

华泰财险附加产品完工危险责任事故发生制条款

兹经双方了解并同意，本保险合同**承保范围 B - 人身伤害与财产损失，产品 - 完工危险责任，索赔发生制并以通知为条件**替代为以下条款：

A. **被保险人**因本保险承保的**意外事故**导致

- 发生在承保明细表所记载的承保区域内；并且
- 与承保明细表所记载的您的营业行为有关的

人身伤害或财产损失，

依据

1. 法律规定；或
2. 承保明细表所记载的**承保的合同**；

应负赔偿责任时，我们将依据本保险合同的条款和条件，负责对该赔偿责任的给付。

B. 本承保范围仅适用于：

1. 产品-完工危险导致的人身伤害或财产损失，且人身伤害或财产损失发生在保险期间内；且
2. 本承保范围仅适用于被保险人在保险期限内或保险期限届满后三年内向我们报告的人身伤害或财产损失。

C. 本承保范围不适用于任何：

1. 本承保范围生效之前已经于任何时间全部或部分通知我们或其他的保险人的；或
2. 在保险期间开始前视为已知的，且可以合理预期将导致本保险的任何给付的；

任何伤害、损失、意外事故、索赔或其他情况（包括其延续，变化或恢复）所导致的损害赔偿、损失、支出或费用。

我们可以在任何时候自行决定给付责任限额剩余部分。

除了本保险合同中的“调查、辩护及赔付”条款的规定以外，我们在本承保范围项下无其他给付金额或采取行动或提供服务的义务或责任。

我们根据本承保范围给付的最高限额规定于本保险合同的“责任限额”条款。

我们的给付义务在可用的责任限额用尽时终止。

本批单和主保险合同有任何不一致，以本批单为准；主保险合同其他条款保持不变。

Products - Completed Operations Hazard Liability (Occurrence Form)

(Registration No.: *****)

Under Coverages, Coverage B - Bodily Injury And Property Damage, Products -Completed Operations Hazard Liability, Claims-Made And Reported is deleted and replaced with the following.

A. Subject to all of the terms and conditions of this insurance, the Company will pay damages that the **insured** becomes legally obligated to pay by reason of liability:

1. imposed by law; or
2. assumed under an **insured contract** (that is described in the Policy Schedule);
for **bodily injury** or **property damage** that happens:
 - within the Territorial Limits; and
 - in connection with your Business;

as described in the Policy Schedule, caused by an **occurrence** to which this coverage applies.

B. This coverage applies only to:

1. such **bodily injury** or **property damage** caused by the **products-completed operations hazard** that happens during the Policy Period;
2. coverage hereunder shall apply only to **bodily injury** or **property damage** reported by the **Insured** to the Insurer within the policy period or three years from the expiration of this insurance; and

C. This coverage does not apply to any damages, loss, cost or expense arising out of any injury, damage, **occurrence**, claim or other facts:

1. reported, in whole or in part at any time, to us or to any other insurer under any insurance that is an antecedent to this coverage; or
2. **deemed known**, before the beginning of the Policy Period, that could reasonably be expected to result in any payment under this insurance.

We may at any time, at our discretion, pay the applicable Limit Of Insurance that remains available.

Other than as provided under the Investigation, Defence And Settlements section of this insurance, the Company has no other obligation or liability to pay sums or perform acts or services under this coverage.

The most we will pay hereunder is fixed as set forth in the Limits Of Insurance section of this insurance.

Our obligations hereunder end when the applicable Limits Of Insurance have been used up.

In case of any inconsistency between this endorsement and the main insurance contract, this endorsement shall prevail. All other terms and conditions remain unchanged.