中国人民财产保险股份有限公司
PICC Property and Casualty Company Limited

Head Office: BEIJING Established in 1949

Products Liability Insurance Policy

Policy No.PZAI202532010000000505

WHEREAS THE INSURED named in the Schedule hereto has made to PICC Property and Casualty Company Limited (hereinafter called “the Company”) a written Proposal which together with any other statements made by the Insured for the purpose of this Policy is deemed to be incorporated herein and has paid to the Company the premium stated in the Schedule.

NOW THIS POLICY OF INSURANCE WITNESSES that subject to the terms and conditions contained herein or endorsed hereon the Company shall indemnify the Insured for the legal liability incurred by the Insured during the period of insurance stated in the Schedule in the manner and to the extent hereinafter provided

By PICC Property and Casualty Company Limited
Nanjing Branch

中国人民财产保险股份有限公司
南京市分公司
保单专用章（4）

Date of Issue: February 21, 2025
Place of Issue: Nanjing City, Jiangsu Province, PRC
Tel: 86-025-95518; 15005183101

SCHEDULE

Insured 被保险人	:	(1) INVITAIC(Huai’an) Co.,Ltd. 淮安隐泰能源有限公司 (2) INVITAIC Co.,Ltd. 隐泰能源（江苏）有限公司
Address 地址	:	No. 26, Jingyi Road, Hongze Economic Development Zone, Huai’an, Jiangsu, P. R. China 中国江苏省淮安市洪泽经济开发区精益路 26 号
Additional Insured/Address 附加被保险人/地址	:	1.Jiangnan Road 2,Yuhuatai District,Nanjing,Jiangsu,P.R.China 中国江苏省南京市雨花台区江南路 2 号
Business 营业性质	:	Manufacturers and Trading Company 生产商及贸易商
Insured Period 保险期限	:	From 00:00 of February 21st, 2025 to 24:00 of February 20th, 2027 at Beijing Time. 北京时间 2025 年 02 月 21 日零时至 2027 年 02 月 20 日二十四时
Product 被保险产品	:	Building Integrated Photovoltaic（See the list for details） 建筑一体化双玻光伏组件 （详见清单）
Est. Turnover 预期销售额	:	Worldwide Excluding USA/Canada 世界范围（美、加除外） USD 3,000,000.00
Coverage Form: 索赔方式:	:	Claims Made Basis (No Retroactive Date) 索赔提出制（无追溯期）
Limit of Liability 赔偿限额	:	**Policy Limit:** a) For any one accident: USD 1,500,000.00 每次事故赔偿限额:USD 1,500,000.00 b) Limits of Indemnity of Bodily Injury (Any One Accident)：USD 75,000.00 每次事故人身伤亡赔偿限额:USD 750,000.00 c) Limits of Indemnity of Bodily Injury (Any One Accident) for Each Person：USD 75,000.00

中国人民财产保险股份有限公司
南京市分公司
保单专用章（4）

每次事故每人人身伤亡赔偿限额:USD 75,000.00

d)Limits of Indemnity(Property Damage) for Any One Accident： USD 750,000.00
每次事故财产损失赔偿限额：USD 750,000.00

e)Aggregate Limits of Indemnity：USD 3,000,000.00
累计赔偿限额：USD 3,000,000.00

Deductible
免赔额
: USD 5,000.00 or 10% of the loss any one accident,which is higher
每次事故免赔额 USD 5,000.00，或损失金额的 10%，两者取高

Territorial/
Jurisdiction Limit
承保区域/司法管辖
: Worldwide excluding US/Canada
世界范围（美、加除外）

Flat Premium
固定保费
: **USD 6,000**

Special Provisions:
特别约定
: 1、The words "ANY ONE ACCIDENT" shall mean any one accident or series of accidents arising out of one event.
一次事故的约定有问题：兹经合同双方同意并约定，由同一原因引起并在本保险单保险期间内由第三方提出的一个或一系列针对被保险人的索赔，将被视作为"一次事故"。

2、In the event of a claim, if the actual sales are lower than the estimated sales at the time of insurance, the insurer shall make compensation proportionally.
出险时如实际销售额低于投保时预估销售额，保险人按比例赔付。

