

华泰财险附加不记名投保条款 (A)

兹经合同双方理解并同意，投保人在投保时不提供雇员名单，只申报雇员总人数和对应的各工种人数及对应工资总额。在保险期间内，如果被保险人雇员总人数发生变动，且变动人数不超过明细表约定人数，视为全员投保，投保人可以在本合同终止时申报调整雇员信息；若变动人数超过明细表约定人数，投保人须在明细表约定期间内以书面形式向本保险公司申报变动信息，本公司确认后办理批改手续，并按日比例收取或退还相应的保险费，相应的变更于确认后次日零时生效。**若变动的人数超过明细表约定人数而未向保险人申报，发生保险事故时，保险人按出险时投保人已申报人数与实际人数的比例承担赔偿责任。**

本附加条款未约定事宜适用保险合同的其他约定。

G18 Unnamed Basis Clause (A)

It is hereby understood and agreed that the policyholder shall only declare the total number of the employees, the corresponding number of the employees engaging in different types of work, and the corresponding total salary, rather than the name list of the employees. If any change on the number of the Insured's employees occurs during the period of insurance and if the change accounts for less than ____ of the total employee number as per declared before inception, it shall be deemed that all employees are insured, and the policyholder may declare the change at the policy expiration; if the change accounts for more than ____, the policyholder shall declare the change to the Insurer in writing within ____ days. The Insurer shall amend the number of employees by endorsement and shall collect or refund the premium differences on pro rata daily basis. Relevant change will take effect at 00:00 on the day following confirmation of the change. If the change accounts for more than ____ of the total employee number as per declared before inception, but the policyholder did not declare that to the Insurer, the Insurer shall be liable for the indemnities pro rata based on the number of the employees declared at the time of the occurrence against the actual total number of the employees.

This Clause is subject otherwise to the terms, conditions and exclusions of this policy.