

华泰财险附加电信诈骗损失补偿条款（CB版）

双方兹同意如下：

电信诈骗责任

由于第三方的计算机恶意行为或非法使用或访问被保险人电信系统而导致保险期间内发生电信费用，且该等费用已在保险期间内通知保险人，则保险人将赔付该等费用。

下列定义适用于本保险责任：

- A. **电信费用**指未经授权电话呼叫或带宽产生的费用。**电信费用**不包括任何电信服务提供者或其代表免除、赔偿或补足的任何欺诈收费。
- B. **被保险人电信系统**指被保险人的固定线路电信系统，或根据书面合同代表被保险人运营，并由被保险人负责的固定线路电信系统。

上述保障的赔偿限额、免赔额及追溯日以明细表为准，该费用的赔偿限额为明细表**累计赔偿限额**的一部分。

主保险合同和本附加条款约定不一致，以本附加条款为准；其他约定，仍适用主保险合同。

Toll Fraud Coverage Clause

It is agreed as follows:

Toll Fraud

We will pay for Telecom Expenses due to Computer Malicious Act or Unauthorised Use or Access to Your Telecom System by a third party, discovered and notified to **us** during the **Policy Period**.

For the purposes of coverage under this Insuring Agreement, the following **Definitions** apply:

- A. **Telecom Expenses** means the amount invoiced for unauthorised calls or unauthorised bandwidth. **Telecom Expenses** do not include any fraudulent charges waived, reimbursed, or recovered by or on behalf of the telecom provider.
- B. **Your Telecom System** means **your** fixed line telecom system or a fixed line telecom system operated on your behalf for which **you** are responsible under written agreement.

The above coverage shall subject to a sublimit of [] per claim and [] in aggregate. It's a part of and not in addition to Aggregate Limit of Liability specified in Item [] of the **Schedule**. Applicable deductible is [] per claim. Retroactive date is []

In all other respects this **Policy** remains unaltered.