

华泰财险附加先向工伤保险索赔条款

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待遇后，被保险人方可于本保险项下申请索赔。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**医疗费用**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

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 submitted under this policy is covered by Work-Related Injury Insurance, then this policy shall only provide cover 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.