

英文只做参考之用，不具有约束力。当中英文不一致时，以中文为准。

The English version is only for your reference, without binding force. In case of any disagreement between the two versions, the Chinese will prevail.

附件一 Appendix

太平洋邮轮旅行保障计划 Pacific Cruise Liner Journey Safe

一、邮轮保险内容简介 Introduction on coverage for Cruise Liner

(一) 目的港取消 Cancellation of Destination Port

1、在航行过程中，若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因延误，对原定行程调整，取消港口停靠，致使总停靠港口数量减少的，保险人承担如下赔偿责任：

(1) 1-7 天的行程：一个港口赔付人民币 400 元，两个港口人民币 800 元，整个行程最高赔偿人民币 800 元。

(2) 8-15 天的行程：一个港口赔付人民币 400 元，两个港口人民币 800 元，三个港口人民币 1200 元，整个行程最高赔偿人民币 1200 元。

In the voyage, if the previous trip would be adjusted by the cruise liner due to the heavy weather or machinery breakdown or the other force majeure that resulted in the cancellation of the calling port and the total number of ports of call decreases, the insurer would undertake the following liability:

(1) the voyage from 1-7 days: RMB400 payment for one port and RMB800 payment for two ports, in no case will the maximum payment exceed RMB800 for the whole journey.

(2) the voyage from 8-15 days: RMB400 payment for one port, RMB800 payment for two ports and RMB1,200 for three ports, in no case will the maximum payment exceed RMB1,200 for the whole journey.

2、被保险人在截止开航当日前的第 8 天（从开航前一日起算）或之前已经支付旅游费用，且邮轮公司在开航当日约定的开航时间前或开航当日前 7 天（含）内（从开航前一日起算）因恶劣天气或机械故障，对原定行程调整，取消港口停靠，保险人将按照 a、1-7 天的行程：一个港口赔付 400 元，两个港口 800 元，整个行程最高赔偿 800 元；b、8-15 天的行程：一个港口赔付 400 元，两个港口 800 元，三个港口 1200 元，整个行程最高赔偿 1200 元。

If the Insured has paid the travel expenses on or before the 8th day (counted from the day before the sailing date), and the cruise company has adjusted the planned itinerary or cancelled the port call due to heavy weather or mechanical failure before the agreed sailing time on the sailing date or within 7 days (inclusive) before the sailing date (counted from the day before the sailing date). The insurer will pay for RMB400 for one port, RMB800 for two ports and the maximum will be RMB800 for whole journey for 1-7 days voyage; RMB400 for one port, RMB800 for two ports, RMB1,200 for three ports and the maximum will be RMB1,200 for

the whole journey for 8-15 days voyage.

(二) 目的港停靠时间缩短 Time contraction for calling port

在航行过程中，若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因延误，并导致行程中的港口实际停靠时间，比计划停靠时间缩短 3 小时以上的，保险人承担如下赔偿责任。

1、行程中港口停靠时间缩短 3 小时（含）以上不足 6 小时的

1-7 天的行程：一个港口赔付人民币 300 元，两个港口人民币 600 元，整个行程最高赔偿 600 元。

8-15 天的行程：一个港口赔付人民币 300 元，两个港口人民币 600 元，三个港口人民币 900 元，整个行程最高赔偿人民币 900 元。

2、行程中港口停靠时间缩短 6 小时（含）以上的

1-7 天的行程：一个港口赔付人民币 400 元，两个港口人民币 800 元，整个行程最高赔偿 800 元。

8-15 天的行程：一个港口赔付人民币 400 元，两个港口人民币 800 元，三个港口人民币 1200 元，整个行程最高赔偿人民币 1200 元。

以上两项不重叠赔偿

During the voyage, if the cruiser were delayed by the heavy weather or machinery breakdown that resulted in the actual time contraction for calling port over 3 hours for the assureds, the insurers would undertake the following responsibility:

1. If the time contraction for calling port will be over 3 hours (inclusive) but less than 6 hours:

For voyage of 1-7 day: the payment will be RMB300 for one port and RMB600 for two ports, but in no case will the maximum payment exceed RMB600.

