

众安在线财产保险股份有限公司

附加最低应缴及预付保险费条款

注册号：C00017930922021102605383

(众安在线)(备-责任保险)【2021】(附) 102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 主合同项下收取的产品及完工操作责任保险费为该项保险责任的最低应缴及预付保险费，主合同期满终止时，保险费将根据被保险人在保险期间的实际销售额与明细表列明的费率进行调整，被保险人应在主合同期满终止时将保险期间的实际销售额信息记录提供给保险人。

投保人或保险人解除主合同时，保险人应当根据主合同约定的方法计算应退还的保险费。

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.
Minimum Earned and Deposit Premium 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 declared and agreed that:

- a. The premium under this Policy is a minimum earned and deposit premium for Products-Completed Operations Liability Coverage subject to adjustment at expiry based on the Insured's actual sales during the Policy period at rates as shown in the Declaration and the Insured shall supply us such record at expiry of this Policy.
- b. If this Policy is cancelled by the policyholder or is cancelled by us, the return premium shall be calculated according to methods stipulated in this policy.