



安盛保险

汇行天下
旅行保险

汇支援 行天下

产品手册

保障利益 明细表

承保项目	钻石计划	皇冠计划
基本保障	各被保险人保险金额 (人民币: 元)	
1. 人身意外伤害		
- 意外事故身故、烧伤及残疾保险金	600,000	1,000,000
- 公共交通工具意外保险金	600,000	无
- (不适用于未成年人)		
2. 医疗及相关费用 \		
- 医药费用补偿	400,000	成人500,000,未成年人 400,000
*其中中草药医生和接骨医师费用每天每次最高不超过RMB100 累计赔偿总额不超过RMB1,000		
*其中回国后后续医药费用	60,000	60,000
- 慰问及探访费用	8,000	8,000
	3,000	3,000
3. 每日住院津贴收入	(RMB100/天 day)	(RMB100/天 day)
4. 旅行紧急手机费用	1,000	1,500
5. 24小时全球紧急救助服务 (包括医疗运送和送返、身故遗体送返及丧葬费用)	实际费用	实际费用
*其中身故遗体送返及丧葬费用限额	实际费用	实际费用
*其中丧葬费用限额	16,000	16,000
6. 旅行者行李及随身财产 (包括手提电脑及手机)	5,000	30,000
*每件/每套行李或物品赔偿限额	1,000	1,000
7. 旅行行李延误 (每8小时延误赔偿额: RMB500)	2,000	2,000
8. 旅行者个人钱财及旅行证件	12,000	13,000
*其中个人钱财遗失	2,000	3,000
*其中旅行证件遗失	10,000	10,000
9. 旅行者信用卡遗失	8,000	8,000
10. 旅行个人责任	1,000,000	1,000,000
11. 旅行延误 (每5小时延误赔偿额: RMB300)	1,800	1,800
12. 旅行取消	15,000	20,000
13. 旅程缩短	15,000	20,000
14. 旅行者家居财物保障 (每件/每套物品赔偿限额RMB1,000)	5,000	5,000
15. 保障期间的自动延长	最长10天	最长10天
休闲运动可选保障		
1. 旅行者运动装备丢失和租用	3,000	5,000
2 一杆进洞	2,000	3,000
3. 旅行租车保险	1,500	2,000

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,令您旅途安心无忧
- 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
- 为您提供完善的财物保障,特别承保个人钱财及信用卡

费率表 (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。

关于24小时全球旅行救援服务

安盛(AXA)集团的成员公司安盛旅行救援为全球成立最早、拥有全球最大救援网络、最具经验的旅行救援公司之一。

救援服务包括

24小时电话医疗咨询服务、安排就医、安排医疗转运、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

全球紧急救援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,我们将向您另外补偿人民币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

1. 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。
2. 本计划的投保年龄为1-64周岁。
3. 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。
4. 如保险期间为一年,本计划保障的旅行最长期限为182天。
5. 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。
6. 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力,但会存在退保的损失。

主要除外责任

1. 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;
2. 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。
3. 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。

全球 卓越

NO.46
安盛集团作为全球卓越保险集团,专注保险服务与资产管理,位居世界五百强第46位*。

57
安盛集团业务网络遍布全球57个国家。

1亿+
安盛集团为全球1.08亿客户提供优质服务。

200+
安盛集团拥有超过200年的历史积淀。



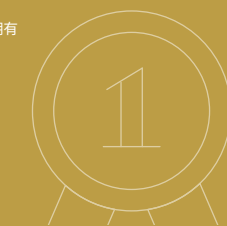
扎根 中国

NO.1
我们是中国最大的外资财险公司*。

500万+
我们为超过500万中国客户提供优质保障服务,拥有超过3000家线下服务网点。

200+
我们在中国深耕十余年,分支机构超过200家。

4000+
我们在中国拥有四千多家保险分销合作伙伴



健行 伙伴

强大资源

我们行业领先的数字化平台和线下服务网络,为您带来全球顶尖的优质医疗资源。

臻选产品

从世界到中国,我们知您所需,为您臻选优质健康保险产品。

值得信赖

我们为您提供专业、贴心、便捷的健康服务,全天候陪伴您健康前行。

创新为您

我们不断创新,为各类健康场景提供个性化的解决方案。



竭诚 服务

AA评级

我们获银保信颁发当年最高的AA服务评级*。

全球支援

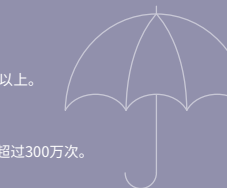
依托于安盛救援等强大的支援体系,我们为您提供优质、可信赖的服务。

99.9%+

近一年来,我们的电话客服满意度保持在99.9%以上。

80万+

我们的公众号为超过80万用户提供服务,互动量超过300万次。



安盛,致力于提供健康险、车险、财产险等优质保障,以行动守护美好,成就你我的未来。

1 依据《财富》2019年数据。 2 安盛天平财产保险有限公司,截至2019年10月,以原保费规模作衡量。
3 中国银行保险信息技术管理有限公司于2019年10月发布的《2018年度保险公服务评价结果》中,安盛天平获AA评级,为当年的最高评级。