3、All insured products are in full compliance with the relevant technical standards or relevant mandatory or voluntary safety standards or other feasible regulations of the place of sale, otherwise the Insurer shall not be liable for any compensation. When the product is in loss, the product production license issued by the State quality supervision and management department, and the product quality certificate must be provided. If it cannot be provided, the Insurer shall not be liable for compensation.
所有被保险产品都完全符合销往地的有关技术标准或相关强制的或自愿安全标准或其他可行条例准则，否则保险人不负任何赔偿责任。产品出险时必须提供国家质量监督管理部门颁发的产品生产许可证、产品质量合格证，如无法提供，保险人不承担赔偿责任。

中国人民财产保险股份有限公司
南京市分公司
保单专用章（4）

4、This Policy does not apply to liability for personal Injury and/or Property Damage resulting from the failure of the Insured's products to cure, alleviate, prevent, monitor, eliminate or retard Personal Injury and/or Property Damage where such products are represented,

warranted, designed or agreed by the Insured to cure, alleviate, prevent, eliminate or retard Personal Injury and/or Property Damage.
特此声明，本公司不承担因任何被保险人产品或以被保险人产品为组成部分的任何产品未能正确实现其用途或功能和/或未能达到被保险人保证的性能、质量、适用性或耐用性水平而导致的人身伤害和/或财产损失(包括任何时间内无法使用)。本公司也不承担因被保险人产品或以被保险人产品为组成部分的任何产品未能治疗、缓解、预防、根除或延迟任何人身伤害和/或财产损失所引起的或直接或间接导致或与之相关的人身伤害和/或财产损失。

5、Legal fees are included in the aggregated liability limit and apply to deductible, each limit is at USD 100,000.00, Aggregated liability limit USD300,000.
法律费用包含在累计责任限额内，并适用免赔，每次限额USD100,000.00,累计责任限额：USD300,000.00。

6、The minimum premium is 100% prepaid premium.
最低保费为100%预收保费。

Insurer 承保人 : PICC Property and Casualty Company Limited, Nanjing Branch
中国人民财产保险股份有限公司南京市分公司

中国人民财产保险股份有限公司
南京市分公司
保单专用章（1）

The wording of this insurance contract shall be governed by the Chinese version.
本保险合同措辞以中文为准。

PICC P&C Products Liability Insurance Clauses (1995)

（2009 年 9 月 18 日中国保险监督管理委员会核准备案，

编号：人保（备案）[2009]N466 号）

I. Scope of Cover

The Company will indemnify the Insured in the manner and within the limit of liability specified in the Schedule against such sums as the Insured shall become legally liable to pay in respect of claims made against the Insured arising from bodily injury to or illness or death of or loss of or damage to property of one or more persons using , consuming or handling the insured products or goods, or of any other persons consequent upon an occurrence taking place in the territory of coverage within the period of insurance caused by products or goods manufactured or sold by the Insured stated in the Schedule.

In respect of any claim covered under this Policy, the Company shall in addition indemnify the Insured against the relevant legal costs payable by the Insured and other expenses incurred in the above mentioned occurrence with the prior written consent of the Company, but the total liability of the Company for the sums of compensation and the legal costs and expenses shall in no way exceed the limit of indemnity stated in the Schedule.

II. Exclusions

The Company shall not be liable for :

1. liability assumed in accordance with any agreement between the Insured and other parties, unless such liability would have been attached to the Insured notwithstanding such agreement;

2. liability assumed by the Insured under any Labor Law or Workmen's Compensation Statute;

3. liability of the Insured to employees which is based on the relationship of Master and Servant;

4. loss of or damage to the insured products;

5. costs arising out of replacement or recall of the insured products;

6. loss of or damage to property belonging to or held in care, custody or control of the Insured;

7. bodily injury, illness or death or damage to property sustained by any person caused by products or goods manufactured or sold by the Insured in willful violation of any law;

8. liability arising out of pollution of any kind or description whatsoever such as atmosphere, land and water caused by the insured products;

9. liability for loss of or damage to the aircrafts or ships caused by the insured products;

10. liability for any consequence arising directly or indirectly from war, warlike operation, hostilities, armed conflicts, terrorism, conspiracy insurrection, coup d'etat;

11. liability for any consequence arising directly or indirectly from strike, riot, civil commotion or malicious acts;

12. liability arising directly or indirectly from nuclear fission, nuclear fusion, nuclear weapon, nuclear material, unclear radiation and radioactive contamination;
13. fines, penalties, punitive or exemplary indemnities;
14. the deductibles stated in the Schedule or stipulated in the Policy to be borne by the Insured.

