

苏黎世中国董事、高级管理人员和公司责任险2009版附加生活保障费用扩展条款

兹经双方同意，**保险人**扩展承保**被保险人**因**保险期限**内首次遭受的赔偿请求而产生的**生活保障费用**。

本附加条款项下，**保险人**对每个**被保险人**的总赔偿限额不多于 **XXXX**；对所有的**被保险人**的总赔偿限额为 **XXXX**。上述的赔偿限额包含于本保险单明细表的**赔偿责任限额**，且不受赔偿请求的次数、要求赔偿的金额及要求索赔的**被保险人**的总人数所影响。

就本附加条款而言，**生活保障费用**是指**被保险人**在**保险期限**内因遭受临时的或诉讼期间的司法命令，致使其不动产或个人财产的拥有权被没收、被第三方控制、被取消或被冻结；或对其不动产或个人财产的拥有权提出诉讼，**被保险人**因此需要向供应商直接支付以下费用：

- (i) 学费；
- (ii) 租金；
- (iii) 与公共事业有关的费用；
- (iv) 和与个人保险有关的保险费。

除法院因上述情形而指定**被保险人**应获得支付上述费用的个人补贴，且该个人补贴完全耗尽，否则**被保险人**不应享有本附加条款项下的任何保障。

发生上述情形后，**保险人**最早在 30 天后支付**生活保障费用**。本附加条款提供的保障最长为 12 个月。

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。

Deprivation of Assets Expenses Cover

It is understood and agreed that this Policy extends to include **Deprivation of Assets Expenses** arising from a **Claim** first made during the **Period of Insurance**.

The **sub-limit of liability** under this Extension shall not exceed **XXXX** per **Insured(s)**. The **Insurer's** total aggregate liability for cover under this Extension shall not exceed **XXXX** irrespective of the number of **claims** under this Policy, the amount claimed or the number of **Insured(s)** who claim under this Extension.

Deprivation of Assets Expenses shall mean the payment of the following services directly to the provider of such services in the event of an interim or interlocutory order confiscating, controlling, suspending or freezing rights of ownership of real property or personal assets of an **Insured** or creating a charge over real property or personal assets of the **Insured** during the **Period of Insurance**:

- (i) Schooling;
- (ii) Housing;
- (iii) Utilities;
- (iv) Personal Insurances.

Such expenses will only be payable provided that a personal allowance has been directed by the court to meet such payments and such personal allowance has been exhausted.

Such expenses will be payable after 30 days following the event above for a period of up to 12 months.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS REMAIN UNCHANGED.