

耀中国际学校及其关联机构
**Yew Chung International School
And Its Associated Parties**

旅游保险手册
Travel Insurance Handbook

本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约定为准。 *The handbook is not part of the insurance contract; please refer to the insurance contract for detailed terms and conditions.*

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1. 保障利益介绍 Benefit Introduction

保障项目 Coverage	保险金额 Sum Insured	
	计划 1 Plan 1 Staff	计划 2 Plan 2 Students
个人意外及医疗保障 Personal Accident & Medical Expense		
旅行意外身故及伤残 Travel accidental death & disablement	300,000	100,000
旅行医疗费用补偿 (含门诊及住院) Travel medical reimbursement (Including outpatient & Inpatient) (如有中国境内旅行, 疾病分项限额为 50,000 元) (Sub-limit of medical reimbursement for sickness during domestic travel is 50,000)	400,000	
旅行猝死保障 (仅限于境外旅行期间) Travel sudden death (coverage limited to overseas travel only)	100,000	
旅行被劫持 (每 24 小时赔 3,000 元) Travel hijacked (3,000 for every 24 hours)	18,000	
紧急救援保障 Emergency Assistance		
旅行医疗运送及送返 Travel medical evacuation & repatriation	1,000,000	
旅行身故遗体送返 (丧葬费用分项限额为 20,000) Travel repatriation of remains (Sub-limit of funeral expenses is 20,000)	200,000	
旅行未成年人送返 Travel accompanying minor repatriation	8,000	
旅行慰问探访 Travel compassionate visit	15,000	
旅行不便保障 Travel Inconvenience		
旅行延误 (每 4 小时赔偿 300 元) Travel delay (300 for every 4 hours)	2,100	
旅行行李延误 (每 8 小时赔偿 500 元) Travel baggage delay (500 for every 8 hours)	2,000	
旅行取消 Travel cancellation	20,000	
旅行缩短 Travel curtailment	20,000	
个人财物保障 Personal Belongings		
旅行随身物品损失 (每一手机/笔记本电脑限额 3,000 元, 其他每件或每套物品限额 2,500 元) Travel loss of personal belongings (3,000 limit per cell phone /laptop and 2,500 limit for other items)	10,000	

旅行个人钱财丢失 Travel loss of personal money	2,000	
ATM Robbery ATM 抢劫	1,000	N/A
旅行证件丢失 Loss of travel documents	3,000	
个人责任保障 Personal Liability		
旅行个人责任 Travel personal liability	1,000,000	
24 小时全球医疗救助热线 24-Hour travel medical assistance hotline	包含 Inclusive	
24 小时旅行建议热线 24-Hour travel advice hotline	包含 Inclusive	
保险期间延长(由于紧急医治或意外交通延误) Extension of insurance period	最长 10 天 Up to 10 days	
每一事故总赔偿限额 Aggregate limit per incident	10,000,000	

意外身故、残疾伤 **Accidental death / disability**

旅行期间如您因意外伤害导致身故、残疾，我们将一次性给付保险金。

If the Insured is dead, disable or scald as a result of an accident while the Insured is on his/her trip during the insurance period, the Insurer shall pay the insurance benefit.

医疗费用补偿 **Medical expenses compensation**

赔偿您旅行期间因意外伤害或身患疾病而实际支出的医疗费用。

If the Insured suffers an accident or disease while his/her trip during the insurance period, the insurer shall pay all the actual expenses involved in the medical treatment.

猝死保障 **Sudden death**

旅行期间如您因非意外伤害首次发病，且在24小时内身故的，我们将给付猝死保障保险金。

If the Insured is dead inexplicitly, due to the initial symptom within 24hours while his or her trip during the insurance period, the insurer shall pay the insurance benefit.

被劫持 **Hijacked**

旅行期间如您被劫持，我们将按被劫持的日数赔付保险金。

If the Insured is imprisoned or restricted the personal freedom illegally while his/her trip during the insurance period, the insurer shall pay the insurance benefit according to the actual hours that the Insured is imprisoned.

医疗运送及送返 **Medical Evacuation & Repatriation**

旅行期间如被保险人遭受意外伤害或身患疾病，保险人将安排医疗运送和送返，并承担所发生的费用。

In the event of Serious Medical Condition caused by accident or illness sustained by Insured, Insurer will organize and pay for necessary Medical Evacuation & Repatriation.

