

援助提供方不承担下列情形导致的责任：

The Assistance Provider shall not liable for assistance under any one of the following circumstances:

1) 投保人对被保险人的故意杀害、故意伤害；

Policy holder to the insured's intentional murder, intentional injury;

2) 被保险人故意自伤、故意犯罪或抗拒依法采取的刑事强制措施；

The Insured self-inflicted injury, commits a crime, or resists arrest, or the results caused by the intentional or illegal acts of the Insured;

3) 被保险人自杀，但被保险人自杀时为无民事行为能力人的除外；

The Insured commits suicide except he/she is a person without capacity of civil conduct when suicide;

4) 被保险人醉酒，斗殴，主动吸食或注射毒品；

The Insured drinks excessively, inflicts injury to him/herself voluntarily, or takes or injects drugs;

5) 被保险人酒后驾驶，无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；

The Insured drives under the influence of alcohol or without a valid driving license, or the vehicle do not have a valid license;

6) 被保险人因妊娠（含宫外孕）、流产、分娩（含剖宫产）导致的伤害；

Injury suffered by the Insured due to pregnancy (including ectopic pregnancy), abortion, delivery (including cesarean delivery);

7) 被保险人患精神和行为障碍（以世界卫生组织颁布的《疾病和有关健康问题的国际统计分类（ICD-10）》为准）；

Insured suffers from psychosis disease and behavior disorder. It shall prevail the International Statistical Classification of Diseases and Related Health Problems ICD 10 which is issued by the World Health Organization.

8) 被保险人因药物过敏导致的伤害；

Injury suffered by the Insured due to drug allergy;

9) 被保险人未遵医嘱，私自使用药物，但按使用说明的规定使用非处方药的除外；

The Insured applies or injects any medicines without the permission of his/her doctor except OTC drugs taken as required by the instructions;

10) 被保险人进行潜水、滑水、滑雪、滑冰、滑翔、热气球、跳伞、攀岩、探险活动、武术比赛、摔跤比赛、柔道、空手道、跆拳道、拳击、特技表演、蹦极、赛马、赛车、各种车辆表演及车辆竞赛等高风险运动及职业竞技比赛；

The insured participates any dangerous sport, activities, such as diving, water skiing, skiing, skating, paragliding, hot air ballooning, skydiving, rock climbing, adventure, martial art competition, wrestling, judo, karate, Tae kwon do, boxing, stunt shows, bungee jumping, horse racing, motor racing and all kinds of vehicle performance and race and the professional competition.

11) 战争、军事冲突、暴乱或武装叛乱；

War, military action, unrest, armed revolt;

12) 核爆炸、核辐射或核污染；

Nuclear explosion, nuclear radiation or nuclear pollution;

13) 被保险人接受矫形、视力矫正手术、美容、牙科保健及康复治疗、非意外伤害事故所致的整容手术；

Insured takes or orthopedic, vision correction operation, cosmetology, dental care, rehabilitation and the non-accidental cosmetic surgery.

14) 被保险人感染艾滋病病毒或患艾滋病, 或患有高传染性空气病原体(包括但不限于新冠病毒、埃博拉、SARS和中东呼吸综合症)；

The Insured suffers AIDS or HIV, or carries highly contagious airborne pathogens including but not limited to COVID-19, Ebola, SARS and MERS.

15) 任何未经医生许可就进行的旅行，以寻求海外医疗治疗而进行的旅行，或者任何因为被保险人职业活动直接导致的意外伤害或疾病。

Any trip undertaken against the advice of a doctor, or any trip undertaken for the purpose of seeking medical treatment abroad, or any accident or illness that is directly related to the professional activity of the Insured.

16) 搜寻或营救行动产生的救援费用；

Costs incurred during a search or rescue.

17) 任何被保险人在旅行前已接受治疗或诊断的既往症复发导致的。

Any recurrence of pre-existing disease for which the Insured has already received any treatment or has been diagnosed prior to Travel

18) 被保险人患椎间盘突出症（包括椎间盘膨出、椎间盘突出、椎间盘脱出、游离型椎间盘等类型）。

Insured suffers from disk herniation including bulging, disk herniation, disk prolapse and free disc.

