

华泰财险附加条件差异和限额差异条款（CB-T 版）

当有优先赔付或其他专门的基础保单和本保险合同一起签发时，而该等其他保单由于其保险责任范围、定义、条件、除外条款和/或责任限额，对于本保险合同承保范围内的损害、费用和其他风险全部或部分不向被保险人进行赔偿，则本保险合同将根据其条款和条件仅就该等其他保单不予赔偿的部分进行赔偿。

此外，对于相关保单的免赔额，如果该等其他保单下可获赔金额低于其按照本保险合同条款和赔偿标准而约定的保险合同下原来可获得的赔偿金额，则本保险合同将向被保险人赔偿差额部分。

确定被保险人承担本保险合同项下免赔额的金额时应考虑该等其他保单下的理赔金额（包括免赔额）。

如果其他保单是为超出本保险合同责任限额或分项责任限额的部分提供保障，则本条款不适用。

Difference in Conditions / Difference in Limits

Where a primary or other more specific underlying policy is issued, and such other policy or policies, by virtue of their scope of cover, definitions, conditions, exclusions and/or limits of liability do not indemnify the Insured in whole or in part in respect of such Damage, costs and other exposures covered by this Policy; then this Policy subject to its terms and Conditions shall provide indemnity to the extent that such indemnity is not provided by the other policy or policies.

Further, in reference to the respective policies' deductibles, where the amount recoverable under such other policy or policies is less than would have been recoverable had that insurance been arranged on the same terms and Basis of Settlement as this Policy, the Insurers of this Policy will indemnify the Insured for any differences.

The amount of any claim including the amount of any deductible paid under such other policy or policies will be taken into account for the purpose of determining the Insured's contribution to the Deductible under this Policy.

This Memoranda does not apply where the other policy or policies are intended to provide cover in excess of the Limits and/or Sub-Limits of Liability expressed in this Policy.