身故遗体送返 **Repatriation of Mortal Remains**

旅行期间如被保险人因意外身故或身患疾病不幸身故,我们将安排遗体送返，并承担所发生的费用。

If the Insured suffers death caused solely and directly by an accident or acute disease, the insurer shall lawfully arrange and

pay for the repatriation of the ashes or remains to Mainland China for funeral.

慰问探访 Compassionate Visit

在保险期间内，若被保险人旅行时由于遭受意外伤害或**突发急性病**而身故或**住院治疗**超过 7 天，保险人将安排被保险人的第一位直系亲属或朋友前往探视被保险人，并承担实际支出的经济舱航班机票费用及其他交通费用和合理食宿费。

If the Insured suffers death or Hospitalization over successively seven (7) days caused solely and directly by an Accident or acute disease and one of his/her adult immediate family member makes a compassionate visit, the insurer will indemnify the visitor for reasonable transportation, board and lodging expenses.

未成年人送返 Accompanying minor repatriation

旅行期间如您因意外身故、意外伤害或身患疾病而住院治疗或正在被运送返，保险公司将安排护送被保险人的同行未成年人回到其在中国境内居住地的交通费用，包含护送服务相关费用。

If the Insured's child aged younger than 18 years old is left unattended as a result of the Insured confined in hospital or being medically evacuated or repatriated, the Insurer will arrange and pay for the transportation cost of returning the child/children to his/her place of residence in Mainland China

旅行取消 Travel Cancellation

旅行开始前 7 日，如您因恶劣天气、身患重病等不可预见的情况而取消行程，我们将赔偿您已预付而未使用且不可退还的旅行费用。

The insurer shall reimburse the Insured for loss of any pre-paid, unused and non-refundable cancellation charges for travel/accommodation and cancellation fees charged by Insured's travel agent as a result of the death or serious illness of Insured or his/her family member.

旅程延误（每 4 小时赔 RMB300 元） Trip delay (Pay 300RMB for every 4 hours delay)

若因恶劣天气、自然灾害、机械故障、罢工、航空管制、航空公司超售或承运方员工的其他工作行为等原因导致您乘坐的定期公共交通工具启程或到达延误，我们将赔付您保险金。

The Insured can claim for travel delay if during the course of Trip during the Period of Insurance and the cause of the delay is due to inclement weather, strike, mechanical breakdown, derangement, structural defect of the scheduled transport the insured have arranged to travel on, or other job action by the employees of the transport provider, the Insurer shall pay the insured 300RMB for every 4 hours delay.

行李延误（每8小时赔RMB500元） Baggage delay (Pay 500RMB for every 8 hours delay)

旅行期间如您的随行托运行李到达延误，我们将予以赔偿。

If Insured's checked-in baggage has been delayed, misdirected or temporarily misplaced by the Transport Provider while the Insured is on his/her Trip during the Period of Insurance, the Insurer shall pay the Insured 500RMB for every 6 hours delay.

随身物品损失 Personal Belongings

旅行期间如您随身物品被盗或被抢劫；被承运人或第三方遗失或损坏，我们将赔付实际的损失（每个手机或手提电脑赔偿限额为 RMB1,000 元，其他每件或每套物品赔偿限额为 RMB2,000 元）。

If the Insured's personal belongings were stolen or they were taken from the Insured by force, by violent means; or they were lost or damaged by the transport provider or any other third party, the Insurer shall undertake the loss of the Insured (The limit of indemnification of every cell phone/laptop is 1,000RMB and other items are 2,000RMB).

旅行证件丢失 Loss of travel documents

旅行期间如您的个人旅行证件被盗或被抢劫，我们将赔偿您为重置该次旅行所必需的旅行证件所支付的费用及额外的交通住宿费用。

The Insured can claim for loss of travel documents if his/her documents are lost by an accident while his/her trip during the period of insurance, the Insurer should reimburse the Insured the expense of documents replacement, and any extra travel and accommodation costs abroad to allow the Insured to get replacement of Travel Documents.

个人钱财 Personal Money

旅行期间如您的个人钱财被盗或被抢劫，我们将予以赔偿。

If the Insured's property is robbed or stolen while the Insured is on his/her trip during the insurance period, the Insurer shall indemnify the loss of Insured according to the terms and conditions of insurance policy.

个人责任 Personal liability

如您在旅行期间因过失导致第三方人身或财产损失，我们将依法在保单限额内赔偿给第三方。

Insurer will indemnify Insured in respect of his/her legal liability to a third party caused by his/her negligence up to the limit applicable.

