

## 华泰财险附加服务风险责任扩展条款

兹经双方同意，本保险扩展承保被保险人提供剪发，烫发，拉直，染色和蒸汽烫发以及非手术化妆品面部护理，修脚，修指甲和 SPA 服务而引起的第三方人身伤害或财产损失，被保险人因此应承担的法律责任。本项保障的前提条件是所有提供上述服务的从业人员均已依法取得并持有由人力资源和社会保障部门核发的对应行业的职业资格证书。本公司在本保障下的赔偿限额不得超过此附加条款项下的分项责任赔偿限额。

本扩展条款除外任何侵入性治疗，且保险人不承保被保险人因提供任何类型的手术、整形、矫正（无论是是否采用注射、移植、激光等其他方式）、纹身、医疗护理、医疗诊断、出售药物或开具药方等服务而承担的任何赔偿责任。但本除外不适用于耳朵、鼻子部位为戴首饰穿孔打洞。

保险人在此附加条款项下的分项责任赔偿限额包含在保险合同规定的责任限额之内，而并非是在其基础上的累加。

若本条款和保险合同有任何不一致的地方，应适用本条款。保险合同的其他条款保持不变。

### 定义：

**侵入性治疗**指侵入性治疗专指医学上带有一定创伤性的治疗措施，如各种注射疗法、穿刺疗法、各种手术以及介入性治疗措施等等。

## Treatment Risk Extension Clause

It is hereby agreed and understood that this Policy shall be extended to cover for the Insured's legal liability in respect of loss of or damage belonging to third parties arising from cutting, perming, straightening, dyeing and steaming of hair and non-surgical cosmetic facial treatment, pedicure, manicure and Spa treatment provided that the Insurer's liability shall not exceed the sub-limit of liability stipulated under this clause. Provided that the personnel(s) providing the above-mentioned services have obtained and are holding the relevant professional qualifications issued by the Labor Security Administration Department of the People's Republic of China.

This clause excludes any **Invasive medical procedures** other than piercing for the purpose of wearing jewelry on the ears and noses. The Insurer shall not be liable for any liabilities arising out of the insured providing services such as surgery, plastic surgery, correction (whether or not using injection, transplantation, laser and other means), tattoos, medical care, medical diagnostics, selling drugs, or making a prescription.

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: \_\_\_\_\_

If there are any discrepancy between this endorsement and main policy, this endorsement shall prevail. This endorsement is subject otherwise to the terms, conditions, exclusion of this policy.

**Definition:**

**Invasive medical procedure** is defined as one procedure that is carried out by entering the body through the skin or through a body cavity or anatomical opening, but with the smallest damage possible to these structures.