19) 在（但不限于）建筑工地、矿场、油田或者石油及化学工业现场等地进行职业活动发生事故；

Any professional activity or accident occurs in (but not limit) construction site, mine, oilfield or petroleum and Chemical Industry.

20) 被保险人位于海拔5500米高处活动或作业时。

Altitude limit, ie, 5500 meters above sea level

21) 被保险人参加攀登、登山、徒步旅行或者通常需要使用专用设备的，包括但不限于冰爪、鹤嘴锄、锚、螺栓、钩环和铅绳或顶绳锚固设备。

Any kind of climbing, Mountaineering or Trekking or ordinarily necessitating the use of specialized equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

服务地理范围

Geographical scope of service delivery

1. 制裁国家和地区，以下国家和地区不在安盛援助的救援范围内。

1. Sanctioned Countries and Zones, the services are not rendered in the following countries and Zones.

阿富汗、白俄罗斯、克里米亚和塞瓦斯托波尔、卢甘斯克州和顿涅茨克州(乌克兰地区)、叙利亚、古巴、伊朗、朝鲜、委内瑞拉，或者其他时时更新的制裁国家和地区。

Afghanistan, Belarus, Crimea & Sebastopol, Luhansk & Donetsk (Ukraine), Syria, Cuba, Iran, North Korea, Venezuela, any other sanctioned countries and as notified to the Client from time to time.

2. 交战和危险地区，以下国家不在安盛援助的救援范围内。

2. List of War and Risk Zones, the services are not rendered in the following countries.

交战和危险地带一览表

交战和危险地带一览表-2023年06月20日 List of War and Risk Zones - Last update: June 20, 2023

交战和危险地带：

War and Risk Zones：

阿富汗：全国

Afghanistan: Whole country

阿尔及利亚：全国

Algeria: Whole country

布隆迪：全国

Burundi: Whole country

中非共和国：全国

Central African Republic: Whole country

厄立特里亚：全国

Eritrea: Whole country

埃塞俄比亚：全国

Ethiopia: Whole country

格鲁吉亚共和国：全国

Georgia: Whole country

伊拉克共和国：全国

Iraq: Whole country

黎巴嫩：全国

Lebanon: Whole country

利比亚：全国

Libya: Whole country

马里：全国

Mali: Whole country

毛里塔尼亚：全国

Mauritania: Whole country

尼日尔：全国

Niger: Whole country

尼日利亚：全国

Nigeria: Whole country

索马里：全国

Somalia: Whole country

南苏丹：全国

South Sudan: Whole country

苏丹：全国

Sudan: Whole country

突尼斯：全国

Tunisia: Whole country

也门：全国

Yemen: Whole country

哥伦比亚：全国

Colombia: Whole country

几内亚：全国

Guinea: Whole country

海地：全国

Haiti: Whole country

以色列（非巴勒斯坦地区）：全国

Israel (Non Palestinian Area): Whole country

象牙海岸：全国

Ivory Coast: Whole country

西撒哈拉：全国

Western Sahara: Whole country

乌克兰：全国

Ukraine: Whole country

埃及：
北西奈省；
南西奈省（沙姆沙伊赫周界除外）。

Egypt:
North Sinai governorate;
South Sinai governorate (Sharmel Sheikh perimeter barrier excluded).

