

华泰财险附加脑震荡和脑损伤绝对除外条款

兹经双方同意，本保险合同不承保任何因脑震荡、脑外伤、后脑震荡综合症或慢性创伤性脑病所致的或任何与脑震荡、创伤性脑损伤、脑震荡后综合症或慢性创伤性脑病有关的损失，索赔或诉讼。

为了明确本条款的含义，以下附加定义适用于本条款：

脑震荡是指由机械力或创伤引起的脑功能即时且短暂的变化，包括意识状态和意识水平的变化。

脑外伤是指由外部机械力引起的非退行性、非先天性脑损伤。

后脑震荡综合症是指在脑震荡或轻微脑外伤恢复期后持续存在的脑震荡症状。

慢性创伤性脑病是指由脑部反复损伤引起的神经退行性疾病。

本附加条款未约定事宜适用保险单的其他约定。

Total Concussion and Brain Trauma Exclusion

This Policy does not apply to any loss demand claim or suit arising out of or related in any way to Concussion, Traumatic Brain Injury, Post Concussive Syndrome or Chronic Traumatic Encephalopathy.

For the purpose of this Exclusion, the following additional Definitions apply:

Concussion means a clinical syndrome characterised by immediate and transient alteration in brain function, including alteration of mental status and level of consciousness, resulting from mechanical force or trauma.

Traumatic Brain Injury means a nondegenerative, noncongenital injury to the brain from an external mechanical force.

Post Concussive Syndrome means the persistence of concussion symptoms beyond the normal course of recovery following a concussion or mild traumatic brain injury.

Chronic Traumatic Encephalopathy means a neurodegenerative disease resulting from repetitive trauma to the brain.

Subject otherwise to the terms, Conditions and Exclusions of this Policy.