

苏黎世中国董事、高级管理人员和公司责任险 2009 版附加安全防护费用扩展条款

双方理解并同意，本保险单第三部分扩展保险责任增加以下条款：

安全防护费用

如果出现绑架事件，**保险人**将支付**被保险个人**（及**被保险公司**，前提是**该被保险公司**已赔偿相关**被保险个人**的财务损失）**安全防护费用**。

就本扩展条款而言，**安全防护费用**是指经**保险人**事先书面同意（如无正当理由不得拒绝或延迟同意），**被保险个人**应对**绑架事件**而亲自或委托发生的合理必要的直接费用、成本、负担和支出。

绑架事件是指以武力或欺骗手段扣留、羁押或带走任何在**被保险公司**工作期间的**被保险个人**的事件或系列事件，但仅限于纯粹索要赎金的情形。**绑架事件**在**被保险个人**首次被以武力或欺骗手段扣留、羁押或带走时，视为**被保险个人**首次发生。

在此扩展条款下**保险人**的赔偿责任限额为[]（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**安全防护费用**。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，本保险合同中所有其他的条款、条件和限制维持不变。

Kidnap Response Costs Extension

It is hereby understood and agreed that following extension is added to Section 3 Extensions to Cover of this policy:

Kidnap Response Costs

The **Insurer** will pay **Kidnap Response Costs** of an **Insured Person** (and of the **Company** to the extent the **Company** has indemnified such **Insured Person** for such **Financial Loss**) in case of a **Kidnapping Event**.

For this endorsement only,

Kidnap Response Costs shall mean reasonable and necessary fees, costs, charges and expenses incurred with the prior written consent of the **Insurer**, (such consent not to be unreasonably withheld or delayed), by or on behalf of an **Insured Person** directly in response to a **Kidnapping Event**.

Kidnapping Event shall mean any event or connected series of events of seizing, detaining or carrying away by force or fraud an **Insured Person**, while acting in the course of employment by the **Company**, but solely for the purpose of demanding ransom monies. A **Kidnapping Event** shall be deemed to be “first made” against an **Insured Person** when the **Insured Person** is first so seized, detained or carried away by force or fraud.

The **Insurer** will pay the **Kidnap Response Costs** up to a limit of [] in the aggregate (“**Sub-limit of Liability**”), 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.

Subject otherwise to the terms, exclusions and conditions of this policy.