



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 60,000	Adult 500 , 000 Child(ren) 400 , 000 60,000
• 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 16,000	Actual Costs Actual Costs 16,000
Personal Effects Coverage		
• 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		
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

1. The total benefit payable is subject to the maximum limit as stated in the Policy Schedule.
2. Insured Persons must be from 1 to 64 years of age inclusive upon application.
3. 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.
4. The maximum length of each insured trip is 182 days .
5. This policy covers the travel to the overseas countries and areas including Hong Kong, Macau and Taiwan Province.
6. 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

1. 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.
2. Any explosion,burns,contamination or radiation caused by any iological, chemical or atomic weapon,or atomic or nuclear device.
3. 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 asualty 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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