

众安在线财产保险股份有限公司
附加大肠杆菌除外条款
注册号：C00017930922021102102963
(众安在线)(备-责任保险)【2021】(附) 107 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 本附加险不承保：

- (一) “大肠杆菌”造成部分或全部人身损害或财产损失。
- (二) 被保险人或其他个人或实体对“大肠杆菌”进行测试、监测、清理、移除、包含、处理、解毒、抑制、治疗或处置，或以任何形式对其进行应对或对其作用进行评估所产生的损失、开支或费用。

“大肠杆菌”指任何形式的无芽胞杆大肠杆菌，包括但不限于 0157:H7 大肠肝菌、大肠肝菌感染、埃希氏菌以及大肠肝菌类细菌。

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.

E. Coli 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 and 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 Additional Insurance does not apply to:

- A. “bodily injury” or “property damage”, in whole or in part, caused by “E.coli” regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.**
- B. Loss, cost or expenses arising out of the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, assessing the effects of “E. coli” by insured or by other person or entity.**

DEFINITIONS: “**E. coli**” means any type or form of Bacterium Escherichia including but not limited to E. coli O157:H7, E. coli infections, Escherichia coli, and E. coli bacteria.