

华泰财险附加理赔保障条件条款（CB-T 版）

如果优先赔付的保单或专项基础保单由于下述原因无法就有效理赔（指在本保险合同下可获得赔偿的理赔）向被保险人进行赔偿：

- （a）保险人因破产无法进行支付；或
- （b）保险人因当地司法管辖区或立法无法进行支付，

则在满足下述条件的情况下：

- （i）该理赔在本主保单的条款和条件下可以获得赔偿；且
- （ii）该理赔经过正常理算，

本保险合同的保险人将分别直接向被保险人支付理赔款项，由被保险人向优先赔付保单或专项基础保单的损失收款人条款确定的原损失收款方进行支付。

Security Condition

Where a primary or more specific underlying policy fails to indemnify the Insured for a valid claim (that would be indemnifiable under this Policy) due to:

- (a) inability of the insurer to effect payment due to bankruptcy, or,
- (b) inability of the insurer to effect payment due to local jurisdiction or legislation,

then, subject to:

- (i) the claim otherwise being indemnifiable under the terms and Conditions of this Master Policy, and,
- (ii) the claim being properly adjusted;

this Policy's Insurers shall severally make payment of the claim direct to the Insured who shall then make payment to the original loss payee as determined by the primary or more specific policy loss payee clause.