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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 Other Insurance Clause

100.11.07(100)華產企字第 833 號函備查

Other insurance is noted and allowed. At the option of the Assured, where another policy(ies) is issued, and such other policy or policies, by virtue of their scope of cover, definitions, conditions, exclusions and/or limits of liability do not indemnify the Assured in whole or in part in respect of such damage, costs and other exposures covered by this Policy; then this Policy subject to its terms and Conditions shall indemnify to the extent that such indemnity is not provided by the other policy or policies.

The amount of any claim paid under such other policy or policies will be deemed not to have been paid for the purpose of determining the Assurer(s) Limit of Liability and Sub-Limits of Liability under this Policy.

Further, the Assurer of this Policy will indemnify the Assured for any differences.

The amount of any claim including the amount of any deductible paid under such other policy or policies will be used to erode the Deductible under this Policy