

华泰财险附加保险和相关操作除外责任条款

双方同意，保险合同第一部分第一条“人身损害及财产损失责任”和第二条“个人权利侵害和广告侵害责任”适用下述除外责任规定：

对于下述情形，本公司不承担赔偿责任：

1. 被保险人因下述原因而对“人身损害”、“财产损失”或“个人权利侵害和广告侵害”承担责任：
 - a. 任何被保险人所应承担的义务；或
 - b. 对于任何有关保险、再保险、保证、养老保险或员工福利计划的合同或合约（包括申请、签收单据或契约），未能履行或不恰当履行任何（合同或其他性质的）义务或职责；
2. 无论出于主动或被动，被保险人属于任何保险计划、保险共同体、保险协会、偿付能力或担保基金或类似保险基金、组织或协会的成员或者对其提供资金或进行管理，并因此对“人身损害”、“财产损失”或“个人权利侵害和广告侵害”承担责任；
3. 被保险人因提供或未能提供下述专业服务而对“人身损害”、“财产损失”或“个人权利侵害和广告侵害”承担责任：
 - a. 被保险人作为保险公司或其咨询顾问、经纪人、代理人或代表提供建议、检查、报告或推荐；
 - b. 获得并使保险、再保险或保证的保障生效；
 - c. 根据有关保险、自保、再保险或保证的合同或合约进行调查、抗辩或和解；
 - d. 审计或维护他人的账户或记录；
 - e. 经营投资、贷款或房地产部门或业务；
 - f. 作为共同基金、养老或福利基金、年金、养老保险、员工福利计划或其他类似项目的受托人所采取的行动；或
 - g. 提供收费的索赔、调查、估价、工程、检查、咨询、勘测、审计、评估、精算或数据处理服务。

X110 EXCLUSION – INSURANCE AND RELATED OPERATIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability and Section I – Coverage B – Personal And Advertising Injury Liability:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" for which the insured may be held liable

- 1. Because of:**
 - a. Any obligation assumed by any insured; or**
 - b. The failure to discharge, or the improper discharge of, any obligation or duty, contractual or otherwise with respect to any contract or treaty of insurance, reinsurance, suretyship, annuity endowment or employee benefit plan, including applications, receipts or binders;**
- 2. Because of the membership in or contribution to or management or administration of any insurance plan, pool, association, insolvency or guarantee fund or any similar insurance fund, organization or association, whether voluntary or involuntary;**
- 3. Resulting from the rendering of, or failure to render, the following professional services:**
 - a. Advising, inspecting, reporting or making recommendations in the insured's capacity as an insurance company, consultant, broker, agent or representative thereof;**
 - b. Effecting insurance, reinsurance or suretyship coverages;**
 - c. Investigating, defending or settling any claim under any contract or treaty of insurance, self-insurance, reinsurance or suretyship;**
 - d. Auditing or maintaining accounts or records of others;**
 - e. Conducting an investment, loan or real estate department or operations;**
 - f. Acting in any capacity as a fiduciary or trustee for mutual funds, pension or welfare funds, annuities, endowments, employee benefit plans or other similar activities;**

or

g. Performing any claim, investigative, adjustment, engineering, inspection, consulting, survey, audit, appraisal, actuarial or data processing service for a fee.