

投保须知

【条款适用】

本产品条款适用：

【中国太平洋财产保险股份有限公司旅行人身意外伤害保险（互联网）（太保财险）（备-普通意外保险）【2021】（主）135号】

【中国太平洋财产保险股份有限公司附加扩展高风险活动（互联网）（太保财险）（备-普通意外保险）【2021】（附）265号】

【中国太平洋财产保险股份有限公司附加旅行医疗保险（互联网）条款（太保财险）（备-医疗保险）【2021】（附）308号】

【中国太平洋财产保险股份有限公司附加短期意外伤害住院津贴保险（互联网）条款（太保财险）（备-医疗保险）【2021】（附）309号】

【中国太平洋财产保险股份有限公司附加急性病住院津贴保险（互联网）条款（太保财险）（备-医疗保险）【2021】（附）283号】

【中国太平洋财产保险股份有限公司附加君安行人身意外伤害保险（互联网）（太保财险）（备-普通意外保险）【2021】（附）292号】

【中国太平洋财产保险股份有限公司附加个人旅行不便保险（太保财险）（备-家财）【2010】（附）2047号】

【中国太平洋财产保险股份有限公司附加旅行紧急医疗转运及送返保险（太保财险）（备-其他）【2020】（附）324号】

【中国太平洋财产保险股份有限公司附加旅行遗体或骨灰送返保险（太保财险）（备-其他）【2020】（附）341号】

【中国太平洋财产保险股份有限公司附加个人旅行法律责任保险（太保财险）（备-责任）【2010】（附）2040号】

【基本信息】

1) 保险公司分支机构：北京市、上海市、天津市、重庆市、黑龙江省、吉林省、辽宁省、河北省、山西省、山东省、安徽省、江苏省、浙江省、福建省、江西省、广东省、海南省、广西壮族自治区、湖南省、湖北省、河南省、云南省、贵州省、四川省、陕西省、甘肃省、新疆维吾尔自治区、宁夏回族自治区、内蒙古自治区、青海省、西藏自治区。如您在我司未设分公司的地区购买的，不影响您的理赔，但后续需亲临柜面办理的相关服务可能会受到影响。

2) 保单形式：网上投保为您提供电子保单，根据《中华人民共和国民法典》规定，数据电文是合法的合同表现形式，电子保单与纸质保单具有同等法律效力。你可以登录 www.cpic.com.cn 自助查询，对电子保单的真实性进行验证。

3) 发票形式：本产品仅提供电子发票，电子发票效力等同于纸质发票，报销可将电子发票打印后直接报销。

4) 偿付能力告知：太平洋产险最近季度偿付能力符合监管要求，详情请参见我司官网（<http://property.cpic.com.cn/>）公开信息披露。

5) 风险综合评价：太平洋产险风险管理能力评估结果位居行业前列，详情请参见我司官网（<http://property.cpic.com.cn/>）公开信息披露。

本产品投保咨询、保单查询及客户投诉，均可拨打太平洋全国统一客服电话95500。

【产品说明】

- 1、投保人：本产品投保人年龄为年满 18 周岁有完全民事行为能力，且对被保险人具有可保利益的自然人。
- 2、被保险人：除另有约定外，被保险人应为身体健康，能正常生活的旅行者以及随旅行团提供服务的旅行社雇员，可作为本保险合同的被保险人。
- 3、受益人：本保险的身故受益人为被保险人的法定继承人，其他保险责任的受益人为被保险人本人。
- 4、购买份数：1 份
- 5、保险期限：短期，以投保人所选方案对应的天数为准
- 6、犹豫期：本产品无犹豫期，请你慎重选择投保。
- 7、特别约定：

环游四海(全球尊享版)

方案一：

1、在同一保险期间，每位被保险人投保同一产品（包括同一产品的同一计划或不同计划）限投保一份，如果投保了多份同一计划，以最先投保之保单为有效，其余部分视为无效，保险费将无息退还；如果投保了 多份不同计划，以意外伤害保额最高之保单为有效，其余部分视为无效，保险费将无息退还。

During the same insurance period, each insured shall be limited to one insurance of the same product (including the same plan or different plans of the same product). If more than one insurance of the same plan is taken out, the policy first insured shall be valid, and the rest shall be invalid, and the premium shall be refunded without interest. If more than one plan is insured, the policy with the highest amount of accidental injury coverage will be valid, the rest will be invalid and the premium will be refunded without interest.