For voyage of 8-15 days: the payment will be RMB300 for one port, RMB600 for two ports and RMB900 for three ports, but in no case will the maximum payment exceed RMB900.

2. If the time contraction for calling port will be 6 hours (inclusive)

The voyage of 1-7 days: the payment will be RMB400 for one port and RMB800 for two ports, but in no case will the maximum payment exceed RMB800.

The voyage of 8-15 days: the payment will be RMB400 for one port, RMB800 for two ports and RMB1, 200 for three ports, but in no case will the maximum payment exceed the RMB1, 200.

In no case the above two items will be overlapping compensation.

(三) 返程抵港联程损失补偿 Delay in returning voyage to place of disembarkation

若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因影响，实际到达返程目的港时间比原计划到达时间延误 3 小时（含）以上，导致游客后续联程交通票据作废、改签、退票，或无法搭乘原定联程交通工具而产生的当天住宿费的损失，保险人承担如下赔偿责任：

1、游客因返程目的港实际抵达时间延误超过 3 小时（含）及以上不到 6 小时的，导致后续行程受到影响，产生的交通票据（交通票据仅针对飞机、火车及长途客运）作废、改签、退票的差额损失，或无法搭乘原定联程交通工具（联程交通工具仅针对飞机、火车及长途客运）而产生的当天住宿费的损失。

以上费用按实际发生金额赔偿，且每人最高赔偿人民币 300 元。

2、游客因返程目的港实际抵达时间延误超过 6 小时（含）及以上的，导致后续行程受到影响，产生的交通票据（交通票据仅针对飞机、火车及长途客运）作废、改签、退票的差额损失，或无法搭乘原定联程交通工具（联程交通工具仅针对飞机、火车及长途客运）而产生的当天住宿费的损失。

以上费用按实际发生金额赔偿，且每人最高赔偿人民币 600 元。

以上两项不重叠赔偿

If the cruisers were delayed by the heavy weather or machinery breakdown that resulted in the actual time contraction for calling port over 3 hours and cancellation, alteration, returning of the continuous travel tickets or the expenses for the accommodation due to failure to take the planned transportation for the assureds, the insurers would undertake the following responsibility:

1. If the loss caused by the delay in arriving in destination port over 3 hours (inclusive) but less than 6 hours and the effect for the continuous travel with the result in cancellation, alteration and returning of the tickets (the transportation tickets only refer to the air plane, train and long distance bus) or failure to take the planned continuous transportation (the continuous travel transportation only refer to the air plane, train and long distance bus) that resulted in the loss of the accommodation of the day.

The payment will be based on the actual expenses and the maximum will be RMB300 per head.

2. If the loss caused by the delay in arriving in destination port over 6 hours (inclusive) and the effect for the continuous travel with the result in cancellation, alteration and returning of the tickets (the transportation tickets only refer to the air plane, train and long distance bus) or failure to take the planned continuous transportation (the continuous travel transportation only refer to the air plane, train and long distance bus) that resulted in the loss of the accommodation of the day.

The payment will be based on the actual expenses and the maximum will be RMB600 per head.

In no case the above two items will be overlapping compensation.

（四）登船延误 Delay in boarding

若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因，导致实际登船时间比原计划登船时间延误 3 小时（含）以上的，保险人承担如下赔偿责任：

1、登船时间延误超过 3 小时（含）及以上不足 8 小时的，赔偿每位被保险人人民币 50 元。

2、登船时间延误超过 8 小时（含）及以上的，赔偿每位被保险人人民币 100 元。

以上两项不重叠赔偿

If the boarding time would be delayed for over 3 hours from the previous plan due to the heavy weather or the machinery breakdown or the other force majeure, the insurer will undertake the following liability:

1. if the delay for boarding would be over 3 hours (inclusive) and less than 8 hours,

RMB50 payment for each assured.

2. if the delay for boarding would be over 8 hours (inclusive) , RMB100 payment for each assured.

