

### 华泰财险附加照看、保管和控制扩展条款

尽管保险合同存在相反规定，双方同意并理解，在投保人已支付约定的额外保费的前提下，保险人将扩展保障被保险人因其照看、保管和控制的财产遭受意外损害而依法应支付的赔偿。

但保险人承担赔偿责任的前提是下述条件均获得满足，否则保险人不承担赔偿责任：

- 1) 被保险人在其他保险合同项下无权获得赔偿；
- 2) 被保险人已经遵守并履行了本保险合同项下所适用的所有条款、限制和条件。

保险人在本条款项下的赔偿限额不超过保险明细表所列分项赔偿限额。双方进一步同意，本条款下的分项赔偿限额构成保险合同主险项下总赔偿限额的一部分，而非额外适用的赔偿限额。

本条款受限于保险合同条款、条件和除外责任的规定。

### **K116 CARE, CUSTODY AND CONTROL CLAUSE**

Notwithstanding anything herein contained to the contrary of Item 1, Article 7 of this policy, it is agreed and understood that subject to the Policyholder having paid the agreed additional premium, this Policy is extended to indemnify the Insured against all sums which the Insured shall become legally liable to pay as compensation for accidental damage to property under care, custody or control of the Insured.

**Provided that:**

- 1) The Insured is not entitled to indemnity under any other policy.**
- 2) The Insured shall have observed and performed all the terms, limitations and conditions of this Policy insofar as they can apply.**

**The Insurer's limit of liability under this endorsement clause shall not exceed the sub-limit of liability stated in the policy schedule. It is further agreed that the sub-limit of liability under this endorsement clause shall form part of and not in addition to the total limit of indemnity of main coverage under this policy.**

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