华泰财险附加赔付优先条款（CB 版）

如果某一保险层（或多个保险层）适用于任何其他保险层的超额部分，为确定本**保单**的起赔额，即使超赔层并未承保所有损失，底层保险所承保的损失金额亦应生效。为本调整目的，分项限额的分配应完全符合**被保险人**的利益。无论底层保险承保的损失实际如何分配，底层保险进行的任何赔付应被视为首先赔付未被本超赔层所承保的风险。如果底层保险限额已用尽，本保险层应负责赔付底层保险负责赔付的超额部分，赔付上限已于本**保单**进行规定。

前述任何内容均不应降低底层保险的任一事件的赔付额（本**保单**负责赔付的部分为超出该赔付额的部分）。

本保险合同中的任何内容均不应被视为扩展本**保单**的保障范围，本**保单**不予承保被除外的任何权益和/或危险所造成的损失。

Priority of Payments Clause

Where a layer(s) applies in excess of any other layer of insurance then in determining the amount of which this Policy is excess, loss covered under the underlying insurance shall be used even though all such loss may not be covered under the excess layer. For the purpose of adjustment hereunder the sub limit(s) apportionment shall inure entirely to the benefit of the Insured, any payment made under the underlying insurance shall be considered as first applying to such loss(es) not covered by this layer, notwithstanding the actual allocation of loss under the underlying insurance. Upon exhaustion of the underlying insurance limits, this layer shall pay the excess of the amount attributed to the underlying insurance up to a further amount as specified in this Policy.

Nothing in the foregoing shall reduce the any one occurrence amount of which this policy is to pay the excess.

Nothing herein, however shall be deemed to extend coverage in this policy to include loss from any interest and/or peril specifically excluded.