III. Treatment of Claim

1. In the event of any claim recoverable under this Policy:

1.1 no admission, rejection, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured or his representative without the written consent of the Company. And the Company shall be entitled, if it so desires, to take over and conduct in the name of the Insured the defense or settlement of any claim;

1.2 the Company shall be entitled, at its own expense and for its own benefit, to lodge in the name of the Insured any claim for indemnity against any persons. Without the written consent of the Company, the Insured shall not accept the payment or arrangement of indemnity in respect of the loss or damage offered by any party held responsible for such loss or damage and shall not abandon the right of recovery from such party, otherwise, the Insured shall be liable for any consequence arising therefrom;

1.3 the Company shall have full discretion to conduct any proceedings or settle any claim, and the Insured shall give all such information and assistance as the Company may require.

2. Bodily injury to or illness or death of or damage to property of more than one person arising from same lot of products or goods manufactured, sold due to the same cause shall be considered as resulting from one occurrence.

3. The time of validity of a claim under this insurance shall not exceed a period of two years counting from the date of loss.

IV. Insured's Obligations

The following Obligations shall be strictly fulfilled by the Insured and his representative:

1. The Insured and his representative, when applying for insurance shall make true answers or descriptions to the questions in the Proposal and Questionnaire or to any other questions raised by the Company.

2. The Insured and his representative shall pay to the Company in due course the agreed premium in the manner as provided in the Schedule and Endorsements.

3. Upon expiration of this insurance, the Insured shall furnish in writing with a statement of actual gross receipts by products or goods manufactured, sold by the Insured during the currency of this insurance as basis for calculating the actual premium. In the event the actual premium is more than the deposit premium, the Insured shall pay the difference to the Company, if less, the Company will refund the difference to the Insured. But in no case the actual premium shall be less than the minimum premium as required.

The Company shall have the right to require of the Insured at any time within the insurance period a statement of the entire amount of the total sales of products or goods manufactured, sold by the Insured during any specified part of the said period. The Company shall also have the right to authorize their representative to examine the books and records of the Insured and to verify the above relevant figures.

4. In the event of any occurrence which gives or might give rise to a claim under this Policy, the Insured or his representative shall:

4.1 notify the Company immediately and, within seven (7) days or any further period as may be agreed by the Company in writing, furnish a written report to indicate the course, probable reason and extent of loss or damage;

4.2 immediately give notice to the Company in writing whenever having knowledge of any impending prosecution in connection with any accident for which there may be liability under this Policy, and forward to the Company every letter writ, summons or process or other court documents on receipt thereof;

4.3 furnish all such information and documentary evidence as the Company may require for supporting the claim.

5. If discovery of a defect in any products or goods insured shall indicate or suggest that similar defect exists in other products or goods insured, the Insured shall, at his own expenses, investigate and rectify forthwith the defect in such other products or goods. Otherwise, all loss or damage arising out of the said defect shall be borne by the Insured.

V. General Conditions

1. Policy Effect

The due observance and fulfillment of the terms and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company under this Policy.

2. Policy Voidance

This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure made by the Insured or his representative in any material particular in respect of this insurance.

3. Risk Change

3.1 In the event the Insured manufactures, and/or sells a new product or products or there is any material change in chemical composition of any product or products insured hereunder during the period of insurance, the Insured shall give the Company a notice in writing within ten (10) days from the date of manufacture and sale thereof to the Company, and a suitable additional premium shall be paid at the request of the Company, otherwise this insurance shall not extend to cover such product or products.

3.2 Unless its continuance be admitted by the Company in writing, this Policy shall be automatically terminated if :

3.2.1 the insurable interest of the Insured is lost;

3.2.2 the risk of loss or damage is increased.

After termination of the Policy, the premium shall be refunded to the Insured calculated on pro rata daily basis for the period from the date of termination to the date of expiry.

