

华泰财险附加含全氟烷基或多氟烷基物质（PFAS）除外责任条款

本保险合同不承保任何直接或间接由“全氟烷基或多氟烷基物质（PFAS）”引起、导致、引发、归因、促成的实际或声称的损失、责任、损害、赔偿、伤害、不适、疾病、死亡、医疗费用、抗辩费用、成本、费用或任何其他金额的索赔，无论该原因是单独发生还是同时或以任何次序与其他原因共同发生。

本除外条款项下，损失、责任、损害、赔偿、伤害、不适、疾病、死亡、医疗费用、抗辩费用、成本、费用或任何其他金额包括但不限于清理、解毒、移除、监测、控制、测试或以任何方式应对或评估任何“全氟烷基或多氟烷基物质（PFAS）”影响的任何费用。

“全氟烷基或多氟烷基物质（PFAS）”是指任何有机分子、盐、游离基或离子，其组成包括以下至少一种：

- a. 全氟甲基（-CF₃）；或
- b. 全氟亚甲基（-CF₂-）。

本附加条款与主保险合同不一致的地方，以本附加条款为准；主保险合同所载其他条件保持不变。

Per- and Polyfluoroalkyl Substances (PFAS) Exclusion

This POLICY does not cover any claim for actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with any PFAS, such as any perfluoroalkyl or polyfluoroalkyl substances for example.

For the purposes of this Exclusion, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor, contain, test for or in any way respond to or assess the effect of any **PFAS**, such as any perfluoroalkyl or polyfluoroalkyl substances for example.

PFAS means any organic molecule, salt, free radical or ion, the composition of which includes at least one:

- a. perfluorinated methyl group (-CF₃); or
- b. perfluorinated methylene group (-CF₂-).

All other terms and conditions of this policy remain unchanged.