

美国罗格斯大学 Bloomberg 金融实训冬令营

一、项目简介

罗格斯大学 Bloomberg 金融实训冬令营通过金融、证券、人力资源、投资及衍生品市场等金融行业 5 个领域 40 小时体验式学习，全球顶级 Bloomberg 金融实验室的实操训练，参观纽约华尔街、费城等地名企，使学生拓展国际视野，熟悉国际商务环境，了解国际金融行业发展现状和趋势。

二、院校简介

罗格斯大学 (Rutgers University)，全名为新泽西州立罗格斯大学 (Rutgers, The State University of New Jersey)，前身是成立于 1766 年的皇后学院 (Queen's College)，是美国成立最早的八所高等学府之一，是世界顶尖公立研究型大学，罗格斯大学是美国大学协会 (AAU) 的 62 所高校之一，美国十大学术与体育联盟成员。学校共有三个校区，分别位于新布朗斯维克市 (New Brunswick)、纽瓦克 (Newark) 和肯顿 (Camden)，下设 30 个学院。

肯顿商学院

肯顿商学院位于充满活力的南新泽西肯顿市中心，紧邻国际大都市费城，地处众多美国公司和机构总部所在地-Delaware Valley 黄金地段，距离纽约及华盛顿特区分别为 1.5 小时车程，优越的地理位置为学生提供了广阔的实习与就业机会。肯顿商学院获 AACSB 认证，为学生提供华尔街直通导师项目，帮助学生了解华尔街及金融服务行业并获得就业机会。

学校排名 (2019 年 US News & World Report)

- 全美综合排名 56
- 公立大学排名 17
- 商学院排名全美 44
- 全球排名 97

三、Bloomberg Marketing Concepts

彭博社成立于 1981 年，在短短的 20 多年时间里就超过有着 150 年历史的路透集团，成为全球最大的金融资讯服务提供商。彭博社在全球约有 30 万台终端机，提供央行、商业银行、投行、企业、政府机构、律所、新闻机构所需的实时全球金融市场数据、资讯、研究和分析报告。Bloomberg Terminal 通过在复杂多变的 market 环境下，提供金融市场交易决策和运行的体验式学习，使学生掌握操作系统，加深对金融市场工具的理解和运用。熟练实操彭博终端被全球金融企业视为进入行业必备的技能，获得 Bloomberg 金融证书也是进入世界顶级金融名企的重要敲门砖。

Bloomberg Marketing concepts (BMC) 彭博市场概念课程是一门 8 小时、以自学为主的线上课程，该课程介绍核心的金融市场概念，呈现内容丰富的彭博金融交易功能。BMC 课程由四个模块组成，分别为“经济指标”，“货币”，“固

定收益”、“股权”，这四个模块介绍金融从业者如何理解经济运行和金融市场。该课程另一特色是应用彭博终端，这是国际金融企业展示、理解、应用各类金融数据所必备的工具。完成课程并通过彭博金融市场概念考试，将获得彭博金融学院颁发的彭博金融证书。

为什么要学习彭博金融市场概念课程？

- 理解金融市场概念；
- 熟悉业内金融专业术语；
- 通过实践案例掌握金融交易工具运用的原理；
- 了解金融行业标准；
- 熟练使用 70 多个彭博终端功能，为进入金融行业奠定基础；
- 获得业内认可的彭博金融证书。

四、项目优势

- 全国首个 Bloomberg 金融实训冬令营；
- 名校世界级师资授课，享受一流教育资源；
- 广泛涉猎证券市场、债券市场、衍生品投资、外汇市场等金融各领域专业知识；
- 开拓国际视野，提升国际学术背景，提高就业竞争力；
- 实操 Bloomberg 终端，了解传统金融与另类投资理念；
- 名企参观实训，与 CEO 面对面交流，洞悉市场变化；
- 提前了解美国名校商科硕士申请流程和专业选择。

五、开营时间及报名截止日期

开营时间：2020 年 1 月 5 日 - 1 月 18 日

报名截止日期：2019 年 10 月 15 日

结业证书：罗格斯大学肯顿商学院颁发学习证明

六、项目费用

费用：\$5,400 美元/人，包含学费、食宿、国际往返机票、机场接送、Bloomberg 终端实训和企业参观、文化参访、美国境内城市间交通。不含签证和境外医疗保险费用。

