

华泰财险附加完工操作责任条款

本保险扩展承保因“被保险人的工作”（不包含尚未完工的“被保险人的工作”和被丢弃的“被保险人的工作”）在被保险人所拥有或租赁的处所之外造成第三人的死亡、人身损害或财产损失，被保险人依法应承担的经济赔偿责任。

“被保险人的工作”是指

1. 由被保险人或他人代表被保险人所实施的工作或操作
2. 与该工作或操作相关的材料、部件或设备等。

保险人在此附加条款项下的赔偿限额列于明细表，且此限额包含在保险单规定的主险赔偿限额之内，而并非是在其基础上的累加。

本条款未约定事宜适用保险合同的其他约定。

K63 Completed Operation Liability Clause

It is agreed and understood that this policy shall be extended to cover liability of the Insured in respect of death or death of, bodily injury of or property damage to any third party caused by “insured’s work” (excluding unfinished or abandoned “insured’s work”) outside the premise owned or hired by the Insured.

“Insured’s work” means:

1. work or operations performed by the Insured or on the Insured’s behalf; or
2. materials ,parts or equipment in connection with such work or operations.

The Insurer’s sub-limit of liability under this endorsement clause shall form part of and not in addition to the total limit of liability of the policy and shall not exceed the amount specified in this endorsement.

Sub-limit of Liability:

This clause is subject otherwise to the terms, conditions, exclusion of this policy.