

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）附加由被保险人保管或使用的财产的损失条款

扩展责任

本合同承担以下法律赔偿责任：

- 被保险人为了使用或处理之目的而保管的财产所发生的损失；
- 由于搬运或对前述财产进行处理、使用中的疏忽而导致的财产损失。

除外责任

本合同不承担以下责任：

- 出于安全存放或安全运输目的，或出于受委托或展示目的，而由被保险人看管或被保险人租出或租用的财产发生的损失；
- 曾被直接处理或本应被直接处理的财产或其某些部分发生的损失。“处理”包括制定计划和管理、发布指示和命令、监督、监测和类似行为，以及由任何人执行的功能测试；
- 陆地、水上和航空交通工具发生的损失。

Losses to Property in the Custody of or Worked upon by the Insured

Extent of Coverage

This contract covers the legal liability of the Insured in respect of

- loss to property in the Insured's custody for use or for processing;
- loss to property resulting from the carrying out or omission by an Insured of work performed on or with such property.

Exclusions

This contract excludes

- loss to property in the Insured's custody for safekeeping or carriage, on commission or for display purposes or which the Insured has hired, leased or rented;
- loss to property, or parts thereof, on or with which an operation was, or should have been, directly carried out. The term "operation" also includes planning and management, issuing instructions and orders, supervision, monitoring and similar tasks, as well as function tests, irrespective of who performs the tests;
- loss to land vehicles, watercraft and aircraft.