2. 国际 SOS 服务 **Emergency International SOS Service**

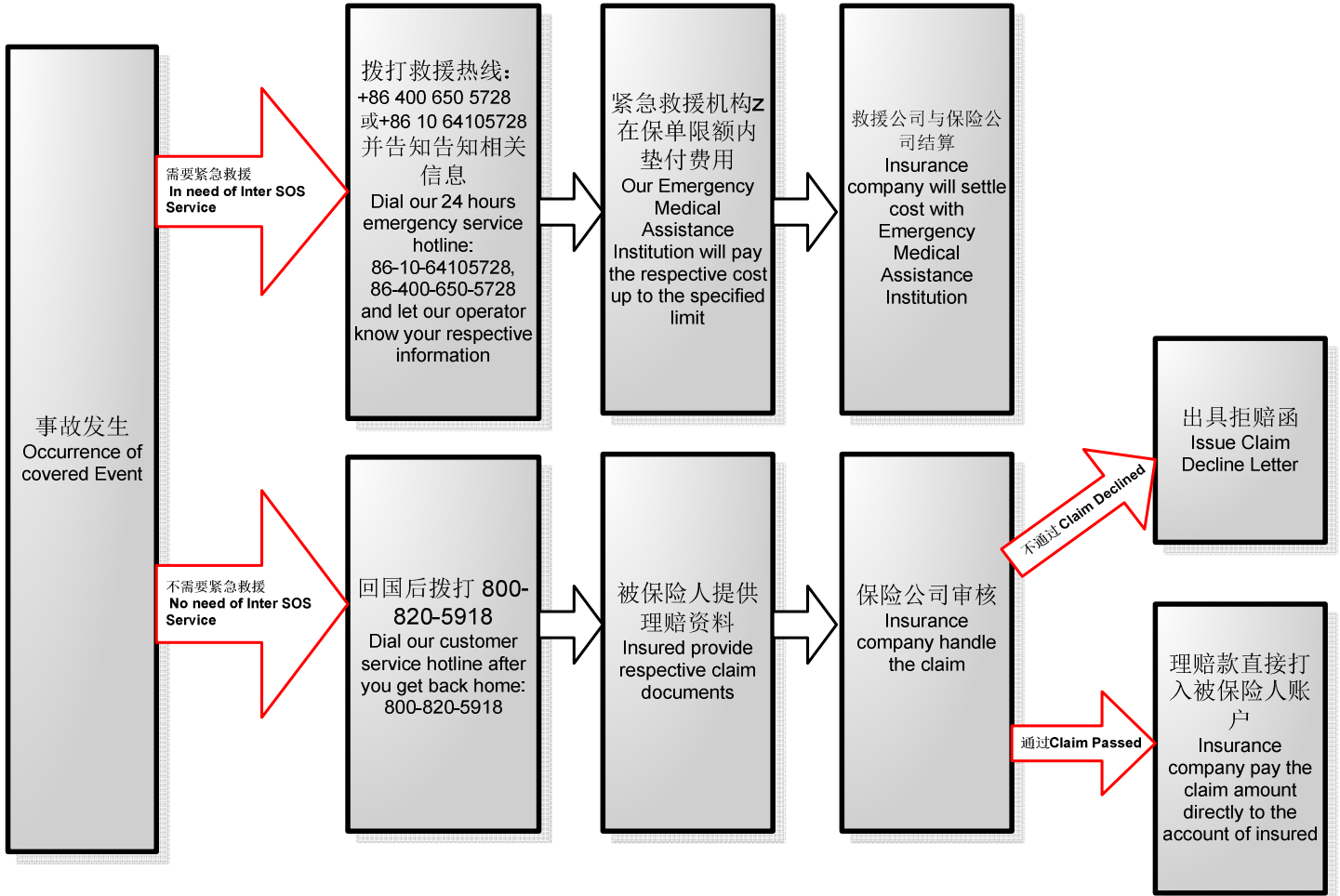
医疗救援 **Medical Assistance**

- 电话医疗咨询 **Telephone Medical Advice When Traveling**
- 医疗机构介绍和建议 **Medical Service Provider Referral**
- 协助、安排就医 **Arrangement of Appointment with Doctors**
- 协助、安排住院 **Arrangement of Hospital Admission**
- 住院期间医疗费用的担保和/或垫付，及住院期间医疗情况的跟踪、观察和监控 **Guarantee of Medical Expenses Incurred during Hospitalization & Monitoring of Medical Condition During and After Hospitalization**
- 安排紧急医疗转送 **Arrangement for Emergency Medical Evacuation**
- 安排医疗转运回国 **Arrangement for Emergency Medical Repatriation**
- 安排遗体/骨灰运送回国 **Arrangement for Transportation of Mortal Remains**
- 安排亲友探病及住宿 **Arrangement for Compassionate Visit**
- 安排未成年子女回国 **Arrangement for Return of Minor Child**

