

### 华泰财险附加临床试验除外责任条款（B款）

兹经双方理解并同意，本保险合同对于因“临床试验”造成的或与之相关的或由其引起的索赔、损失、诉讼、伤害、损坏、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。

本合同所载其它承保条件维持不变。

#### **X46 Clinical Trails Exclusion**

**It is hereby understood and agreed that this policy does not apply to any claim, loss, suit, injury, damage, cost or expense, including, but not limited to, losses, 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.

Subject otherwise to the terms, conditions and exceptions of this Policy.