

华泰财险附加监管之财产扩展条款（B款）

尽管主险条款有相反约定，兹经双方同意，在投保人依约缴纳本附加条款保险费的情况下，本保险扩展承保被保险人照料、保管或控制下的财产发生意外损坏时，被保险人依法应承担的赔偿责任。

但以下列规定为前提条件：

1. 被保险人无法在任何其他保险单项下获得赔偿；
2. 被保险人应遵守并履行了所适用的保险条款、限制和条件；

保险人在此附加条款项下的分项责任赔偿限额包含在保险单规定的责任限额之内，而并非是在其基础上的累加且不超过本附加条款下列明的金额。

本附加条款未约定事宜适用保险合同的其他约定。

K40 Property under Custody 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 sub-limit of liability under this endorsement clause shall form part of and not in addition to the total limit of liability of the policy and shall not exceed the amount specified in this endorsement.

Sub-limit of Liability:

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