



美亚“商旅无忧”团体旅行保障计划  
 保险单

**Business Travel Protector Group Travel Insurance Plan  
 Policy Schedule**

保险合同号码 Policy No.: WBSH5011992024000000006 续期年度 Renewal Count: 06  
 (YYYY 年/MM 月/DD 日) 00:00 时 Hrs (北京时间 Beijing Time)  
 保险合同生效日 Policy Effective Date: 2025/01/01  
 (YYYY 年/MM 月/DD 日) 24:00 时 Hrs (北京时间 Beijing Time)  
 保险合同满期日 Policy Expiry Date: 2025/12/31

所申报的同意参保且符合投保条件的投保人及其所有直接或间接在华投资设立企业(包括但不限于下列企业), 于中国大陆境内直接雇佣的从事商务旅行的在岗全职雇员, **但不包括任何国家或国际组织认定的恐怖分子或恐怖组织成员, 或非法从事毒品、核武器、生物或化学武器交易人员。** For all named full-time actively at work participating employees directly employed by the Policyholder and all the enterprises (including but not limited to the following) that are directly or indirectly invested by the Policyholder within Mainland China, who are on business trip & declared to the Insurer by the Policyholder, **but not including any terrorist or member of a terrorist organization, narcotics trafficker, or illegal purveyor of nuclear, chemical or biological weapons defined by any country or international organization.**

被保险人资格

Eligibility of Insured Person:

1. BorgWarner (China) Investment Co., Ltd  
 博格华纳(中国)投资有限公司
2. BorgWarner Automotive Components (Ningbo) Co., Ltd  
 博格华纳汽车零部件(宁波)有限公司
3. BorgWarner Automotive Components (Ningbo) Co., Ltd. Shanghai Branch  
 博格华纳汽车零部件(宁波)有限公司上海分公司
4. BorgWarner Automotive Components (Ningbo) Co., Ltd. Subcompany One  
 博格华纳汽车零部件(宁波)有限公司鄞州第一分公司
5. BorgWarner Shenglong (Ningbo) Co., Ltd  
 华纳圣龙(宁波)有限公司
6. BorgWarner Emissions Systems (Ningbo) Co., Ltd  
 博格华纳排放系统(宁波)有限公司
7. BorgWarner Automotive Components (Jiangsu) Co., Ltd  
 博格华纳汽车零部件(江苏)有限公司
8. BorgWarner Automotive Components (Jiangsu) Co., Ltd. Shanghai Branch  
 博格华纳汽车零部件(江苏)有限公司上海分公司
9. BorgWarner TorqTransfer Systems (Beijing) Co., Ltd  
 北京博格华纳汽车传动器有限公司
10. BorgWarner Automotive Components (Beijing) Co., Ltd  
 博格华纳汽车零部件(北京)有限公司
11. BorgWarner Automotive Components (Tianjin) Co., Ltd  
 博格华纳汽车零部件(天津)有限公司

美亚财产保险有限公司上海分公司授权代表  
 AIG Insurance Company Shanghai Branch Authorized Representative



代理人名称 Agency Name: 直销 MAS Direct

签发地 Issue Office: 美亚财产保险有限公司上海分公司 AIG Insurance Company China Limited Shanghai Branch

保单生成时间 Policy Creation Time: 2024/12/4

若英文译本与中文有异, 以中文版本为准。Should there be any inconsistencies between Chinese and English versions, the Chinese version shall prevail.

为了保障您自身的权益, 请确保您已经仔细阅读保险合同条款并理解其内容。如果您未收到保险条款, 或您对保险条款内容有任何疑问, 敬请拨打 400-820-8858 与我们联系。To protect your own rights and interests, please make sure that you understand the policy wording. If you do not receive the policy wording or have any query about the wording, please feel free to contact us at 400-820-8858.



12. BorgWarner United Transmission Systems Co., Ltd  
 博格华纳联合传动系统有限公司
13. BorgWarner Automotive Components (Wuhan) Co., Ltd  
 博格华纳汽车零部件（武汉）有限公司
14. BorgWarner Research&Development Co., Ltd  
 博格华纳研发有限公司
15. Beijing Delphi Wan Yuan Engine Management Systems Co., Ltd. (“BDWY”)  
 北京德尔福万源发动机管理系统有限公司
16. BorgWarner PowerDrive Systems (Suzhou) Co., Ltd.  
 博格华纳驱动系统（苏州）有限公司
17. BorgWarner Transmission Systems (Jiangsu) Co., Ltd.  
 博格华纳传动系统（江苏）有限公司
18. BorgWarner PowerDrive Systems (Tianjin) Co., Ltd.  
 博格华纳动力驱动系统（天津）有限公司
19. BorgWarner New Energy (Xiangyang) Co., Ltd.  
 博格华纳新能源（襄阳）有限公司

