

都邦财产保险股份有限公司

谋杀、传染病、卫生等条款

（保监会备案编号：都邦[2009]N226 号）

兹经双方同意，本保险单所列明的“损失”一词应具有下列含义：

- （一）由于营业处所发生传染病，而取消客房预订或不能接受预订；
- （二）在营业处所发生谋杀或自杀；
- （三）旅馆客人由于食用营业处所提供的变质或受病菌感染的食物或饮料而致伤害或引起疾病；
- （四）由于营业处所的排水设施及其他卫生设备发生缺陷，遵照主管当局指示，关闭全部或部分营业处所。

保险人对每次事故损失所引起的本条款项下的索赔，不负责事故发生后头三天的损失。

被保险人务必注意使一切物件适合其原定用途，并应克尽职责，使营业处所避免发生上述意外事件，是保险人负担任何赔偿责任的先决条件。

本保险单所载其他条件不变。

DU-BANG PROPERTY & CASUALTY INSURANCE CO., LTD.

Murder, infectious disease, sanitation, etc. Clause

It is hereby agreed that the term “the damage” as described in this Policy shall carry the following meaning:

1、 The cancellation of or inability to accept bookings for accomodation at the premises as a result of an outbreak of an infections or contagious disease occurring at the premises;

2、 Murder or suicide occurring at the premises;

3、 Injury or illness sustained by any guest arising from or traceable to foreign or infections matter in food or drink provided at the premises;

4、 Closing of the whole or part of the premises by order of a competent public authority consequent upon defects in the drains and other sanitary facilities at the premises.

In respect of each and every occurrence of the damage giving rise to a claim under this Clause, the Company shall not be liable for the first three days of such loss.

It is a condition precedent to any liability of the Company that the Insured shall see to it that everything is fit for its intended use and shall exercise due diligence in making the premises free from encountering the aforesaid contingencies.

This clause is subject otherwise to the terms, conditions and exclusions of this Policy.