4. Policy Cancellation

This Policy may be canceled at any time at the request of the Insured in writing or at the option of the Company by giving a thirteen (30) days prior notice to the Insured. In the former case the Company shall retain a premium calculated on short term rate basis for the time the Policy has been in force while in the latter case such premium shall be calculated on pro rata daily basis.

5. Forfeit of Benefit

If the claim is in any respect fraudulent, or if any fraudulent means or devices are used by the Insured or his representative to obtain any benefit under this Policy or if any loss or damage is occasioned by the intentional act or in the connivance of the Insured or his representative, then in any of these cases, all the rights and benefits of the Insured under this Policy shall be forfeited, and all consequent losses arising therefrom including the amount of claim paid by the Company shall be indemnified by the Insured.

6. Reasonable Inspection

The representative of the Company shall at any suitable time be entitled to attend the site and inspect or examine the risk exposure of buildings, machinery, equipment, working process and products or goods of the Insured .For this purpose, the Insured shall provide full assistance and all details and information required by the Company as may be necessary for the assessment of the risk. The above mentioned inspection or examination shall in no circumstances be held as any admission to the Insured by the Company .

In the event of any defect or danger being apparent to the Company's inspector, the Company may give notice in writing to the Insured and thereupon all liability of the Company in respect thereof or arising therefrom shall be suspended until the same be cured or removed to the satisfaction of the Company.

7. Double Insurance

Should any loss, damage, expenses or liability recoverable under the Policy be also covered by any other insurance, the Company shall only be liable to pay or contribute his proportion of the claim irrespective as to whether the other insurance is arranged by the Insured or others on his behalf, or whether any indemnification is obtainable under such other insurance.

8. Subrogation

Where a third party shall be held responsible for the loss or damage covered under this Policy, the Insured shall, whether being indemnified by the Company or not, take all necessary measures to enforce or reserve the right of recovery against such third party, and upon being indemnified by the Company, subrogate to the Company all the right of recovery, transfer all necessary documents to and assist the Company in pursuing recovery from the responsible party.

9. Terms of Policy Conformed to Ordinances

Terms of this policy which are in conflict with the statutes or ordinances are hereby amended to conform to such statutes or ordinances.

Any provision of this policy which is prohibited or unenforceable, shall be ineffective to the extent of such prohibition or unenforceability, but that shall not invalidate the remaining provisions of this policy.

10. Dispute

All disputes under this insurance arising between the Insured and the Company shall be settled through friendly negotiations. Where the two parties fail to reach an agreement after negotiations, such dispute shall be submitted to arbitration or to court for legal actions. Unless otherwise agreed, such arbitration or legal action shall be carried out in the place where the defendant is domiciled.

VI. Special Provisions

The following provisions shall be applied to all parts of this Policy and shall override the other terms and conditions of this Policy if any conflict arises.

PICC P&C PROPERTY AND CASUALTY COMPANY LIMITED
PRODUCTS LIABILITY INSURANCE (1995 VERSION)
ADDITIONAL CLAUSES

Claim Made Basis Clause

It is hereby agreed and amended:

1. This insurance applies to "bodily injury" and "property damage" resulting from an occurrence which first commences on and after the retroactive date designated in the schedule of the Policy, only if:

(1) A claim for damage because of "bodily injury" and "property damage" is first made in writing against any insured during the policy period and

(2) Any insured did not know or could not have reasonably foreseen such occurrence at the effective date of this Policy.

2. As used in this endorsement:

(1) "A claim" by a person or organization seeking damages will be deemed to have been made when written notice of such claim is received by any insured or by the insurer, whichever comes first;

(2) "All claims" for damage because of "bodily injury" to the same person as a result of an occurrence, will be deemed to have been made at the time the first of those claims is made against any insured;

(3) "All claims" for damage because of "property damaged" causing loss to the same person or organization as a result of an occurrence, will be deemed to have made at the time the first of those claim is made against any insured.

