

华泰财险附加身体伤害及财产损失条款（CB 版）

兹经双方了解并同意，对于以下**赔偿请求**直接或间接造成的任何损失，**保险人**不负赔偿责任：

1. 与任何人死亡、身体伤害、伤病、疾病（包括精神伤害）有关的**赔偿请求**；
2. 与任何有形财产的损坏或损毁（包括丧失使用价值）有关的**赔偿请求**；及/或
3. 与有形财产无损坏或损毁但丧失使用价值有关的**赔偿请求**；

但是，如果该**赔偿请求**是由于**被保险人**或其顾问、承包人、分包人或代理人提供的**专业服务**中存在**不当行为**所直接导致的，则**保险人**仍负赔偿责任。

本除外条款不适用于本保险合同“文件丢失”所承保的**赔偿请求**。

BODILY INJURY & PROPERTY DAMAGE ENDORSEMENT (CARVE BACK)

It is understood and agreed that the **Insurer** shall not be liable under this policy to make any payment for **Loss** directly or indirectly resulting from a **Claim** based upon, arising from, or in consequence of:

1. the death or bodily injury, sickness or disease (including mental injury) of any person;
2. any damage to or destruction of any tangible property including the loss of use thereof;
- and/or
3. the loss of use of tangible property which has not been damaged or destroyed,

unless it results directly from a **Wrongful Act** of the **Insured** or its consultant, contractor, subcontractor or agent solely in providing **Professional Services**.

This Exclusion shall not apply to a **Claim** covered under the Article 5 “Loss of Documents” of this policy.