

## 苏黎世中国董事、高级管理人员和公司责任险2009版附加洗钱除外条款

双方理解并同意，**保险人**对针对任何**被保险人**的直接或间接起因于、归因于或涉及任何一项或多项（基于诉称或实际的）**洗钱**行为，或者任何一项或多项（基于诉称或实际的）违反任何有关洗钱的法律（或任何监管机构或其下属的权威机关指定的任何法规、规章或制度）的行为和/或根据此等法律构成一项或多项违法行为的**索赔**引起的**财务损失**，或**调查费用**，不承担赔偿责任。

在本附加条款内，**洗钱**具有如下定义：

- (i) 隐匿或隐瞒、变更、转移或注销**犯罪所得**（包括隐匿或隐瞒其性质、来源、位置、处理、移动或所有权以及其他相关权利）；或
- (ii) 达成某种安排或以任何方式成为某种安排的相关方，而此种安排有利于（可以通过任何方式）第三方或其代理人获取、保留、使用或控制**犯罪所得**；或
- (iii) 获取、使用或控制**犯罪所得**；或
- (iv) 构成企图、共谋或煽动采取上述（i）（ii）（iii）段提及行为的任何行为；或
- (v) 构成协助、教唆、指导或引致上述（iii）段提及行为的任何行为。

在本附加条款范围内，**犯罪所得**被定义为全部或部分地、直接或间接地构成或表现为通过**犯罪行为**获取、由于**犯罪行为**获得或与**犯罪行为**相关的利益的财产，并且**被保险人**（或代表该**被保险人的**个人或实体）知晓或怀疑、或合理推断应该知晓或怀疑该财产构成或代表此种利益。

在本附加条款范围内，某项行为只要在世界任一地方构成犯罪则被定义为**犯罪行为**。

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。

## Money Laundering Exclusion

In consideration of the premium charged, it is hereby understood and agreed that the **Insurer** shall not be liable to make any payment for **Financial Loss** in connection with any **Claim** made against any **Insured**, or **Investigation Costs**, arising directly or indirectly from as a result of or in connection with any act or acts (or alleged act or acts) of **Money Laundering** or any act or acts (or alleged act or acts) which are in breach of and/or constitute an offence or offences under any money laundering legislation (or any provisions and/or rules or regulations made by any Regulatory Body or Authority thereunder).

For the purposes of this endorsement, **Money Laundering** means:

- (i) the concealment or disguise, or conversion, or transfer, or removal of **Criminal Property** (including concealing or disguising its nature, source, location, disposition, movement or ownership or any rights relating thereto); or
- (ii) the entering into or becoming in any way concerned in an arrangement which is known or suspected to facilitate (by whatever means) the acquisition, retention, use or control of **Criminal Property** by or on behalf of another person; or
- (iii) the acquisition, use or possession of **Criminal Property**; or
- (iv) any act which constitutes an attempt, conspiracy or incitement to commit any act or acts mentioned in the foregoing paragraphs (i), (ii) or (iii); or
- (v) any act which constitutes aiding, abetting, counseling or procuring the commission of any act or acts mentioned in the foregoing paragraph (iii).

Solely for the purposes of this endorsement the following additional definitions shall apply:

**Criminal Property** means property which constitutes a benefit obtained from or as a result of or in connection with **Criminal Conduct** or represents such a benefit (in whole or part and whether directly or indirectly) which the **Insured** (or any person or entity acting on their behalf) knows or suspects or reasonably should have known or suspected that it constitutes or represents such a benefit.

Solely for the purposes of this endorsement the term **Criminal Conduct** shall mean conduct which constitutes (or would constitute) a criminal offence in any part of the world.

ALL OTHER TERMS CONDITIONS AND LIMITATIONS REMAIN UNCHANGED.