七、食宿

学生住宿由大学统一安排，校内四人间宿舍，独立卧室，公共客厅、厨房及卫生间。学校安排早、午餐，晚餐学生自理。

八. 医疗保险

参加冬令营的学生必须购买海外医疗保险。

九、申请材料

- 罗格斯大学 Bloomberg 财经实训冬令营报名表
- 中英文简历
- 托福/雅思成绩单（如有）

十、项目咨询

1、项目咨询及报名请发邮件至：china@anahei.org

邮件主题格式：咨询/报名：金融实训冬令营项目+本校学院名称+专业+姓名

2、北美高等教育协会中国办公室联系人：

杨老师 15711001216

刘老师 15810976865 （010）5748 1778

地址：北京市朝阳区工体北路甲 6 号中宇大厦 2506

Bloomberg 金融实训冬令营师资力量简介



Eugene Pilotte, Ph.D.

金融系教授

印第安纳大学博士

Eugene Pilotte 主要研究方向为资产定价及公司融资，2003 年 11 月，Eugene Pilotte 博士被“全球风险管理专业人士协会”认证为金融风险管理师。

授课课程：衍生品和风险管理；企业财务；财务管理及政策

论文期刊：

- “The Information in Electricity Forward Prices,” with Richard Michelfelder, forthcoming at the Journal of Financial and Quantitative Analysis.
- “Security Design, Market Risk and Round Quotes in the Treasury Bond Market,” with Andrei Nikiforov, Applied Economics Letters, 2019, vol. 26, no. 12, 971-977.
- “Macroeconomic Announcements and the Distribution of Price-Endings in the U.S. Treasury Market,” with Andrei Nikiforov, The Financial Review, February 2017, vol. 52, 69-100.
- “Quote Activity and Round Quotes in a Voice-Brokered Bond Market,” with Andrei Nikiforov, Applied Economics Letters, 2017, vol. 24, no. 4, 214-218.



Kristie McAlpine, Ph.D.

管理系助理教授

康奈尔大学博士

Kristie McAlpine 的研究领域为如何实现合理有效的人力资源管理，以及工作与家庭的关系。

授课课程：人力资源战略管理

论文期刊：

- McAlpine, K. (2018). Flexible work and the effect of informal communication on idea generation and innovation. Academy of Management Best Paper Proceedings, Briarcliff Manor, New York, NY.
- Kossek, E.E., Piszczek, M.M., McAlpine, K., Hammer, L., Burke, L., (2016). Work schedulers as job crafters of employment practice in long-term health Care. Industrial and Labor Relations Review, 69(4), 961-990.

- McAlpine, K. (2015). The ripple effect of schedule control: A social network approach. *Community, Work, & Family*, 18(4), 377-394.



Ralph Giraud, Jr.
金融系讲师
科罗拉多大学硕士

Ralph Giraud 曾是马里兰商业银行公积金银行的银行投资组合经理，以及投资资产管理公司 Cumberland Advisors 的抵押贷款支持证券投资组合经理。他目前是费城商业经济委员会 (PCBE) 的项目主席，费城特许金融分析师协会 (CFA) 会员，同时也是非营利组织 Help Hope Live 营销委员会的志愿者成员。

授课课程：股权投资；货币政策和利率；公司财务决策



Andrei L. Nikiforov, Ph.D., CFA
金融系助理教授
密苏里大学博士

Andrei L. Nikiforov 主要研究收益季节对股票和债券价格的影响以及由信息流动引起的流动性冲击如何在不同市场之间转移。Nikiforov 博士的研究被应用于在期权市场产生不正常的回报。

授课课程：投资组合管理；财务管理；区块链和加密货币

论文期刊：

- “Macroeconomic Announcements and Price Clustering in the U.S. Treasury Market,” with Eugene Pilotte. *The Financial Review*. Forthcoming, 2016
- “Fear and Greed: a Returns-Based Trading Strategy around Earnings Announcements” with Ivo Jansen. *The Journal of Portfolio Management*. Summer, 2016
- “Quote Activity and Round Quotes in a Voice-Brokered Bond Market” with Eugene Pilotte, *Applied Economic Letters*, May, 2016.
- “Finance methodology of Free Cash Flow” with Uzi Yaari, Shachomurove, and E. Kahya. *Global Finance Journal*, February. 2016



David Pedersen, Ph.D.

