

## 2016 上海国际马拉松赛保险说明

### 2016 Shanghai International Marathon Insurance Instructions

#### 1、 保险内容

##### Benefit Schedule

##### Plan One : Athlete

序 号 Number	保险责任 Scope of Cover	保险金额 Sum Assured
1	意外身故和意外残疾 Accidental Death & Dismemberment	合计 50 万/人 RMB500,000 Each Person
2	赛事当日（仅承担猝死责任） Sudden Death During Match Period	
3	意外医疗 Accidental Medical Reimbursement	5 万/人（无免赔额，赔付比例 100%） RMB50,000 Each Person (No deductible, 100% reimbursement.)

##### Plan Two : Staffs, Volunteers and Audience

序 号 Number	保险责任 Scope of Cover	保险金额 Sum Assured
1	意外身故和意外残疾 Accidental Death & Dismemberment	合计 10 万/人 RMB100,000 Each Person
2	赛事当日（仅承担猝死责任） Sudden Death During Match Period	
3	意外医疗 Accidental Medical Reimbursement	1 万/人（无免赔额，赔付比例 100%） RMB10,000 Each Person (No deductible, 100% reimbursement.)

**备注：**

- 1、 所有计划二人员每次事故累计赔付限人民币 500 万； Plan Two Limit : RMB 5,000,000 any one occurrence
- 2、 所有计划二人员累计赔付限人民币 1000 万. Plan Two Limit : RMB 10,000,000 in the aggregate

符合 2016 上海国际马拉松赛报名条件的人员可作为被保险人纳入保险计划。  
具体保险内容参见中国平安公众责任保险（1994 版）条款中保险责任部分。

详见赛事官网 [www.shmarathon.com](http://www.shmarathon.com)。

People who are eligible to participant 2016 Shanghai International Marathon can be covered by insurance plan. Other detailed Insurance benefits refer to Pingan Public Liability Insurance (1994 Version) Clause.

Please refer to the official website of the event [www.shmarathon.com](http://www.shmarathon.com).

## 2、 保险费

### Premium

本保险由本次赛事组委会为所有被保险人统一投保，取得被保险人资格的参赛者无须承担费用。

The Organizing Committee will take out insurance for all participants collectively, and the participants eligible for the insured shall be exempted from the premium.

## 3、 保险期间

### Insurance Period

保险期限具体时间为：

Specific Insurance Period:

普通运动员、工作人员、志愿者的保险期限：2016年10月30日5点至17点。

注册运动员：比赛前两天开始至比赛结束后一天（即2016年10月28日至2016年10月31日），以到达和离开上海为界定（须提供车票、机票等凭证），最长4天。

Normal athlete, staffs, volunteers: 5:00-17:00 on Oct.30th 2016

Registered Athletes: Two days before Oct.30th to one day after Oct.30th (Oct. 28th 2016 to Oct. 31th 2016), defined by the time the athlete arriving and leaving Shanghai ( relative tickets must be provided), at most 4 days.

## 4、 责任免除

### Exclusions

因下列情形之一，导致被保险人意外身故，保险公司不承担给付保险金的责任：

The insurer shall not pay the insurance benefit for the accidental death of the insured in the event of one of the following circumstance:

(1) 冒名顶替或无参赛资格；

Imposter participating in the competition or runner is disqualified for match;

(2) 参赛运动员违反组委会及其承办机构制定的各项竞赛规则、规程及要求，导致伤害事故的。

The injuries caused by violating the competition rules, regulations and

requirements made by the organizing committee and its co-organizers.

(3) 参赛人员参赛过程中不听从现场医疗救护人员诊断要求其停止继续比赛，而执意继续比赛造成的任何事故；

Any accident resulting from the participant's failure to follow the spot doctor's instruction to cease the subsequent competition but persisting through the competition;

(4) 参赛运动员因使用运动比赛限制使用的违禁药品等造成的任何事故；

Any accident resulting from the participant taking some drug constrained in athletic contests;

(5) 被保险人体检、预防性治疗、疗养、康复治疗；

General health examinations, preventative treatments, recuperation or convalescent treatment of the insured;

(6) 参赛人员曾接受治疗或诊断的先天性、遗传性疾病、精神病或精神分裂、癌症，或在保单生效之前患有的被保险人已知或应该知道的有关疾病或症状引发的事故；

Any accident resulting from the participant's congenital, hereditary disease, psychosis, schizophrenia or cancer ever treated or diagnosed, or any disease or symptom that the participant has known or should know prior to the effective date of the policy;

(7) 比赛当日，参赛人员未在组委会规定的马拉松比赛指定医院进行急诊就医的医疗费用；

Participant doesn't take emergency medical treatment in designated hospitals by organizing committee.

(8) 参赛人员参赛过程中，超过赛事规定关门时间且不听从裁判及工作人员劝阻要求其停止比赛，而执意继续比赛造成的任何事故。

Any accident resulting from the participant's failure to follow the referee or staff's instruction to cease the subsequent competition but persisting through the competition if exceeding stipulating competition time.

其他除外责任参见中国平安公众责任保险(1994版)条款中责任免除部分。详见赛事官网 [www.shmarathon.com](http://www.shmarathon.com)。

Other exclusions refer to Pingan Public Liability Insurance (1994 Version) Clause.

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