

华泰财险附加临床试验除外责任条款

兹经双方同意，本保险合同对于因“临床试验”相关原因引起的索赔、损失、“诉讼”、“人身损害”、“财产损失”、成本或费用不负赔偿责任。

“**临床试验**”是指运用设备、药物、技术、疗法、干预、手术、措施或诊断，在人体上进行测试或试验的临床学习或研究学习。

保险合同所载其它条款条件不变。

X81 Clinical Trails Exclusion

It is hereby understood and agreed that this policy does not apply to any claim, loss, “suit”, “Bodily Injury”, “Property Damage”, cost or expenses related to, arising from, associated with a “clinical trial”.

“**Clinical Trial**” means a clinical study or research study that utilizes human subjects, and that is conducted for the purpose of testing or experimenting with a device, drug, technique, treatment, intervention, procedure, method, or diagnosis.

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