

华泰财险附加“人身损害”定义条款

保险合同中的“人身损害”是指自然人的身体遭受损伤、不适或疾病，包括：

- a) 在任何时候由于以上原因导致的死亡；或
- b) 伴随身体损伤、不适或疾病呈现出的精神痛苦、精神损伤，但以明细表所列分项限额为限。

保险人在此附加条款项下的分项责任限额包含在保险合同规定的责任限额之内，而并非是在其基础上的累加且不超过本批单下列明的金额。

本保险合同所载其他条款和条件不变。

K71 Bodily Injury Definition Clause

“**Bodily Injury**” means bodily injury, sickness, or disease sustained by a person, including:

- a. death resulting from any of these at any time; or
- b. mental anguish, mental injury or shock that subsequently manifests itself after such injury, sickness or disease is sustained by a person, **which is within the sub-limit: [_____] per person/per accident.**

The Insurer’s sub-limit of insurance under this endorsement clause shall form part of and not in addition to the total limit of insurance of the policy and shall not exceed the amount specified in this endorsement.

All other terms and conditions of this policy remain unchanged.