

## 华泰财险附加马匹照料、保管和控制条款

### 赛马和训练

兹经双方同意，本保险合同扩展承保被保险人因其照料或控制的马匹由于意外或疾病导致死亡而应承担的法律责任，包括听取具有资格的兽医的意见而基于人道主义对马匹实施安乐死，**但不包括因赛马或训练而直接导致的任何索赔**。本除外责任不适用于赛马或训练过程中发生但并非由赛马和训练直接引起的马匹的死亡、伤害或疾病。

经双方了解并同意，对于因任何类型的赛马跑道或训练跑道的地面状况或设计问题而直接或间接导致的索赔，保险人不负责赔偿。

经双方进一步了解并同意，向非被保险人雇员的驯马师和/或骑师，和/或任何其他一方提出的任何索赔，保险人不负责赔偿。

本条款的赔偿责任限额列于明细表中，该限额构成保单限额的一部分，并相应减少保单限额。

## Care, Custody and Control of Horses

### Racing and Training

It is agreed that this policy extends to cover the Insured's legal liability for mortality of horses in their custody and control due to accident, illness or disease including destruction on humanitarian grounds on the advice of a qualified veterinary surgeon **but excluding all claims arising directly as a consequence of the horse's racing or training**. This exclusion shall not however apply to events occurring whilst the horse is racing or training if death, bodily injury or illness is not directly caused by the horse's racing and training.

**It is understood and agreed that coverage under this policy shall exclude all claims directly or indirectly caused by the condition or design of any racing or training surface of any description.**

**It is further understood and agreed that cover under this policy will not provide protection and/or contribute towards any claims lodged against any trainer and/or jockey and/or any other party who are not employees of the Insured.**

**The limit of liability provided under this clause is scheduled below and is part of and will erode the policy limit.**

Sub-limit:

Each occurrence:

Aggregate during the policy period: