

苏黎世中国董事、高级管理人员和公司责任险2009版附加公共关系费用条款

考虑到所收取的保险费，双方理解并同意保险单**第三条扩展保险责任**增加以下条款：

[3.XX] 公共关系费用

如果**被保险人**为降低或预防负面宣传对其公共形象的不利影响而聘请公共关系顾问，并且**保险人**有理由认为上述负面宣传对其公共形象的不利影响有可能导致针对该**被保险人**的**索赔**或**调查**，则**保险人**将向**被保险人**支付或代表**被保险人**支付上述公共关系费用。

本扩展条款仅适用于当**被保险人**聘请公共关系顾问的请求在**保险期限**或适用的**延长索赔报告期限**之内提出并通知**保险人**。

在此扩展条款下**保险人**的赔偿责任限额为 **XXXX**（以下称“**分项赔偿责任限额**”），包含在**保险期限**内向所有**被保险人**支付的全部公共关系费用。该**分项赔偿责任限额**是保险单**赔偿责任限额**的一部分而非其补充。保险单明细表第 5 项列明的**免赔额**不适用于本扩展条款。

本附加条款与主险条款相抵触之处，以本附加条款为准，本保险合同的所有其他条款、条件和限制维持不变。

Public Relations Expenses Extension

In consideration of the premium charged, it is hereby understood and agreed that following clause shall be added to **Section 3 Extensions to Cover**:

3.15 Public Relations Expenses

The **Insurer** will pay the reasonable fees and related expenses of a public relations firm or consultant, crisis management firm or law firm, which an **Insured** may, in the reasonable exercise of its discretion, engage with the prior written consent of the **Insurer**, not to be unreasonably withheld or delayed, in order to prevent or limit adverse effects or negative publicity which it is anticipated may arise from any **Claim** or **Investigation**.

This extension is only applicable to the request of accrediting and retaining the public relations firm or consultant that is made by the **Insured** and noticed the **Insurer** within the **Period of Insurance** or (if applicable) the **Extended Reporting Period**.

The **Insurer** will pay the Public Relations Expenses up to a limit of **XXXX** (in the aggregate), which shall be part of and not in addition to the **Limit of Liability**. None of the **Deductibles** written in Item 5 of the Schedule shall apply to the cover available under this endorsement.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS REMAIN UNCHANGED.