



# 环球商旅通

## World Business Card

美亚财产保险有限公司（简称“美亚保险”）是Chartis保险集团旗下在中国经营财产责任保险的独资子公司，目前在北京市、上海市、广东省和深圳市设有分支机构。Chartis保险集团是国际领先的财产责任及非寿险保险机构，向分布在160多个国家和地区的超过4,000万客户提供保险服务。Chartis的服务网络遍及北美、欧洲、拉美、非洲、澳纽、东北亚、东南亚、中国大陆、香港特别行政区、中国台湾等，为各种规模的商业机构、家庭及个人提供包括财产保险、货物运输保险及责任保险、健康意外险等全方位的服务。美亚保险凭借其注重产品创新和提供卓越客户服务的经营理念，在市场上脱颖而出并始终保持着竞争优势。凭借多年的经营经验和广泛的业务网络，美亚保险将随着中国保险市场的不断放开而继续拓展新的业务。

中国大陆地区提供意外健康保险服务的美国国际集团成员公司包括：

美亚财产保险有限公司上海分公司

上海市浦东新区世纪大道1589号长泰国际金融大厦5楼

美亚财产保险有限公司北京分公司

北京市朝阳区光华路7号 汉威大厦A座9A15-16

美亚财产保险有限公司广东分公司

广州市林和中路136-146号天誉花园二期3楼

美亚财产保险有限公司广东分公司佛山支公司

佛山市同济西路12号永丰大厦A座22楼

美亚财产保险有限公司深圳分公司

深圳市深南东路5002号信兴广场地王商业中心商业大厦11层



**全国统一服务热线**  
**400 820 8858**

服务热线开通时间：9:00-17:30 (周六、周日、节假日除外)

[www.chartisinsurance.com.cn](http://www.chartisinsurance.com.cn)

本产品手册不构成保险合同的一部份，详细内容请参阅保险合同条款，并以其规定为准。

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.

**TRAVEL GUARD**  
**CHARTIS**

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

### 保险费表

保险期间	保险费 (人民币: 元)		
	白银计划	黄金计划	钻石计划
全年保障	880	1,330	2,380

**下一步：立即申请“环球商旅通”！**

请即与您的旅行社、机票代理商联系或前往美亚保险营业柜台办理，我们将当场为您办理。

### 环球商旅通

#### 24小时全球旅行支援服务(TRAVEL GUARD)一览

- 国际医疗救援：紧急医疗运送及返送、安排入院许可、费用垫付等
- 各种资讯服务：旅行、签证、天气和使领馆资讯等
- 特别协助：护照、行李遗失协助，紧急旅行协助



**24小时热线：(86)400-888-3080**

#### >>> 赔偿指南

- 联络本保险公司或代理机构，索取理赔申请表。
- 填写并递交索赔申请表及有关证明文件，包括医院或医生报告、医药费用原始收据、警方或承运人证明等。
- 美亚将及时处理索赔。

#### >>> 特别提醒

- 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。
- 本计划投保年龄为18-80周岁。71至80周岁的被保险人，其“意外身故、烧伤及残疾保障”为上述“保障范围摘要”中所载金额的一半，保险费维持不变。
- 如保险期间为一年，每次旅行的保障期限最高为90天。
- 商务旅行指被保险人从事以商务为目的的旅行，不包括被保险人往来其日常居住地与日常工作地或被保险人的个人旅游或旅行。
- 若被保险人拥有且已从公费医疗、社会基本医疗保险、其他费用补偿型医疗保险取得医药费用补偿，则本保险公司在“境内旅行的疾病医药补偿”项下承担保险责任的最高限额为人民币2,000元，但需扣除被保险人任何已取得之医药费用补偿。
- 本保险不承保任何直接或间接由于前往或途经阿富汗、缅甸、古巴、刚果民主共和国、伊朗、伊拉克、利比亚、苏丹、叙利亚，或在上述国家旅行期间发生的保险事故。

#### >>> 主要责任免除

- 战争、军事行动、暴乱、罢工或武装叛乱。
- 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、灼伤或辐射。
- 投保人、受益人的故意行为；或被保险人无论当时神志是否清醒，被保险人自致伤害或自杀。

### Premium Table

Insurance Period	Premium (RMB)		
	Silver	Gold	Diamond
Annual Cover	880	1,330	2,380



**Next Step: Apply Now!**

Please contact your travel agent, ticket agent or go to our business counters directly, we will serve you immediately.

### World Business Card

#### 24hr TRAVEL GUARD 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.



**24hr hotline: (86)400-888-3080**

#### >>> Claims Guide

- Contact your nearest Branch or Agency to obtain the claim form.
- Simply fill out the form and return to our Claims 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 soonest.

