

华泰财险附加承包人及分包人连带责任扩展条款

兹经双方同意，本附加保险条款扩展承保因被保险人的承包商、分包商雇员的行为引起的被保险人依法应承担的赔偿责任，但此扩展责任生效的前提条件是：

1. 此为连带责任且不属于由承包商、分包商拥有的保单保障之责任范围或无法在该保险下获得赔偿；
2. 若任何索赔属于承包商或分包商的保单的承保范围，则本保单仅就超过该保单赔偿限额以上部分承担赔偿责任；
3. 本扩展保障不适用于因被保险人的建筑工程承包商、分包商雇员的行为引起的被保险人应承担的法律责任。

主保险合同所载其他条件不变。

K61 Joint and Several Liability of Contractors and Sub-contractors Clause

It is agreed and understood that this insurance shall be extended to cover the Insured's legal liability for claims made against the Insured for the acts of employees of insured's contractors or sub-contractors.

Provided always that:

1. it is joint and several liability, and cannot be covered or indemnified under the policy of the contractors or sub-contractors
2. if any claim submitted is also covered by other insurance of the contractors or sub-contractors' this policy shall only cover the sum in exceeding the limit of liability of said insurance;
3. This extension clause shall not cover any liability caused by the acts of employees of the Insured's construction contractors or sub-contractors. The indemnity in respect of such liability shall refer to Building Alteration, Repairs and Maintenance Liability Clause.

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