

### 华泰财险附加先向工伤保险索赔医疗费用条款

兹经双方同意并约定，基于本**保险合同**所有的条款和条件，包括但不限于任何适用的责任限额，如被保险人遭受工伤的雇员已参加社会工伤保险，则在申请享受工伤保险之医疗费用待遇后，被保险人方可于本保险项下申请索赔医疗费用。本保险合同项下保险人的赔偿责任应扣除工伤保险赔付的金额。若被保险人就同一工伤事故申请**医药费用**索赔金额不足明细表所列金额的，不适用本条前述规定。本附加条款与保险合同条款有任何不一致，以本附加条款为准；保险合同其他条款维持不变。

#### **Excess of Work-Related Injury Insurance Clause (Medical Expenses Only)**

It is agreed that subject to the Insuring Agreement and all other terms and conditions of this policy, including but not limited to any applicable limit of insurance, if a claim of Medical Expenses submitted under this policy is covered by Work-Related Injury Insurance, then this policy shall only provide cover for Medical Expenses in excess of such Work-Related Injury Insurance. The payment by this Insurance Contract shall be reduced by the compensation amount(s) that is/are payable under Work-Related Injury Insurance.

This endorsement shall not apply to any work-related injury with total **Medical Expenses** less than «amounts».

All other terms and conditions remain unchanged.