

苏黎世财产保险（中国）有限公司公众和产品责任保险（以事故发生为基础）附加物业所有权人的赔偿条款

物业所有权人：（填写物业所有人名称）

兹经双方同意，凡上述物业所有权人作为被保险场地注册登记的所有人，对于因被保险场地的占有而造成的各种人体伤害或财产损失，依法应该由物业所有权人承担的赔偿责任，将由保险人在保险单规定的责任限额内负责赔偿。

但前提条件是：

- a) 物业所有权人必须遵守本保险单的所有条款、承保条件和除外责任，就如同物业所有权人本人也是被保险人一样；
- b) 本批单条款下的赔偿包括在保险单的赔偿责任限额中，不另外计算；
- c) 被保险人应该与物业所有权人妥善安排，使保险人能全权处理和leys控制各种索赔；

无论本批单条款如何规定，都不能影响保险人以被保险人的名义向他人要求索赔的权利

Indemnity to Landlord Clause

The landlord: (name of landlord)

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that the insurers will, subject to the limits of liability specified in the Policy, indemnify the landlord(s) against legal liability for damages in respect of bodily injury or damage to property arising solely out of the occupancy of the Insured's premises of which the said landlord(s) is/are the registered owner(s).

Provided always that:

- a) it shall be a condition precedent to the liability of the insurers herein that the landlord(s) hereby indemnified shall comply with and be subject to the terms, conditions and exclusions of the Policy as though such landlord(s) was/were the Insured.
- b) the limit of indemnity shall apply inclusive of this endorsement.
- c) the Insured shall have arranged with the landlord(s) for the conduct and control of all claims to be vested in the insurers.

Nothing in this endorsement shall be construed as affecting the right of the insurers in the name of the Insured to prosecute for its own benefit any claim for indemnity or damages.

Nothing herein contained shall vary, alter or extend any provision or condition of the Policy other than as above stated.