

众安在线财产保险股份有限公司
附加转基因生物体除外条款
注册号：C00017930922021102103063
(众安在线)(备-责任保险)【2021】(附) 117 号

第一条 本附加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 本附加险合同与主合同相抵触之处，以本附加险合同为准。本附加险合同未约定事项，以主合同为准。主合同效力终止，本附加险合同效力亦同时终止；主合同无效，本附加险合同亦无效。

凡涉及本附加险合同的约定，均应采用书面形式。

第三条 对任何转基因生物体所导致或与之相关的财产损失、人身损害或人身侵害引起的责任，保险人不负责赔偿。

转基因生物体是指为任何非自然繁殖或者自然再结合方法导致遗传基因体永久性改变的活生物体。

因此类损失引起的针对被保险人的任何索赔或诉讼，保险人无抗辩义务。

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.
Genetic Modified Organism Exclusion

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 This insurer does not apply to any liability arising out of “property damage”, “bodily injury” or “personal injury” in connection with or arising out of any Genetically Modified or Engineered Organism.

Genetically Modified or Engineered Organism is defined as a living organism in which the genetic material has been permanently altered through gene technology in a way that does not occur naturally by multiplication and/or natural recombination.

The insurer shall be under no obligation to defend any such lawsuits brought against the insured.