

※要保人可透過本公司免費服務電話(0800-010850)、網站(<http://www.south-china.com.tw>)或總公司、分公司及通訊處查閱公開資訊文件。
※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 Commercial General Liability Insurance (Claims-Made Form) Deductible Clause

101.07.20 (101) 華產企字第 557 號函備查

1. The Company's obligation to pay damages on behalf of the insured applies only to the amount of damages in excess of any deductible amounts stated in the Declarations, which also applies down to any legal defense and costs.
2. The deductible amount stated in the Declarations applies on a “per claim” basis under Bodily injury, Property Damage, and Advertising Injury Liability Coverage Combined, to all damages and expenses (as stipulated in “Supplementary Payment”) because of:
 - (a) “Bodily injury”;
 - (b) “Property damage”;
 - (c) “Personal and Advertising Injury”;
 - (d) “Bodily injury”, “Property damages”, and “Personal and Advertising Injury” combined;as the result of any one “occurrence”, regardless of the number of persons or organizations who sustain damages because of that “occurrence”.
3. The terms of this insurance, including those with respect to:
 - (a) The Company's right and duty to defend any “suits” which is seeking those damages; and
 - (b) Insured's duties in the event of an “occurrence”, claim, or “suit”.apply irrespective of the application of the deductible amount.
4. The Company may pay any part or all of the deductible amount to effect settlement of any claim or “suit” and, upon notification of the action taken, the Insured shall promptly reimburse the Company for such part of the deductible amount as has been paid by the Company.