In no case the above two items will be overlapping compensation.

(五) 行程天数减少 Reduced travel days

若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因导致行程天数减少，且对被保险人行程产生实质影响，保险人按整个行程每减少一晚人民币 700 元赔偿。

一晚：指与原计划时间相比，实际登船时间延迟或实际返程目的港抵港时间提前 12 小时（含）以上不到 36 小时的。

两晚：指与原计划时间相比，实际登船时间延迟或实际返程目的港抵港时间提前 36 小时（含）及以上。

因登船延误引起的行程天数减少一晚每人最高赔付人民币 700 元，两晚每人最高赔付人民币 1400 元，该项赔偿不与登船延误叠加。

If the travel day of the journey was reduced due to the force majeure of the heavy weather or machinery breakdown and it had real impact to the assured on board, the payment will be RMB700 per reduced night for the assured.

Per night: compared with the previous schedule, it means the actual boarding or returning to the destination port time is shorten over 12 hours (inclusive) but less than 36 hours from the previous schedule.

Two nights: compared with the previous schedule, it means the actual boarding or returning to the destination port time is shorten 36 hours (inclusive) or over.

RMB700 will be paid for the reduced day of the journey for the delay for one night, and RMB1,400 will be paid for two nights. In no case that compensation will be overlapping compensation for the delay in boarding.

(六) 目的港重大变更（详见第二条“其他约定事项”第 5 款“附录”） Major change of the destination ports

“目的港重大变更”指【A】在航行过程中，若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因，邮轮公司出于安全考虑调整行程导致目的港重大变更，具体航线变更请参照附件。保险人按照（1）1-7 天的行程：一个港口赔付 200 元，两个港口 400 元，整个行程最高赔偿 400 元；（2）8-15 天的行程：一个港口赔付 200 元，两个港口 400 元，三个港口 600 元，整个行程最高赔偿 600 元。

During the voyage, if the cruise liner would make the major change for the ports due to the heavy weather or the machinery breakdown or the force majeure, in consideration of the safety, the change of the route refers to the attached. The insurer will pay (1) RMB200 for one port, RMB400 for two ports and the maximum will be RMB400 for whole journey for 1-7 days

voyage, and (2) RMB200 for one port, RMB400 for two ports and RMB600 for three ports, the maximum will be RMB600 for the whole journey for 8-15 days voyage.

或【B】被保险人在截止开航当日前的第8天（从开航前一日起算）或之前已经支付旅游费用，且邮轮公司在开航当日约定的开航时间前或开航当日前7天（含）内（从开航前一日起算）因恶劣天气等不可抗力因素、出于安全考虑调整行程导致目的港重大变更，保险人按照（1）1-7天的行程：一个港口赔付200元，两个港口400元，整个行程最高赔偿400元；（2）8-15天的行程：一个港口赔付200元，两个港口400元，三个港口600元，整个行程最高赔偿600元。

If the Insured has paid the travel expenses on or before the 8th day (counted from the day before the sailing date), and the cruise company has significantly changed the port of destination due to force majeure factors such as heavy weather or adjustment of itinerary for safety reasons before the sailing date or within 7 days (inclusive) before the sailing date (counted from the day before the sailing date), the insurer will pay (1) RMB200 for one port, RMB400 for two ports and the maximum will be RMB400 for whole journey for 1-7 days voyage, and (2) RMB200 for one port, RMB400 for two ports and RMB600 for three ports, the maximum will be RMB600 for the whole journey for 8-15 days voyage.

(七) 意外保障 (意外身故、意外残疾保障) Accident coverage (accidental death and disability)

自被保险人到达邮轮开航停靠的客运码头开始，到被保险人游程结束离开邮轮抵达停靠的客运码头后结束，在保单列明的承保区域内旅行期间，遭受意外伤害，导致身故或伤残，保险人按约定给付保险金。承保区域除了邮轮之外，包括邮轮途径并停靠行程计划中列明的港口时，被保险人参加岸上观光和购物活动。

From the time the insured arrives at the passenger terminal where the cruise ship sails to the end of the journey when the insured leaves the passenger terminal where the cruise ship arrives to the stop, the insurer shall pay the insurance benefits as agreed upon if the insured suffers an accidental injury resulting in death or disability during the travel within the covered areas specified in the insurance policy. In addition to the cruise, the Insured area covers shore sightseeing and shopping activities when the cruise passes and calls at ports specified in the itinerary plan.

