



中意人寿 SOS 全球旅行及紧急医疗援助服务手册

GLOBAL TRAVEL AND EMERGENCY MEDICAL
ASSISTANCE SERVICE MANUAL

(2025 版)

(2025 version)

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中意人寿 SOS 全球旅行及紧急医疗援助服务
Generali China Life Insurance SOS Global Travel and Emergency Medical Assistance Service

服务商名称：上海奥私礼商务管理有限公司（以下简称“Aspire”）
Service Provider: Shanghai Aspire Lifestyles Management Co., Ltd. (hereinafter referred to as “Aspire”)

- 服务超过 40 年
- Over 40 years of service experience
- 服务网络遍布全球，27 个援助中心—
- Global network spanning 27 assistance centers
- 4800 名医疗专家，1200 名旅行专家团队 —
- 4,800 medical experts and 1,200 travel specialists
- 7*24 小时全年无休，时刻守护 —
- 24/7 year-round protection
- 超过 99 种语言支持—
- Support in over 99 languages

全球旅行及紧急医疗援助服务（即全球紧急救援服务）由中意人寿保险有限公司（以下简称“本公司”）合作服务商 Aspire 提供，服务内容及规则的最终解释权归本公司所有。

Global Travel and Emergency Medical Assistance Services (i.e., Global Emergency Assistance Services) are provided by Aspire, the service provider of Generali China Life Insurance Co., Ltd. (hereinafter referred to as "the Company"). The Company reserves the ultimate authority to interpret service content and rules of this manual.

第一条 服务对象及服务期 Service Recipients and Service Period

中意人寿保险有限公司(以下简称“本公司”)指定条件的被保险人,于其保险合同有效期内,即为本服务之服务期间。

在此服务期间内,用户可依照本服务手册的服务内容和规则享受**全球紧急救援服务**(包含国际旅行援助服务和境内医疗援助服务)。

The service period for eligible insureds fulfilling the Company's specified criteria shall coincide with the term of their valid insurance policies.

During this service period, the Member shall be entitled to global emergency assistance services (including travel assistance and medical assistance) in accordance with the service scopes and rules outlined in this manual.

第二条 服务专线及服务时间 Service Hotline and Service Hours

中国境内除港澳台地区外(以下简称“境内”)固定电话及手机拨打 021-61368433。

The Member may call to Aspire at 021-61368433 (whilst traveling within the Chinese mainland)

中国境外及港澳台地区(以下简称“境外”)固定电话拨打当地国际长途接入码 +86-21-61368433
Or at +86-21-61368433 (whilst travelling outside the Chinese mainland)

服务时间: 全天 7*24 小时, 全年无休

Service Hours: 24 hours a day, 365 days (or 366 days, in a leap year)

第三条 服务内容 Scope of Services

(一) 境内医疗援助服务 Medical Assistance on Chinese Mainland

当用户在中国境内,距离其居住地 150 公里以外的地方旅行,且每次行程连续不超过 90 天时,如遭受意外事故或突发疾病,可使用如下境内紧急医疗援助服务:

Members traveling within Chinese mainland who are more than 150km away from their place of residence for a single trip duration not exceeding 90 consecutive days may access the following domestic emergency medical assistance services in the event of an accidental injury or sudden illness.

<p>服务项目</p> <p>Service Offerings</p>	<p>释义及费用说明</p> <p>Interpretation and Fee Explanation</p>
<p>1. 电话医疗咨询</p> <p>Telephone Medical Advice</p>	<p>当用户在境内旅行时，如身体不适或遇到紧急医疗状况，可拨打中意人寿全球紧急救援服务专线，得到援助中心医生提供的医疗咨询服务。 *此服务不应被视为电话诊疗、120 或 911 服务。</p> <p>When medical advice is needed during travel, the Member is to call Aspire for consultation and evaluation. Aspire's duty doctor will provide help over the phone.</p> <p>The telephone conversation neither permits the establishment of a diagnosis nor replaces the need to immediately contact local emergency services (e.g., 120 or 911) in critical situations.</p>
<p>2. 医疗机构介绍和建议</p> <p>Medical Service Provider Referral</p>	<p>应用户要求及病情需要，援助中心可向用户提供医生、医院、诊所、牙医和牙医诊所（合称“医疗服务提供者”）的姓名或名称、地址、电话号码及其工作时间。但不负责为用户提供任何医疗诊断和治疗服务。（此服务不视为“绿通挂号”服务）</p> <p>Aspire shall provide the member, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, “Medical Service Providers”). Aspire shall not be responsible for providing medical diagnosis or treatment. (This is not “Green Channel Registration” Service)</p> <p>本项服务基于协助安排或者转介绍的基础，所有第三方费用需由用户承担。 This service is provided on an assistance or referral basis, and all third-party fees shall be borne by the Member.</p>
<p>3. 协助、安排就医</p> <p>Arrangement of Hospital Admission</p>	<p>根据用户身体状况、病情等，可协助用户在当地尽可能符合治疗要求的、经审查认证或有合作关系的医疗机构（医生、医院、诊所、牙医等）就医。（此服务不视为“绿通挂号”服务）</p> <p>本项服务基于协助安排或者转介绍的基础，所有第三方费用需由用户承担。 Based on the Member's physical and medical condition, we may assist the Member in seeking medical treatment at local healthcare providers (doctors, hospitals, clinics, dentists, etc.) that are reviewed and certified or have cooperative relationships with us, and that most effectively meet the treatment requirements. (This</p>

