

众安在线财产保险股份有限公司
附加多宗索赔归一条款
注册号：C00017930922021102102973
(众安在线)(备-责任保险)【2021】(附) 104 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，均采用书面形式。

第三条 下列条件或情形造成人身损害或财产损失的，应被视为一次意外事故：

（一）被保险产品所导致并发生在被保险人拥有或租赁的场所外，但不包括产品由被保险人实际占有的情形；

（二）由同一有害条件、原因、瑕疵、错误或缺陷引起；

（三）由被保险人制造或获得的同一批次产品导致。

第四条 本附加险中意外事故的发生时间，以对该批次产品首次提出人身损害或财产损失的索赔时间为依据。

本附加险合同中，批次是指同时符合以下条件的商品或产品：

（一）在符合被保险人惯用工序要求的时间内一次性制造或获得；

（二）由单一生产设备完成；

（三）按照被保险人惯用的生产和质量管控批次认定程序准备。

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.

Lot or Batch 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 Any “bodily injury” or “property damage” that:

- a. Occurring away from premises the Insured owns or rents and arising out of the insured product except the insured product is still in insured’s physical possession; and
- b. Arising from the substantially same general harmful condition, cause, defect, error, or suspected deficiency; and
- c. Arising out of any one “lot” of “your product” that is prepared or acquired by you;

Shall be considered as a single occurrence.

Article 4 Such occurrence shall be deemed to occur when the “bodily injury” or “property damage” occurs for the first claim arising from such “lot”.

For the purpose of this endorsement, a “lot” means all goods or products prepared or acquired:

- a. During the time frame that is the normal amount of time for a single “lot” in accordance with the insured’s customary procedures; and
- b. At a single production facility; and
- c. Prepared in accordance with the insured’s customary production and quality control “lot” identification procedures.