年龄限制 Age Limit: **18-70 周岁 18-70 years of age**

投保人 Policyholder: **BorgWarner China Investment Co., Ltd**  
 博格华纳（中国）投资有限公司

保险费 Premium: **RMB 8,027.38**

**保险计划 Schedule of Benefits**

保险项目 Basic Benefits	各被保险人保险金额（人民币：元） Maximum Limit Per Insured Person (RMB)
<b>保障项目 A – 承保境内及境外旅行 Benefit A – Cover Domestic and International Trips</b>	
1. 意外身故及伤残保障 Accidental Death & Disability	5X annual salary with maximum to RMB2,000,000
<b>保障项目 B – 仅承保境外旅行 Benefit B – Cover International Trips Only</b>	
2. 境外医药补偿（含住院及门诊医药费用） Overseas Medical Reimbursement (covers Inpatient and Outpatient Medical Expenses)	400,000
3. 医疗运送和送返 Medical Evacuation & Repatriation	400,000
4. 身故遗体送返 Repatriation of Remains - 其中丧葬费用以RMB16,000 元为限； Funeral Expenses limited to RMB16,000	80,000
5. 每日住院津贴 Hospital Confinement - 总赔偿天数以90天为限； Up to 90 days	150 /day
6. 行李延误 Baggage Delay - 每8小时延误赔偿额：500元； RMB500 for every 8 hours of delay	1,000
7. 家居保障 Home Guard - 每件或每套物品赔偿限额 RMB1,000; Limit per item or set of items:RMB1,000	4,000
8. 慰问探访费用补偿 Compassionate Visit	8,000

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美 亚

9. 随身财产 Traveler Personal Effects	
- 每件手提电脑或投影仪赔偿限额 RMB3,000; Limit for laptop computer or projector: RMB3,000	6,000
- 每件或每套行李或物品赔偿限额 RMB1,500; Limit per item or set of items: RMB1,500	
10. 旅行取消 Trip Cancellation	5,000
11. 旅程缩短 Trip Curtailment	5,000
12. 外部原因旅行延误 Travel Delay due to External Events	
- 每4小时延误赔偿额: 300元; RMB 300 for every 4 hours of delay	900
13. 旅行证件遗失 Loss of Travel Documents	5,000
14. 个人钱财 Loss of Money	2,500
15. 个人责任 Personal Liability	800,000
16. 高尔夫一杆进洞 Golf Hole in One	1,600
17. 银行卡盗刷 Bank Card Fraudulent Charges	2,000
18. ATM 提款抢劫 ATM Robbery	2,000
19. 劫机保险 Hijacking	
- 每24小时赔偿额: RMB 3,000; RMB 3,000 for every 24 hours	18,000
20. 绑架及非法拘禁 Kidnap and Wrongful Detention	
- 每24小时赔偿额: RMB 3,000; RMB 3,000 for every 24 hours	18,000
<b>每一意外事故总赔偿限额 Aggregate Limit Per Accident</b>	<b>10,000,000</b>
年度最低保险费 Minimum Premium Per Policy Year	8,027.38

备注 Notes:

\* 为了保障您的利益,请在收到本保险单一周内拨打本公司服务热线 400 820 8858 核实保险单资料,包括保险单所列示的销售人员或销售中介机构信息。In order to protect your interests, please call our service hotline 400 820 8858 within one week upon receipt of policy to verify policy information, including the information of the salesperson or agency.

\* 若被保险人没有公费医疗、社会基本医疗保险、其他费用补偿型医疗保险或被保险人未从公费医疗、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 1,000 元。The Company shall reimburse the Insured Person up to RMB 1,000 under Sickness Medical Reimbursement for Domestic Travel on the condition that the insured person has no social medical insurance or other expenses reimbursement medical insurance or has not got reimbursement from the above mentioned insurance.

\* 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。If the Insured Person has social medical insurance or other expenses reimbursement medical insurance and got reimbursement from the above mentioned insurance, the Company shall reimburse the Insured Person up to RMB 2,000 under Sickness Medical Reimbursement for Domestic Travel. However, the Company will only be liable for the balance by deducting any acquired medical reimbursement

\* 每次旅行的最长承保期间为 180 天。The maximum covered duration for each insured trip is 180 days.