	<p>service is not considered a “green channel appointment” service.)</p> <p>This service is provided on an assistance or referral basis. All third-party fees shall be borne by the Member.</p>
<p>4.安排并支付紧急医疗转送 Arrangement of Emergency Medical Evacuation</p>	<p>当用户在境内旅行时，一旦处于严重病情并已在当地医院接受治疗，并经援助中心医生判断用户所在医院无法提供适当处理时，将安排适当的通讯、交通工具及医护小组将用户转移至可提供更为适当的医疗保健服务的最近医院。</p> <p>Upon confirmation by Aspire’s doctor that the local hospital cannot provide adequate care, Aspire will arrange and pay for the air and/or surface transportation to transfer the Member (who has already received treatment at the local hospital) and in a Serious Medical Condition to the nearest hospital within Chinese mainland where appropriate medical care is available. Aspire shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by Aspire.</p>
<p>5.安排并支付医疗转运回国/原籍国居住地 Arrangement of Emergency Medical Repatriation</p>	<p>在用户紧急医疗转送并住院和初步治疗后，经援助中心医生从医疗角度判断可转运回居住地时，将安排正常航班或适当的交通工具(视病情可提供必要的移动医疗器材、轮椅、担架及其他辅助设备)，转移该用户返回国内居住地/原籍国。</p> <p>Following an emergency medical evacuation, hospitalization, and initial treatment, if Aspire’s doctor evaluates that the member is medically fit for repatriation to his/her place of residence within Chinese mainland or Country of Origin, Aspire will arrange and pay for the transportation and any on-route medical care and supplies necessarily incurred to facilitate the member’s return.</p>
<p>6.安排并支付遗体/骨灰运送回国/原籍国居住地 Arrangement of Repatriation of Mortal Remains</p>	<p>若用户在境内旅行时因意外事故或突发疾病不幸身故，将根据用户的遗愿或其直系亲属的愿望，安排并支付运送其遗体或骨灰返回居住地/原籍国；或情况允许并合法，可安排在当地安葬。</p> <p>遗体运送或安葬服务不包括购买墓地、宗教仪式、鲜花、告别仪式、或任何其他非必需的费用。</p> <p>If the Member dies, whilst traveling within Chinese mainland, from an accidental injury or a sudden illness, Aspire will arrange and pay for necessary and reasonable expenses for repatriating body or remains to the Member's place of residence or country of origin, adhering to the deceased’s last wishes or immediate family’s instructions. Local burial may alternatively be arranged where legally permitted.</p>

	<p>This coverage excludes cemetery, religious ceremonies, floral arrangements, funeral services, or any other non-covered expenses.</p>
<p>7.安排并支付直系亲属探病及住宿 Arrangement of Compassionate Visit and Accommodation</p>	<p>若用户在境内单独旅行,因连续住院七天以上而需其直系亲属前往探视时,可代为安排并支付该一位直系亲属一张往返经济舱机票从居住地到用户入住的医院探望并同时代为安排并支付其在当地的住宿。 每次事件住宿费最高支付金额不超过人民币 3,000 元,且不包括食物、饮料、通讯及其他服务费用。</p> <p>If, as a result of a medical emergency whilst traveling alone, the Member is hospitalized for more than seven (7) consecutive days, and Aspire's doctor agrees that it is medically necessary for an immediate relative to be by the Member's bedside, Aspire shall arrange and cover one immediate relative's cost of one (1) economy class return airfare and hotel accommodation with the limit of RMB 3000 per event (excluding any expenses of food, beverage, communication or other service charge)</p>
<p>8.安排并支付未成年同行子女返回国内居住地 Arrangement of Return of Minor Children</p>	<p>若用户在境内旅行中,因遭受意外伤害、突发疾病、紧急医疗转运或遭遇身故而导致随行未满十六周岁(含)之未成年子女无人照料,将安排并支付其未成年子女经最近途径的一张单程经济舱机票返回居住地。</p> <p>Aspire will arrange and pay for one (1) economy class one-way airfare for the return of minor child(ren) [aged sixteen (16) years old and below, unmarried and in school] to the Member's Place of Residence if the child(ren) is/are left unattended as a result of the accompanying member's illness, accident or emergency medical evacuation whilst traveling within Chinese mainland of a distance at least 150km away from Place of Residence.</p>
<p>9.安排并支付紧急返回居住地料理直系亲属后事 Arrangement of emergency return to handle the funeral of an</p>	<p>如用户在境内距离其居住地 150 公里以外旅行时,获悉其直系亲属在此旅行期间身故且能提供证明(应在服务安排前提供直系亲属关系的证明以及直系亲属的死亡证明相关文件),并需立即折返时,服务商将安排其返程,并承担一张单程经济舱机票或普通舱车票费用,但用户原始返程之机票或车票应交由服务商处理。</p> <p>If the Member traveling within Chinese mainland more than 150 kilometers away from place of residence is notified of the death of an immediate family member during the same trip and required immediate return (proof of immediate family relationship and the deceased's death certificate are required prior to service arrangement), Aspire will coordinate the Member's return journey</p>

immediate family member	and cover the cost of a one-way economy class ticket. Any unused portion of a Member's original return ticket following the provision of services shall be surrendered to Aspire.
10.安排并支付直系亲属处理后事 Arrangement for immediate family members to handle funeral	若用户在境内距离其居住地 150 公里以外旅行时，不幸因意外伤害或突发疾病而致身故，服务商将代为安排并支付该用户的一位成年直系亲属一张往返经济舱机票或普通舱船票或火车票，从其居住地前往用户身故地处理后事。 If the Member passes away due to accidental injury or sudden illness while traveling 150 kilometers away from place of residence in China, Aspire will arrange and pay for one round-trip economy class ticket for an adult immediate relative to travel from place of residence to the place of death to handle the aftermath.

*备注 Note

- 第 2 和第 3 项服务基于协助安排或者转介绍的基础，第三方费用由用户自行承担。
The above Services [items (2) and (3)] are purely on referral or arrangement basis. Aspire shall not be responsible for any third party expenses which shall be solely the Member's responsibility
- 第 4-6 项服务，承担三项费用总计最高限额为人民币 6,500,000 元。在医院、诊所等发生的医疗费用由用户自行承担。
The total maximum limit for Services [items (4), (5) and (6)] is RMB 6,500,000. Aspire shall not be liable for any medical or hospital expenses, all of which shall be borne by the Member."