#### >>> Important Notes

- The total benefit payable is subject to the maximum limit as stated in the Policy Schedule.
- Insured Persons must be from 18 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.
- The maximum length of insured trip is 90 days for annual policy if the insured period is one year.
- Business Travel shall mean any travel of the Insured Person appointed by his/her employer for the purpose of Business Travel covered herein shall exclude the travel or transportation between the residence and work place or personal trips of the Insured Person.
- 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.
- This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Burma, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

#### >>> 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 whether he/she is insane or not.

## 保障特色

为商务旅行者提供境内和境外保障

24小时全球紧急医疗救援和旅行支援服务

手提电脑、投影仪在随身财产保障范围内

新添高尔夫一杆进洞费用补偿

## 保障范围摘要

保障范围摘要	保险金额 (人民币: 元)		
	白银计划	黄金计划	钻石计划
<b>行程阻碍保障</b> <ul style="list-style-type: none"> <li><b>旅程延误</b> 若由于天气、罢工、航空公司超售或航空管制等原因而导致飞机或轮船延误, 每延误4小时, 可获赔偿RMB300。</li> <li><b>行李延误</b> 旅行期间被保险人的随行托运行李每延误8小时, 可获赔偿RMB500。</li> </ul>	600	600	600
<b>个人财物保障</b> <ul style="list-style-type: none"> <li><b>个人钱财</b> 赔偿被保险人在旅行期间钱财遭盗窃或抢劫的损失。</li> <li><b>ATM 提款抢劫</b> 赔偿被保险人在旅行期间以银行卡于自动柜员机(ATM)提取现金时或之后的三十分钟内因任何抢夺或抢劫行为而遭受的损失。</li> <li><b>银行卡盗刷</b> 赔偿被保险人在旅行期间由于银行卡丢失或失窃而造成非授权人非法使用银行卡所发生的账款损失(账款损失须于挂失该丢失或失窃银行卡之前的48小时内发生)</li> <li><b>个人随身财产</b> 旅行期间被保险人身带财产被盗窃或抢劫, 或因其他第三方责任而遗失或意外损坏, 可获赔偿。(其中: 每件或每套行李或物品最高赔偿额为RMB1,500; 手提电脑或投影仪最高赔偿额为RMB3,000)。</li> <li><b>旅行证件遗失</b> 赔偿被保险人为重置因被抢劫或盗窃而损失护照、旅行票据等旅行证件所支付的费用及相关交通、住宿费用。</li> <li><b>家居保障</b> 赔偿旅行期间被保险人在境内经常居住地因盗窃、火灾、水管破裂等造成的家居物品的损坏或损失(每件/套物品最高赔偿额为RMB1,000)。</li> </ul>	1,000	2,000	2,500
<ul style="list-style-type: none"> <li><b>ATM 提款抢劫</b> 赔偿被保险人在旅行期间以银行卡于自动柜员机(ATM)提取现金时或之后的三十分钟内因任何抢夺或抢劫行为而遭受的损失。</li> </ul>	1,000	1,500	2,000