意外伤害，指以外来的、突发的、非本意的和非疾病的客观事件为直接且单独的原因致使身体受到的伤害。

Accident injury refers to the physical body damage caused by external, emergent, non-intended and non-objective events either directly or indirectly.

因遭受意外导致被保险人身故或者伤残，最高赔偿不超过人民币1万元。

In no case the maximum compensation will exceed RMB10,000 for the death or injury or disability caused by the accident.

二、其他约定事项: Miscellaneous

1、不可抗力：指当事人不能预见，不能避免并不能克服的客观现象。包括自然灾害、如台风、地震、

洪水、冰雹；政府行为（无论级别或部门），如征收、征用；社会异常事件、罢工、劳动力缺乏等。

Force majeure: it refers to the objective phenomena that the parties cannot be foreseen, avoided and overcome, including natural disasters, such as typhoons, earthquakes, floods, hail; government behavior, such as expropriation, requisition; social abnormal events, strike, lack of labor force, etc.

另以下情况属于免除责任包括：1、任何生物、化学、原子能武器，原子能或核能装置所造成的爆炸、灼伤、污染或辐射；2、战争、军事行动、暴动或武装叛乱期间；3、恐怖袭击；4、任何出发港、目的港、途经港或途径海域的当地任何有关部门就新型冠状病毒采取的任何措施导致的旅行受限（包括但不限于任何旅行延误，旅行行程取消或缩短、目的港变更或取消或停靠时间缩短等旅行变更）。

The exclusion will be as follows including: 1. Any explosions, burns, pollution or radiation caused by any of the biological, chemical, nuclear, atomic or nuclear devices; 2. at the period of war, military action, riots or armed rebellion; 3. Terrorist attacks; 4. Travel restriction (including without limitation any travel delay, cancellation or shortening of travel itinerary, change or cancellation of destination port or shortening of stop time, etc.) as a result of any action taken by any local authorities at the port of departure, port of destination, port of transit or sea area via the novel coronavirus.

2、除第七项意外保障外，其他保险项目同时发生累计限额 1500 元/人。

Except the accident protection of item 8, the aggregate of the other item covered will RMB1,500 per head.

5、附录：目的港变更（目的港数量不变）：按出发母港定义的重要/非重要变更

Appendix: change of the destination port (unchanged for no. of ports): as per the definition of the important/not important change for home port.

上海/青岛/舟山母港 Shanghai/Qingdao/Zhoushan Home

port

原行程 Planned Journey	更换目的地港口后的行程 Journey after change of destination port	类型 Type
纯韩 Korean	纯日 Japan	非重大变更 Not important change
	日韩 Japan/Korean	非重大变更 Not important change
纯日 Japan	纯韩 Korean	重大变更 Important change
	日韩 Japan/Korean	非重大变更 Not important change
日韩 Japan/Korean	纯韩 Korean	非重大变更 Not important change
	纯日 Japan	非重大变更 Not important change

天津母港 Tianjin Home port

原行程 Planned journey	更换目的地港口后的行程 Journey after change of destination port	类型 Type
纯韩 Korean	纯日 Japan	非重大变更 Not important change
	日韩 Japan/Korean	非重大变更 Not important change
纯日 Japan	纯韩 Korean	重大变更 Important change
	日韩 Japan/Korean	非重大变更 Not important change
日韩 Japan/Korean	纯韩 Korean	非重大变更 Not important change
	纯日 Japan	非重大变更 Not important change