(二) 境外医疗援助服务 Medical Assistance outside Chinese Mainland

当用户在中国境外旅行且每次行程连续不超过 90 天时，如遭受意外事故或突发疾病时，可使用如下境外紧急医疗援助服务：

Members traveling **outside Chinese Mainland** from his/her place of residence within Chinese mainland (hereinafter "Place of Residence") for periods not exceeding 90 consecutive days per trip may access the following international emergency medical assistance services in the event of an accidental injury or sudden illness.

<p>服务项目</p> <p>Service Offerings</p>	<p>释义及费用说明</p> <p>Interpretation and Fee Explanation</p>
<p>1.电话医疗咨询</p> <p>Telephone Medical Advice</p>	<p>当用户在境外旅行或出差时，如身体不适或遇到紧急医疗状况，可拨打中意人寿全球紧急救援服务专线，得到援助中心医生提供的医疗咨询服务。 *此服务不应被视为电话诊疗、120 或 911 服务。</p> <p>When medical advice is needed during travel, the Member is to call Aspire for consultation and evaluation. Aspire's duty doctor will provide help over the phone.</p> <p>The telephone conversation neither permits the establishment of a diagnosis nor replaces the need to immediately contact local emergency services (e.g., 120 or 911) in critical situations.</p>
<p>2.医疗机构介绍和建议</p> <p>Medical Service Provider Referral</p>	<p>应用户要求及病情需要，援助中心可向用户提供医生、医院、诊所、牙医和牙医诊所（合称“医疗服务提供者”）的姓名或名称、地址、电话号码及其工作时间。但不负责为用户提供任何医疗诊断和治疗服务。</p> <p>Aspire shall provide the Member, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, “Medical Service Providers”). Aspire shall not be responsible for providing medical diagnosis or treatment. (This is not “Green Channel Registration” Service)</p> <p>本项服务基于协助安排或者转介绍的基础，所有第三方费用需由用户承担。</p> <p>This service is provided on an assistance or referral basis, and all third-party fees shall be borne by the Member.</p>
<p>3.协助、安排就医</p> <p>Arrangement of Hospital Admission</p>	<p>根据用户身体状况、病情等，可协助用户在当地尽可能符合治疗要求的、经审查认证或有合作关系的医疗机构（医生、医院、诊所、牙医等）就医。（此服务不视为“绿通挂号”服务）</p> <p>本项服务基于协助安排或者转介绍的基础，所有第三方费用需由用户承担。</p> <p>Based on the Member's physical and medical condition, Aspire may assist the member in seeking medical treatment at local healthcare providers (doctors, hospitals, clinics, dentists, etc.) that are reviewed and certified or have cooperative relationships, and that most effectively meet the treatment requirements. (This service is not considered a “green channel appointment” service.)</p>

	<p>This service is provided on an assistance or referral basis. All third-party fees shall be borne by the Member.</p>
<p>4.递送必需药物和医疗用品 Delivery essential medicine and medical supplies</p>	<p>在有医疗必要且可能的情况下，可安排为用户递送该用户护理、治疗所必需的而在该用户所在地无法获得的药物、药品及医疗用品。药物、药品或医疗用品的递送须遵守当地的法律规定，且，该类物品及其递送的费用需由用户承担。 Where medically necessary and feasible, Aspire may arrange the delivery of medications, pharmaceuticals, and medical supplies essential for the member's care and treatment that are unavailable at the Member's location. Delivery of such items must comply with local laws and regulations, and the costs associated with these items and their delivery shall be borne by the Member.</p>
<p>5.紧急医疗翻译服务 Emergency Medical Translation Service</p>	<p>可为用户提供通过电话方式的短时的紧急医疗翻译服务。 In the event of an emergency situation, and where available, Aspire will provide telephone translation assistance.</p>
<p>6.安排并支付紧急医疗转送 Arrangement of Emergency Medical Evacuation</p>	<p>当用户在境外旅行时，一旦处于严重病情并已在当地医院接受治疗，并经援助中心医生判断用户所在医院无法提供适当处理时，将安排适当的通讯、交通工具及医护小组将用户转移至可提供更为适当的医疗保健服务的最近医院。 Upon confirmation by Aspire's doctor that the local hospital cannot provide adequate care, Aspire will arrange and pay for the air and/or surface transportation to transfer the Member who has already received treatment at the local hospital and in a Serious Medical Condition to the nearest hospital where appropriate medical care is available. Aspire shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by Aspire</p>
<p>7.安排并支付医疗转运回国/原籍国 Arrangement of Emergency Medical Repatriation</p>	<p>在用户紧急医疗转送并住院和初步治疗后，经援助中心医生从医疗角度判断需转运回居住地/原籍国时，服务商将安排正常航班或适当的交通工具(视病情可提供必要的移动医疗器材、轮椅、担架及其他辅助设备)，转移该用户返回国内/原籍国居住地。 Following an emergency medical evacuation, hospitalization, and initial treatment, if Aspire's doctor evaluates that the member is medically fit for repatriation to his/her Place of Residence or Country of Origin, Aspire will arrange and pay for the transportation and any on-route medical care and supplies necessarily incurred to facilitate the member's return.</p>

