

## 华泰财险附加“承保区域”定义条款

兹经双方理解并同意，保险合同适用下述定义：

“承保区域”是指：

- (一) 中华人民共和国（不包括台湾地区、澳门特别行政区和香港特别行政区）；
- (二) 国际水域或领空，但仅限于发生在以上述（一）项规定的区域为出发地或目的地的旅行或运输途中的“人身伤害”或“财产损失”；或
- (三) 世界范围，但应满足下述条件：
  - 1. “人身伤害”或“财产损失”是由下列原因造成的：
    - (a) 居住在上述（一）项规定的区域的人员为记名被保险人业务而短期出差的行为；或
    - (b) 通过互联网或类似电子通讯方式发生的“个人权利侵害及广告侵害”；并且
  - 2. 被保险人所承担的损害赔偿需由上述（一）项规定的区域的法院审判或者经保险人同意的和解协议确定。

本保险合同的其他条款和条件仍适用。

### **G61 AMENDMENT OF DEFINITION OF COVERAGE TERRITORY**

It is hereby understood and agreed that Section V Definitions 4 “Coverage territory” is amended to read:

"Coverage territory" means:

- a. The People’s Republic of China (excluding Taiwan, Macao SAR and Hong Kong SAR);
- b. International waters or airspace, provided the injury or damage does not occur in the course of travel or transportation to or from any places not included in a. above; or
- c. All parts of the world if:
  - (1) The injury or damage arises out of:
    - (a) The activities of a person whose home is in the territory described in a. above, but is away for a short time on your business; or
    - (b) “Personal and Advertising injury” offenses that take place through the internet or similar electronic means of communication; and
  - (2) The insured’s responsibility to pay damages is determined in a ‘suit’ on the merits, in the territory described in a. above or in a settlement we agree to.

All other terms and conditions remain unchanged.