<ul style="list-style-type: none"> <li><b>银行卡盗刷</b> 赔偿被保险人在旅行期间由于银行卡丢失或失窃而造成非授权人非法使用银行卡所发生的账款损失(账款损失须于挂失该丢失或失窃银行卡之前的48小时内发生)</li> </ul>	1,000	1,500	2,000
<ul style="list-style-type: none"> <li><b>个人随身财产</b> 旅行期间被保险人身带财产被盗窃或抢劫, 或因其他第三方责任而遗失或意外损坏, 可获赔偿。(其中: 每件或每套行李或物品最高赔偿额为RMB1,500; 手提电脑或投影仪最高赔偿额为RMB3,000)。</li> </ul>	3,000	6,000	8,000
<ul style="list-style-type: none"> <li><b>旅行证件遗失</b> 赔偿被保险人为重置因被抢劫或盗窃而损失护照、旅行票据等旅行证件所支付的费用及相关交通、住宿费用。</li> </ul>	5,000	7,500	10,000
<ul style="list-style-type: none"> <li><b>家居保障</b> 赔偿旅行期间被保险人在境内经常居住地因盗窃、火灾、水管破裂等造成的家居物品的损坏或损失(每件/套物品最高赔偿额为RMB1,000)。</li> </ul>	3,000	4,000	5,000
<b>个人意外伤害和医疗保障</b> <ul style="list-style-type: none"> <li><b>意外身故、烧伤及残疾保障</b> 旅行期间因意外事故导致身故、烧伤或残疾, 我们将一次性给付保险金。</li> <li><b>医药补偿</b> 赔偿旅行期间因意外事故或罹患疾病而实际支出的医疗费用。其中境内旅行的疾病医药补偿最高赔偿限额为</li> <li><b>慰问探访费用补偿</b> 旅行期间若被保险人身故或遭严重身体伤害而住院治疗, 我们承担被保险人的 一名成年直系亲属前往探访的交通费和食宿费。</li> </ul>	100,000	300,000	500,000
<ul style="list-style-type: none"> <li><b>医药补偿</b> 赔偿旅行期间因意外事故或罹患疾病而实际支出的医疗费用。其中境内旅行的疾病医药补偿最高赔偿限额为</li> </ul>	300,000	500,000	1,000,000
<ul style="list-style-type: none"> <li><b>慰问探访费用补偿</b> 旅行期间若被保险人身故或遭严重身体伤害而住院治疗, 我们承担被保险人的 一名成年直系亲属前往探访的交通费和食宿费。</li> </ul>	1,000	1,000	1,000
<ul style="list-style-type: none"> <li><b>慰问探访费用补偿</b> 旅行期间若被保险人身故或遭严重身体伤害而住院治疗, 我们承担被保险人的 一名成年直系亲属前往探访的交通费和食宿费。</li> </ul>	8,000	8,000	8,000
<b>紧急救援</b> <ul style="list-style-type: none"> <li><b>紧急医疗运送和送返</b> 旅行期间因意外事故或罹患疾病, 我们将承担医疗运送和送返(TRAVEL GUARD)所发生的费用。</li> <li><b>身故遗体送返</b> 旅行期间因意外事故或罹患疾病不幸身故, 我们将承担安排遗体送返(TRAVEL GUARD)所发生的费用(其中丧葬保险金以RMB16,000为限)。</li> </ul>	250,000	400,000	实际费用
<ul style="list-style-type: none"> <li><b>身故遗体送返</b> 旅行期间因意外事故或罹患疾病不幸身故, 我们将承担安排遗体送返(TRAVEL GUARD)所发生的费用(其中丧葬保险金以RMB16,000为限)。</li> </ul>	80,000	100,000	实际费用
<b>个人责任</b> <ul style="list-style-type: none"> <li>我们承担旅行期间因意外事故导致他人身体或财物损失而须支付给第三方的赔偿金。</li> </ul>	500,000	800,000	1,000,000
<b>高尔夫一杆进洞</b> <ul style="list-style-type: none"> <li>补偿被保险人旅行期间在任何正规的高尔夫球球场上, 创下“一杆进洞”的佳绩而须支付的费用。</li> </ul>	800	1,200	1,600

