

华泰财险附加必要保障条款

兹经双方一致理解并同意：

保险人对任何基于保险合同或由保险合同引起的针对被保险人，包括但不限于任何记名被保险人或附加的被保险人的索赔、“诉讼”或其他风险所承担的责任仅限于以下情形：

- (a) 就任何索赔、“诉讼”或其他风险，记名被保险人基于如下原因须为记名被保险人或任何其他被保险人保有本保险合同项下的所提供的保障：
 - i. 有效且可执行的明示书面合同或协议；或
 - ii. 具有约束力的适用法律或法规。
- (b) 就遵循以上（a）条约定所提供的保障，其责任限额最高为(a) i. 或(a) ii. 中所要求的保险责任限额。
- (c) 本附加条款不会扩大任何承保范围，包括但不限于责任限额，除非保险合同的其他条款和条件（包括批单）另有约定。

保险合同其他条款或条件保持不变。

COVERAGE AMENDMENT ENDORSEMENT

It is understood and agreed that:

We will have no obligation of any kind under or arising out of the policy as to any claim, “suit”, or other matter against any insured hereunder, including, but not limited to, any Named Insured or Additional Insured, except and only to the extent that:

- (b) With respect to such claim, “suit”, or other matter, the Named Insured is required to maintain the insurance coverage provided under the policy, for either the Named Insured or any other insured, because of:
 - i. a valid and enforceable express written contract or agreement; or
 - ii. a binding and applicable law or regulation.
- (c) With respect to insurance coverage provided pursuant to (a) above, such coverage shall only apply up to the limits of insurance required by the aforesaid conditions of sub-paragraphs (a) i. or (a) ii. above.
- (d) This endorsement shall not expand coverage in any respect, including, but not limited to, the amounts of limits, of such coverage, otherwise afforded by the other terms and conditions of the policy, including endorsements thereto.

All other terms and conditions of this policy remain unchanged.