

## 苏黎世财产保险(中国)有限公司附加有毒真菌除外保险条款

兹经双方同意并约定，对于因有毒真菌而直接或间接导致的、或与之相关的各类损失或责任，保险人不承担赔偿责任。

本除外条款仅适用于在美国境内或加拿大境内发生的人身伤害及/或索赔。

本附加险条款与主险条款内容相悖之处，以本附加险条款为准；未尽之处，以主险条款为准。

### **Toxic Mold Exclusion**

**This insurance cover does not apply to any liability of whatsoever nature directly or indirectly caused by, in connection with or contributed to by or arising from:**

**Toxic mold**

**This exclusion only applies for bodily injury occurring in and/or claims made in the United States of America or Canada.**

All the terms and conditions of this Policy remain unchanged except as specifically varied or provided by this Clause.