中国人民财产保险股份有限公司
产品责任保险条款（1995版）
（2009年9月18日中国保险监督管理委员会核准备案，编号：人保（备案）[2009]N302号）

一、合同构成

本保险合同由保险条款、投保单、保险单以及批单组成。凡涉及本保险合同的约定，均应采用书面形式。

二、保险责任

（一）在保险期限内，由于被保险人所生产、出售的产品或商品在承保区域内发生事故，造成使用、消费或操作该产品或商品的人或其他任何人的人身伤害、疾病、死亡或财产损失，依法应由被保险人承担赔偿责任时，保险人根据本保险单的规定，在约定的赔偿限额内负责赔偿。

（二）对被保险人应付索赔人的诉讼费用以及经保险人书面同意负责的诉讼及其他费用,保险人亦负责赔偿。

对每次事故，保险人就（一）和（二）项下的赔偿金额之和不超过本保险单明细表中列明的每次事故赔偿限额；在保险期限内，保险人的累计赔偿金额不超过本保险单明细表中列明的累计赔偿限额。

三、责任免除

保险人对下列各项不负责赔偿：

(一)被保险人根据与他人的协议应承担的责任，但即使没有这种协议，被保险人仍应承担的法律责任不在此限；

(二)根据劳动法应由被保险人承担的责任；

(三)根据雇佣关系应由被保险人对雇员所承担的责任；

(四)保险产品本身的损失；

(五)产品退换回收的损失；

(六)被保险人所有、保管或控制的财产的损失；

(七)被保险人故意违法生产、出售的产品或商品造成任何人的人身伤害、疾病、死亡或财产损失；

(八)保险产品造成的大气、土地及水污染及其他各种污染所引起的责任；

(九)保险产品造成对飞机或轮船的损害责任；

(十)由于战争、类似战争行为、敌对行为、武装冲突、恐怖活动、谋反、政

变直接或间接引起的任何后果所致的责任；

(十一)由于罢工、暴动、民众骚乱或恶意行为直接或间接引起的任何后果所致的责任；

(十二)由于核裂变、核聚变、核武器、核材料、核辐射及放射性污染所引起的直接或间接的责任；

(十三)罚款、罚金、惩罚性赔款；

(十四)保险单明细表或有关条款中规定的应由被保险人自行负担的免赔额；

(十五)其他不属于本保险责任范围内的损失、费用和责任。

四、赔偿处理

(一)发生本保险单承保的任何事故或诉讼时：

1、被保险人收到受害人的损害赔偿请求时，应立即通知保险人。未经保险人书面同意，**被保险人对受害人作出的任何承诺、拒绝、出价、约定、付款或赔偿，保险人不受其约束。对于被保险人自行承诺或支付的赔偿金额，保险人有权重新核定，不属于本保险责任范围或超出应赔偿限额的，保险人不承担赔偿责任。**

2、保险人有权以被保险人的名义，为保险人的利益自付费用向任何责任方提出索赔的要求。**未经保险人书面同意，被保险人不得接受责任方就有关损失作出的付款或赔偿安排或放弃对责任方的索赔权利，否则，由此引起的后果将由被保险人承担；**

3、在处理索赔过程中，保险人有权自行处理由其承担最终赔偿责任的任何索赔案件，被保险人有义务向保险人提供一切所需的资料和协助。

（二）保险人对每次事故的赔偿，以法院判决、仲裁裁决或经被保险人、受害人及保险人协商确定的应由被保险人赔偿的金额为准。

（三）生产出售的同一批产品或商品，由于同样原因造成多人的人身伤害、疾病或死亡或多人的财产损失，应视为一次事故造成的损失。

（四）保险人收到被保险人的赔偿请求后，应当及时就是否属于保险责任作出核定，并将核定结果通知被保险人。情形复杂的，保险人在收到被保险人的赔偿请求后三十日内未能核定保险责任的，保险人与被保险人根据实际情形商议合理期间，保险人在商定的期间内作出核定结果并通知被保险人。对属于保险责任的，在与被保险人达成有关赔偿金额的协议后十日内，履行赔偿义务。

保险人依照前款的规定作出核定后，对不属于保险责任的，应当自作出核定之日起三日内向被保险人发出拒绝赔偿保险金通知书，并说明理由。

（五）保险人自收到赔偿保险金的请求和有关证明、资料之日起六十日内，对其赔偿保险金的数额不能确定的，应当根据已有证明和资料可以确定的数额先予支付；保险人最终确定赔偿的数额后，应当支付相应的差额。

