

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）附加独立承包人责任条款

如果被保险人所拥有、占用或管理的建筑场地要进行改造或扩建，由于改造扩建工程或在改造扩建过程中造成人体伤害或财产损失，只要上述每一个工程的合同价值不超过xxx元，凡依法应该由被保险人承担的赔偿责任，由本保险单扩展承保。在本扩展责任条款项下，保险人的赔偿责任最高不超过xxx元。

双方进一步同意，对于可以在被保险人或其承包商所安排的第三者责任保险（或建筑工程一切险中的第三者责任保险部分）项下得到赔偿的任何索赔，保险人不负赔偿责任。

Independent Contractors Liability Clause (Contract Value Limit: xxx)

This Policy extends to indemnify all sums which the Insured shall become legally liable to pay as compensation for bodily injury or damage to property arising out of or caused by or in connection with the alteration of and/or in addition to any premises owned, occupied or managed by the Insured provided that such contract value shall not exceed xxx each and every time & the limit of liability as afforded under this extension is limited to xxx.

Notwithstanding the above, it is further agreed that this extension shall not apply to any claim recoverable from any valid third party liability insurance or the third party liability section of any Contractors' All Risks insurance held by the Insured or the contractors concerned.