2、本保单承保被保险人年龄出生满 30 天-80（含）周岁，65（含）周岁以上的被保险人出险时，意外伤害保险责任、附加高风险活动保险责任、附加旅行医疗费用保险责任、急性病身故保险责任的保险金额减半，其余保障保险金额不变，保费不变。

The age of the insured is between 30 days and 80 years old. When the insured person over 65 (inclusive) years old have an insured accident, the insurance amount of the insurance liability for accidental injury insurance、additional high-risk activities insurance、additional travel medical expenses insurance、acute disease death insurance in their insurance policies is halved, the amount of coverage and premium for the remainder of the policy are unchanged.

3、根据《中国保监会关于父母为其未成年子女投保以死亡为给付保险金条件人身保险有关问题的通知》【保监发（2015）90 号】规定，对于被保险人不满 10 周岁的，死亡给付保险金额总和不得超过人民币 20 万元；被保险人已满 10 周岁但未满 18 周岁的，死亡给付保险金额总和不得超过人民币 50 万元。

According to the "Notice of China Insurance Regulatory Commission on Personal Insurance with death as the condition for payment of insurance benefits for Parents' Minor Children" [China Insurance Regulatory Commission (2015) No. 90], for the insured under the age of 10, the total amount of death insurance benefits shall not exceed RMB 200,000; If the insured has reached the age of 10 but not yet reached the age of 18, the total amount of the death benefit shall not exceed RMB 500,000.

4、被保险人在保单列明的境外区域治疗所支出的合理且必要的医疗费用，以及被保险人在境内二级以上（含）公立医院或保险人认可的医疗机构治疗所支出的符合本保险单签发地政府/社会医疗保险主管部门规定可以报销的合理且必要的医疗费用，保险人承担保险金给付责任。

The insurer shall be liable to pay insurance benefits for the reasonable and necessary medical expenses of the insured ,including the expenses incurred by the insured for treatment in the overseas areas listed in the policy. It also includes the reimbursable expenses incurred by the insured in domestic public hospitals above Grade II or medical institutions approved by the insurer which are reimbursable according to the provisions of the competent government/social medical insurance department at the place where this policy is issued .

5、本产品附加旅行医疗保险，被保险人在保单列明的承保区域内及保险期间旅行遭受主险合同责任范围内的意外伤害或突发急性病，对于意外伤害医疗费用或急性病医疗费用，在扣除 100 元免赔额后按 100%的给付比例，在保险金额内给付医疗保险金。

Travel medical insurance is attached to this product. If the insured suffers accidental injury or acute disease during travel within the coverage area specified in the policy and during the insurance period, the medical expense of accidental injury or acute disease will be paid within the insured amount at the rate of 100% after deducting the deductible of 100 yuan.

6、本保险合同附加个人旅行法律责任保险，每次事故绝对免赔额 1000 元或损失金额的 20%，两者取高为准。

This insurance contract is attached with personal travel legal liability insurance, the absolute deductible of each accident is 1000 yuan or 20% of the loss amount, whichever is higher.

7、承保地域：全球（包括中国境内、且含香港、澳门、台湾地区）。具体承保地域以国家旅游局公布的中国旅游目的地国家为准，但不包含在被保险人出发前已处于战争状态或已被宣告为紧急状态的国家和地区。

Coverage area: The world (including China, including Hong Kong, Macao and Taiwan). The specific coverage area shall be subject to the destination countries of China announced by the National Tourism Administration, but shall not include the countries and regions that have been in a state of war or declared as a state of emergency before the insured's departure.