<p>8.安排并支付遗体或骨灰运送回国/原籍国 Arrangement of Repatriation of Mortal Remains</p>	<p>若用户在境外旅行时因意外事故或突发疾病不幸身故,将根据用户的遗愿或其直系亲属的愿望,安排并支付运送其遗体或骨灰返回国内/原籍国的费用,或情况允许并合法,可安排在当地安葬的费用。棺木/骨灰罈规格必须符合国际航空运输标准者为限。但上述费用补助不包括购买墓地、宗教仪式、鲜花、告别仪式、或任何其他非必需的费用。</p> <p>If the Member dies, whilst traveling outside Chinese mainland, from an accidental injury or a sudden illness, Aspire will arrange and pay for necessary and reasonable expenses for repatriating body or remains to the Member's place of residence or Country of Origin, adhering to the deceased's last wishes or immediate family's instructions. Local burial may alternatively be arranged where legally permitted.</p> <p>This coverage excludes cemetery, religious ceremonies, floral arrangements, funeral services, or any other non-covered expenses.</p>
<p>9.安排并支付直系亲属探病及住宿 Arrangement of Compassionate Visit and Accommodation</p>	<p>若用户在境外单独旅行,因连续住院七天以上而需其直系亲属前往探视时,可代为安排并支付一位直系亲属一张往返经济舱机票从境内到用户入住的医院探望并同时代为安排并支付其在当地的住宿。每日住宿费不超过 250 美元,且每次事件最高支付金额不超过 1000 美元。此项费用且不包括食物、饮料、通讯及其他如签证办理等服务费用,也无法承诺该亲属可获得该国的签证。</p> <p>If, as a result of a medical emergency whilst traveling alone, the Member is hospitalized for more than seven (7) consecutive days, and Aspire's doctor agrees that it is medically necessary for an immediate relative to be by the Member's bedside, Aspire shall arrange and cover one immediate relative's cost of one (1) economy class return airfare and hotel accommodation with total coverage capped at USD 1000 per event and a nightly limit of USD250 (excluding any expenses of food, beverage, communication or other service charge)</p> <p>Aspire shall not be responsible for the visa application of the immediate family member and any visa application or travel related expenses shall be solely the Member's responsibility.</p>
<p>10.安排并支付未成年子女回国 Arrangement of Return of Minor Child(ren)</p>	<p>若用户在境外旅行中,因遭受意外伤害、突发疾病、紧急医疗转运或遭遇身故而导致随行未满十六周岁(含)之未成年子女无人照料,将安排并支付其未成年子女经最近途径的一张单程经济舱机票返回境内。</p> <p>Aspire will arrange and pay for one (1) economy class one-way airfare for the return of minor child(ren) [aged sixteen (16) years old and below, unmarried and in school] to the Member's Place of Residence if the child(ren) is/are left unattended as a result of the</p>

	<p>accompanying Member' s illness, accident or emergency medical evacuation during travel outside Chinese mainland.</p>
<p>11.安排并支付休养期的酒店住宿 Arrangement of accommodation during recovery</p>	<p>如经用户的主治医生和援助中心医生共同认为用户出院后因医疗上的需要应在当地休养, 服务商将安排该用户在出院后立即入住当地一普通酒店以便其休养。服务商将最多支付连续 4 天的酒店房间费用, 每天不超过 250 美元。且每次事件该项目最高上限为 1,000 美元。</p> <p>If the member's doctor-in-charge and the doctor of Aspire jointly determine that it is medically necessary for the member to recuperate locally after hospital discharge, Aspire will arrange for the member to stay at a local standard hotel upon discharge up to 4 consecutive days, with maximum USD 1,000 accumulatively per event and a nightly limit of USD 250.</p>
<p>12.安排并支付紧急返回国内或居住地料理直系亲属后事 Arrangement of emergency return to handle the funeral of an immediate family member</p>	<p>如用户在中国境外旅行时获悉其直系亲属在此旅行期间身故且能提供证明(应在服务安排前提供直系亲属关系的证明以及直系亲属的死亡证明相关文件), 并需立即折返时, 服务商将安排其返程, 并承担一张单程经济舱机票或普通舱车票费用, 但用户原始返程之机票或车票应交由服务商处理。</p> <p>If the Member traveling outside Chinese mainland is notified of the death of an immediate family member during the same trip and required immediate return (proof of immediate family relationship and the deceased' s death certificate are required prior to service arrangement), Aspire will coordinate the Member' s return journey and cover the cost of a one-way economy class ticket. Any unused portion of a Member's original return ticket following the provision of services shall be surrendered to Aspire.</p>
<p>13.安排并支付直系亲属处理后事 Arrangement for immediate family members to handle funeral</p>	<p>若用户在中国境外不幸因意外伤害或突发疾病而致身故, 服务商将代为安排并支付该用户的一位成年直系亲属一张往返经济舱机票或普通舱船票或火车票, 从其居住地前往用户身故地处理后事。</p> <p>* 服务商不承诺该亲属可以获得该国的签证, 并且签证及除上述以外的相关费用需由该用户承担。</p> <p>If the Member passes away due to accidental injury or sudden illness while traveling outside Chinese mainland, Aspire will arrange one round-trip economy class ticket for an adult immediate relative of the Member to travel from place of residence to the place of death to handle the aftermath.</p> <p>Aspire does not guarantee the issuance of visa for the family member and all visa-related costs, as well as other associated expenses not explicitly covered above, shall be borne by the Member.</p>

*备注 Note

- 第 2 项与第 3 项服务基于协助安排或者转介绍的基础，救援团队不支付任何第三方费用，所有第三方费用需由用户承担。

The above Services [items (2) and (3)] are purely on referral or arrangement basis. Aspire shall not be responsible for any third party expenses which shall be solely the Member' s responsibility

- 第 4 项服务，将按照个案收取服务费用。救援团队不支付任何第三方费用，所有第三方费用需由用户承担。

For Item 4 service, fees will be charged on a case-by-case basis Aspire shall not be responsible for any third party expenses which shall be solely the Member' s responsibility

- 在提供第 6-8 项服务时，承担三项费用总计最高限额为 1,000,000 美元。用户在医院、诊所等发生的医疗费用由用户承担。

The total maximum limit for services [items (6), (7) and (8)] is US\$1,000,000. Aspire shall not be liable for any medical or hospital expenses, all of which shall be borne by the Member.

