

**华泰财险附加有综合性保险的指定业务除外责任条款**

兹经双方同意，保险合同第一部分第一条“人身损害及财产损失责任”适用下述除外责任规定：

对于记名被保险人在本明细表所列地点进行日常工作或属于“产品及完工操作风险”的工作所引起的“人身损害”或“财产损失”，如果记名被保险人参与的建设工程项目的总承包人、项目管理方或业主已提供了综合性保险，则本保险合同不予赔偿。

在下述情况下，本条款均予适用：

- (1) 无论所涉综合性保险是否与本保险合同提供同样的保险保障；
- (2) 无论所涉综合性保险的责任限额是否足以对所有索赔进行赔偿；或
- (3) 无论所涉综合性保险是否仍然有效。

**X111 EXCLUSION – DESIGNATED OPERATIONS COVERED BY A  
CONSOLIDATED (WRAP-UP) INSURANCE PROGRAM**

**This endorsement modifies insurance provided under the following:**

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**SCHEDULE**

**Description and Location of Operation(s):**

**ANY CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS THAT THE  
INSURED PARTICIPATES IN**

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

**The following exclusion is added to paragraph 2., Exclusions of COVERAGE A –  
BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I – Coverages):**

**This insurance does not apply to "bodily injury" or "property damage" arising out of  
either your ongoing operations or operations included within the "products-completed  
operations hazard" at the location described in the Schedule of this endorsement, as a  
consolidated (wrap-up) insurance program has been provided by the prime**

**contractor/project manager or owner of the construction project in which you are involved.**

**This exclusion applies whether or not the consolidated (wrap-up) insurance program:**

- (1) Provides coverage identical to that provided by this Coverage Part;**
- (2) Has limits adequate to cover all claims; or**
- (3) Remains in effect.**