金融系助理教授

德雷塞尔大学博士

David Pedersen 的研究重点是并购、机构投资者和财务困境。他对企业收购中技能差异的研究获得了西顿霍尔大学/新泽西州政策研究组织基金会 (Seton Hall University/NJ Policy Research Organization Foundation) 颁发的 2014 年杰出创意奖。

授课课程: 行为金融学; 并购融资

论文期刊:

- “Can Mispricing Explain the Value Premium?” with Jeff Jaffe, Jan Jindra, and Torben Voetmann, Financial Management, Forthcoming
- “Do Unlisted Targets Sell at Discounts?” with Jeff Jaffe, Jan Jindra, and Torben Voetmann, Journal of Financial and Quantitative Analysis, June 2019, pp. 1371 - 1401.
- “Secondary Market Liquidity and Primary Pricing of Corporate Bonds” with Michael Goldstein and Edith Hotchkiss, Journal of Risk and Financial Management, May 2019, <https://doi.org/10.3390/jrfm12020086>.
- “Risk Shifting and Corporate Pension Plans: Evidence from a Natural Experiment,” Journal of Financial and Quantitative Analysis, April 2019, pp. 907 - 923.
- “Returns to Acquirers of Public and Subsidiary Targets” with Jeff Jaffe, Jan Jindra, and Torben Voetmann, Journal of Corporate Finance 31, March 2015, pp.246-270.

Bloomberg 金融实训冬令营日程表

时间	1/6	1/7	1/8	1/9	1/10	1/12-13
8:00-8:45	早餐	早餐	早餐	早餐	早餐	纽约和费城 文化参访
9:00-10:30	开营演讲	财务报表入门	财务报表分析	债券定价与收益	股权估值	
10:30-10:45	课间	课间	课间	课间	课间	
10:45-12:15	BMC--- 经济指标	财务报表入门	财务报表分析	债券定价与收益	投资组合管理	
12:30-13:30	午餐	午餐	午餐	午餐	午餐	
13:30-15:00	证券交易	特邀嘉宾演讲	人力资源战略管理	参观纽约彭博总 部	证券交易	
15:00-15:15	课间	参观费城 唐人街	课间		课间	
15:15-16:45	特邀嘉宾演讲		罗格斯项目宣讲会		观看费城人队棒 球赛	
17:00-21:00	彭博金融实验室实训 (周五下午 5 点关门)					

时间	1/13	1/14	1/15	1/16	1/17	
8:00-8:45	早餐	早餐	早餐	参观华盛顿 世界银行总 部及美国国 家航空航天 博物馆	早餐	启程回国
9:00-10:30	货币政策和利率	股权估值	Excel 财务建模		证券交易竞赛 评选	
10:30-10:45	课间	课间	课间		冬令营总结会	
10:45-12:15	外汇市场	债券市场	并购融资			
12:30-13:30	午餐	午餐	午餐			
13:30-15:00	特邀嘉宾演讲	衍生品与 风险管理	区块链与虚拟货币			
15:00-15:15	课间	Cherry Hill Mall	课间			
15:15-16:45	特邀嘉宾演讲		证券交易竞争 3		结业晚宴	
17:00-21:00	彭博金融实验室实训 (周五下午 5 点关门)					

Bloomberg 金融实训冬令营课程描述

Investments and Portfolio Management: Organization and functioning of securities markets; efficient capital markets; modern portfolio management; asset pricing models; security valuation principles and practices; analysis and management of bonds and common stocks; derivative securities; and evaluation of portfolio performance.

Strategic Human Resources Management: Emphasizes the importance of human resource management functional specialties (i.e., planning, recruitment, selection, employee development, compensation, and employee relations), in terms of alignment with and support of the organization's strategy and objectives. Special attention is given to business problems and strategic decision making related to the successful management of human resources in organizations.

