

众安在线财产保险股份有限公司

附加硅石、粉尘及颗粒除外条款

注册号：C00017930922021102705903

(众安在线)(备-责任保险)【2021】(附) 121 号

**第一条** 本附加保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** 本附加保险合同与主合同相抵触之处，以本附加保险合同为准。本附加保险合同未约定事项，以主合同为准。主合同效力终止，本附加保险合同效力亦同时终止；主合同无效，本附加保险合同亦无效。

凡涉及本附加保险合同的约定，均应采用书面形式。

**第三条** 对于任何呼吸、摄入、吸收或吸入硅石、粉尘或颗粒而造成、导致或以任何方式与之相关联（不论部分或全部）的伤害、损失、费用、成本及责任或法律义务，保险人不承担赔偿责任。硅石、粉尘及颗粒包括但并不限于粉尘、颗粒、可吸入或呼出粉尘、烟、雾、污物、纤维、盐、酸、金属、喷雾、水晶、矿物质、硅酸盐、沙粒或硅石。

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.**  
**Silica, Dust and Particulate Matter 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 insurer does not apply to any injury, damage, expense, cost, loss, liability or legal obligation arising out of, resulting from, or in any way related to, in whole or in part, the respiration, inspiration, inhalation or breathing in of silica, dust or particulate matter.** Silica, dust or particulate matter may include, but is not limited to dust, particulate matter, inspirable dust, respirable dust, smoke, mist, dirt, fibers, grit, soot, salt, acids, bases, metals, aerosols, crystals, minerals, sand, silicates, or silica.