(三) 国际旅行援助服务 Travel Assistance Service

当用户在中国境外旅行且每次行程连续不超过 90 天时，可使用如下国际旅行援助服务：

Members traveling outside Chinese mainland for periods not exceeding 90 consecutive days per trip may access the following travel assistance services:

服务项目 Service Offerings	释义及费用说明 Interpretation and Fee Explanation
1.旅行信息咨询 Travel Information	用户可在旅行前和旅行中致电中意人寿全球紧急救援服务专线，获得如下信息： Aspire will provide travel information on the Member's destination countries upon the Member's request, including: <ul style="list-style-type: none">· 护照和签证要求 Passport and Visa Requirements· 当地疫苗接种的要求和需要 Immunization Requirements· 天气 Whether· 当地语言 Local Language· 汇率 Exchange Rate

<p>2.大使馆、领事馆信息 Information on Embassies and Consulates</p>	<p>可提供中国驻目的地国家大使馆、领事馆的电话、地址及目的地国家驻中国大使馆、领事馆的电话、地址。 Aspire will provide contact details (including telephone numbers and addresses) for Chinese embassies and consulates in the destination country, as well as those of the destination country's embassies and consulates in China upon the Member's request.</p>
<p>3.行李延误、遗失援助 Baggage Delay and Loss Assistance</p>	<p>当用户搭乘商业航班旅行时，如在旅途中丢失或延误行李，服务商可介绍相关部门如航空公司、海关等，以协助用户找回行李。 When traveling on commercial flights, should the Member experience lost or delayed baggage during their journey, Aspire will provide contact information for relevant departments such as airlines and customs to assist members in locating their luggage.</p>
<p>4.护照遗失援助 Lost document advice & assistance</p>	<p>如用户在境外旅行时遗失或被盗重要的身份证件如护照、旅行证件等，服务商可向用户提供与补发手续相关的信息，并介绍适当的部门或机构，以便补发相关文件。补发费用需由用户承担。 Aspire will assist the member who has lost important travel documents (e.g. passport, credit cards) while traveling outside the Home Country or Usual Country of Residence by providing instructions for recovery or replacement. The third party expenses which shall be solely the Member's responsibility. In the event of loss or theft of critical documents (e.g. passport, credit cards) whilst traveling outside the Home Country or Usual Country of Residence, Aspire will assist the member by providing instructions for reissuance. The third party expenses which shall be solely the Member's responsibility.</p>
<p>5.重新安排旅行计划 Reschedule travel plans</p>	<p>如用户因紧急情况不能按原计划的线路继续旅行，服务商可协助用户重新安排航班、酒店及旅行计划。 If the member is unable to continue their journey as originally planned due to an emergency, Aspire may assist in rebooking flights, rearranging hotel accommodations, and adjusting the travel itinerary. 所有第三方费用由用户承担。 The third party expenses which shall be solely the member's</p>

	responsibility.
6.紧急电话翻译服务 Emergency Translation Assistance 介绍当地翻译服务 Translation agencies referral	<p>用户在境外旅行途中遇紧急情况时，服务商可提供免费的短时、紧急的电话翻译服务。</p> <p>In the event of an emergency situation, and where available, Aspire will provide telephone translation assistance.</p> <p>若用户需要，也可协助介绍当地翻译，包括地址、电话和工作时间等信息。服务商仅向用户做推荐服务，对翻译人员的素质不予保证，最终选择由用户做出，且雇佣费用由用户承担。</p> <p>Should the Member need translation assistance in the course of the Member's trip, Aspire will refer the Member to a local translator by providing contact details. Aspire solely acts as a referral agent and does not guarantee the qualifications, expertise, or reliability of any recommended translators. The final selection of a translator and all associated hiring costs shall be the solely the member's responsibility.</p>
7.紧急法律援助 Emergency Legal Assistance	<p>在用户有要求时，服务商可协助介绍当地的律师事务所，甚至协助安排保释等，所有第三方费用需由用户承担。</p> <p>Should the Member seek legal assistance, Aspire will refer the Member to local law firms or assist in arranging bail proceedings. All third-party costs incurred shall be borne exclusively by the Member.</p>

*备注 Note:

- 以上各项服务仅限于介绍信息及协助安排，服务商不支付任何第三方费用，发生的所有第三方费用须由用户承担。

The above Services are purely on referral or assistance basis. Aspire shall not be responsible for any third party expenses which shall be solely the member's responsibility.

第四条 服务限额 Limits of Indemnity

(一) 境内紧急医疗援助服务 Medical Assistance on Chinese Mainland

在任一事故下对任何用户的救援服务限额如下：

The Limit of Indemnity for any Member for each contractual year of twelve (12)

months, during any one event shall be as follows.

安排并支付紧急医疗转送、医疗转运回国内居住地、遗体/骨灰运送回居住地/原籍国服务 Emergency medical evacuation, Emergency medical repatriation and Repatriation of mortal remains	最高上限为人民币 6,500,000 元 Maximum RMB 6,500,000
安排并支付未成年子女回居住地 Return of Minor Child(ren)	1 张经济舱单程机票 one economy class one-way airfare
安排并支付直系亲属探病及住宿 Compassionate visit and Accommodations	1 张经济舱往返机票; One economy class return airfare; 每次事件住宿费最高上限为人民币 3,000 元 Hotel accommodations up to RMB 3,000 per event
除了紧急医疗转送、医疗转运回国, 遗体/骨灰运送回居住地/原籍国外, 任何用户在任一事故下的补偿 The above Limit of Indemnity is subject to a maximum of RMB65,000 per Member for any one event except for the emergency medical evacuation, emergency medical repatriation and repatriation of mortal remains	最高上限为人民币 65,000 元 Maximum RMB 65,000

(二) 境外紧急医疗援助服务 Medical Assistance outside Chinese Mainland

在任一事故下对任何用户的救援服务限额如下:

The Limit of Indemnity for any Member for each contractual year of twelve (12) months, during any one event shall be as follows.

