

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）附加突发性和偶然性污染扩展条款

第一条、 本保险不适用于因实际、被指称的或可能发生的由污染物的排放、散布、渗漏、转移、释放或泄漏而导致的任何损害、损失、费用或支出。

本条不适用于偶然、突发、意外和非故意的情况下，全部发生在美国、波多黎各和加拿大以外的污染物排放、散布、渗漏、转移、释放或泄漏。

第二条、 本保险不适用于由以下原因引致的损害、损失、费用或支出：

1. 要求被保险人或其他人测试、监控、清理、消除、抑制、处理、解毒或中和污染物，或以任何方式对污染物做出反应，或评估污染物的影响的要求、命令、请求或监管或法律规定；或
 2. 政府部门或其他方或其代表就测试、监控、清理、消除、抑制、处理、解毒和中和污染物，或以任何方式对污染物做出反应，或评估污染物的影响而发生的损失提起的索赔或法律程序。
- 无论是对于偶然的、预期的、渐进的、故意的、可预防的或突发的污染，本条均适用。

第三条、 在定义部分，增加以下内容：

- 1、**美国**是指美利坚合众国（包括其属地和领地）。
- 2、**污染物**是指固态、液态、气态或热量形态的任何刺激物或污染物，包括烟、蒸汽、烟尘、烟酸、碱、化学物质和废料。废料包括待循环使用、复原或再生的材料。

Sudden & Accidental Pollution Extension Clause

A. This insurance does not apply to any damages, loss, cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants. Paragraph A. above does not apply if such discharge, dispersal, seepage, migration, release or escape: is accidental, sudden, unexpected, and unintended; and takes place entirely outside the United States, Puerto Rico and Canada.

B. This insurance does not apply to any damages, loss, cost or expense arising out of any:

1. demand, order, request or regulatory or statutory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
2. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Paragraph B. above applies regardless of whether or not the pollution was accidental, expected, gradual, intended, preventable or sudden.

C. Under Definitions, the following definition is added.

1. **United States** means the United States of America (including its possessions and territories).
2. **Pollutants** mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed