

众安在线财产保险股份有限公司
附加抗辩费用涵盖于赔偿限额并适用于免赔额条款
注册号：C00017930922021102203313
(众安在线)(备-责任保险)【2021】(附) 125 号

第一条 本附加保险合同须附加于各种责任保险（以下简称“主合同”）项下。

第二条 本附加保险合同与主合同相抵触之处，以本附加保险合同为准。本附加保险合同未约定事项，以主合同为准。主合同效力终止，本附加保险合同效力亦同时终止；主合同无效，本附加保险合同亦无效。

凡涉及本附加保险合同的约定，均应采用书面形式。

第三条 本附加保险合同项下的抗辩费用包含在保险单明细表列明的赔偿限额内。

当保险人支付的赔偿金额、和解金额以及抗辩费用总和达到保险单明细表列明的赔偿限额时，保险人对于诉讼或索赔进行抗辩的权利和义务终止。

保险人就每次索赔支付的抗辩费用仅限于超过保险合同载明的免赔额以上的部分。

以下英文条款仅供参考，当中英文保单约定发生冲突之时，应以中文条款措辞为准。

Zhongan Online P&C Insurance Co., Ltd.

Costs within Limit of Insurance (Subject to Deductible)

Article 1 This endorsement is issued as part of the main policy.

Article 2 In case of any discrepancy or contradiction between this endorsement the main policy, this endorsement shall prevail.

Except as it expressly states, this endorsement does not (1) modify any of the terms and conditions of the main policy, (2) modify the insurance period of the main policy.

If the main policy is invalid, this endorsement is invalid.

Anything modifies the terms and conditions of this endorsement shall be expressed in writing.

Article 3 The supplementary payments under the policy are inclusive of the limits of insurance shown in the declarations.

Our right and duty to defend cease when we have used up the applicable limit of insurance in the payment of judgement, settlements or supplementary payments.

Our obligation to pay the supplementary payments applies only in excess of any Deductible amounts stated in the policy.