

华泰财险附加系列理赔条款

1. 鉴于所收取的保费，双方同意任何因“记名被保险人的产品”或“记名被保险人的工作”的“共同原因或条件”导致的任何关于人身损害或者财产损失的系列索赔或者诉讼应视为一个事件，无论被保险人数量、提出的理赔或诉讼的数量，或者提起理赔或诉讼的个人或机构的数量。

尽管本保险合同有其他条款存在，所有关于损失的索赔或者诉讼，无论实际何时提出，应当被认为已在第一次因“共同原因或条件”导致“人身损害”或者“财产损失”发生时提出。

2. 基于本保险合同的产品完工操作累计赔偿限额，本公司对于所有从上述第一段中描述的一个事件中引起的所有损失的责任不超过在保险明细表上所列明的每次事故责任限额。

3. 以下定义适用：

“共同原因或条件”指由相同或相似的设计错误或缺陷、生产缺陷、或被保险人未能警告“记名被保险人的产品”或“记名被保险人的工作”中相同或相似的潜在风险而引起。

Fortune Brands Claims Series Claus

1. In consideration of premium charges, it is agreed that any bodily injury or property damage arising from any series of claims or suits as a result of a “common cause or condition” of “your products” or “your work” shall be deemed to be one occurrence, regardless of the number of insureds, claims made or suits brought or the number of persons or organizations making claims or bringing suits.

Notwithstanding any other provision of this policy, all claims or suits for damages, regardless of when actually made, shall be deemed to have been made at the time the first “bodily injury” or “property damage” arising from such “common cause or condition” has occurred.

2. Subject to the products-completed operation aggregate limit of this policy, our liability for all damages arising out of an occurrence as described in paragraph 1 above shall not exceed the each occurrence limit of insurance as stated on the declarations page of the policy.

3. The following definition applies:

“common cause or condition” means arising from the same or similar design error or defect, manufacturing defect, or failure by the insured to warn of the same or similar potential hazard in or of your products or your work.”