安排并支付紧急医疗转送、医疗转运回国、遗体/骨灰运送回国服务 Emergency medical evacuation, Emergency medical repatriation and Repatriation of mortal remains	最高上限为 1,000,000 美元 Maximum US\$1,000,000
安排并支付未成年子女回国 Return of minor child(ren)	1 张经济舱单程机票 One economy class one-way airfare
安排并支付直系亲属探病及住宿 Compassionate visit and Accommodations	1 张经济舱往返机票; One economy class return airfare; 每日住宿费不超过 250 美元且每次事件该项目

	<p>最高上限为 1,000 美元</p> <p>Hotel accommodations up to US\$1,000 subject to a sub-limit of US\$250 per day</p>
<p>在紧急医疗转送、医疗转运回国、遗体/骨灰运送回国服务之外，任何用户在任一事故下补偿</p> <p>The above Limit of Indemnity is subject to a maximum of US\$10,000 per Member for any one event except for the emergency medical evacuation, emergency medical repatriation and repatriation of mortal remains</p>	<p>最高上限为 10,000 美元</p> <p>Maximum US\$10,000</p>

第五条 除外事项 Exclusions

除非已经事先书面批准并且用户已经支付了相关费用，否则下列治疗、项目、病情、活动和与之有关的或间接的费用属于除外责任：

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless Aspire has given its prior written approval and the Subscriber has paid the appropriate fees.

1. 由于用户的既往病症而由此发生的救援费用。

Any expenses incurred as a result of a Pre-existing Condition.

“既往病症”指用户在服务开始之前的十二个月内曾经接受住院治疗的任何医疗状况；或者在服务开始前的六个月内用户在正规的医疗机构被诊断或治疗（包括处方药治疗）的任何医疗状况。

“Pre-existing Condition” refers to any medical condition for which the Member has been hospitalized within the 12-month period preceding the policy effective date, or any medical conditions for which the Member has been diagnosed or treated (including prescription medication) by a medical practitioner within the 6-month period prior to the policy effective date.

2. 在最长不超过一年的保险期间内，针对用户的某一项相同的意外事故或病症等，发生了多于一次的医疗转送和/或送返。

More than one emergency evacuation and/or repatriation for any single medical condition of a Member during the term of this Insurance Agreement, subject to a maximum of one (1) year.

3. 服务计划中没有包含的救援费用以及未经事先书面认可的和/或未经安排的紧急医疗救援而产生的费用。但当从偏远落后地区进行紧急医疗转送时，用户不能够事先通知/有效联络而造成的耽搁有可能会危及用户的生命危险或对其造成伤害时，本除外条款不适用。

Any costs or expenses not expressly covered by Aspire’s program and not approved in advance and in writing by Aspire and/or not arranged by Aspire. This exclusion shall

not apply to medical evacuation from remote or primitive areas when Aspire cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Member.

4. 当用户在居住地时发生的救援事件。即当用户在中国境内且距离其居住地 150 公里以内的地方发生的救援。

Rescue incidents occurring while the Insured is within 150 kilometers of their place of residence within China.

5. 不顾医生劝告赴中国境外旅行或离开国内居住地旅行并由此发生的救援费用；以获得医学治疗为目的的旅行并由此发生的救援费用或者因之前已发生的意外伤害、疾病或既往病症，需要进一步修养或康复而外出旅行并由此发生的救援费用。

Any expenses if the member is traveling away from place of residence in China or outside his/her principle country of residence contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-existing Condition.

6. 如果用户并未出现严重医疗状况，和/或根据指定医生的意见，用户完全可以在本地获得充分的治疗，或者该治疗可以被合理地延期至用户返回中国境内或国内居住地之后进行。由于此等情况而发生的救援费用。

Any expenses for medical evacuation or repatriation if the Member is not suffering from a Serious Medical Condition, and/or in the opinion of the Aspire's doctor, the Member can be adequately treated locally, or treatment can be reasonably delayed until the Member returns to his/her place of residence in China and or Principal Country of Residence.

7. 根据指定医生的意见，用户其实可以作为一个不需要医疗护送的正常旅行者而坚持要求救援所产生的费用。

Any expenses for medical evacuation or repatriation where the Member, in the opinion of Aspire's doctor, is medically fit to travel as an ordinary passenger without a medical escort.

8. 与分娩、流产或怀孕有关的任何治疗或费用。但这些不适用于在怀孕的前 24 周内出现的足以危及母亲和/或胎儿生命的任何异常妊娠或怀孕并发症。

Any treatment or expenses related to childbirth, miscarriage or pregnancy. This exclusion shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.

9. 如果用户从事探穴、登山或利用向导或绳索方式的攀岩、探勘地上坑洞、跳伞运动、降落伞、蹦极、热气球、滑翔翼、利用带有空气软管装置的保护性头盔进行的深海潜水、武术、拉力比赛、除了赛跑以外的其它各种竞赛活动和参加任何由专业团体或发起人组织的各种竞技运动的，由于此等情况造成意外事故和伤害而进一步发生的救援费用。

Any expenses related to accident or injury occurring while the Member is engaged in any hazardous activity, pastime or pursuit, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.

10. 因情绪的、智力的或精神疾病而由此发生的任何救援费用。

- Any expenses incurred for emotional, mental or psychiatric illness.
11. 因用户自伤、自杀、药物上瘾或滥用、酒精滥用、性传播疾病而由此发生的任何救援费用。
Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
 12. 因用户罹患获得性免疫缺失综合症(“艾滋病”)或与艾滋病有关的疾病而由此发生的任何救援费用。
Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
 13. 用户不是作为定期商业航班或者经由批准航线飞行的特许租用航空器上的乘客的身份进行空中飞行而由此发生的任何救援费用。
Any expenses related to the Member engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
 14. 用户从事或试图从事非法活动而由此发生的任何救援费用。
Any expenses related to the Member engaging in the commission of, or the attempt to commit, an unlawful act.
 15. 因为用户接受了一个未经登记注册的医疗服务者所实施的同国家规定的治疗标准不一致的治疗措施和/或开具的医嘱而由此发生的任何救援费用。
Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
 16. 因为用户加入了任何国家的现役军队或警察部队而由此发生的任何救援费用; 因为用户主动参与战争(无论是否对外宣布)、入侵、敌国的行动、对抗、国内战争、叛乱、暴动、革命或起义而由此发生的任何救援费用。
Any expenses incurred as a result of the Member engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
 17. 无论何种直接原因, 包括使用或威胁使用核武器或设备、化学武器和生物武器, 包括并不限于恐怖活动或战争而由此发生的任何救援费用。
Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.
 18. 因为用户在轮船、海上钻井平台或者其它类似的离岸设施上工作或活动而由此发生的任何救援费用。
Any expenses incurred for or as a result of any activity required from or on a ship (not applicable to recreational or leisure activities on-board a cruise or similar sea transport vehicle) or oil-rig platform, or at a similar off-shore location.
 19. 要求救援服务时, 用户年龄已超过 70 岁。
The member is over the age of 70 at the time of requesting assistance services.
 20. 由于核反应或核辐射为直接原因而造成的各种救援费用。
Any expenses which is a direct result of nuclear reaction or radiation

