矫正或因矫正视力而作的眼科眼光检查；屈光不正。

* Above exclusions are not all, for detailed full exclusion clauses, please refer to policy wording.

Most Popular Documents for Claims

- Claim Form 理赔通知书
- Travel document 旅行证明文件
- Local police report/Accident report 当地警方报告/事故报告
- Written proof/statement of delay or cancellation or loss from common carrier
承运人相关延误或取消遗失等证明
- Medical report, receipts 医疗病历、诊断书、收据
- ID copy and bank card copy 身份证明复印件、银行卡号复印件
- Other required documents 其它所需材料

General Claim Procedure



Contacts

Emergencies:

**ISOS 24 hours Worldwide Emergency
Hotline**
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Non-emergencies:

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