旅行服务 **Travel Assistance**

- 接种和签证要求的信息 **Inoculation and Visa Requirement Information**
- 汇率信息 **Exchange Rate Information**
- 天气信息 **Weather Information**
- 紧急电话翻译服务/介绍当地翻译服务 **Interpreter Referral**
- 行李延误、遗失援助 **Lost Luggage Assistance**
- 护照遗失援助 **Lost Passport Assistance**
- 紧急法律援助 **Legal Referral**
- 重新安排旅行计划 **Emergency Travel Service Assistance**
- 大使馆、领事馆信息 **Embassy Referral**
- 紧急口讯传递和文件递送 **Emergency Message Transmission**

3. 理赔流程 Claim Process



4. 理赔材料清单 Claim Material List

<p>所有理赔均须有这些文件 Documents needed for All kinds of Claims</p>	<ol style="list-style-type: none"> 1. 索赔申请书 Claim Form 2. 被保险人及保险金申请人 Identification copy of insured and benefit applicant 3. 保单原件 Original policy schedule 4. 雇主出具的旅行证明 Travel document issued by Employer 5. 若保险金申请人委托他人申请的，还应提供授权委托书原件、委托人和受托人的身份证明等相关证明文件。 The original letter of authorization, the identification certificates of the entrusting party and the entrusted party, and any other relevant certificates if the insurance benefit applicant entrusts others to apply for the insurance benefit. 6. 保险金申请人所能提供的与确认保险事故的性质、原因、损失程度等有关的其他证明和资料； Any other evidence or materials in relation to the ascertainment of the nature and cause of the insured accident, the extent of loss and etc. as far as the insurance benefit applicant can provide
<p>保障名称 Name of Benefit</p>	<p>理赔资料 Claim Document</p>
<p>意外身故、残疾 Accidental Death, Disablement</p>	<p>身故 Death: 公安部门出具的被保险人户籍注销证明、二级以上（含二级）或保险人认可的医疗机构出具的被保险人身故证明书。若被保险人为宣告死亡，保险金申请人应提供人民法院出具的宣告死亡证明文件； The Insured's household register cancellation certificate issued by the Public Security Authorities, the Insured's death certificate issued by a second or higher class (including second class) medical institution or any other medical institution accepted by the Insurer. If the Insured is announced dead, the insurance benefit applicant shall provide the death announcement certificate issued by a people's court</p> <p>残疾 Disablement: 二级以上（含二级）或保险人认可的医疗机构或司法鉴定机构出具的被保险人残疾或烧烫伤鉴定诊断书； The disability, burn identification medical certificate issued by a second class or higher class (including the second class) medical institution or any other medical institution accepted by the Insurer, or a judicial identification authority;</p>
<p>医疗费用补偿保险金 Medical Expense Benefit</p>	<ol style="list-style-type: none"> 1. 二级以上(含二级)或保险人认可的医疗机构或司法鉴定机构出具的医疗诊断书、相关病历及出院小结，各项住院费用凭证及清单； Diagnosis certification, medical history record, hospital discharge summary, hospitalization expense invoice issued by a second or higher class (including second class) medical institution or any other medical institution accepted by the Insurer. 2. 有关部门出具的意外伤害事故证明或交通事故证明； Accident certification or conveyance accident certification issued by related institute.

