

众安在线财产保险股份有限公司

附加免赔额条款

注册号：C00017930922021102103043

(众安在线)(备-责任保险)【2021】(附) 115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 每次保险事故中，被保险人均应当先自行承担保险明细表所列免赔额以内的赔偿责任。

保险人仅对每次保险事故中超出免赔额的赔偿责任承担赔偿责任。

保险人可以支付部分或全部的免赔额以对所有索赔或诉讼进行和解，被保险人在收到通知后应当立即将保险人已支付的免赔额补偿给保险人。

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.

Deductible Clause

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 It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy, **the Insured in respect of each and every [occurrence / claim] shall be responsible for the deductible shown in the Schedule.**

Our Obligation to pay the Supplementary Payments applies only in excess of the above deductible amount for each and every [occurrence / claim].

We may pay part or all of the deductible amount to effect settlement of any Claim or suit and upon notification of the action taken, the Insured shall promptly reimburse us for such part of the deductible amount as has been paid by us.