

美亚“畅游神州”境内旅游保障计划
Domestic Journey Safe Protection Plan

Plan Features

- 24hr worldwide emergency travel and medical assistance
- Covers amateur sporting activities include skiing, diving, horse-riding and cycling, etc.
- Covers the Acts of Terrorism
- Both short term and long term plans are available to meet your specific needs

Summary Of Coverage

Travel Inconvenience

- Travel Delay
RMB300 will be paid for delays in excess of 5 hours, for every 5 hours in the event of inclement weather, strike, over booking, air traffic control, etc.

Travel Emergency Assistance

- Medical Evacuation & Repatriation
If the Insured Person sustains an accidental injury or sickness while traveling, medical evacuation and repatriation (AIG Assist) shall be arranged if needed and we will pay the costs incurred.
- Repatriation of Remains
In case of death of the Insured Person as a result of an accident or sickness, the repatriation of remains or ash of the Insured Person (AIG Assist) shall be arranged to the residential address and we will pay the cost incurred. (funeral expense limited to RMB16,000)

Personal Accident and Medical Protection

- Accidental Death, Burns and Dismemberment
We will pay the insured a lump sum payment in the event of death, burns or dismemberment as a result an accident.
- Medical Reimbursement
We will reimburse the actual medical expenses due to an accidental injury and sickness during the trip. For domestic travel, maximum limit of sickness medical reimbursement is RMB1, 000.
- Daily Hospital Income
We will pay a daily hospital income benefit based on the number of days of hospital confinement in the event of an accidental injury or sickness (Maximum 90 days within the policy period)
- Compassionate Visit
In the event of death or hospitalization of the Insured Person due to accident or sickness while traveling, we will reimburse the Insured Person's one adult immediate family member's traveling and accommodation expenses to the Insured Person's place.

Personal Liability

In event of an accident that involves third party, we will pay legal expenses and compensation for bodily injury or property damage to the third party.

美亚财产保险有限公司
Chartis Insurance Company China Limited

 服务热线 Customer Service Hotline: 400 820 8858

Protection Plan

Coverage	Maximum Limit (RMB)		
	Plan 1	Plan 2	Plan 3
Travel Inconvenience			
Travel Delay (RMB 300 for every 5 hours of delay)	600	600	600
Personal Accident and Medical Protection			
Accidental Death, Burns and Dismemberment	100,000	200,000	300,000
Medical Reimbursement	30,000	40,000	50,000
maximum limit of sickness medical reimbursement	1,000	1,000	1,000
Daily Hospital Income (Maximum 90 days within the policy period)	50/天	50/天	50/天
Compassionate Visit	8,000	8,000	8,000
Travel Emergency Assistance			
Medical Evacuation & Repatriation	100,000	100,000	100,000
Repatriation of Remains (funeral expense limited to RMB16,000)	20,000	20,000	20,000
Personal Liability	80,000	80,000	80,000

Premium Table

Insurance Period	Premium (Adult: 18-80 years of age) (RMB)		
	Plan 1	Plan 2	Plan 3
1 Day	15	25	40
2 Days	20	30	50
3 Days	25	35	70
4-5 Days	35	40	80
6-12 Days	45	65	100
13-18 Days	75	100	140
19-30 Days	100	145	200
31-45 Days	130	180	255
Annual Cover	355	500	945
Insurance Period	Premium (Child: 1-17 years of age) (RMB)		
	Plan 1	Plan 2	Plan 3
1 Day	10	11	12
2 Days	14	15	16
3 Days	18	19	20
4-5 Days	28	29	30
6-12 Days	31	33	35

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13-18 Days	56	58	60
19-30 Days	76	78	80
31-45 Days	92	96	100
Annual Cover	265	275	285

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 80 years of age inclusive upon application. For any Insured Person aged from 71 to 80 years old, half Maximum Limit under Accidental Death, Burns & Dismemberment benefit applies and the premium remains unchanged.
- 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 for Beijing, Shanghai, Guangzhou and Shenzhen and RMB50,000 for the other areas).
- The maximum length of insured trip is 30 days if the insured period is one year.
- This policy covers the travels within mainland, not including Hong Kong, Taiwan and Macau.
- If the Insured Person obtains reimbursement from social medical insurance or other expenses reimbursement medical insurance the above mentioned insurance, the Company shall be liable for the balance only, up to RMB2,000 under Sickness Medical Reimbursement for Domestic Travel.

24hr AIG Assist Service at a glance

- Worldwide medical assistance: medical evacuation and repatriation, facilitation of hospital admission, payment guarantee, etc.
- Information service: travel, visa, weather, embassy referral, etc.
- Special assistance: assistance on lost of travel documents, luggage, emergency travel assistance

Need AIG Assist service? We're only a call away. (+86-21) 52989068

General Exclusions

- War (declared or not), riot, strike, civil commotion or any warlike-armed activities.
- Any loss arising out of any biological, chemical or nuclear warfare, atomic or nuclear explosion, burns or radioactive emission.
- Injury intentionally caused by the applicant or beneficiary, or self-inflicted injury or suicide caused by the Insured Person whether he/she is insane or not.

Next Step: Apply Now!

Please contact your travel agent, ticket agent or go to our business counters directly, your safe journey will then begin.

Claims Guide

- Contact your nearest Branch or Agency to obtain the claim form.
- Simply fill out the form and return to our Claim Department together with the Insurance Policy and all supporting documents. Supporting documents include medical reports, hospital original receipts, police reports, carrier statement, etc.
- We will deal with your claim and revert to you within ten working days.

This brochure does not constitute a part of the Policy, and all the benefits afforded shall be subject to terms and conditions of the policy. Should there be any inconsistency between Chinese version and English version, the Chinese version shall prevail.