## Plan Features

Provide protection for both domestic and overseas business travel

24hr worldwide emergency travel and medical assistance

Covers laptop and projector under Loss of Personal Baggage

Golf Hole-in-one expenses reimbursement

## Summary of Coverage

Summary of Coverage	Maximum Limit (RMB)		
	Silver	Gold	Diamond
<b>Travel Inconvenience</b> <ul style="list-style-type: none"> <li><b>Travel Delay</b> RMB300 will be paid for delays in excess of 4 hours, for every 4 hours in the event of inclement weather, strike, over booking, air traffic control, etc.</li> <li><b>Baggage Delay</b> We will reimburse the Insured Person RMB500 in event of delay of the baggage for over 8 hours.</li> </ul>	600	600	600
<ul style="list-style-type: none"> <li><b>Baggage Delay</b> We will reimburse the Insured Person RMB500 in event of delay of the baggage for over 8 hours.</li> </ul>	1,000	1,500	2,000
<b>Personal Effects Coverage</b> <ul style="list-style-type: none"> <li><b>Loss of Money</b> We will pay the insured loss of money due to theft or robbery.</li> <li><b>ATM Robbery</b> We will pay the Insured Person loss of money due to robbery when draw money from ATM or 30 minutes afterwards.</li> <li><b>Bank Card Fraudulent Charges</b> We will indemnify the Insured against monetary loss arising out of unauthorized use of the bank card lost or stolen during a travel to the extent that the loss incurred within 48 hours before the bank card loss or theft is reported to the bank.</li> <li><b>Loss of Personal Baggage</b> We will pay the Insured Person loss or damage of personal baggage and effects due to theft or robbery or the third party's liability (Limit per item or set of item: RMB1,500; Limit for laptop computer or projector: RMB3,000).</li> <li><b>Loss of Travel Documents</b> In event of loss of passport, travel tickets and other travel documents due to theft or robbery, we will pay the cost of replacement as well as additional travel expenses, hotel accommodation expenses incurred.</li> <li><b>Home Guard</b> We will pay the loss or damage to household contents in your residence in mainland as a direct result of theft, fire and pipe burst while you are traveling (Limit per item or set of item: RMB1,000).</li> </ul>	1,000	2,000	2,500
<ul style="list-style-type: none"> <li><b>ATM Robbery</b> We will pay the Insured Person loss of money due to robbery when draw money from ATM or 30 minutes afterwards.</li> </ul>	1,000	1,500	2,000
<ul style="list-style-type: none"> <li><b>Bank Card Fraudulent Charges</b> We will indemnify the Insured against monetary loss arising out of unauthorized use of the bank card lost or stolen during a travel to the extent that the loss incurred within 48 hours before the bank card loss or theft is reported to the bank.</li> </ul>	1,000	1,500	2,000
<ul style="list-style-type: none"> <li><b>Loss of Personal Baggage</b> We will pay the Insured Person loss or damage of personal baggage and effects due to theft or robbery or the third party's liability (Limit per item or set of item: RMB1,500; Limit for laptop computer or projector: RMB3,000).</li> </ul>	3,000	6,000	8,000
<ul style="list-style-type: none"> <li><b>Loss of Travel Documents</b> In event of loss of passport, travel tickets and other travel documents due to theft or robbery, we will pay the cost of replacement as well as additional travel expenses, hotel accommodation expenses incurred.</li> </ul>	5,000	7,500	10,000
<ul style="list-style-type: none"> <li><b>Home Guard</b> We will pay the loss or damage to household contents in your residence in mainland as a direct result of theft, fire and pipe burst while you are traveling (Limit per item or set of item: RMB1,000).</li> </ul>	3,000	4,000	5,000
<b>Personal Accident and Medical Protection</b> <ul style="list-style-type: none"> <li><b>Accidental Death, Burns and Dismemberment</b> We will pay the insured a lump sum payment in the event of death, burns or dismemberment as a result of an accident.</li> <li><b>Medical Reimbursement</b> We will reimburse the actual medical expenses due to an accidental injury or sickness. For domestic travel, maximum limit of sickness medical reimbursement:</li> <li><b>Compassionate Visit</b> 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.</li> </ul>	100,000	300,000	500,000
<ul style="list-style-type: none"> <li><b>Accidental Death, Burns and Dismemberment</b> We will pay the insured a lump sum payment in the event of death, burns or dismemberment as a result of an accident.</li> </ul>	100,000	300,000	500,000
<ul style="list-style-type: none"> <li><b>Medical Reimbursement</b> We will reimburse the actual medical expenses due to an accidental injury or sickness. For domestic travel, maximum limit of sickness medical reimbursement:</li> </ul>	300,000	500,000	1,000,000
<ul style="list-style-type: none"> <li><b>Compassionate Visit</b> 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.</li> </ul>	1,000	1,000	1,000
<ul style="list-style-type: none"> <li><b>Compassionate Visit</b> 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.</li> </ul>	8,000	8,000	8,000
<b>Travel Emergency Assistance</b> <ul style="list-style-type: none"> <li><b>Medical Evacuation &amp; Repatriation</b> If the insured Person sustains an accidental injury or sickness while traveling, medical evacuation and repatriation (TRAVEL GUARD) shall be arranged if needed and we will pay the costs incurred.</li> <li><b>Repatriation of Remains</b> In case of death of the insured as a result of an accident or sickness, the repatriation of remains or ash of the insured (TRAVEL GUARD) shall be arranged to the residential address and we will pay the cost incurred (funeral expense limited to RMB16,000).</li> </ul>	250,000	400,000	Actual Cost
<ul style="list-style-type: none"> <li><b>Medical Evacuation &amp; Repatriation</b> If the insured Person sustains an accidental injury or sickness while traveling, medical evacuation and repatriation (TRAVEL GUARD) shall be arranged if needed and we will pay the costs incurred.</li> </ul>	250,000	400,000	Actual Cost
<ul style="list-style-type: none"> <li><b>Repatriation of Remains</b> In case of death of the insured as a result of an accident or sickness, the repatriation of remains or ash of the insured (TRAVEL GUARD) shall be arranged to the residential address and we will pay the cost incurred (funeral expense limited to RMB16,000).</li> </ul>	80,000	100,000	Actual Cost
<b>Personal Liability</b> <ul style="list-style-type: none"> <li>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.</li> </ul>	500,000	800,000	1,000,000
<b>Hole - in - one</b> <ul style="list-style-type: none"> <li>We will reimburse the necessary expenses incurred by the insured due to golf hole-in-one during the trip.</li> </ul>	800	1,200	1,600