（六）**被保险人给受害人造成损害，被保险人未向该受害人赔偿的，保险人不负责向被保险人赔偿保险金。**

（七）被保险人向保险人请求赔偿的诉讼时效期间为二年，自其知道或应当知道保险事故发生之日起计算。

五、投保人、被保险人义务

投保人、被保险人及其代表应严格履行下列义务：

（一）订立保险合同时，投保人应履行如实告知义务，如实回答保险人就有关情况提出的询问，并如实填写投保单。

投保人故意或者因重大过失未履行前款规定的如实告知义务，足以影响保险人决定是否同意承保或者提高保险费率的，保险人有权解除保险合同。

投保人故意不履行如实告知义务的，保险人对于合同解除前发生的保险事故，不承担赔偿保险金的责任，并不退还保险费。

投保人因重大过失未履行如实告知义务，对保险事故的发生有严重影响的，保险人对于合同解除前发生的保险事故，不承担赔偿保险金的责任，但应当退还保险费。

（二）除另有约定外，投保人应在保险合同成立时交清保险费。**保险费交清前发生的保险事故，保险人不承担赔偿责任。**

（三）保险期满后，被保险人应将保险期间内生产、出售的产品或商品的总值书面通知保险人，作为计算实际保险费的依据。实际保险费若高于预收保险费，被保险人应补交其差额，反之，若预收保险费高于实际保险费，保险人退还其差额，但实际保险费不得低于所规定的最低保险费。保险人有权在保险期内的任何时候，要求被保险人提供一定期限内所生产、出售的产品或商品总值的数据。保险人还有权派员检查被保险人的有关帐册或记录并核实上述数据。

（四）被保险人一旦知道或应当知道保险责任范围内的人身伤害或财产损失事故发生，应该：

1.尽力采取必要、合理的措施，防止或减少损失，**否则，对因此扩大的损失，保险人不承担赔偿责任；**

2.立即通知保险人，并书面说明事故发生的原因、经过和损失情况；**故意或者因重大过失未及时通知，致使保险事故的性质、原因、损失程度等难以确定的，保险人对无法确定的部分，不承担赔偿责任，**但保险人通过其他途径已经及时知道或者应当及时知道保险事故发生的除外；

3.允许并且协助保险人进行事故调查；**对于拒绝或者妨碍保险人进行事故调查导致不能确定事故原因或核实损失情况的，保险人对无法确定或核实的部分不承担赔偿责任；**

4.在预期或获悉可能发生诉讼、仲裁时，应立即以书面形式通知保险人；接到法院传票或其他法律文书后，应将其副本及时送交保险人。保险人有权以被保险人

的名义处理有关诉讼或仲裁事宜，被保险人应提供有关文件，并给予必要的协助。**对因未及时提供上述通知或必要协助引起或扩大的损失，保险人不承担赔偿责任。**

（五）被保险人请求赔偿时，应向保险人提供下列证明和资料：

1.保险单正本；

2.被保险人或其代表填具的索赔申请书；

3.受害人向被保险人提出索赔的相关材料；

4. 造成受害人人身伤害的，应提供二级以上（含二级）医疗机构出具的受害人的病历、诊断证明、医疗费等医疗原始单据；受害人伤残的，还应提供伤残鉴定机构或有伤残鉴定资质的医疗机构出具的伤残程度证明；受害人死亡的，还应提供公安机关或医疗机构出具的死亡证明书；

5.造成受害人财产损失的，应提供财产损失、费用清单；

6.有关的法律文书（裁定书、裁决书、判决书、调解书等）；

7.投保人、被保险人所能提供的与确认保险事故的性质、原因、损失程度等有关的其他证明和资料。

投保人、被保险人未履行前款约定的单证提供义务，导致保险人无法核实损失情况的，保险人对无法核实部分不承担赔偿责任。

保险事故发生后，投保人、被保险人提供的有关索赔的证明和资料不完整的，保险人应当及时一次性通知投保人、被保险人补充提供。

(六)若在某一保险产品或商品中发现的缺陷表明或预示类似缺陷亦存在于其他保险产品或商品时，被保险人应立即自付费用进行调查并纠正该缺陷,否则，由于**类似缺陷造成的一切损失应由被保险人自行承担。**