第六条 服务流程 Service Process

1. 当用户拨打中意人寿全球紧急救援服务专线，申请服务，并告知下列事项：
Service Request Initiation: Upon contacting the Aspire Global Emergency Assistance Hotline, the member shall provide the following:
 - a) 用户中文（须与身份证相同）或英文全名（须与护照相同），证件号码，出生日期。
 - b) 用户发生救援事故之地点及公司客户服务人员可联络到用户之电话号码。
 - c) 简要描述急难状况及所需之援助。
 - a) Full name in Chinese (as per National ID Card) or English (as per passport), ID/passport number, and date of birth.
 - b) Exact location of the emergency and a contact number for communication
 - c) Brief description of the emergency situation and the assistance that may be needed.

注：如用户未告知上述事项，服务商可以拒绝提供本全球紧急救援服务。公司服务人员，于提供各项援助服务时，视情况所需，可能要求用户提供护照或身份证以便确认。

Note: If the Member fails to provide the above information, Aspire may refuse to provide this Global Assistance Service. Aspire may, as deemed necessary during the provision of assistance services, request the member to present their passport or ID card for verification purposes.
2. 服务中心礼宾专员基于以上信息对用户进行身份核实，确认其身份及所享权益。
The Service Center shall conduct identity verification based on the above information to confirm the Member's eligibility.
3. 礼宾专员在线转接援助中心进一步受理用户的援助需求。
The concierge specialist shall transfer the request to the assistance center for further processing.

第七条 名词定义 Definition of Terms

1. 用户：指购买指定产品，并经本公司认定的，可享受全球紧急救援服务的客户。
Member: Refers to clients who have purchased designated products and have been verified and approved by the Company to qualify for the Global Emergency Assistance Services.
2. 中国境内：指中华人民共和国关境内（不包括中国香港、澳门、台湾）。
Chinese Mainland: Refers to in the customs territory of the People's Republic of China (excluding Hong Kong SAR, Macau SAR, and Taiwan region of China).
3. 中国境外：指中华人民共和国关境以外的国家和地区（包括中国香港、澳门、台湾）
Outside Chinese mainland: refers to locations outside the customs territory of the

People's Republic of China (including Hong Kong SAR, Macao SAR, and Taiwan region of China) .

4. 居住地：是指用户最后确定并经中意人寿确认的位于中国境内（不包括台湾地区、香港和澳门特别行政区）的居住城市，如未指定则默认为用户持有的中意人寿保单的签发城市。

“Place of Residence” refers to the city within the Chinese mainland (excluding Hong Kong SAR, Macao SAR, and Taiwan region of China) designated by the Member and confirmed by the Company. If no such designation is made, it shall default to the city of issuance of the Member's policy held with the Company.

5. 直系亲属：均为用户法定的父母，子女，或配偶

“Immediate Family” refers to exclusively denote the Member’s legally recognized parents, child(ren), or spouse.

6. 救援服务限额：是指在任一事故下，在向用户提供某项援助服务时，所包含相关援助费用的最高金额。

“Limit of Indemnity” refers to the maximum amount of relevant rescue expenses for which Aspire shall be responsible in the provision of a service to the Member during any one event, subject to the terms and conditions as defined hereinabove.

7. 严重医疗状况：是指依照援助中心医生的意见，为了避免用户死亡或者对用户的健康造成直接或长期严重的损害而必须采取紧急治疗措施的一种病情。在判断是否存在严重医疗状况的时候，援助中心医生将考虑用户所在的地理位置、医疗急诊的性质和事发地提供适当的医疗服务或医疗设施的可能性。

“Serious Medical Condition” refers to a condition which in the opinion of Aspire constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Member’s immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the Member’s geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

8. 既往病症：是指在本服务计划开始之前的十二个月内用户曾经接受住院治疗的任何医疗状况，或者在本服务计划开始前的六个月内用户在正规的医疗机构处被诊断或治疗（包括处方药治疗）的任何医疗状况。

“Pre-existing Condition” refers to any medical condition for which the Member has been hospitalized within the 12-month period preceding the policy effective date, or any medical conditions for which the Member has been diagnosed or treated (including prescription medication) by a medical practitioner within the 6-month period prior to the Policy Effective Date.

9. 适用年龄：申请援助服务时，用户最大适用年龄为 70 周岁。

Eligible Age: At the time of applying for assistance services, the maximum eligible age for member is 70 years old.

10. 意外伤害：指遭受外来的、突发的、非本意的、非疾病的客观事件直接致使身体受到的伤害。。

Accidental injury: Refers to a physical injury which is the direct result of an external, accidental, unintended and non-disease related event.

11. 突发疾病：是指因不可预期、突然发生的急性疾病或意外伤害，而需采取紧急治疗。若不及时治疗，可产生严重的后果，甚至威胁病人的生命。

Sudden Illness refers to the situation in which an emergency treatment is performed due to the unforeseen and sudden occurrence of an acute disease or accidental injury, in

which untimely treatment may result in a serious consequence and even threaten the life of the patient.

