

众安在线财产保险股份有限公司
附加罢工、暴动与民众骚乱扩展条款（互联网）
注册号：C00017930922022051284251
（众安在线）（备-责任保险）【2023】（附）085号

总则

第一条 本附加险条款须附加于各种责任保险项下。本附加险条款与主险条款内容相悖之处，以本附加险条款为准；本附加险条款未尽事宜，以主险条款为准。主险条款效力终止，本附加险条款效力亦同时终止；主险条款无效，本附加险条款亦无效。

保险责任

第二条 兹经双方同意，在罢工、暴乱或民众骚乱期间，对由于参与罢工、暴乱或民众骚乱的人员造成保险标的的损失，以及因发生抢劫造成保险标的的损失，保险人按照本保险合同的约定负责赔偿。但由于国家有关部门的命令、没收、征用或拆毁造成的损失以及因参与人员或其他人故意纵火造成的损失，保险人不负责赔偿。

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。

Strike, Riot and Civil Commotion Extension

General Provisions

Article 1. In case of any conflict between the provisions of the main insurance and the rider, the provisions of the rider shall be paramount. As to other matters not referred to in the rider, the main insurance shall be paramount. The effect of this rider shall cease upon termination of the primary insurance clause, and this rider shall cease upon invalidity of the primary insurance clause.

Insuring Agreement

Article 2. It is hereby agreed that the Insurer is liable for indemnity of loss of or damage to the subject matter insured resulting from the persons involved in the strike, riot and/or civil commotion occurring in the strike, riot and/or civil commotion, and the loss or damage caused by looting occurring at the time of strike, riot and civil commotion as per the insurance contract. But the Insurer is not liable for indemnity of the loss or damage arising from the orders, confiscation, expropriation or demolition of relevant state authorities, or due to the fire caused by strikers or malicious persons.