8、本保单不承保任何直接或间接由于前往或途经阿富汗、刚果民主共和国、伊朗、伊拉克、利比亚、苏丹、索马里、叙利亚、俄罗斯、白俄罗斯、乌克兰及其周边国家地区）或在上述国家旅行期间发生的保险事故。

This policy does not cover any insured event that occurs directly or indirectly as a result of travel to or through Afghanistan, the Democratic Republic of the Congo, Iran, Iraq, Libya, Sudan, Somalia, Syria, Russia, Belarus, Ukraine and their surrounding countries) or during travel to or in these countries.

9、被保险人故意做出的危险性行为而导致的意外伤害事故，保险公司不承担保险责任，危险性行为包括但不限于：不听从导游、领队、教练或现场安全人员的要求及劝阻；违反景区或当地的警示/禁令标示；违规进入国家或当地政府明令禁止的线路或地区等，不在合法经营场地或范围内进行的（合法经营场地指经过当地政府审批同意的，在当地工商注册的法人合法经营的）。

The insurance company shall not be liable for any accidental injury caused by the insured's intentional risky behavior, which includes but is not limited to: failure to obey the requirements or dissuasion of the tour guide, group leader, coach or on-site security personnel; Violation of the scenic area or local warning/prohibition signs; Illegally entering routes or regions prohibited by the national or local government, etc., outside the legal business site or scope (legal business site refers to the legal business of the local industrial and commercial registered legal person after the approval of the local government).

10、根据广东保监局 285 号文件要求：从 2008 年 12 月 1 日起，各保险公司在批退理由真实合理的前提下，保费批退资金必须全额以转账方式直接转至投保人同名（以保险发票投保人名称为准）账户。

According to the requirements of Document No. 285 of Guangdong Insurance Regulatory Administration, since December 1, 2008, all insurance companies shall directly transfer the premium refund funds in full to the account with the same name of the applicant (subject to the name of the applicant in the insurance invoice) by way of transfer on the premise that the reason for the refund is real and reasonable.

11、尊敬的客户：投保次日起，您可以通过本公司网页（www.cpic.com.cn）、客户服务电话(95500)、营业网点核实保单及理赔等信息。若对查询结果有异议，请联系本公司。联系方法为：95500。

Dear customers: From the next day, you can check the policy and claim information through our website (www.cpic.com.cn), customer service telephone (95500) and business outlets. If you disagree with the query results, please contact us. The contact number is 95500.

方案二

1、在同一保险期间，每位被保险人投保同一产品（包括同一产品的同一计划或不同计划）限投保一份，如果投保了多份同一计划，以最先投保之保单为有效，其余部分视为无效，保险费将无息退还；如果投保了多份不同计划，以意外伤害保额最高之保单为有效，其余部分视为无效，保险费将无息退还。

During the same insurance period, each insured shall be limited to one insurance of the same product (including the same plan or different plans of the same product). If more than one insurance of the same plan is taken out, the policy first insured shall be valid, and the rest shall be invalid, and the premium shall be refunded without interest. If more than one plan is insured, the policy with the highest amount of accidental injury coverage will be valid, the rest will be invalid and the premium will be refunded without interest.

2、本保单承保被保险人年龄出生满 30 天-80（含）周岁，65（含）周岁以上的被保险人出险时，意外伤害保险责任、附加高风险活动保险责任、附加旅行医疗费用保险责任、急性病身故保险责任的保险金额减半，其余保障保险金额不变，保费不变。

The age of the insured is between 30 days and 80 years old. When the insured person over 65 (inclusive) years old have an insured accident, the insurance amount of the insurance liability for accidental injury insurance、additional high-risk activities insurance、additional travel medical expenses insurance、acute disease death insurance in their insurance policies is halved, the amount of coverage and premium for the remainder of the policy are unchanged.