香港/深圳母港 Hong kong/Shenzhen Home port

原行程 Planned journey	更换目的地港口后的行程 Journey after change of destination port	类型 Type
台湾 Taiwan	日本（以及含日本） Japan (Incl. Japan)	非重大变更 Not important change
	东南亚（以及含东南亚） SE Asia (incl. SE Asia)	非重大变更 Not important change
日本（以及含日本） Japan (incl. Japan)	台湾 Taiwan	重大变更 Important change
	东南亚（以及含东南亚） SE Asia (incl. SE Asia)	重大变更 Important change
东南亚（以及含东南亚） SE Asia (incl. SE Asia)	台湾 Taiwan	非重大变更 Not important change
	日本（以及含日本） Japan (Incl. Japan)	非重大变更 Not important change

厦门母港 Xiamen Home port

原行程 Planned journey	更换目的地港口后的行程 Journey after change of destination port	类型 Type
台湾 Taiwan	纯日 Japan	非重大变更 Not important change
	东南亚	非重大变更

	SE Asia	Not important change
纯日 Japan	台湾 Taiwan	重大变更 Important change
	东南亚 SE Asia	重大变更 Important change
东南亚 SE Asia	台湾 Taiwan	非重大变更 Not important change
	纯日 Japan	非重大变更 Not important change

6、其他未尽事宜以保险条款标准为准。

Other matters will be subject to the policy.

三、邮轮保障方案表: Cruise Liner Protection plan

保障利益 Protection benefit	保障具体内容&每人保险金额 (人民币:元) The content of the coverage benefit & amount insured (RMB:¥)
<p>目的港取消 Cancellation of Destination Port</p>	<p>在航行过程中, 若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因延误, 对原定行程调整, 取消港口停靠, 致使总停靠港口数量减少的, 保险人承担如下赔偿责任:</p> <p>(1) 1-7 天的行程: 一个港口赔付人民币 400 元, 两个港口人民币 800 元, 整个行程最高赔偿人民币 800 元。</p> <p>(2) 8-15 天的行程: 一个港口赔付人民币 400 元, 两个港口人民币 800 元, 三个港口人民币 1200 元, 整个行程最高赔偿人民币 1200 元。</p> <p>In the voyage, if the previous trip would be adjusted by the cruise liner due to the heavy weather or machinery breakdown or the other force majeure that resulted in the cancellation of the calling port and the total number of ports of call decreases, the insurer would undertake the following liability:</p> <p>(1) the voyage from 1-7 days: RMB400 payment for one port and RMB800 payment for two ports, in no case will the maximum payment exceed RMB800 for the whole journey.</p> <p>(2) the voyage from 8-15 days: RMB400 payment for one port, RMB800 payment for two ports and RMB1,200 for three ports, in no case will the maximum payment exceed RMB1,200 for the whole journey.</p>
<p>目的港停靠时间缩短 Time contraction for calling port</p>	<p>在航行过程中, 若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因延误, 并导致行程中的港口实际停靠时间, 比计划停靠时间缩短 3 小时以上的, 保险人承担如下赔偿责任。</p> <p>1、行程中港口停靠时间缩短 3 小时 (含) 以上不足 6 小时的</p> <p>1-7 天的行程: 一个港口赔付人民币 300 元, 两个港口人民币 600 元, 整个行程最高赔偿 600 元。</p> <p>8-15 天的行程: 一个港口赔付人民币 300 元, 两个港口人民币 600 元, 三个港口人民币 900 元, 整个行程最高赔偿人民币 900 元。</p> <p>2、行程中港口停靠时间缩短 6 小时 (含) 以上的</p> <p>1-7 天的行程: 一个港口赔付人民币 400 元, 两个港口人民币 800 元, 整个行程最高赔偿 800 元。</p> <p>8-15 天的行程: 一个港口赔付人民币 400 元, 两个港口人民币 800 元, 三个港口人民币 1200 元, 整个行程最高赔偿人民币 1200 元。</p> <p>During the voyage, if the cruiser were delayed by the heavy weather or machinery breakdown that resulted in the actual time contraction for calling port over 3 hours for the assureds, the insurers would undertake the following responsibility:</p> <p>1. If the time contraction for calling port will be over 3 hours (inclusive) but less than 6 hours:</p> <p>For voyage of 1-7 day: the payment will be RMB300 for one port and RMB600 for two ports, but in no case will the maximum payment exceed RMB600.</p> <p>For voyage of 8-15 days: the payment will be RMB300 for one port, RMB600 for two ports and RMB900 for three ports, but in no case will the maximum payment exceed RMB900.</p> <p>2. If the time contraction for calling port will be 6 hours (inclusive)</p> <p>The voyage of 1-7 days: the payment will be RMB400 for one port and RMB800 for two ports, but in no case will the maximum payment exceed RMB800.</p>

