

华泰财险附加身体伤害及财产损失除外条款(修订版本)

兹经双方了解并同意:

1. 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**,

但因**被保险人**提供与**专业服务**相关的行为而直接引起与上述有关的**赔偿请求**导致的损失, **保险人**仍负赔偿责任。

2. 与任何人的死亡、身体伤害、伤病、疾病(包括精神伤害)、与有形财产的损坏或损毁(包括丧失使用价值)及/或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**所导致的**损失**, 本条款项下负责赔偿的限额为:

- (1) 每次赔偿请求限额
- (2) 累计赔偿请求限额

上述赔偿限额以保单明细表载明为准, 并包含于本保险合同明细表第五项(一)及第五项(二)列明的赔偿限额, 而非额外设置。

3. 本除外条款不适用于本保险合同第五条“文件丢失”所承保的**赔偿请求**。

本保险合同其他条款维持不变。

BODILY INJURY & PROPERTY DAMAGE ENDORSEMENT (CARVE BACK WITH SUB-LIMIT)

It is hereby understood and agreed that:

1. 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 such **Loss** is directly caused by or arises directly out of related acts provided by the **Insured** in connection with the **Professional Services**.

2. the following sub-limits apply to the **Loss** directly or indirectly resulting from a **Claim** based upon, arising from, or in consequence of the death or bodily injury, sickness or disease (including mental injury) of any person; any damage to or destruction of any tangible property including the loss of use thereof; and/or the loss of use of tangible property which has not been damaged or destroyed:
 - (1) Each Claim Limit: _____
 - (2) Aggregate Limit: _____These sub-limits form part of the policy limits set out in Item 5(a) and Item 5(b) of the schedule to this policy.

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

In all other respects this policy remains unaltered.