

华泰财险附加“其他保险”特别规定条款

兹经双方理解并同意，保险合同第四部分“商业综合责任险基本条款”适用下述“其他保险”条款：

对于本保险合同承保的损失，如果被保险人同时拥有其他有效并可取得赔偿的保险合同，则本保险合同应当是其他保险的超额保险并且不与此类其他保险共同分摊赔偿金额。这包括但不限于根据合同约定为被保险人工作的其他人向被保险人提供的保险保障或者被保险在其他人的保单下作为附加被保险人享有的保险保障。

G47 AMENDMENT OF OTHER INSURANCE CONDITION

It is hereby understood and agreed that Section IV – Commercial General Liability Condition 4,

OTHER INSURANCE is deleted in its entirety and replaced with the following:

If other valid and collectible insurance is available to the "insured" for its benefit covering a loss also covered by this policy, the insurance provided by this policy shall be excess over such other insurance and shall not contribute to such insurance. This includes, but is not limited to, any coverage provided to the "insured" by anyone working under contract for the "insured"; or provided by another party's policy to which the "insured" has been added as an additional insured.