

## 华泰财险附加运动或娱乐活动条款 2

兹经合同双方同意，且投保人已缴付相应附加保险费，本保险扩展承保在保险期间内，因被保险人的雇员在参加被保险人或以被保险人名义组织的福利性娱乐或体育活动中发生意外事故导致死亡或受伤，被保险人依法应负的赔偿责任。

但是，本附加条款项下的有关赔偿处理应符合本保险合同规定的条件，且保险人承担的赔偿责任仅限于被保险人应承担的法律责任，同时针对被保险人的有关诉状、传票、民事判决书、裁定书或调解书均应受中国法院司法管辖并依据中国法律作出。

本条款赔偿的前提是：

1. 能够从被保险人其他保险方案包括社会工伤保险基金获得赔偿金的，超出部分由本项目赔偿；
2. **保险人定义的高风险运动除外；**
3. 该活动必须在中国境内（不含港澳台地区）举行。

**高风险运动包括但不限于：**

航空飞行，但乘坐民航客运飞机除外

使用呼吸器具的潜水

足球，以业余身份参加除外

滑翔运动

打猎、赛马以及其他骑术类竞技活动

曲棍球

摩托车竞赛、驾驶或乘坐发动机排量 50cc 以上的摩托车

登山、攀岩、攀崖

跳伞

地穴探险

汽车竞赛

职业运动

出于商业目的使用木工机械

跳水、滑水及水上竞技

冬季运动，冰上溜石活动和滑冰除外

摔跤、拳击、武术、柔道、空手道和其他任何形式的赤手空拳的竞赛

驾驶游艇离开海岸 5 公里及以上

本条款未约定事宜适用保险合同的其他约定。

## K05 Sports or Recreational activity Clause 2

It is hereby understood and agreed that subject to the policyholder having paid the agreed additional premium, during the period of insurance, this Policy extends to cover legal liabilities assumed by the Insured to indemnify the death or bodily injury suffered by the employee of the Insured, caused by the accident in the entertainment activities or sport activities for welfare organized by the Insured or in the name of the Insured.

However, the claim under this endorsement shall be settled in accordance with the terms and conditions of the insurance contract and the liability assumed by the Insurer shall limit within the scope of the Insured's legal liability provided by laws. Any writs, summons, civil judgment, verdict and settlement shall be governed by Chinese laws and under the jurisdiction of the courts of China.

The above liabilities can be indemnified provided that :

1. This insurance will indemnify for the amount that exceeds other insurance including social work-related injuries insurance funds
2. **Excluding high risk sport defined by the Insurer;**

3. Such activities should be undertaken within the territory of China (excluding Hong Kong, Macau and Taiwan area);

**High risk sport includes but not limited to:**

**Aviation excluding for air travel**

**Diving with the use of breathing apparatus**

**Football other than playing as an amateur**

**Gliding**

**Hunting, horse racing or any other competition on horse back**

**Hockey**

**Motorcycle competition or motorcycling as a rider or passenger on a machine with an engine capacity in excess of 50cc**

**Mountaineering, rock climbing or cliff climbing**

**Parachuting**

**Pot Holing**

**Car Racing**

**Sports as a profession**

**Use of woodworking machine for business purposes**

**Diving, water skiing, and competition on water**

**Winter sports other than curling and skating**

**Wrestling, boxing, martial-arts, judo, karate and any forms of competition with bare hands**

**Driving yacht offshore for no less than 5 kilometers.**

This Clause is subject otherwise to the terms, conditions and exclusions of this policy.