



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

Chung Kuo Commercial General Liability Insurance Mold and Fungi 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 (<http://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

108年10月25日兆產備字第1084300664號函備查

It is agreed that this insurance does not apply to:

- a. Any sums which any Insured becomes legally obligated to pay as damages because of Bodily Injury, Property Damage or Personal and Advertising Injury directly or indirectly relating to the actual, potential, alleged or threatened presence of mold, mildew or fungi of any kind whatsoever, or any material containing them at any time.
- b. Any loss, cost or expense:
 - i. Any Insured or any other person or organization may incur in testing for, monitoring, removing, treating or in any way responding to the actual, potential, alleged or threatened presence of mold, mildew or fungi of any kind whatsoever, or any materials containing them, whether as a result of a request, demand, statutory or regulatory requirement or otherwise; or
 - ii. Any Insured or any other person or organization may incur in connection with any claim or suit on behalf of any government authority or any person or organization relating to the actual, potential, alleged or threatened presence of mold, mildew or fungi of any kind whatsoever, or any materials containing them.
- c. We will have no duty or obligation to defend any Insured with respect to any claim or suit seeking any such damages.