



兆豐產物保險股份有限公司
Chung Kuo Insurance Company, Limited

Chung Kuo Commercial General Liability Insurance North American Operations Exclusion Clause

本商品經本公司合格簽署人員檢視其內容業已符合保險精算原則及保險法令，惟為確保權益，基於保險業與消費者衡平對等原則，消費者仍應詳加閱讀保險單條款與相關文件，審慎選擇保險商品。本商品如有虛偽不實或違法情事，應由本公司及負責人依法負責。

本公司財務及業務等公開資訊，歡迎至本公司網站 (<https://www.cki.com.tw>) 查閱，或親蒞本公司(10044 台北市中正區武昌街一段五十八號)及各分支機構洽詢。
免費申訴電話: 0800-053-588

114 年 1 月 21 日兆產備字第 1134300943 號函備查

This AGREEMENT excludes all claims arising out of operations (as herein defined) located in the USA and/or Canada.

However, this exclusion shall not apply to

(a) Sales and/or Distribution Office(s)

The products liability risk of sales and/or distribution office(s) (as herein defined), provided all products sold and/or distributed therefrom are manufactured outside of the USA and/or Canada, and are supplied to the sales and/or distribution office(s) by the original insured.

(b) Temporary Work

The public liability and/or product liability risk of work performed solely by the original insured's employees and/or directors resident outside the USA and/or Canada, who are temporarily visiting the USA and/or Canada.

(c) Temporary Visits

The employers liability risk of the original insured's employees and/or directors resident outside the USA and/or Canada, who are temporarily visiting the USA and/or Canada in the course of their employment.

Provided always

- (i) the policy otherwise protects operations wholly located outside the USA and/or Canada and
- (ii) the policy is issued outside of the USA and/or Canada.

DEFINITIONS

Operations

An operation located in the USA and/or Canada shall be defined as a legal or physical presence in the USA and/or Canada (whether incorporated or not) of an original insured. The physical presence of a product in the USA and/or Canada manufactured and/or supplied by an original insured outside of the USA and/or Canada shall not alone constitute an operation.

Sales and/or Distribution Office(s)

Sales and/or distribution office(s) shall be defined as a sales, marketing or distribution operation of an original insured not otherwise excluded, including associated

- (i) storage
- (ii) final product preparation (i.e. re-packaging, packing, labelling, cleaning or the provision of operating instructions prior to sale)
- (iii) office accommodation

but always excluding liability arising from

- (i) manufacture
- (ii) final assembly
- (iii) repair, service, maintenance
- (iv) amendment, enhancement, alteration