猝死 Sudden Death	<ol style="list-style-type: none"> 1. 医疗机构出具的被保险人死亡证明书; The Insured's death certificate issued by a second or higher class (including second class) medical institution or any other medical institution accepted by the Insurer; 2. 被保险人的户籍注销证明; The Insured's household register cancellation certificate issued by the Public Security Authorities; 3. 如被保险人在境外身故的, 需要提供中华人民共和国驻所在国使、领馆或保险事故发生地政府有关机构出具的被保险人死亡证明或验尸报告。 Death certification issued overseas needs to be confirmed by embassy for the PRC government.
被挟持 Hijack	警方出具的证明文件 Written certificate from the police
紧急医疗运送及送返 Evacuation and Repatriation	运送及送返服务由国际 SOS 救援公司提供, 所需费用经我们核实确认后直接由大阳联合保险支付给国际 SOS 救援公司。
身故遗体运返 Repatriation of mortal remains	Evacuation and repatriation will be provided by our partner-international SOS. All confirmed claim expense will be directly paid by RSA to international SOS.
慰问探访 Compensate Visit	<ol style="list-style-type: none"> 1. 被保险人与探望人的关系证明 Proof of relationship between the insured and compensate visitor 2. 探望人的住宿费用及公共交通费用的清单及发票原件; List and invoice of transportation, board and lodging expenses occurred during the compensate visit.
未成年人送返 Accompanying Minor Repatriation	服务由国际 SOS 救援公司提供, 所需费用经我们核实确认后直接由大阳联合保险支付给国际 SOS 救援公司。 Service will be provided by our partner-international SOS. All confirmed claim expense will be directly paid by RSA to international SOS.
旅行取消 Travel Cancellation	<ol style="list-style-type: none"> 1. 旅行证明文件; Travel Document 2. 明确导致旅程取消发生的保险事故的证明文件; Local police report / transport provider report 3. 额外费用支出或无法获得费用返还的证明文件; Proof for extra costs unrecoverable, unused and pre-paid
旅行延误 Travel Delay	<ol style="list-style-type: none"> 1. 旅行证明文件; Travel Document 2. 承运人声明行李延误及其延误时间的书面证明; Written proof of the delay from the Common Carrier provider stating the hours of delay

行李延误 Baggage Delay	<ol style="list-style-type: none"> 1. 旅行证明文件; Travel Document 2. 承运人声明行李延误及其延误时间的书面证明; Written proof of the delay from the Common Carrier provider stating the hours of delay 3. 紧急购买的生活必需品的正式收据; Official receipts of the emergency purchases of essential clothing and toiletries
随身物品损失 Loss of personal effects	<ol style="list-style-type: none"> 1. 公共交通工具承运人出具的证明文件; The written proof from the Common Carrier provider 2. 报案证明文件; Local police report / Common Carrier provider report 3. 遗失或损毁物品的原购物正式收据; Original purchase receipt of the lost/damaged item
个人钱财丢失 Loss of Personal Money	<ol style="list-style-type: none"> 1. 报案证明文件; Local police report 2. 酒店管理部门的遗失书面证明; The proof of loss in writing from the hotel administration
旅行证件丢失 Loss of travel documents	<ol style="list-style-type: none"> 1. 报案证明文件; Proof of reporting the travel document loss 2. 相关发生的额外费用的收据; Official receipts for the extra relevant cost
个人责任 Personal Liability	<ol style="list-style-type: none"> 1. 书面事故报告; Written accident report 2. 致第三方责任人(如存在第三方责任人)的索赔函复印件及回复(如有回复); Copy of claims against the responsible Third Party (if exist) and the its respond (if any) 3. 警方报告复印件(如适用); Copy of police report (if applicable) 4. 目击者证词; Witness affidavit 5. 诉状、法院传票(如适用); Wit ,summon (if applicable) 6. 现场照片; Photograph of the accident site 7. 第三方索赔人的书面索赔函及索赔证明材料; The judgment, arbitrament or intermediation 8. 判决书、裁决书或调解书; Written claim notice and claim proof documents from Third Party claimant

5. 客户服务 **Customer Service**

客户服务 **Client Service:**

Claim Contact person 理赔联系人: Jay Mao (毛建群)

Tel 联系电话: (8621) 6035 9200

E-mail 邮件地址: jay_mao@swissre.com

Business Contact person 业务联系人: Joe Qiu (邱途为)

Tel 联系电话: (8621) 6035 9225

E-mail 邮件地址: joe_qiu@swissre.com

索赔资料邮寄地址: 上海市浦东新区世纪大道 1198 号世纪汇 9 楼 02-06 单元, 邮编 200122, 收件人: Jay Mao (毛建群)

Claim Document Mail Address: Unit 02-06, 9 Floor, Tower 1 Century Link Building, No.1198 Century Avenue, Shanghai, 200122

24 小时全球服务热线 24 hours global service hotline:

如遇紧急情况, 请拨打全球救援服务热线: **86-10-64105728**, 或 **86-400-650-5728**, 提供旅行资讯, 医疗咨询和紧急救援服务; 请告知接线员您的姓名, 证件号, 所处位置, 联系电话, 并说明您当时的情况。我们的接线员会协助您妥善处理。

In emergency situations during your travel, please dial our 24 hours emergency service hotline: 86-10-64105728, 86-400-650-5728. Services include travel information, medical consulting and emergency rescue. Please let our operator know your name, identification number, location, contract telephone number and your situation. Our operator will deal with your request properly.