3、根据《中国保监会关于父母为其未成年子女投保以死亡为给付保险金条件人身保险有关问题的通知》【保监发（2015）90 号】规定，对于被保险人不满 10 周岁的，死亡给付保险金额总和不得超过人民币 20 万元；被保险人已满 10 周岁但未满 18 周岁的，死亡给付保险金额总和不得超过人民币 50 万元。

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4、被保险人在保单列明的境外区域治疗所支出的合理且必要的医疗费用，以及被保险人在境内二级以上（含）公立医院或保险人认可的医疗机构治疗所支出的符合本保险单签发地政府/社会医疗保险主管部门规定可以报销的合理且必要的医疗费用，保险人承担保险金给付责任。

The insurer shall be liable to pay insurance benefits for the reasonable and necessary medical expenses of the insured ,including the expenses incurred by the insured for treatment in the overseas areas listed in the policy. It also includes the reimbursable expenses incurred by the insured in domestic public hospitals above Grade II or medical institutions approved by the insurer which are reimbursable according to the provisions of the competent government/social medical insurance department at the place where this policy is issued .

5、本产品附加旅行医疗保险，被保险人在保单列明的承保区域内及保险期间旅行遭受主险合同责任范围内的意外伤害或突发急性病，对于意外伤害医疗费用或急性病医疗费用，在扣除 100 元免赔额后按 100%的给付比例，在保险金额内给付医疗保险金。

Travel medical insurance is attached to this product. If the insured suffers accidental injury or acute disease during travel within the coverage area specified in the policy and during the insurance period, the medical expense of accidental injury or acute disease will be paid within the insured amount at the rate of 100% after deducting the deductible of 100 yuan.

6、本保险合同附加个人旅行法律责任保险，每次事故绝对免赔额 1000 元或损失金额的 20%，两者取高为准。

This insurance contract is attached with personal travel legal liability insurance, the absolute deductible of each accident is 1000 yuan or 20% of the loss amount, whichever is higher.

7、承保地域：全球（包括中国境内、且含香港、澳门、台湾地区）。具体承保地域以国家旅游局公布的中国旅游目的地国家为准，但不包含在被保险人出发前已处于战争状态或已被宣告为紧急状态的国家和地区。

Coverage area: The world (including China, including Hong Kong, Macao and Taiwan). The specific coverage area shall be subject to the destination countries of China announced by the National Tourism Administration, but shall not include the countries and regions that have been in a state of war or declared as a state of emergency before the insured's departure.

8、本保单不承保任何直接或间接由于前往或途经阿富汗、刚果民主共和国、伊朗、伊拉克、利比亚、苏丹、索马里、叙利亚、俄罗斯、白俄罗斯、乌克兰及其周边国家地区）或在上述国家旅行期间发生的保险事故。

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9、被保险人故意做出的危险性行为而导致的意外伤害事故，保险公司不承担保险责任，危险性行为包括但不限于：不听从导游、领队、教练或现场安全人员的要求及劝阻；违反景区或当地的警示/禁令标示；违规进入国家或当地政府明令禁止的线路或地区等，不在合法经营场地或范围内进行的（合法经营场地指经过当地政府审批同意的，在当地工商注册的法人合法经营的）。

The insurance company shall not be liable for any accidental injury caused by the insured's intentional risky behavior, which includes but is not limited to: failure to obey the requirements or dissuasion of the tour guide, group leader, coach or on-site security personnel; Violation of the scenic area or local warning/prohibition signs; Illegally entering routes or regions prohibited by the national or local government, etc., outside the legal business site or scope (legal business site refers to the legal business of the local industrial and commercial registered legal person after the approval of the local government).

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Dear customers: From the next day, you can check the policy and claim information through our website (www.cpic.com.cn), customer service telephone (95500) and business outlets. If you disagree with the query results, please contact us. The contact number is 95500.

方案三/四/五

1、在同一保险期间，每位被保险人投保同一产品（包括同一产品的同一计划或不同计划）限投保一份，如果投保了多份同一计划，以最先投保之保单为有效，

其余部分视为无效，保险费将无息退还；如果投保了 多份不同计划，以意外伤害保额最高之保单为有效，其余部分视为无效，保险费将无息退还。

During the same insurance period, each insured shall be limited to one insurance of the same product (including the same plan or different plans of the same product). If more than one insurance of the same plan is taken out, the policy first insured shall be valid, and the rest shall be invalid, and the premium shall be refunded without interest. If more than one plan is insured, the policy with the highest amount of accidental injury coverage will be valid, the rest will be invalid and the premium will be refunded without interest.