Financial Statement Analysis: Analysis, understanding, and interpretation of financial statements; simple skills and methods for making common sense of the elaborate financial statements and financial reports prepared according to existing accounting standards and conventions. Skills relevant to credit analyses, lending decisions, security analyses, investment decisions, and other decisions that rely on financial data.

Equity Investments : The purpose of this course is to investigate, evaluate, and apply various equity analysis and valuation methods as well as equity portfolio management and performance measurement techniques. Methods range from adjusting book, discounted cash flow, and market multiplier approaches. SWOT (Strengths, Weaknesses, Opportunities, and Threats) analytical approaches are also used. Differential equity portfolio formation approaches will focus on style analyses and sector rotation strategies, as well as various portfolio performance measurement and evaluation methods.

Mergers and Acquisitions Finance: Explores the incentives and processes for using various modes of corporate development to achieve corporate strategic objectives; use of mergers, acquisitions, and alliances for corporate growth and capability building; analytical techniques used in corporate development decisions as well as process issues, such as negotiation strategies, competitive bidding, and post-merger integration; problems faced in managing acquisitions; and alternative modes of market entry, such as joint ventures and internal development.

Derivatives and Risk Management: The purpose of this course is to provide students with the necessary knowledge on how to use and not to use the models for derivatives. While the course will primarily focus on payoffs, usage, pricing, hedging, and institutional details of the most fundamental or vanilla versions of Options and

Futures, it will also deal in some detail with more recent studies in the theory of derivative pricing. This course also provides an overview of financial risk management. Students will learn how risk management is carried out in today's financial firms and about current challenges in financial risk management.

Bond Pricing and Yields: The market prices bonds based on the bond's particular characteristics. A bond's price changes on a daily basis, just like that of any other publicly-traded security, where supply and demand in any given moment determines that observed price, know different types of bonds, learn how to read a bond table and how to trade bonds.

Equity Valuation: The main purpose of equity valuation is to estimate a value for a firm or its security, this lesson will teach what does Equity Valuation mean, how to estimate a value for a firm or its security, what is the key assumption of any fundamental value technique.

Monetary Policy and Interest Rates: Monetary policy consists of the process of drafting, announcing and implementing the plan of actions taken by the central bank, currency board or other competent regulatory authority of a country that determines the scope and impact of the key drivers of the economic activity in that country. How does monetary policy influence inflation and employment? Why do interest rates matter? Students will find the answer from this lesson.

Financial Modeling with Excel: The purpose of this course is make students know how to build a more powerful Excel model; how to add more advanced features to the Excel model; how to make the right answer more convincing; How to analyze your model at a deeper level.

Blockchain and Cryptocurrencies: As an emerging decentralized architecture and distributed computing paradigm underlying Bitcoin and other cryptocurrencies, blockchain has attracted intensive attention in both research and applications in recent years. The key advantage of this technology lies in the fact that it enables the establishment of secured, trusted, and decentralized autonomous ecosystems for various scenarios, especially for better usage of the legacy devices, infrastructure, and resources. In this lesson, presented a systematic investigation of blockchain and cryptocurrencies. Related fundamental rationales, technical advantages, existing and potential ecosystems of blockchain and other cryptocurrencies are discussed.

Foreign Exchange Markets: The foreign exchange market is the market in which participants are able to buy, sell, exchange and speculate on currencies. Foreign exchange markets are made up of banks, commercial companies, central banks, investment management firms, hedge funds, and investors. what foreign exchange trading is, why some people choose to trade foreign exchange, and what happens when you do it. This lesson describe how foreign exchange trading activities are

carried out by selecting different currency pairs. We will discuss how each currency is traded on the foreign exchange market. What is "base money" and "currency of account"? How is the global foreign exchange market interconnected?

Debt Markets: Debt Markets is a financial market in which the participants are provided with the issuance and trading of debt securities. know the participants of the debt market, learning the types of debt markets and how to corporate debt.

