

众安在线财产保险股份有限公司
附加低频电磁波除外条款
注册号：C00017930922021102102993
(众安在线)(备-责任保险)【2021】(附) 124 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 对由于任何低频电磁波(EMF)、低频电波(EFL)或与其有关的行为所引起的或声称由其引起的，或任何与其相关的损失、损害、费用、成本、责任或法律义务，保险人不负责赔偿。

本除外条款适用于但不仅限于测试、控制、减弱、降低低频电磁波，或与低频电磁波有关的补救行动所导致的任何损失、伤害、费用、成本、责任或法律义务。

低频电磁波(EMF)或低频电波(EFL)指凡因电力的存在而产生的 50 赫兹或 60 赫兹的电波、电磁波或不可见的磁力线。

附加本除外条款并不意味着主合同的其他条款，包括但不限于污染除外条款，将与低频电波、低频电磁波有关的损失、损害、费用、成本、责任或法律义务排除在保险责任之外。

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.

Electrical/Electromagnetic Field (EFL/EMF) 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 insurance does not apply to, and the insurer shall have no duty of any kind with respect to, any injury, damage, expense, cost, loss, liability or legal obligation arising out of or allegedly arising out of, or in any way related to extremely low frequency electrical fields (EFL) and/or extremely low frequency electromagnetic fields (EMF).

Extremely low frequency electrical fields (EFL) and/or extremely low frequency electromagnetic fields (EMF), means the 50/60 Hertz power mains frequency electric and magnetic fields or invisible lines of force that occur wherever electricity is present.

This exclusion applies, but is not limited, to any injury, damage, expense, cost, loss, liability or legal obligation to test for, monitor, abate, weaken, control or take any other remedial action with respect to EMF.

The addition of this endorsement does not imply that other policy provisions, including but not limited to any pollution exclusion, do not otherwise preclude or exclude coverage for EFL/EMF related injury, damage, expense, cost, loss, liability or legal obligation.