

**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）附加首选保险公估人条款**

如果认定外部的保险公估人有必要介入，XXX应为首选保险公估人。在不可能或无法任用XXX的情况下，保险人和被保险人应当根据具体情况共同商议决定另行择用保险公估人

**Preferred Loss Adjuster**

If the involvement of an external loss adjuster is deemed necessary, XXX shall be the preferred loss adjuster. In the event that it is neither possible nor reasonable to appoint XXX, the Insurer and the Insured shall jointly agree on an alternative loss adjuster on a case by case basis.