

## 【海外任我行】保障计划 Overseas Easy Trip

### 公司介绍

- 苏黎世金融服务集团是以保险为核心业务的金融服务机构，始建于1872年，总部设于瑞士苏黎世。现有雇员约60,000人，所服务的客户遍布在170多个国家和地区。

Zurich Financial Services Group(ZFSC) is an insurance-based financial services provider; founded in 1872, the Group is headquartered in Zurich, Switzerland. It employs approximately 60,000 people serving customers in more than 170 countries.

- 苏黎世金融服务集团在2010年《财富》杂志全球500强企业 中位列第83位。以市值计算，我们是2009年全球第三大 保险人，在欧洲及北美占据市场领先地位，尤其在瑞士、德国、美国及英国等国名列前茅。

Ranking 83 in 2010 Fortune Global 500 , we are the third-largest insurer in the world in 2009 at market value. We occupy the leading market positions in Europe and North America, particularly in Switzerland, Germany, the United States and the United Kingdom.

- 凭借百年经营的先进理念及优越产品，苏黎世将为您及您的家庭出行，提供全面贴心的旅行保障！

With years of advanced operation concepts and excellent products, Zurich offers comprehensive and thoughtful travel products for you and your family.



瑞士品质，中国共享。  
Swiss quality, shared in China.

#### 苏黎世保险公司北京分公司

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苏黎世保险客服热线: 86 400-615-5156

热线开通时间: 9:00-17:30(周六、周日及法定节假日除外)

Customer Service Hotline: 86 400-615-5156  
Dial between 9AM-5:30PM of working days

www.zurich.com.cn



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所有方案均符合申根签证要求

## 保障方案 Benefits

保障内容 Coverage	保险金额 Sum Insured		
	方案 A	方案 B	方案 C
<b>医疗保障 Medical Expenses</b>			
• 境外紧急医疗费用 Overseas Emergency Medical Expenses 意外伤害医疗费用、急性病医疗费用、复诊费用累计给付以保险金额为限，且复诊费用不超过保险金额的10%；每次事故免赔300元。 RMB 300 deductible per accident.	300,000	500,000	500,000
• 紧急住院津贴 Hospital Cash Allowance (元/天 Yuan/Per day) 因意外事故或急性病发作需住院治疗，我们按合同约定给付津贴日额。	50	200	300
<b>财产损失保障及行程障碍保障 Property Loss and Itinerary Barriers</b>			
• 证件/旅行票遗失 Loss of Travel Documents/Travel Ticket benefit	2,000	3,000	3,000
• 行李物品损失 Personal Baggage Cover 每件行李或每套物品最高赔偿限额为人民币2,500元(方案A每件行李或每套物品赔偿限额为1,000元)。	1,000	5,000	20,000
• 旅行期间家居财物盗抢损失 Loss of Home Content due to Burglary 每次事故免赔额500元。 RMB 500 deductible per accident.	20,000	50,000	100,000
• 境外个人现金遗失 Overseas Loss of Personal Money 包括现金、旅行支票或汇票。	—	2,000	3,000
• 旅程延误保险金 Travel Delay 每六小时延误赔偿人民币300元。 RMB300 for each and every full 6 hours of delay.	1,200	1,200	1,500
• 额外住宿费用 Extra Hotel Cost due to Travel Delay 延误时间超过6个小时，无法从其他途径获得的合理且必要的额外住宿费用。	—	1,000	2,000
• 更改行程 Extra Re-routing Costs due to Travel Delay 延误时间超过6小时，且公共交通工具提供机构没有安排其他替代交通工具。	—	1,000	10,000
• 行李延误紧急购物 Emergency Purchase Benefit 已经办理托运的行李在被保险人到达境外目的地超过6小时仍未送达。	—	1,000	1,500
• 取消行程 Cancellation of Trip	—	20,000	30,000
• 缩短行程 Curtailment of Trip	—	20,000	30,000
• 缺席特别活动 Overseas Missed Event Cover 补偿您购买的境外体育、音乐或娱乐活动的门票损失。	—	—	2,000
<b>个人意外伤害保障 Personal Accidental Protection</b>			
• 旅行意外身故、残疾 Travel Accidental Death and Disablement	300,000	500,000	1,000,000
• 意外伤害失能保险 Loss of Income Protection (元/天 Yuan/Per day)	—	—	100
• 旅行特定事故意外伤害 Extra Accidental Death Indemnity due to Specific Named Perils a. 公共交通工具/抢劫 Accident on public common carrier or during robbery 以乘客身份搭乘任何公共交通工具时，或因遭遇抢劫或行窃事故中遭受意外伤害。 b. 重大烧烫伤： Burns Cover	—	300,000	500,000
• 身故恩恤金 Compassionate Death Cash 因疾病或意外导致身故时，我们将给付身故恩恤保险金以作紧急现金或殓葬费用。	50,000	50,000	80,000
• 紧急启程 Compassionate Visit 支付被保险人的一位直系亲属一张往返被保险人身故地的经济舱机票，以及最多5日的酒店住宿费用。	10,000	10,000	20,000
• 信用卡保障 Credit Card Protection Benefit 因意外导致身故时，我们给付截至意外事故发生当日为止被保险人信用卡所欠金额。	—	—	30,000
<b>境外紧急支援 Overseas Emergency Assistance</b>			
• 24小时电话咨询及转介服务 24-hours Hotline and Referral Service 旅行信息咨询服务、电话医疗咨询、协助或安排就诊、住院、紧急电话翻译服务、行李延误、遗失援助、护照遗失援助、紧急法律援助、大使馆信息等。		✓	
• 紧急医疗转运/返返 Emergency Medical Evacuation/Repatriation	300,000	500,000	800,000
• 遗体送返保险 Repatriation of Mortal Remains 其中丧葬费用以20,000元为限。 Sub-limit for funeral fees: RMB 20,000.	100,000	200,000	200,000
• 亲友探病(住宿费用每天最高1,000元) Compassionate Visit (Accommodation cost max RMB1,000/day) 经济舱往返机票一张及最长5天住宿费用。		10,000	
• 同行子女或老人回本国或中国 Arrangement and Payment of Return of Unattended Children and Aged 经济舱单程机票一张及相关护送费用。		25,000	
<b>个人责任保障 Personal Liability</b>			
• 个人责任保障 Personal Liability 因意外事故而导致第三者人身伤亡或财产损失，以致必须承担法律赔偿责任。	—	1,000,000	1,500,000