2、本保单承保被保险人年龄出生满 30 天-80（含）周岁，65（含）周岁以上的被保险人出险时，意外伤害保险责任、附加高风险活动保险责任、附加旅行医疗费用保险责任、急性病身故保险责任、附加意外伤害及急性病住院津贴保险责任的保险金额减半，其余保障保险金额不变，保费不变。

The age of the insured is between 30 days and 80 years old. When the insured person over 65 (inclusive) years old have an insured accident, the insurance amount of the insurance liability for accidental injury insurance、additional high-risk activities insurance、additional travel medical expenses insurance、acute disease death insurance 、additional accidental injury and acute disease hospitalization allowance insurance in their insurance policies is halved, the amount of coverage and premium for the remainder of the policy are unchanged.

3、根据《中国保监会关于父母为其未成年子女投保以死亡为给付保险金条件人身保险有关问题的通知》【保监发（2015）90 号】规定，对于被保险人不满 10 周岁的，死亡给付保险金额总和不得超过人民币 20 万元；被保险人已满 10 周岁但未满 18 周岁的，死亡给付保险金额总和不得超过人民币 50 万元。

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4、24 小时全球救援服务热线：+86 10 83423665

24hr. Global Assistance Hotline: +86 10 83423665

5、在保险期间内，被保险人发生保险责任范围内的保险事故需要紧急救援时，应立即拨打指定的救援电话与救援机构联系。保险人不负责赔偿任何未经救援服务机构或其授权代表批准并安排的运送或送返导致的费用。

During the insurance period, if the insured needs emergency rescue in the event of an insured accident within the scope of insurance liability,

the insured shall contact the rescue institution by dialing the designated rescue telephone immediately. The Insurer shall not be liable for any expenses incurred in connection with any delivery or return not approved and arranged by the rescue service or its authorized representative.

6、被保险人在保单列明的境外区域治疗所支出的合理且必要的医疗费用，以及被保险人在境内二级以上（含）公立医院或保险人认可的医疗机构治疗所支出的符合本保险单签发地政府/社会医疗保险主管部门规定可以报销的合理且必要的医疗费用，保险人承担保险金给付责任。

The insurer shall be liable to pay insurance benefits for the reasonable and necessary medical expenses of the insured ,including the expenses incurred by the insured for treatment in the overseas areas listed in the policy. It also includes the reimbursable expenses incurred by the insured in domestic public hospitals above Grade II or medical institutions approved by the insurer which are reimbursable according to the provisions of the competent government/social medical insurance department at the place where this policy is issued .

7、本产品附加旅行医疗保险，被保险人在保单列明的承保区域内及保险期间旅行遭受主险合同责任范围内的意外伤害或突发急性病，对于意外伤害医疗费用或急性病医疗费用，在扣除 100 元免赔额后按 100%的给付比例，在保险金额内给付医疗保险金。

Travel medical insurance is attached to this product. If the insured suffers accidental injury or acute disease during travel within the coverage area specified in the policy and during the insurance period, the medical expense of accidental injury or acute disease will be paid within the insured amount at the rate of 100% after deducting the deductible of 100 yuan.

8、本产品附加行李物品损失保障和行李延误或遗失保障，每次免赔额 100 元。

Baggage loss insurance liability and baggage delay or loss insurance liability are added to this product, with a deductible of 100 yuan each time.

9、对于当日投保、当日起保的保单（即保险期间开始于投保日当日的保单），除行李延误或遗失保险责任外，该保单其他保险责任起期以保单载明的保险期间开始时间为准，行李延误或遗失保险责任的起期为保险单载明的保险期间的开始时间的次日零时。

For same-day policies (i.e., policies whose insurance period begins on the date of insurance), the insurance period shall be the beginning time of the insurance period specified in the policy, with the exception of the baggage delay or loss liability, which shall be zero hours of the next day from the beginning time of the insurance period specified in the policy.

