

华泰财险附加“被保险人在发生意外事故、侵害、索赔或诉讼时的义务”特别规定条款

兹经双方理解并同意，保险合同适用下述“被保险人在发生意外事故、侵害、索赔或诉讼时的义务”条款：

如果被保险人未能履行任何基本条款的规定或本保险合同的合同义务（不包括未能支付到期保费），本保险合同所提供的保险保障并不失效、受限或以其他方式受到影响，除非在法律允许的范围内，本公司首先证明了该等情形实质性损害了本公司的权益并且保险保障的失效、受限或受影响的程度仅限于本公司权益受损害的程度。

G48 AMENDMENT OF DUTIES IN THE EVENT OF OCCURRENCE, OFFENCE, CLAIM OR SUITE CONDITION

It is hereby understood and agreed that Section IV – Commercial General Liability Condition 2, Duties In The Event Of Occurrence, Offence, Claim or Suite, is amended to include the following:

The failure by the Insured to satisfy any Condition, or contractual obligation of this Policy (with the exception of failure to pay any premium when due) shall not void, restrict or in any way impair coverage hereunder **unless insofar as permitted under law, the Company first proves that it has been materially prejudiced by such failure and only to such extent.**