\* 本保险为本保险单所载之被保险人在旅行期间提供 24 小时的保险保障,涵盖地区包括但不限于塞尔维亚、土耳其、英国、美国、加拿大、澳大利亚、新西兰、韩国、日本、墨西哥以及香港、澳门和台湾等国家和地区以及所有申根国家包括但不限于奥地利、比利时、丹麦、芬兰、法国、德国、冰岛、意大利、希腊、卢森堡、荷兰、挪威、葡萄牙、西班牙、瑞典、瑞士、波兰、捷克、爱沙尼亚、立陶宛、斯洛伐克、匈牙利、斯洛文尼亚、罗马尼亚、拉脱维亚、保加利亚、马耳他、南非、马其顿、摩尔多瓦、格鲁吉亚、法罗群岛、格陵兰群岛、安哥拉、哈萨克斯坦共和国、阿塞拜疆、法属波利尼西亚、法属新喀多尼亚、克罗地亚、厄瓜多尔、阿根廷、爱尔兰及乌兹别克斯坦共和国等国家和地区。This insurance shall provide a 24-hour travel insurance for insured persons as stated in this policy schedule, which covers travels to the all countries and areas including but not limited to Serbia, Turkey, Britain, U.S.A., Canada, Australia, New Zealand, the Republic of Korea, Japan, Mexico, Hong Kong, Macau, and Taiwan Province and all Schengen countries including but not limited to Austria, Belgium, Denmark, Finland, France, German, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech Republic, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Romania, Latvia, Bulgaria, Malta, South Africa, Macedonia, Moldova, Georgia, Faroe Islands, Greenland Islands, Angola, The Republic of Kazakhstan, Azerbaijan, French Polynesia, French New Caledonia, Croatia, Ecuador, Argentina, Ireland and The Republic of Uzbekistan.

\* 本保险不承保任何国家或国际组织认定的恐怖分子或恐怖组织成员,或非法从事毒品、核武器、生物或化学武器交易人员。This policy will not cover any terrorist or member of a terrorist organization, narcotics trafficker, or illegal purveyor of nuclear, chemical or biological weapons defined by any country or international organization.

\* 每一意外事故的总赔偿限额是指对任一意外事故,本保险公司对所有被保险人于意外身故及伤残保障及双倍给付意外伤害保障(如有)项

美亚财产保险有限公司上海分公司授权代表

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下支付的赔偿金总额的最高限额。如在任一意外事故中，该总赔偿限额低于按每一被保险人的保险金额支付的赔偿金总额，则本保险公司将根据总赔偿限额与每一被保险人的保险金额的比例赔偿予每一被保险人。Aggregate Limit per Accident shall mean the maximum limit that the Company will be liable under the Policy for losses of Death or Disability and Double Indemnity (if applicable) arising out of any Accident covered. In respect of any one Accident, all payments made to all the Insured Persons shall not exceed the Aggregate Limit per Accident as specified in the Schedule. If in any Accident the aggregate limit is not sufficient to cover the sum insured of each insured, the Company shall pay each Insured Person at the proportion as the sum insured of each Insured Person bears to the said Aggregate Limit.

\* 保险合同项下应付保险费含适用的增值税。The premium payable under this policy is inclusive of any Value Added Tax (“VAT”) that applies.  
 \* 基本年薪指被保险人申请投保时所赚取的基本年收入，但不包括花红、佣金、超时补薪或任何其它津贴或福利。Annual Salary shall mean the annual gross basic earned income of the Insured Person at the time of application excluding bonuses, commission, overtime payments and any other allowances or perquisite and non-occupational income.

**重要提示 Important Notice:**

1. 为了保障您自身的权益，请仔细阅读理解保险合同的各项规定，尤其是免除保险人责任的规定。保险条款可通过本公司业务人员获得或登陆保险公司网站 [www.aig.com.cn](http://www.aig.com.cn) 查阅。您可致电客户服务电话：**4008208858** 或向保险公司业务人员询问保险合同各项规定，并听取保险公司业务人员的说明。请确保您对保险公司业务人员的说明完全理解，没有异议。In order to protect your own interests, please read carefully the terms and conditions of this Policy, especially the **exclusions**. The policy wording is available from our salespersons or on our website: [www.aig.com.cn](http://www.aig.com.cn). Please call our service hotline **4008208858** or contact our salespersons to enquire the terms and conditions of this Policy. Please make sure that you fully understand the explanations of our salespersons.
2. 本保险单与投保单、报价单（如有）、保险条款、批单或批注（如有）及其它约定书均为保险合同的构成部分。This Policy Schedule and Application Form, Quotation (if any), policy wording, any endorsement attached hereto or marked thereon (if any) and any other written agreement shall form integrated parts of this Policy.

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