

苏黎世中国董事、高级管理人员和公司责任险 2009 版附加重要人员损失条款

考虑到所收取的保险费，双方理解并同意保险单**第三部分扩展保险责任**增加以下条款：

重要人员损失

保险人承保被保险公司在**保险期限**内遭受的**重要人员损失**。

重要人员是指投保人的首席执行官（CEO）、首席财务官（CFO）和公司秘书。

重要人员损失是指作为**重要人员**的**董事**在**保险期间**内遭受永久残疾或死亡所直接引致的，**被保险公司**获**保险人**事先书面同意（**保险人**不得无故迟延或拒绝给予同意）后，为了获得公共关系服务、执行官猎头服务，为公开该永久残疾或死亡的信息并减轻因此对**被保险公司**经营造成的影响所发生的合理费用支出。

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。

Key Man Loss

In consideration of the premium charged, it is hereby understood and agreed that the following additional Extension is hereby added to the Policy:

Key Man Loss

The **Insurer** shall reimburse the **Company** for a **Key Man Loss** sustained by the **Company** during the **Policy Period**.

Key Man means the Chief Executive Officer (CEO), Chief Financial Officer (CFO), and Company Secretary of the **Policyholder**.

Key Man Loss means reasonable costs and expenses incurred by the **Company** with the **Insurer's** prior written consent (which shall not be unreasonably delayed or withheld) in order to procure public relations services and / or executive search services and in order to manage the public communication of, and limit the disruption to the **Company's** business, that is directly caused by the permanent disability or death during the **Policy Period** of a **Director** who is specified as a **Key Man**.

Any payment(s) made by the **Insurer** under this Endorsement shall be limited, in the aggregate to the sum of **XXXX** (hereinafter “**Sublimit of Liability**”). This **Sublimit of Liability** shall form part of and not be in addition to the **Limit of Liability** of this Policy. **Deductibles** written in Item 5 of the Schedule shall not apply to the cover available under this Paragraph.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS REMAIN UNCHANGED.