(七)被保险产品必须符合销售地强制/自愿安全认证标准及相关法规的要求。

六、总则

(一)风险变更

在保险期间内，如保险标的危险程度显著增加的，被保险人应及时书面通知保险人，保险人有权要求增加保险费或者解除合同。

危险程度显著增加，是指与本保险所承保的被保险人之赔偿责任有密切关系的因素和投保时相比，出现了增加被保险人之赔偿责任发生可能性的变化，足以影响保险人决定是否继续承保或是否增加保险费的情况。包括但不限于被保险人生产或销售的产品的设计、工艺、原材料、构成部件、化学成分、使用说明等发生变化，或销售区域扩大等，导致保险人所承保产品造成他人人身伤害或财产损失的可能性增加等情况。

被保险人未履行通知义务，因保险标的危险程度显著增加而发生的保险事故，保险人不承担赔偿责任。

(二)保单注销

保险责任开始前，投保人要求解除保险合同的，应当向保险人支付相当于保险费 5%的退保手续费，保险人应当退还剩余部分保险费；保险人要求解除保险合同的，不得向投保人收取手续费并应退还已收取的保险费。

保险责任开始后，投保人要求解除保险合同的，自通知保险人之日起，保险合同解除，保险人按下表规定的短期费率计收保险责任开始之日起至合同解除之日止期间的保险费，并退还剩余部分保险费；保险人也可提前十五日向投保人发出解约通知书解除本保险合同，并按保险责任开始之日起至合同解除之日止期间与保险期间的日比例计收保险费后，退还剩余部分保险费。

已承保期间	一个月	二个月	三个月	四个月	五个月	六个月	七个月	八个月	九个月	十个月	十一个月	十二个月
年费率的百分比	10	20	30	40	50	60	70	80	85	90	95	100

注：已承保期间不足一个月的部分按一个月计收。

(三)权益丧失

未发生保险事故，被保险人或者受益人谎称发生了保险事故，向保险人提出赔偿或者给付保险金请求的，保险人有权解除合同，并不退还保险费。

保险事故发生后，投保人、被保险人或者受益人以伪造、变造的有关证明、资料或者其他证据，编造虚假的事故原因或者夸大损失程度的，保险人对其虚报的部分不承担赔偿或者给付保险金的责任。

(四)合理查验

保险人的代表有权在任何适当的时候对被保险人的房屋、机器、设备、工作和产品或商品的风险情况进行现场查验。被保险人应提供一切便利及保险人要求的用以评估有关风险的详情和资料。但上述查验并不构成保险人对被保险人的任何承诺。对于保险人向投保人、被保险人提出消除不安全因素和隐患的书面建议，投保人、被保险人应该认真付诸实施。

投保人、被保险人未遵守上述约定而导致保险事故的，保险人不承担赔偿责任；投保人、被保险人未遵守上述约定而导致损失扩大的，保险人对扩大部分的损失不承担赔偿责任。

(五)其他保险

本保险单负责赔偿损失、费用或责任时，若另有其他保障相同的保险存在，不论是否由被保险人或他人以其名义投保，也不论该保险赔偿与否，本保险单仅负责按比例分摊赔偿的责任。**其他保险人应承担的赔偿金额，本保险人不负责垫付。**

被保险人在请求赔偿时应当如实向保险人说明与本保险合同保险责任有关的其

他保险合同的情况。**对未如实说明导致保险人多支付保险金的，保险人有权向被保险人追回多支付的部分。**

(六)代位求偿

发生保险责任范围内的损失，应由有关责任方负责赔偿的，保险人自向被保险人赔偿保险金之日起，在赔偿金额范围内代位行使被保险人对有关责任方请求赔偿的权利，被保险人应当向保险人提供必要的文件和所知道的有关情况。

被保险人已经从有关责任方取得赔偿的，保险人赔偿保险金时，可以相应扣减被保险人已从有关责任方取得的赔偿金额。

保险事故发生后，在保险人未赔偿保险金之前，被保险人放弃对有关责任方请求赔偿权利的，保险人不承担赔偿责任；保险人向被保险人赔偿保险金后，被保险人未经保险人同意放弃对有关责任方请求赔偿权利的，该行为无效；由于被保险人故意或者因重大过失致使保险人不能行使代位请求赔偿的权利的，保险人可以扣减或者要求返还相应的保险金。

