# 苏黎世董监事及高级管理人员责任保险单臻选 2015 版 附加战争及恐怖主义行为除外条款

双方理解并同意,本保险单第九条除外责任增加以下条款:

# 战争及恐怖主义行为

全部或部分由下列事项直接或间接所引起或产生的损失:

- (i) **战争、**战争行为、内战、入侵、叛变、革命、使用军事权力或篡夺政府或军事权力; 或
- (ii) 故意使用军事力量阻止、防止或减轻任何已确知或可疑的**恐怖主义行为**;或
- (iii)任何**恐怖主义行为**。

仅在适用本除外条款时,本保险单增加如下定义:

### 战争

指战争(无论是否宣战)或任何类似战争行为,包括任何主权国家使用军事力量以达到经济、 地理、民族、政治、种族、宗教或其他目的。

# 恐怖主义行为

指无论是否声明为了追求经济、种族、民族、政治或宗教利益(不论是否宣布该等利益)之目的,针对任何个人、财产或政府,实际或威胁使用旨在造成损害、伤害、危害或破坏的武力或暴力,或实施危及生命或财产的武力或暴力行为。盗窃或其他主要为私利而实施的犯罪行为以及主要由于犯罪者和受害人之间先前的私人关系所产生的行为不应被视为恐怖主义行为。恐怖主义行为还包括任何经中华人民共和国政府或针对被保险人提出赔偿请求所在地国家的政府证实或确认为恐怖主义行为的行为。

本保险单的所有其他条款、除外责任和条件维持不变。

# War/Terrorist Act Exclusion

It is hereby understood and agreed that the following additional Exclusion is added to the Policy:

### War/Terrorist Act

arising out of, in whole or in part, directly or indirectly or resulting from or by:

- (i) War, any act of war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power; or
- (ii) the intentional use of military force to intercept, prevent; or
- (iii) any Terrorist Act(s).

Solely in respect of this exclusion, the following Definitions are added to this Policy:

#### War

means war, whether declared or not, or any warlike activities including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

# Terrorist Act(s)

means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act of force or violence dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Thefts or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Act(s).

A **Terrorist Act** shall also include any act which is verified or recognised by the People Republic of China's Government, or the Government of the country in which the **Claim** is made against the **Insured**, as an act of terrorism.

All other terms, conditions and limitations remain unchanged.