印度：
查谟市和斯里那加市；
查谟市和斯里那加市之间查谟-斯里那加
国道上的旅行；曼尼普尔州（英帕尔市除
外）。

India:
Cities of Jammu and Srinagar;
Travel between the cities of Jammu and Srinagar on the Jammu-Srinagar
national highway; Manipur state (city of Imphal excluded)

巴基斯坦：

尔吉特-巴尔蒂斯坦省；

联邦直辖部落地区(FATA)；

俾路支省；开伯尔-普赫图赫瓦省；

与印度边境10公里内地区（不包括拉合

尔、瓦格赫、卡苏尔、纳罗瓦尔和锡亚尔

科特地区）；

信德省纳瓦布沙阿市及纳瓦布沙阿市以
北地区。

Pakistan:

Gilgit-Baltistan province;

The Federally Administered Tribal Areas (FATA); Balochistan province;

Khyber Pakhtunkhwa; Within 10 kms of the border with India (excluding
Lahore, Wagah, Kasur, Narowal and Sialkot);

City of Nawabshah in Sindh Province, and areas of interior Sindh to the north
of Nawabshah.

土耳其：

土耳其与叙利亚共和国边境10km内地区；

迪亚巴克尔市；

迪亚巴克尔省的剩余部分；

舍那克，马尔丁，桑尼乌法，加济安泰

普，基利斯和哈塔伊省的剩余部分；

哈卡里、通杰利和锡尔特省。

Turkey:

Within 10 km of the border with Syria;

City of Diyarbakir;

Remaining area of Diyarbakir province;

Remaining areas of Sinak, Mardin, Sanliurfa, Gaziantep, Kilis and Hatay

provinces;

Hakkâri, Tunceli and Sirt provinces.

厄瓜多尔：

与埃斯梅拉达斯和卡尔基省与哥伦比亚

接壤的边境20公里以内（沿E35公路的过

境点除外）。

Ecuador:

Within 20 kms of the border with Colombia in Esmeraldas and Carchi

provinces (border crossing along road E35 excluded).

日本：日本当局确定的福岛核设施周围的**Japan:** The exclusion zones around the Fukushima Dai-ichi nuclear facility
禁区 identified by the Japanese authorities

缅甸：一若开邦（除皎漂、兰里、

Manaung、Toungup和古亚南部，桑德维
乡）

-克钦邦（除密支那、八莫和葡萄县）

-掸邦北部地区；包括孟密、皎脉（从曼德

勒到腊戍的铁路线以北地区），Mu Se，滚

弄，Hopang，laukkaing，Matman，腊戍。

Myanmar : - Rakhine State (except the southern townships of Kyaukpyu,
Ramree, Manaung, Toungup, Thandwe and Gwa)

- Kachin State (except the towns of Myitkyina, Bhamo and Putao)

- Northern Shan State; includes districts of Mongmit, Kyaukme (area north of
the train line from Mandalay to Lashio), Mu Se, Laukkaing, Kunlong, Hopang,

Matman, Lashio.

3. 偏远地区，以下国家不在安盛援助的救援范围内。

3, Remote Area, the services are not rendered in the following countries.

亚洲：英属印度洋地区、巴勒斯坦、约旦、科科斯群岛、东帝汶

Asia: British Indian Ocean Territory、Palestine、Jordan Cocos Islands、Timor-Leste

非洲：圣多美与普林希比共和国、卢旺达、圣赫勒拿岛

Africa: Sao Tome & Principe、Rwanda、Island of St Helena

大洋洲：美属萨摩亚群岛、布维岛、圣诞岛、法属太平洋领地、赫德和麦克唐纳群岛、基里巴斯、马歇尔群岛、
麦克罗尼西亚、瑙鲁、纽瓦岛、巴伯儿图阿普群岛、皮特肯群岛、南乔治亚和南桑威治、托克劳群岛、汤加、
图瓦卢、美国本土外小岛屿、瓦努阿图、沃利斯和富纳群岛。

Oceania: American Samoa, Bouvet Island, Christmas Island, French Pacific Territories, Heard and McDonald Islands,
Kiribati, Marshall Islands, Micronesia, Nauru, Niue, Palau Islands, Pitcairn Islands, South Georgia and South Sandwich,
TK Tokelau, Tonga, Tuvalu, US Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands.

南美洲：福克兰群岛、法属圭亚那

South America : Falkland Islands 、 French Guiana

北美洲：圣皮埃尔和密克隆群岛

North America : Saint Pierre & Miquelon

南极洲

Antarctica

北极区

Arctic regio