返程抵港联程损失补偿
Payment on the loss from
the continuous travel
tickets in returning to
the port

登船延误
Delay in boarding

The voyage of 8-15 days: the payment will be RMB400 for one port, RMB800 for two ports and RMB1, 200 for three ports, but in no case will the maximum payment exceed the RMB1, 200.

若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因影响,实际到达返程目的港时间比原计划到达时间延误 3 小时以上,导致游客后续联程交通票据作废、改签、退票,或无法搭乘原定联程交通工具而产生的当天住宿费的损失,保险人承担如下赔偿责任:

1、游客因返程目的港实际抵达时间延误超过 3 小时(含)及以上不到 6 小时的,导致后续行程受到影响,产生的交通票据(交通票据仅针对飞机、火车及长途客运)作废、改签、退票的差额损失,或无法搭乘原定联程交通工具(联程交通工具仅针对飞机、火车及长途客运)而产生的当天住宿费的损失。

以上费用按实际发生金额赔偿,且每人最高赔偿人民币 300 元。

2、游客因返程目的港实际抵达时间延误超过 6 小时(含)及以上的,导致后续行程受到影响,产生的交通票据(交通票据仅针对飞机、火车及长途客运)作废、改签、退票的差额损失,或无法搭乘原定联程交通工具(联程交通工具仅针对飞机、火车及长途客运)而产生的当天住宿费的损失。

以上费用按实际发生金额赔偿,且每人最高赔偿人民币 600 元。

If the cruisers were delayed by the heavy weather or machinery breakdown that resulted in the actual time contraction for calling port over 3 hours and cancellation, alteration, returning of the continuous travel tickets or the expenses for the accommodation due to failure to take the planned transportation for the assureds, the insurers would undertake the following responsibility:

1、 If the loss caused by the delay in arriving in destination port over 3 hours (inclusive) but less than 6 hours and the effect for the continuous travel with the result in cancellation, alteration and returning of the tickets (the transportation tickets only refer to the air plane, train and long distance bus) or failure to take the planned continuous transportation (the continuous travel transportation only refer to the air plane, train and long distance bus) that resulted in the loss of the accommodation of the day.

The payment will be based on the actual expenses and the maximum will be RMB300 per head.

2、 If the loss caused by the delay in arriving in destination port over 6 hours (inclusive) and the effect for the continuous travel with the result in cancellation, alteration and returning of the tickets (the transportation tickets only refer to the air plane, train and long distance bus) or failure to take the planned continuous transportation (the continuous travel transportation only refer to the air plane, train and long distance bus) that resulted in the loss of the accommodation of the day.

The payment will be based on the actual expenses and the maximum will be RMB600 per head.

若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因,导致实际登船时间比原计划登船时间延误 3 小时以上的,保险人承担如下赔偿责任:

