

华泰财险附加项目保单连锁条款

根据本保险单的条款、条件和限制，若同一保险事故引起的损失或系列损失同时涉及本保险单、项目总保险单以及任何 Chubb 集团的保险及再保险公司（或其他由本公司认可的保险公司）出具的当地认可的保险单（以下统称“项目保单”），则：

- a. 本公司对于所有前述损失的责任限额不超过本保险单列明的责任限额或任一保险期间内另行明确约定的金额，而不论项目保单数量为何，且
- b. 损失理算时，免赔额的适用应当视同仅有一张保险单适用于同一事故引起的所有损失。

任何项目保单项下赔付的损失应当减少本保险单项下的责任限额。

本保险单的任何内容均不增加项目保单或本保险单的责任限额，该责任限额为本公司在所有前述保险单项下赔偿的最高金额。责任限额用尽时，所有项目保单项下的保障均终止。

每次事故免赔额不超过本保险列明的或双方另行约定的金额。

Interlocking Clause

Subject otherwise to the terms, conditions and limitations of this Policy, if a loss or series of losses arising out of the same Occurrence involves this Policy, the program Master Policy and any of the Local Admitted Policies issued by members of the Chubb Group of Insurance and Reinsurance Companies (or by others insurers as agreed by the Company) and being hereinafter termed “Program Policies”, then

- a. the Limit of Liability of the Company in respect of all such losses combined regardless of the number of Program Policies involved shall not exceed the Limit of Liability shown in this Policy or expressed elsewhere herein during any one Period of Insurance, and
- b. for purpose of loss adjustment, the applicable deductible(s) shall apply as if only one such policy applied to the entire loss combined arising from the same Occurrence.

Any loss paid under the Program Policies shall reduce by such amount, the Limit of Liability under this Policy.

Nothing in this Policy shall serve to increase the Limit of Liability of this Policy or the Program Policies, which shall be the maximum Liability of the Company under all such policies. On exhaustion of the Limit of Liability, all cover under the Program Policies shall cease.

The deductible applying to any one loss per Occurrence shall not exceed that shown in this Policy or expressed elsewhere herein.