10、本保单附加意外伤害住院津贴保险，每次事故免赔 3 天

Accidental injury hospitalization allowance insurance is added to this policy. Three days' hospitalization allowance will be deducted for each accident

11、本保单附加急性病住院津贴保险，每次事故免赔 3 天。

Liability for acute illness hospitalization allowance is added to this policy. Three days' hospitalization allowance will be deducted for each accident.

12、承保地域：全球（包括中国境内、且含香港、澳门、台湾地区）。具体承保地域以国家旅游局公布的中国旅游目的地国家为准，但不包含在被保险人出发前已处于战争状态或已被宣告为紧急状态的国家和地区。

Coverage area: The world (including China, including Hong Kong, Macao and Taiwan). The specific coverage area shall be subject to the destination countries of China announced by the National Tourism Administration, but shall not include the countries and regions that have been in a state of war or declared as a state of emergency before the insured's departure.

13、本保单不承保任何直接或间接由于前往或途经阿富汗、刚果民主共和国、伊朗、伊拉克、利比亚、苏丹、索马里、叙利亚、俄罗斯、白俄罗斯、乌克兰及其周边国家地区）或在上述国家旅行期间发生的保险事故。

This policy does not cover any insured event that occurs directly or indirectly as a result of travel to or through Afghanistan, the Democratic Republic of the Congo, Iran, Iraq, Libya, Sudan, Somalia, Syria, Russia, Belarus, Ukraine and their surrounding countries) or during travel to or in these countries.

14、被保险人故意做出的危险性行为而导致的意外伤害事故，保险公司不承担保险责任，危险性行为包括但不限于：不听从导游、领队、教练或现场安全人员的要求及劝阻；违反景区或当地的警示/禁令标示；违规进入国家或当地政府明令禁止的线路或地区等，不在合法经营场地或范围内进行的（合法经营场地指经过当地政府审批同意的，在当地工商注册的法人合法经营的）。

The insurance company shall not be liable for any accidental injury caused by the insured's intentional risky behavior, which includes but is not limited to: failure to obey the requirements or dissuasion of the tour guide, group leader, coach or on-site security personnel; Violation of the scenic area or local warning/prohibition signs; Illegally entering routes or regions prohibited by the national or local government, etc., outside the legal business site or scope (legal business site refers to the legal business of the local industrial and commercial registered legal person after the approval of the local government).

15、根据广东保监局 285 号文件要求：从 2008 年 12 月 1 日起，各保险公司在批退理由真实合理的前提下，保费批退资金必须全额以转账方式直接转至投保人同名（以保险发票投保人名称为准）账户。

According to the requirements of Document No. 285 of Guangdong Insurance Regulatory Administration, since December 1, 2008, all insurance companies shall directly transfer the premium refund funds in full to the account with the same name of the applicant (subject to the name of the applicant in the insurance invoice) by way of transfer on the premise that the reason for the refund is real and reasonable.

16、尊敬的客户：投保次日起，您可以通过本公司网页（www.cpic.com.cn）、客户服务电话(95500)、营业网点核实保单及理赔等信息。若对查询结果有异议，请联系本公司。联系方法为：95500。

Dear customers: From the next day, you can check the policy and claim information through our website (www.cpic.com.cn), customer service telephone (95500) and business outlets. If you disagree with the query results, please contact us. The contact number is 95500.

8、本产品所有的页面文字描述为展示作用，具体保障方案等信息以投保后生成的电子保单为准，保险公司保留在法律规定范围内的解释权利。

【服务流程】

- 1、投保流程：在线投保——填写投保信息——核保通过并支付——查收保单。
- 2、保费支付方式：微信支付、支付宝支付、银行卡支付、太保钱包支付。
- 3、线上投保流程：本产品已实现在线投保、承保的线上服务。批改变更、退保服务请拨打全国统一客服电话 95500。
- 4、保单查询：1) 投保成功后我们将通过您预留的电子邮箱地址为您发送电子保单；2) 投保完成 30 分钟后，可拨打太平洋保险客服电话 95500 进行保单查询；3) 进入太平洋保险官方网站（<http://www.cpic.com.cn/>），进行保单查询。
- 5、变更：若您需要批改保单，请投保人（仅限投保人）提供个人身份证件（身份证、护照等）的扫描/拍照件，并填写客服发送的申请材料（需要投保人填写信息、签字确认后发送扫描/拍照件）后，我们在 3 个工作日内为您办理批改申请。
- 6、退保：
 - (1) 请拨打太保产险全国统一客服电话：95500，转太保产险人工客服，或线下柜面进行办理；

(2) 需要提供投保人身份证正反面照片、银行卡照片，并填写太保产险客服发送的申请材料；

(3) 保费退回方式：投保人银行卡（需要提供银行卡号、开户行信息）

(4) 保费退回时间：保费将于办理成功后 30 个工作日内，退还到投保人提供的本人银行账户。

温馨提示：

1. 保单生效日前申请退保：保险公司全额退还保险费。

2. 保单生效日后申请退保，按照所购买保险产品的保险合同条款规定退还部分保费，这会造成您的一定损失。

7、理赔流程：出险报案（全国统一客服热线：95500）——专业理赔指引——递交索赔材料——案件审核处理——赔款到账。

8、争议处理：因履行本保险合同发生的争议，由当事人协商解决，协商不成的，提交保单载明的仲裁机构仲裁；保单未载明仲裁机构或争议发生后未达成仲裁协议的，依法向中华人民共和国（不含港、澳、台地区）法院起诉

9、司法管辖：与本保险合同有关的以及履行本保险合同产生的一切争议处理适用中华人民共和国法律。

10、发票开具：

1) 投保成功后我们将通过您预留的电子邮箱地址为您发送电子发票；

2) 可拨打太平洋保险客服电话 95500 申请开具发票。

3) 开具发票默认为电子发票，电子发票与纸质发票具有同等法律效力。若您须开具纸质发票，保险公司另提供快递服务，该项服务所产生的快递费，在签收邮件时由您自行承担。

【其他事项】

如您投保本产品，在投保本产品前您应履行相应的如实告知义务，具体如下：投保人或被保险人应如实填写投保信息，并就保险公司提出的询问据实告知，否则保险公司有权根据《中华人民共和国保险法》第十六条的规定处理；订立保险合同时，保险公司就保险标的或者被保险人的有关情况提出询问的，投保人应当如实告知。投保人故意或者因重大过失未履行前款规定的如实告知义务，足以影响保险公司决定是否同意承保或者提高保险费率的，保险公司有权解除合同。投保人故意不履行如实告知义务的，保险公司对于合同解除前发生的保险事故，不承担赔偿责任，并不退还保险费。投保人因重大过失未履行如实告知义务，对保险事故的发生有严重影响的，保险公司对于合同解除前发生的保险事故，不承担赔偿责任，但退还保险费。

如您投保本产品，基于提供保险服务、提高服务质量的需要，您授权：本公司及本公司的合作机构在承保前后核实投保信息的真实性、调查获取被保险人与保险有关的相关信息(包括但不限于健康情况、诊疗情况、既往病史等)，如本公司

经前述核查发现您存在未如实告知情况的，本公司将依法解除保险合同；本公司向与具有必要合作关系的机构提供您的信息（包括但不限于投保、承保、理赔、医疗等）；本公司及本公司的合作机构可对您的信息进行合理使用，可通过知悉您信息的机构查询与您有关的全部信息。为确保信息安全，本公司及其本公司的合作机构应采取有效措施，并承担保密义务。

在必要情形下第三方可能接触并使用您的个人信息，包括得到授权的太保产险员工、以及执行与我们的业务、营销活动和数据整理有关工作的其他公司或人员。所有此类人员及公司均需遵守相关保密协议，同时也需遵守国家关于个人信息保护有关法律法规，以确保您的个人信息随时得到保护。除上述用途外，太保产险不会将您的个人信息用于任何未经您同意的用途。除了我们的业务合作伙伴、我们的法律顾问、外部审计机构或按照法律规定、监管规定或法庭裁决之外，我们不会将所接受的任何个人信息泄露、篡改、毁损、出售或者提供给任何第三方。