

华泰财险附加人身伤害财产损失诽谤除外条款（CB版）

兹经双方了解并同意，本批单约定如下：

在保险责任1.1、1.2 或1.3 项下，对于因任何个人遭受的人身伤害、病痛、疾病、死亡、健康状况、精神痛苦或精神打击，或任何有形财产遭受的损害或损毁（包括该财产无法使用）遭受的**赔偿请求**而直接或间接导致、引起或相关的任何**损失**，**保险人**均不承担任何赔偿责任。本除外条款不适用于：

- (a) 保险责任 1.1 项下的**无法获得补偿之损失**；或
- (b) 因**雇佣不当行为**导致的精神痛苦及/或精神损害提起的任何**赔偿请求**；或
- (c) **法律代理费用**；或
- (d) 扩展条款 2.19 “职业卫生和安全”、扩展条款2.20 “民事罚款/罚金”、扩展条款2.23 “文件丢失”以及扩展条款2.14 “重要人员损失”项下的保险责任。

本**保险合同**其他条款维持不变。

Bodily Injury / Property Damage-exclude defamation

It is understood and agreed that 4.3. Bodily Injury / Property Damage of this Policy is deleted in its entirety and replaced by the following:

The **Insurer** will not pay under Insuring Clauses 1.1, 1.2 or 1.3 for any **Loss** directly or indirectly caused by, arising out of or in any way connected with any **Claim** for any bodily injury, sickness, disease, death, health condition, emotional distress or nervous shock of any person, or for damage to or destruction of any tangible property, including any claim for loss of use of such property.

This Exclusion does not apply to:

- (a) **Non-Indemnifiable Loss** under Insuring Clause 1.1; or
- (b) any **Claim** for emotional distress and/or injury to feelings resulting from an **Employment Related Wrongful Act**; or
- (c) **Legal Representation Expenses**; or
- (d) the cover under Extension 2.19, “Occupational Health and Safety”, and Extension 2.20, “Civil Fines/ Pecuniary Penalties”, and Extension 2.23, “Loss of Documents”, and Extension 2.14, “Key Man Loss”.

In all other respects this Policy remains unaltered.