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※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。  
※詳細承保內容以保單條款為準。 ※本商品受保險安定基金之保障。

## South China Insurance Accumulation Endorsement on 100%

101.02.08(101)華產企字第153號函備查

In the event of an accident involving more than one Insured Person Underwriters shall not be liable for more than (as stated under Sum Insured) any one event. The benefit payable by Underwriters in respect of each Insured Person will be reduced in the proportion which the above amount bears to the total amount otherwise payable under the Policy.

### Definition of Accident Event

The term “accident event” as used herein shall be understood to mean all individual losses arising out of and directly occasioned by one sudden, unexpected unusual specific event occurring at an identifiable time and place.

However, the duration and extent of any “accident event” so defined shall be limited to 72 consecutive hours and within a 10 mile radius for any “accident event” hereunder, and no individual loss which occurs outside such period and/or radius shall be included in that “accident event”.

The Assured may choose the date and time when such period of consecutive hours commences and also the specific 10 mile radius determining an “accident event”.

If any event is of greater duration than the above period, the Original Insured may divide that event into two or more ‘accident event’, provide that no two periods overlap and provided no period commences earlier than the date and time of the first recorded individual loss to the Original Insured arising out of the event.