BMC - Economic Indicators: Economic indicators are some of the most valuable tools investors can place in their arsenals. Consistent in their release, wide in their scope and range, metrics such as the Consumer Price Index (CPI) and written reports like the "Beige Book" are free for all investors to inspect and analyze. Get to know economic indicators, knowing the information needs to be put into context before it can be helpful in making any decisions regarding investments and asset allocation. Also will learn how to keeping a watchful eye with e conomic indicators.

Security Trading Competition: By learning the five investment varieties of stock, bond, fund, futures, foreign exchange and securities trading competition, students can clarify the trading strategies and matters needing attention on the basis of the theory before the period. The objectives of the course is practice fundamental stock selection, technical index construction, portfolio construction, stock index futures arbitrage, hedge performance accounting.

Campus Safety

Rutgers University – Camden has a strong record of providing a secure environment for students, employees, and visitors. The Rutgers University Police Department (RUPD) patrols our campus and the surrounding neighborhood on foot, on bicycle, and in patrol cars 24 hours a day, 365 days a year.

Contact the RUPD

FOR AN EMERGENCY (POLICE, FIRE, MEDICAL)

9-1-1

EMERGENCY NUMBER FROM A UNIVERSITY PHONE

Obtain an outside line, then dial 9-1-1

FOR A NON-EMERGENCY

(856) 225-6009

TEXT TO RUPD: 69050

- Text to the number 69050.
- In the message body, text: RUCMD followed by a space and then your message.
- If your message is successfully delivered to the RUPD, you will receive an auto-reply, followed by a personal response shortly after. The system is monitored 24/7.
- If you do not receive a response, please be sure that your phone's auto-correct did not change any of the required information and that you included a space after RUCMD. This service is not intended for emergency situations.

[Rutgers University Police Department](#)

409 North Fifth Street

Camden, NJ 08102

Emergency Alerts

Members of the Rutgers – Camden community are notified of critical emergencies via a text alert system. All students, faculty, and staff should register for emergency notifications.

Security Escort

Students can receive a walking escort to their vehicles, campus housing, PATCO, and the Walter Rand Transportation Center by calling (856) 225-6009 or visiting the RUPD, located at 409 North Fourth Street (adjacent to the Athletic and Fitness Center).

Statistics and Action Plans

More than 221 cameras deliver real-time laser feeds into our dispatcher, and 82 emergency phones across the campus connect directly to the RUPD.

Our annual statistics of security on campus and around our neighborhood shows that Rutgers – Camden takes your safety seriously. View our security statistics (PDF) and our fire safety statistics (PDF) to see for yourself.

The Rutgers Emergency Action Plan offers important information about how to respond in a variety of situations, including police, fire, medical, and weather emergencies.

About the RUPD

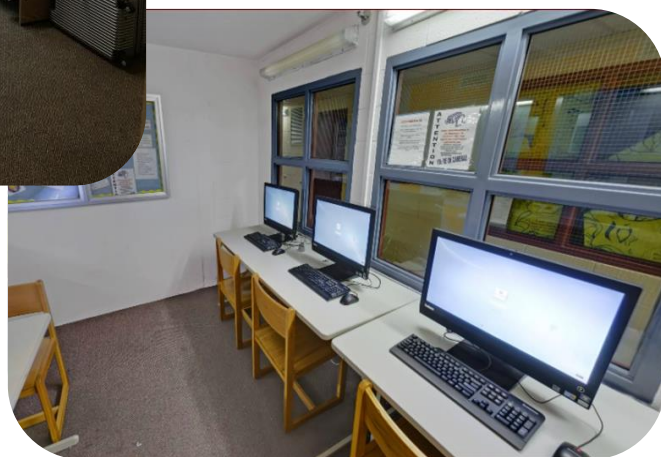
Consisting of 22 full-time commissioned police officers, 61 security guards, and four dispatchers, the Rutgers University Police Department ranks among only a half-dozen colleges and universities in New Jersey that have their own commissioned police forces.

And our police department is only one of 12 law enforcement agencies within the state—less than two percent of all agencies— to have earned full advanced law enforcement accreditation from the Commission on Accreditation for Law Enforcement Agencies. Rutgers is one of only 49 college or university police departments worldwide that have received this important accreditation.

