

**苏黎世财产保险（中国）有限公司公众和产品责任保险（以索赔提出为基础）附加自负额条款**  
自负额是指在保单明细表中列明的由被保险人自行负担的金额，本保险单在此金额之上赔付。当自负额被用尽后，苏黎世开始承担赔偿责任。苏黎世对于任何自负额以内的索赔不承担赔偿责任。

被保险人自行负担自负额以内的损失。本条款规定的自负额适用于承保条款部分提及的法律抗辩费用。

当保险事故发生后索赔金额超过自负额的50%以上时，被保险人应当及时通知苏黎世。在本保险单项下承保的索赔有可能超过自负额的情况下（根据苏黎世的合理意见），苏黎世有权，但非义务，去协助被保险人调查、抗辩和解决索赔相关事宜。

### **Self Insured Retention**

Self Insured Retention means the amount stated in the Schedule in respect of which this Policy is excess. **Zurich shall have no obligation to make any payment in respect of an Occurrence until such time as the Self Insured Retention has been exhausted. Zurich shall have no obligation to make any payment in respect of an Occurrence within the Self Insured Retention.**

The Insured shall be solely responsible for any payment in respect of an Occurrence within the Self Insured Retention. The Self Insured Retention is inclusive of the legal costs and expenses referred to in Insuring Agreement.

The Insured will notify Zurich in the event that more than 50% of the Self Insured Retention is exhausted in respect of an Occurrence. In the event that, in the reasonable opinion of Zurich, a claim to which this Policy may apply is likely to exceed the Self Insured Retention, Zurich shall have the right, but not the duty, to associate in the investigation, defence or settlement of that claim.