

## 华泰财险附加社会工程欺诈扩展批单（CB版）

双方兹同意如下：

由于**保险期间内**，因冒充**供应商、客户**或经**被保险机构**授权的雇员的个人实施**社会工程欺诈**，命令其他**雇员转移资金**，直接导致**被保险机构**支付或转移**被保险人金钱**，**保险人**将向**记名被保险人**赔付因此导致的**直接损失**。

上述保障的赔偿限额及免赔额以明细表为准。该费用的赔偿限额为**累计赔偿限额**的一部分。

本批单适用如下定义：

**客户**指**被保险人在**签订书面合同或收取费用或其他金钱补偿的情况下，向其提供货物或服务的顾客。

**金钱**指货币，加密货币，硬币，纸币，金银块，支票，旅行支票，登记支票，邮政汇票或可公开出售的汇票。

**社会工程欺诈**指通过对于雇员需依赖的重大事实的虚假陈述，故意误导雇员相信该等虚假陈述为真实。

**供应商**指根据合法的已有安排或书面协议向**被保险机构**提供货物或服务的任何实体或自然人。但**供应商**不包括金融机构、资产管理机构、经纪自营商、运钞车公司或任何类似实体。

主保险合同和本批单约定不一致，以本批单为准；其他约定，仍适用主保险合同。

## Social Engineering Fraud Endorsement

It is agreed as follows

**We** will pay the **Named Insured** for direct loss first discovered during the **Policy Period** resulting from the **Insured Organisation** having transferred paid or delivered **Your Money** as a direct result of a **Social Engineering Fraud** committed by a person purporting to be a **Vendor, Client** or an employee who was authorised by the **Insured Organisation** to instruct other **Employees** to transfer **Money**.

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 4 of the **Schedule**. Applicable deductible is [ ] per claim.

The section headed definitions is amended as follows;

**Client** means a customer of an **Insured** to whom such **Insured** provides goods or services under a written contract or for a fee or other monetary consideration.

**Money** means currency, cryptocurrency, coins, bank notes and bullion, cheques, travellers cheques, registered cheques, postal orders or money orders held for sale to the public.

**Social Engineering Fraud** means the intentional misleading of an employee, through misrepresentation of a material fact which is relied upon by the employee, believing it to be genuine.

**Vendor** means any entity or natural person that has provided goods or services to an **Organisation** under a legitimate pre-existing arrangement or written agreement. However, **Vendor** does not include any financial institution, asset manager, broker-dealer, armored motor vehicle company, or any similar entity.