

特别约定:

◆ 本保险单及其保险条款、附件、附表、给付表等构成本保险合同不可分割的组成部分。如本保险单与上述其他文件有任何不一致之处,应以本保险单为准。

This policy, together with terms and conditions, schedules, attachments, etc. shall constitute integrated parts of the insurance contract. In the event that this policy exists any inconsistency with other documents mentioned above, the content in this policy shall prevail.

◆ 本保单承保年龄范围限 12 周岁至 45 周岁(含 12 周岁和 45 周岁)。

The age limit of Insured Persons under this Insurance Program is between 12-45 years of age.

◆ 根据国务院保险监督管理机构的规定,自 2016 年 1 月 1 日起生效的保单,除航空意外身故责任和重大自然灾害意外身故责任对应的保险金额外,对于未成年人作为被保险人的人身保险,在被保险人成年之前,被保险人死亡时各保险公司实际给付的保险金总和按以下限额执行:(一)对于被保险人不满 10 周岁的,不得超过人民币 20 万元。(二)对于被保险人已满 10 周岁但未满 18 周岁的,不得超过人民币 50 万元。

According to the regulation issued by The State Council's insurance regulatory authority: if the policy effective date is not early than January 1, 2016, Besides the sum insured of air accidental death and serious natural disaster accidental death, before the insured's adulthood, the actual claim payment for the insured's death should according to the following claim payment limits: (First) The claim payment shall not exceed RMB200,000.00, while the insured under age 10. (Second) The claim payment shall not exceed RMB500,000.00, while the insured who reached 10 years old, but younger than 18.

◆ 保障计划必须在被保险人离开境内日常居住地或日常工作地前投保,否则无效。

The insurance plan shall be taken out before the insured leaves his/her place of habitual residence or workplace, otherwise the insurance plan will be invalid.

◆ 本产品每一被保险人限投一份,若同一个被保险人就同一旅行同时投保本保险公司 2 份(或以上)任何旅行险或航意险产品(不包括团体保险),则仅按相同保险利益中保额最高者作出赔偿。

The Insured can apply only one coverage at the same insurance period in Huatai, and if the same insured person carries out the same trip against 2 (or above) any travel or aircraft insurance products (excluding group insurance) at the same time, only the highest amount insured in the same insurance interest is made to make compensation.

◆ 本产品不承保任何直接或间接前往或途径索马里、利比亚、利比里亚、叙利亚、阿富汗、南北苏丹、刚果民主共和国、伊拉克、中非、也门、巴勒斯坦、以色列、南极、北极以及投保时已经处于战争状态或已被宣布为紧急状态的国家或地区。

This policy shall not cover the any direct to or via: Somalia, Libya, Liberia, Syria, Afghanistan, northern and southern Sudan, Congo, Iraq, Central Africa, Yemen, Palestine, Israel, South Pole, North Pole or other countries or areas that are in state of war or national emergency.

◆ “附加旅程延误(B款)”和“附加行李延误(B款)”责任不保障被保险人所乘坐航班的购票时间在原定起飞时间 24 小时以内的情形,且保险事故发生后须 30 天以内向保险人报案。对于超过 30 天及以上报案,导致保险人无法核实保险事故真实性的,保险人不予赔付。

Travel Delay or Baggage Delay benefits are excluded for any flight with tickets bought (or changed) within 24 hours before the original flight time. The claim shall be reported to the insurer within 30 days after the insurance accident happened. The insurer will reject any claim which is reported after 30 or more days if the late report leads to insufficient validation of the claim.

◆ 中英文不一致处，以中文为准。

In English inconsistencies, Chinese to prevail.

◆ 投保人、被保险人可访问 [service.ehuatai.com](http://service.ehuatai.com)，或拨打 40060-95509，进行保单验真、查询和自助理赔。

Please follow the link [service.ehuatai.com](http://service.ehuatai.com), or dial customer service hotline 40060-95509 for policy validity, enquiry and self-service claim.

◆ 24 小时 AA 国际救援热线 (+8610) 51295700。

The 24-hour Assist America International Assistance Hotline (+8610) 51295700.