

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）附加纯财务损失条款扩展责任

本保险单承保被保险人依法应承担的纯财务损失。

在本批单条款项下，纯财务损失是指并非由于索赔人的人身伤害或财产损失而产生的各类可以用金钱来衡量的损失。

除外责任

除本保险单中列明的除外责任外，凡以下内容引起纯财务损失而导致的责任索赔，也属本保险单的除外责任：

- 费用预计和信用发生超支；
- 融资和借贷、货币、不动产和类似商业交易；
- 由于现金不足、付款错误和员工的不诚实行为而产生的损失；
- 位置和成本效率的考虑、侵犯专利或其他受保护的工业产权、估值结果；
- 未能履行约定的交货日期、时间限制、明示和默示的保证和/或产品规格、各类产品保证；
- 在数据处理业务上的收费经营活动；
- 规划、咨询建议、建筑或安装管理、测试、评估活动；
- 某法律主体对其董事或高级管理人员的责任；
- 产品召回或回收；
- 侵犯各类限定物权；
- 侵犯各类个人隐私权；
- 与环境破坏有关的责任。

Pure Financial Loss

Extent of Coverage

This contract covers legal liability for pure financial loss.

For the purposes of this endorsement, Pure Financial Loss means all other losses measurable in monetary terms which do not result from bodily injury or property damage sustained by the claimant.

Exclusions

In addition to the exclusions according to this Policy, this coverage excludes liability claims in respect of pure financial loss incurred as a result of:

- cost estimates and credits being exceeded;
- financing and lending, money, real-estate and similar commercial transactions;
- losses resulting from cash deficits, errors in making payments and employee dishonesty;
- location and cost efficiency considerations, breach of patents and other protected industrial rights and as a result of valuations;
- failure to adhere to agreed deadlines, time-limits, express and implied warranty and/or specifications, product guarantee of any kind;
- fee-earning activities in the data processing sector;
- planning, advisory, construction or assembly management, testing or evaluation activities;
- liability of a legal entity for its directors' and officers'.

- recall or recovery of products;
- breach of limited rights in rem;
- breach of individual privacy rights;
- in connection with environmental damage.