

华泰财险附加优先适用其他保险条款（CB-T 版）

(a) 如果本保险合同不存在的情况下将会适用其他保险，则本保险合同应在其他保险（无论是否获得赔偿）之后适用。

(b) 任何情况下本保险合同均不以分摊保险的方式适用。

(c) 被保险人可以就超出本保险合同规定责任限额或分项责任限额的部分另行投保，不影响本保险合同下的权益。任何此类其他保险合同的存在都不会减少本保险合同的任何责任限额或者分项责任限额。其他保险如果在本保险合同不存在的情况下将作为优先赔付的保险，则该其他保险不视为超额保险。

(d) 被保险人可以就本保险合同项下免赔额的全部或部分另行投保。拥有该等其他保险不会影响在本保险合同项下的赔偿。如果该等其他保险的责任限额高于本保险合同所适用的免赔额，则本保险合同项下的保障将仅在该等其他保险项下的赔偿已用尽后适用。

(e) 如果本保险合同承保的财产位于多个司法管辖区，则根据不同司法管辖区的要求，可由不同的保险公司分别签发基于本保险合同的基础保单。该等基础保单仅是重复保险而非额外的保险。

Other Insurance

(a) If there is any other insurance that would apply in the absence of this Policy, this Policy will apply only after such insurance whether collectible or not.

(b) In no event will this Policy apply as contributing insurance.

(c) The Insured is permitted to have other insurance over any limits or sublimits of liability specified elsewhere in this Policy without prejudice to this Policy. The existence of any such insurance will not reduce any limit or sublimit of liability in this Policy. **Any other insurance that would have provided primary coverage in the absence of this Policy will not be considered excess.**

(d) The Insured is permitted to have other insurance for all, or any part, of any deductible in this Policy. The existence of such other insurance will not prejudice recovery under this Policy. **If the limits of liability of such other insurance are greater than this Policy's applicable deductible, this Policy's insurance will apply only after such other insurance has been exhausted.**

(e) When this Policy includes property in more than one jurisdiction, separate policies underlying this Policy may be issued by the Company in compliance with jurisdictional requirements. Such underlying policies will not be considered as additional insurance, but as duplicate insurance only.