The RUPD works in close partnership with the Camden County Police Department, the Delaware River Port Authority, and the security forces of our neighbors through the Camden Corporation Watch to ensure your safety on and around campus.

住宿设施

Camden Apartment, 四人间学生公寓，独立卧室，学生公寓设施齐全，配备公共客厅、厨房和卫生间、健身房、洗衣房和电脑室。学校提供寝具，宿舍内有供暖及空调设备，高速无线网络。公寓每一层都有宽敞的公共空间，供学生学习并开展社交活动。



Bloomberg 金融实训冬令营参观景点和企业简介



费城费城人队成立于 1883 年，是一支位于宾夕法尼亚州费城市的美国职棒大联盟球队，他们是一支拥有多年历史的球队，从球队 1883 年成立至今一直待在费城，费城人一共获得两次世界大赛冠军（1980 年击败堪萨斯市皇家和 2008 年的坦帕湾光芒）和七次国家联盟冠军，第一次获得的冠军是 1915 年所获得的国家联盟冠军。



彭博由纽约市市长迈克尔·布隆伯格于 1981 年创立，总部位于美国纽约市曼哈顿，现有超过 1 万 3 千员工，业务遍及全球 185 多个国家与地区。BLOOMBERG PROFESSIONAL (R)（彭博专业）服务及彭博的媒体服务整合在一个平台上，为全球各地的公司、新闻机构、金融和法律专业人士提供实时行情、金融市场历史数据、价格、交易信息、新闻和通讯工具。

世界银行（World Bank）是世界银行集团的简称，国际复兴开发银行的通称。是联合国经营国际金融业务的专门机构，同时也是联合国的一个下属机构。由国际复兴开发银行、国际开发协会、国际金融公司、多边投资担保机构和国际投资争端解决中心五个成员机构组成；成立于 1945 年，1946 年 6 月开始营业。

世界银行集团有 189 个成员国，员工来自 170 多个国家，在 130 多个地方设有办事处。世界银行集团是一个独特的全球性合作伙伴，所属五家机构共同致力于寻求在发展中国家减少贫困和建立共享繁荣的可持续之道。



独立宫是美国著名历史纪念建筑。在费城国家独立历史公园独立大厦内。1732～1753 年建造。独立大厦原为殖民时期宾夕法尼亚州的议会大厦。1774 年 9 月和 1775 年 5 月在此召开第一次和第二次美洲大陆会议。1776 年 7 月 2 日，13 个英属美洲殖民地代表组成的大陆会议在此举行，7 月 4 日通过了由杰克逊起草的《独立宣言》，宣布北美殖民地脱离英国，建立“自由独立的合众国”。独立宫是美国独立的象征。



自由钟又被称为“独立钟”，位于宾夕法尼亚州费城独立大厅的外面，为美国独立战争最主要的标志，象征着自由和公正。

费城市政厅是美国费城的社区会堂，人们也将他称为“费城大会堂”，这座建筑是美国所有市政厅中规模最大、高度最高、花费最大的一座。整个市政厅拥有 600 多间房间，而且均布置在一个中央庭院周围，很多房间中都有极为奢侈的装饰，这包括拥有蓝色和金色天花板和红色大理石圆柱的接待室，以及装有一盏华丽树枝型装饰灯的会议厅。现如今，费城市政厅为美国国家历史地标之一，并设有官方网站。在费城市政厅的塔楼上还有一个对公共开放的瞭望台，游客可以在此一览费城的全景。



自由女神像又称为自由照耀世界（Liberty Enlightening The World），是法国在 1886 年赠送给美国的独立 100 周年礼物。美国的自由女神像位于美国纽约州纽约市哈德逊河口附近，是雕像所在的美国自由岛的重要观光景点。美国的自由女神像以法国巴黎卢森堡公园的自由女神像作蓝本，法国著名雕塑家巴托尔迪历时 10 年艰辛完成了雕像的雕塑工作，女神的外貌设计来源于雕塑家的母亲，而女神高举火炬的右手则是以雕塑家妻子的手臂为蓝本。自由女神穿着古希腊风格的服装，所戴头冠有象征世界七大洲及四大洋的七道尖芒。