盛放人生 稳步未来
Know You Can



安盛保險

Smart elite
Traveler plan

Schedule of Benefits

Coverage	Diamond	Crown
Basic Coverage	Maximum Limit per Insured(RMB: Yuan)	
1. Personal Accident		
- Accidental Death, Burns & Dismemberment	600,000	1,000,000
- Double Indemnity for Public Transport		
- (Not Applicable to Children Under 18 Years of Age)	600,000	N/A
2. Medical and Related Expenses		
- Medical Reimbursement	400,000	Adult 500,000, Child(ren) 400,000
* 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	60,000	60,000
- Compassionate Visitation	8,000	8,000
	3,000	3,000
3. Daily Hospital Income	(RMB100/ day)	(RMB100/ day)
4. Emergency Personal Mobile Phone Charges	1,000	1,500
5. Emergency Assistance Service(incl. Emergency Evacuation & Repatriation, Repatriation of Mortal Remains)	Actual Costs	Actual Costs
* Repatriation of Mortal Remains Limited to	Actual Costs	Actual Costs
* Funeral Expense Limited to	16,000	16,000
6. Loss of Baggage and Personal Effects (including laptop computer and mobile phone)	5,000	30,000
* Limit per Item or Set of Items	1,000	1,000
7. Baggage Delay (RMB500 for Every 8 Hours of Delay)	2,000	2,000
8. Loss of Money and Travel Documents	12,000	13,000
* Limit of Loss of Money	2,000	3,000
* Limit of Loss of Travel Documents	10,000	10,000
9. Loss of Credit Card	8,000	8,000
10. Personal Liability	1,000,000	1,000,000
11. Travel Delay (RMB300 for Every 5 Hours of Delay)	1,800	1,800
12. Travel Cancellation	15,000	20,000
13. Trip Curtailment	15,000	20,000
14. Home Care (MAX.RMB1,000 per Item or Set of Items)	5,000	5,000
15. Automatic Extension of Coverage	Max.10 days	Max.10 days
Optional Coverage		
1. Sports Equipment	3,000	5,000
2. Hole-in-one	2,000	3,000
3. Rental Car Excess	1,500	2,000

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.

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 Annual Cover	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)

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 RMB 100!

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.

Global leading Insurer

NO.46
AXA, global leading insurance group, has been ranked No.46 in the Fortune 500 list¹.

57
AXA's business network is presented in 57 countries and regions.

100 million +
AXA is dedicated to serving more than 100 million clients worldwide.

200 +
AXA has a solid history of over 200 years.



Biggest Foreign P&C Insurer in China

NO.1
We are currently the biggest foreign-invested property insurance company in the Chinese market².

5 million +
We provide comprehensive protection for more than 5 million customers, with over 3,000 service networks nationwide.

200 +
We operate 200 branches with more than 10 years commitment in China.

4,000 +
We cooperate with 4,000+ nationwide partners.



Health Partner

Resourceful

We offer you access to best-in-class global health resources through AXA online concierge platform and extensive offline network.

Premium

From global to local, we provide personalized health products with deep understanding of customers.

Trustworthy

We provide professional, caring and convenient health service, supporting you in daily life.

Innovative

We offer you delicatated health solutions thanks to innovation capability.



Excellent Quality Services

AA Ranking

We are ranked as AA for the annual service evaluation published by CBIT³.

Global Assistance

We provide qualified and reliable service thanks to the strong global network of AXA Assistance.

99.9% +
Our customer service satisfaction remains above 99.9% in the recent year.

800,000 +
Our WeChat account has more than 800,000 followers with over 3 million interactions.



By offering health, motor & lifestyle insurance,
AXA acts for human progress by protecting what matters.

¹ Fortune, 2019. ² AXA Tianping Property Insurance Co., Ltd. as of October 2019, base on the size of the original premium. ³ Service Evaluation for Insurance Companies 2018, published by China Banking and Insurance Information Technology Management Co., Ltd in October 2019, in which AXA Tianping was rated AA (the highest level).

盛放人生 稳步未来
Know You Can

Smart & elite

Introduction