

华泰财险附加重要人员损失费用扩展条款（CB 版）

兹经双方了解并同意，**保险人**将根据本保险合同的有关规定代表**被保险机构**支付**重要人员损失**。本扩展责任项下的分项限额列于明细表，此分项限额为本保险合同明细表所载的赔偿限额的一部份，而非额外设置。本保险合同明细表所载的免赔额不适用于本扩展条款。

就本扩展条款而言，**重要人员损失费用**指为防止或限制因在**保险期间内被保险机构**的负责人、合伙人或董事被解除职务或强制辞职（但有计划的退休除外）、终生伤残或死亡给**被保险机构**的业务直接带来的不利影响或负面宣传，**被保险机构**聘请公关公司或顾问、危机管理公司或律师事务所而产生的合理费用和开支。该费用和开支的支付必须事先获得**保险人的书面同意**，但**保险人**不得无理拒绝或拖延有关同意。

本保险合同其他条款维持不变。

K04 KEY MAN LOSS COVER

It is understood and agreed that the **Insurer** will pay on behalf of the **Insured Organization** for **Key Man Loss** up to a sub-limit of liability of [_____] under this Extension. Such sub-limit shall be part of and not in addition to the limit of liability shown in Item 6 of the schedule to this policy. The retention shown in Item 9 of the schedule to this policy shall not apply to this Extension.

For the purpose of this Extension, **Key Man Loss** means the reasonable costs and expenses of a public relations firm or consultant, crisis management firm or law firm, incurred by the **Insured Organization**, with the prior written consent of the **Insurer**, not to be unreasonably delayed or withheld, in order to prevent or limit adverse effects or negative publicity in respect of the **Insured Organization's** business, that is directly caused by the discharge or enforced resignation (other than in accordance with a planned retirement), permanent disability or death during the **Period of Insurance** of a principal, partner or director of the **Insured Organization**.

In all other respects this policy remains unaltered.