时代广场（Times Square）是美国纽约市曼哈顿的一块繁华街区，被称为“世界的十字路口”，时报广场原名为朗埃克广场，后因《纽约时报》早期在此设立的总部大楼，因而更名为时报广场。由于其高知名度，世界上不少著名城市的都有商场或建筑物取名为“时代广场”，时代广场这个名字就此深入人心。时报广场附近聚集了近 40 家商场和剧院，是繁盛的娱乐及购物中心。时报广场是纽约市内唯一在规划法令内、要求业主必须悬挂亮眼宣传版的地区。



大都会艺术博物馆（Metropolitan Museum of Art）是美国最大的艺术博物馆，也是世界著名博物馆。位于美国纽约第五大道的 82 号大街，该博物馆占地面积为 13 万平方米，它是与英国伦敦的大英博物馆、法国巴黎的卢浮宫、俄罗斯圣彼得堡的艾尔米塔什博物馆齐名的世界四大博物馆之一。截至目前，该馆目前共收藏有 300 万件展品，现在是世界上首屈一指的大型博物馆。

境外医疗保险

公司简介

北京力众华援技术服务有限公司（简称“力众”）是专注于金融、保险、服务产品的创新设计、开发管理、数据挖掘、风险管控、客户服务的综合服务管理平台。

力众创建于 2006 年，秉持稳健经营、持续创新、开放合作的经营理念，通过整合全球合作伙伴资源，依托中国高速发展的经济环境，联接保险公司、商业银行各行业大中型企业/事业机构为企业客户和终端客户提供覆盖医疗健康和个人财产两大领域的，一站式解决方案，专注于风险管控相关金融/服务产品的风险管理和客户服务管理。

所需材料：

1. 被保险人的姓名
2. 被保险人证件号码（护照/身份证）
3. 被保险人出生日期
4. 被保险人联系方式
5. 保险生效时间
6. 被保险人未成年需要提供父母任一方的身份证证件号码，姓名及联系方式

力众华援境外保险联系人：

刘老师：13910073340

地址：北京市朝阳区工体北路甲 6 号中宇大厦

全球旅行意外险

保险责任	理赔细则	方案 A	方案 B
意外身故和残疾		¥200,000.00	¥500,000.00
急性病身故		¥200,000.00	¥200,000.00
医疗费用补偿	每人每次免赔额 0 元，累计给付后续医疗保险金占保险金额的比例最高 10%	¥150,000.00	¥500,000.00
紧急医疗运送和送返		¥800,000.00	¥1,000,000.00
身故遗体送返	“其中丧葬保险金以 15000 元为限”	¥120,000.00	¥200,000.00
托运行李丢失	每件或每套物品免赔额 100 元，最高赔偿 1500 元	¥6,000.00	¥10,000.00
托运行李延误	超过 8 小时延误	¥2,000.00	¥2,000.00
行李和随身物品丢失	每件或每套物品免赔额 100 元且最高赔偿限额 1500 元	¥3,000.00	¥7,500.00
旅行证件丢失	每次免赔额 100 元	¥2,000.00	¥5,000.00
航班延误	每 4 小时延误赔偿 250 元	¥1,500.00	¥2,500.00
旅程取消或缩短		¥5,000.00	¥10,000.00
亲友慰问探访	包括每日津贴 300 元	¥6,000.00	¥9,000.00
个人责任		¥1,000,000.00	¥1,000,000.00
特别约定	根据中国保监会《中国保监会关于父母为其未成年子女投保以死亡为给付保险金条件人身保险有关问题的通知》【保监发[2015]90 号】规定，父母为其未成年子女投保的人身保险，在被保险人成年之前，各保险合同约定的被保险人死亡给付的保险金额总和，被保险人死亡时各保险公司实际给付的保险金总和，10 周岁以下不超过 20 万元，10 周岁到 18 周岁之间不超过 50 万元，但航空意外身故责任对应的死亡保险金额除外不受此限制。		
承保年龄	1 周岁以上		
承保地区	除阿富汗、伊拉克、巴基斯坦、南苏丹、刚果金、索马里、尼日利亚、利比亚及进入紧急状态的国家。		
产品价格	8-15 天	¥160	¥360