

华泰财险附加独立被保险人条款（CB-H 版）

（1）如果本保单明细表中列明的被保险人不止一个且都作为独立的运营实体，本保险保障将单独适用于每一个共同被保险人，如同保险人对每一被保险人分别签发独立的保险单。但保险人对所有共同被保险人所承担的全部赔偿责任不超过保单中列明的保险金额或赔偿限额，以及批单或扩展条款中规定的分项限额；

（2）保险人对共同被保险人中的一个或数个被保险人进行赔付后，本保单项下总计保险金额相应减少；

（3）在发生损失时，被保险人应该执行合同规定的责任，但遵守此条款并不作为保险人在本保单项下进行赔偿的先决条件；

（4）在任何共同被保险人存在欺诈、故意错误告知、隐瞒、或故意违反保证条件等“不诚实行为”的情况下，保险人有权对该等共同被保险人不承担赔偿责任；

（5）所有与“不诚实行为”无关的共同被保险人的各方当事人在本保单下的索赔权利不因其他被保险人的“不诚实行为”而受到损害；

（6）保险人同意放弃向共同被保险人的追偿权利，但如果这种追偿权利是针对“不诚实行为”的，保险人将如同对待被保险人以外的其他方一样，对不诚实方追偿；

（7）由于一个或多个共同被保险人实施的“不诚实行为”导致的损失或损坏，保险人不负赔偿责任。

本附加险条款与主险条款内容相悖之处，以本附加险条款为准；未尽之处，以主险条款为准。

Independent Insured Clause

(1) If there are more than one Insureds in the Schedule of this Policy which are independent operation entities, this Policy shall be separately applicable to each coinsured, as the Insurer issuing separate policy to each Insured. However, the Insurer's indemnify for all coinsureds shall not exceed the Limit of Indemnity listed in the Policy, and the sublimit specified in the insurance endorsement or extension clause;

(2) After the Insurer indemnifies one or several coinsured, total sum insured under the Policy is reduced correspondingly;

(3) In case of losses, the Insured shall perform the liability under the Policy; however, observing this clause is not the prerequisite for the Insurer's indemnification under this Policy;

(4) If any coinsured involves in any fraudulency, intentional incorrect notification, concealment or intentional breach of guarantee conditions and other "dishonest behaviors", the Insurer has the right to not bear indemnification liability to that particular coinsured;

(5) Claim rights of the coinsured irrelevant to "dishonest behaviors" under this Policy will not be impaired by other Insured's "dishonest behaviors";

(6) The Insurer agrees to waive the right of recourse against the coinsured. If such right of recourse is against "dishonest behaviors", the Insurer will take recourse against the dishonest party in the same way as it deals with any other parties than the Insured;

(7) For losses or damages caused by one or several coinsured's "dishonest behaviors", the Insurer shall not be liable for indemnification.

This clause is subject otherwise to the terms, conditions and exclusions of this Policy.