## 24小时海外紧急支援服务特色 Overseas Emergency Assistance Advantages

- 紧急支援服务网络覆盖海外  
Overseas network of emergency assistance service
- 贴心照顾同行子女或老人，安排并支付其回本国或中国费用，免除您的后顾之忧  
Arrange and pay for the cost of unattended dependents of the insured returning back to home country in the event of accident
- 安排并支付亲友探病经济舱往返机票一张以及最长5天的住宿费用  
Arrange and pay for the compassionate visit cost for one economy class return airfare and a maximum of 5 days reasonable hotel accommodation expenses
- 24小时海外紧急支援服务电话(86 400-650-0956)可为您不间断提供旅行咨询，医疗咨询及紧急支援服务。  
Emergency assistance service hotline (86 400-650-0956) is available 24-hour to deliver travel advice, medical advice and overseas emergency assistance services

## 保障特色 Benefit Features

- 承保更多旅游目的地  
Covers more destinations
- 可承保年龄为60天-80周岁  
May cover 60 days -80 years age
- 因遭遇不可抗力事故，免费延长保期最长可达10天  
Free extended warranty is up to 10 days due to accidents caused by force majeure
- 承保高风险娱乐项目：滑雪、滑水、滑冰、攀岩、潜水等  
Covers amateur sport activities including skiing, skating, diving, rock-climbing etc.
- 个人现金、行李物品及家居财物保障  
Personal cash, baggage and household property protection
- 高额境外紧急医疗保障(包括急性病治疗，意外伤害门诊、住院、紧急住院津贴及复诊费用)  
High amount of overseas emergency medical care (including expense of acute illness medical, accidental medical, follow-up treatment and hospital cash allowance)

## 保险费 Premium

保险期间 (Insured period: days)	成年人(18-80周岁) Adult(18-80)			未成年人(60天-17周岁) Juvenile(60 days-17)		
	方案A	方案B	方案C	方案A	方案B	方案C
1-7	120	230	330	105	200	280
8-10	150	300	450	130	260	335
11-15	180	370	540	150	310	400
16-20	210	430	640	170	360	465
21-30	280	570	870	230	465	620
30天后每天 年费率Annual	7 1,450	14 2,800	20 4,100	6 1,250	11 2,190	14 2,900

## 投保小提示 Kind Reminder

1. 被保险人投保年龄为71-80周岁时，旅行意外伤害保险、附加特定事故意外伤害保险及身故恩恤金的保险金额为如下所述方案中所载金额的一半，保险费维持不变。  
For any insured aged from 71 to 80 years old, half Sum Insured or Limit of indemnity under Zurich Travel Accidental Death and Disablement, Extra Accidental Death Indemnity due to Specific Named Perils and Compassionate Death Cash benefit applies and the premium remains unchanged.
2. 未满18周岁的未成年人，按照中国保险监督管理委员会规定，其身故给付保险金额，在北京、上海、广州及深圳地区为10万元，其余地区为5万元。  
For insured person under 18 years old, the limit of death indemnity shall not exceed that as specified by China Insurance Regulatory Commission (RMB100,000 for Beijing, Shanghai, Guangzhou and Shenzhen, RMB 50,000 for other areas).
3. 单次旅行每次旅行最长保障期限为180天。如选择年度保单，被保险人在保险期间内可进行多次旅行，但每次旅行最长保障期限为90天。  
For each trip, the maximum insured day is 180 days. For annual policy, the insured can have more than one trip during the insured period with the maximum insured day for each trip is 90 days.
4. 本保险不承担在下列国家旅行期间发生的保险事故：阿富汗、刚果(金)、乍得、海地、伊拉克、索马里。  
This policy will not cover any loss, injury, damage or legal liability arising out of the travel in, to, or through Afghanistan, Democratic Republic of Congo, Chad, Haiti, Iraq, and Somalia.
5. 旅途中若发生意外事故，请注意向有关部门索要相关证明。例如当地警方或有关当局出具的事发证明、公共交通工具承运机构出具的书面延误证明，并注意保留相关费用票据。具体索赔资料，请详见保单条款。  
If the accident happened during trip, please pay attention to collect the relevant proof or documents from relevant authorities, such as the proof issued by the police or management department. Please see policy terms for specific claim requirements.

\*本手册仅供参考，具体内容以保险条款为准，并请关注免责和除外部分。 This manual is for reference only, please refer to the policy wording for specific terms and conditions and pay attention to the deductible provisions.