

### 华泰财险附加付款优先顺序条款（CB-T 版）

无论本保险合同是否包含相反的规定：

（a）当本保险合同是优先赔付的保险时，如果损失的赔偿金额超过本保险合同的责任限额，保险人应当先赔偿未投保超额保险的风险或事故所造成的损失或损害。

（b）当本保险合同是超额保险时，如果损失的赔偿金额超过优先赔付保单的责任限额，无论损失赔偿的实际标准是什么，基层保单的保险人均应视为已先赔偿了本保险合同未承保的风险或事故所造成的损失或损害。

### **Priority of Payments**

Notwithstanding anything contained in this Policy to the contrary, to the extent this Policy:

(a) acts as a primary policy, any loss occurring where the amount of the loss payable exceeds the Limit of Liability under this Policy, the Insurers shall first pay for such loss or Damage caused by perils or circumstances that are not insured by any excess policy.

(b) acts as an excess policy, any loss occurring where the amount of the loss payable exceeds the limit of liability under any underlying policies, irrespective of the actual basis of the loss settlement, the insurers of the underlying policies shall be deemed to have first paid that part of the loss or Damage caused by perils or circumstances that are not insured by this Policy.