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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 Commercial General Liability Insurance Punitive and Exemplary Damage Exclusion Clause

101.07.20 (101) 華產企字第554號函備查

It is hereby understood and agreed that this policy will exclude all fines, penalties, punitive or exemplary damages. It is further agreed that this condition will apply irrespective of any possible coverage existing in any policy listed in the schedule of underlying insurance.

Subject otherwise to the terms, exceptions and conditions of this policy.