12. 不可抗力：对于自然灾害、罢工或其他不能控制的情形造成服务无法提供或服务延误，包括但不限于当地法律、监管者或监管机构禁止提供或要求延期提供服务的情形，本公司及援助中心不承担责任，并保留不向用户提供任何服务的权利。

Force Majeure: Aspire shall not be liable for failure to provide Services and/or delays caused by acts of God, wars, insurgencies, strikes or other conditions beyond its control ("Force Majeure"), including but not limited to flight conditions or situations where the rendering of Services is prohibited or delayed or hampered by local laws, regulators or regulatory agencies.

第八条 常见问题 Frequently Asked Questions

Q1: 中意人寿全球紧急救援服务与常规医疗服务在内容和提供方式上有何区别？在哪些场合针对哪些用户可以更突出全球紧急救援医疗救援服务的差异性？

What are the differences between Generali China' s global emergency medical assistance and routine medical services in terms of coverage and delivery methods? In which scenarios and for which customers can the distinctiveness of global medical rescue services be more prominently highlighted?

答：全球紧急救援服务是病人的需要和常规医疗服务之间的桥梁、是对常规医疗服务的补充和延伸。在救援方面，简单地说，全球紧急救援的服务就是将需要救援的病人或伤员从第一救助点转移至对其病情的治疗、处理更为适合的、邻近的常规医疗机构（医院等），对治疗过程跟踪，并妥善安排病人回家。
A: The Global Emergency Assistance Service acts as a bridge and extension to routine medical care. Specifically, it involves transferring patients or injured individuals from the initial aid points to the nearest appropriate medical facility (e.g., hospitals) capable of providing more appropriate treatment for their condition. The service includes tracking the entire treatment process and arranging the safe return of members to their homes.

Q2: 中意人寿全球紧急救援服务中的紧急医疗援助服务与“120”或“911”服务有何区别？
What is the difference between Generali China' s global emergency medical assistance and “120” or “911” emergency services?

答：120 或 911 的职能是在短距离、短时间内将病人从出事现场送至第一救助点（急救站、诊所、医院等）即完成服务，该救助点是否对病人最为合适以及后续情况如何不是 120 或 911 的服务内容。一般来讲，120 或 911 是急救车调遣中心，不提供医疗咨询和建议等服务；中意人寿全球紧急救援服务提供的是第二现场救助，即当用户身处第一救助点，如果需要转运到医疗条件和技术更好的医院进行治疗时，我们提供医疗转运，并全程进行医疗跟踪、及时处理问题。

A: "120" and "911" focus on immediate transport from incident sites to the nearest emergency stations (emergency station, clinic, hospital, etc.). Whether the first aid point is the most suitable for the patient and what happens afterward is not part of 120 or 911's service. Generally, 120 or 911 is a dispatch center for emergency vehicles and does not provide medical consultation or advice. Generali China' s global emergency medical

assistance provides secondary intervention—medical evacuation to higher-tier facilities with better medical resources and technology for treatment if medical necessary. We offer medical transfer and provide full medical tracking and timely problem resolution.

Q3: 中意人寿全球紧急救援服务，是否一定会有专人到现场？

Does the Global Emergency Assistance Service guarantee to dispatch personnel to the scene?

答：医疗建议、医院推荐等咨询服务，一般通过电话、电子邮件就能及时完成，不需要现场支持。若经援助中心医生评估，需要医疗人员陪同进行医疗转运时，援助中心会进行相应的安排。

A: Some services (e.g., medical advice, referrals) are delivered remotely. Medical escorts for evacuation will be arranged only if deemed necessary by our doctors.

Q4: 申请全球紧急救援服务是免费的吗？

Is applying for the Global Assistance Service free of charge?

答：医疗建议、医院推荐等咨询服务、以及境外旅行援助服务这类可通过电话、电子邮件完成的信息类服务对用户是免费的。

紧急医疗转送、医疗转运回居住地，遗体/骨灰运送回居住地的服务过程中发生的必要的与医疗有关的交通费用以及在安排服务过程中通常发生的附属费用，在服务限额内都是由中意人寿援助中心承担（详情参考服务内容及服务限额），用户不需为费用担忧。

除此之外若有其他第三方费用，或超出以上服务限额的，须用户自己承担。

A: Information-based services such as medical advice, hospital referrals, and overseas travel assistance—which can be provided via phone or email—are provided free of charge to the member.

The service covers medically necessary transportation costs and standard ancillary expenses incurred during emergency medical evacuations, medical repatriation to the place of residence, or repatriation of mortal remains/ashes, all within the specified service limits (refer to service details and limits for specifics). The Insured will not be liable for these costs.

Any additional third-party fees or expenses exceeding the aforementioned service limits shall be borne by the member.

Q5: 若用户和家人一同出行，遭遇车祸，家人是否可同样享有全球紧急救援服务？

Are family members of the insured eligible for global emergency assistance services if involved in a car accident during the same trip?

答：不可以，中意人寿全球紧急救援服务仅提供给符合条件的用户本人，家人不可同享。

A: No, family members are not eligible even if involved in the same incident. Coverage applies exclusively to the Member.

Q6: 在境外护照遗失援助该怎么办？

What if my passport is lost while abroad?

答：如您在境外旅行时遗失或被盗重要的身份证件如护照、旅行证件等，中意人寿全球救援团队可向您提供与补发手续相关的信息，并介绍适当的部门或机构，以便补发相关文件。补发费用需由用户承担。

A: If you lose or have vital identification documents (e.g., passport, travel documents) stolen during overseas travel, Generali China's Global Assistance team shall provide guidance

on reissuance procedures, and refer you to relevant authorities to reissue relevant documents. The costs associated with reissuance shall be borne by the Member.

Q7: 在境外行李延误、遗失该怎么办?

What if my luggage is delayed or lost overseas?

答：当您搭乘商业航班旅行时，如在旅途中丢失或延误行李，中意人寿全球救援团队可介绍相关部门如航空公司、海关等，以协助您找回行李。

A: When you travel on commercial flights and lost or delay your luggage, Generali China's Global Assistance team shall introduce relevant departments such as the airline or customs to assist you in retrieving your luggage.