

华泰财险附加战争和恐怖主义除外条款

本保险合同不负责下列原因直接或间接造成、引起、相关或导致的损失、破坏、损坏、成本、费用、间接损失或伤害，不论是否有其他原因或事件同时或先后导致：

- a. 战争、侵略、外敌行为、敌对或类似战争行为（不论是否宣战），内战，叛乱，革命，暴动，军事行动或篡权行动
- b. 恐怖主义行为
- c. 为控制、预防、打压或与 a. 和/或 b. 相关的任何行为

本除外条款所称“恐怖主义行为”指包括但不限于任何个人或团体（不论是否独立行动或代表任何政治、宗教、意识形态或类似目的的组织或政府）实施武力或暴力或威胁，包括意图影响或推翻政府或使公众处于恐慌之中的行为。

基于本除外条款的适用，本保险公司在诉讼或其他法律程序中将主张，对因上述原因或事件导致的任何损失、破坏、损坏、成本、费用、后果性损失或伤害均不承担赔偿责任。若被保险人主张该等损失、破坏、损坏、成本、费用、后果性损失或伤害属于本保险合同的承保范围，则被保险人应当负举证责任。

若本除外条款任何部分被认为无效或无法履行，其余部分仍然有效。

X61 War and Terrorism Exclusion

This Policy does not cover any loss, destruction, damage, cost, expense, consequential loss or injury directly or indirectly caused by, resulting from, in connection with or in consequence of any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- a. **war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power**
- b. **any Act of Terrorism**
- c. **any action taken in controlling, preventing, suppressing or in any way relating to a. and/or b. above.**

For the purposes of this exclusion, "Act of Terrorism" shall mean any act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence or overthrow any government and/or to put the public or any section of the public in fear.

In any action suit or other proceedings where the Insurers allege that by reason of this exclusion, any loss, destruction, damage cost, expense, consequential loss or injury is not covered by this Policy.

In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.