1、登船时间延误超过 3 小时(含)及以上不足 8 小时的,赔偿每位被保险人人民币 50

	<p>元。</p> <p>2、登船时间延误超过 8 小时（含）以上的，赔偿每位被保险人人民币 100 元。</p> <p>If the boarding time would be delayed for over 3 hours from the previous plan due to the heavy weather or the machinery breakdown or the other force majeure, the insurer will undertake the following liability:</p> <ol style="list-style-type: none"> 1. if the delay for boarding would be over 3 hours (inclusive) and less than 8 hours, RMB50 payment for each assured. 2. if the delay for boarding would be over 8 hours (inclusive), RMB100 payment for each assured. <p>In no case the above two items will be overlapping compensation.</p>
<p>行程天数减少 Reduced travel days</p>	<p>若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因导致行程天数减少，且对被保险人行程产生实质影响，保险人按整个行程每减少一晚 700 元赔偿。</p> <p>一晚：指与原计划相比，实际登船时间延迟或实际返程目的港抵港时间提前 12 小时（含）以上不到 36 小时的。</p> <p>两晚：指与原计划相比，实际登船时间延迟或实际返程目的港抵港时间提前 36 小时（含）及以上。</p> <p>因登船延误引起的行程天数减少一晚每人最高赔付 700 元，两晚 1400 元，不和登船延误重复赔偿。</p> <p>If the travel day of the journey was reduced due to the force majeure of the heavy weather or machinery breakdown and it had real impact to the assured on board, the payment will be RMB700 per reduced night for the assured.</p> <p>Per night: compared with the previous schedule, it means the actual boarding or returning to the destination port time is shorten over 12 hours (inclusive) but less than 36 hours from the previous schedule.</p> <p>Two nights: compared with the previous schedule, it means the actual boarding or returning to the destination port time is shorten 36 hours (inclusive) or over.</p> <p>RMB700 will be paid for the reduced day of the journey for the delay for one night, and RMB1,400 will be paid for two nights. In no case that compensation will be overlapping compensation for the delay in boarding.</p>
<p>目的港重大变更 Major change of the destination port</p>	<p>“目的港重大变更”指【A】在航行过程中，若被保险人所乘坐的邮轮因恶劣天气或机械故障等不可抗力原因，邮轮公司出于安全考虑调整行程导致目的港重大变更，具体航线变更请参照附件。保险人按照（1）1-7 天的行程：一个港口赔付 200 元，两个港口 400 元，整个行程最高赔偿 400 元；（2）8-15 天的行程：一个港口赔付 200 元，两个港口 400 元，三个港口 600 元，整个行程最高赔偿 600 元。</p> <p>During the voyage, if the cruise liner would make the major change for the ports due to the heavy weather or the machinery breakdown or the force majeure, in consideration of the safety, the change of the route refers to</p>

人身意外險
Personal accident

the attached. The insurer will pay (1) RMB200 for one port, RMB400 for two ports and the maximum will be RMB400 for whole journey for 1-7 days voyage, and (2) RMB200 for one port, RMB400 for two ports and RMB600 for three ports, the maximum will be RMB600 for the whole journey for 8-15 days voyage.

或【B】被保险人在截止开航当日前的第 8 天（从开航日前一日起算）或之前已经支付旅游费用，且邮轮公司在开航当日约定的开航时间前或开航当日前 7 天（含）内（从开航前一日起算）因恶劣天气等不可抗力因素、出于安全考虑调整行程导致目的港重大变更，保险人按照（1）1-7 天的行程：一个港口赔付 200 元，两个港口 400 元，整个行程最高赔偿 400 元；（2）8-15 天的行程：一个港口赔付 200 元，两个港口 400 元，三个港口 600 元，整个行程最高赔偿 600 元。

If the Insured has paid the travel expenses on or before the 8th day (counted from the day before the sailing date), and the cruise company has significantly changed the port of destination due to force majeure factors such as heavy weather or adjustment of itinerary for safety reasons before the sailing date or within 7 days (inclusive) before the sailing date (counted from the day before the sailing date), the insurer will pay (1) RMB200 for one port, RMB400 for two ports and the maximum will be RMB400 for whole journey for 1-7 days voyage, and (2) RMB200 for one port, RMB400 for two ports and RMB600 for three ports, the maximum will be RMB600 for the whole journey for 8-15 days voyage.

因遭受意外导致被保险人身故或者伤残，最高赔偿不超过人民币 1 万元。

In no case the maximum compensation will exceed RMB10,000 for the death or injury or disability caused by the accident.