(七)争议处理

1．因履行本保险合同发生的争议，由当事人协商解决。协商不成的，提交保险单载明的仲裁机构仲裁；保险单未载明仲裁机构且争议发生后未达成仲裁协议的，依法向中华人民共和国人民法院起诉。

2.本保险合同的争议处理适用中华人民共和国法律（不包括港澳台地区法律）。

七、特别条款

下列特别条款适用于本保险单的各个部分，若其与本保险单的其他规定相冲突，则以下列特别条款为准。

中国人民财产保险股份有限公司
产品责任保险条款（1995 版）加批以索赔提出为基础条款

（2009 年 9 月 18 日中国保险监督管理委员会核准备案，

编号：人保（备案）[2009]N303 号）

兹经双方同意修正：

1、本保险仅在下列条件下适用于本保险单明细表中列明的追溯期开始后发生的事故引起的“人身伤害”和“财产损失”：

（1）由于“人身伤害”和“财产损失”引起的任何索赔，必须在本保险单有效期限内以书面形式向任一被保险人提出第一次索赔；

（2）任何被保险人在本保险单生效之日对事故的发生都不知道或不能合理预见。

2、本批单中“任何索赔”和“全部索赔”含义如下：

（1）任何个人或组织寻求损失补偿的“任何索赔”，在任一被保险人或公司收到书面通知后（以先收到为准），视为该索赔已经提出；

（2）同一个人在任何一次事故中因人身伤害而向任何被保险人第一次提出索赔时，即被视作“全部索赔”已经提出；

（3）任何个人或组织在任何一次事故中因财产损失而向任何被保险人第一次提出索赔时，即被视作“全部索赔”已经提出。

List for details

产品清单

产品名称：建筑一体化双玻光伏组件 BIPV- Bifacial Dual Glass Module	
Fire rating: Class A **Module colour:Transparent,Gray,Blue, green,yellow,Red**	
太阳能光伏组件 158 规格	**With ½ cut of 158 mono c-Si cell:**
	SPVxxx-PM3-144BD (xxx=390-415, in steps of 5, 144 cells) **SPVxxx-PM3-120BD (xxx=325-345, in steps of 5, 120 cells)**
太阳能光伏组件 166 规格	**With ½ cut of 166 mono c-Si cell:**
	SPVxxx-PM6-144BD (xxx=420-460, in steps of 5, 144 cells) **SPVxxx-PM6-132BD(xxx=385-420, in steps of 5, 132 cells)** **SPVxxx-PM6-120BD (xxx=350-385, in steps of 5, 120 cells)** **SPVxxx-PM6-108BD (xxx=315-345, in steps of 5, 108 cells)** **SPVxxx-PM6-96BD (xxx=280-305, in steps of 5, 96 cells)** **SPVxxx-PM6-72BD(xxx=210-230, in steps of 5, 72 cells)**
太阳能光伏组件 182 规格	**With ½ cut of 182 mono c-Si cell:**
	SPVxxx-PM10-156BD(xxx=565-600, in steps of 5, 156 cells) **SPVxxx-PM10-144BD (xxx=520-555, in steps of 5, 144 cells)** **SPVxxx-PM10-132BD (xxx=480-505, in steps of 5, 132 cells)** **SPVxxx-PM10-120BD (xxx=435-460, in steps of 5, 120 cells)** **SPVxxx-PM10-108BD (xxx=390-415, in steps of 5, 108 cells)** **SPVxxx-PM10-96BD (xxx=350-370, in steps of 5, 96 cells)** **SPVxxx-PM10-72BD (xxx=260-275, in steps of 5, 72 cells)**
	With ½ cut of 182 TPOCon mono c-Si cell: **INTxxx-TM10-144BD/INTxxx-TM10-144BDN (xxx=340-600, in steps of 5, 144 cells)** **INTxxx-TM10-132BD/INTxxx-TM10-132BDN(xxx=310-550, in steps of 5, 108 cells)** **INTxxx-TM10-108BD/INTxxx-TM10-108BDN(xxx=255 -450, in steps of 5, 108 cells)** **INTxxx-TM10-96BD/INTxxx-TM10-96BDN(xxx=225-400, in steps of 5, 96 cells)** **INTxxx-TM10-72BD/INTxxx-TM10-72BDN(xxx=170-300, in steps of 5, 108 cells)** **INTxxx-TM10-60BD/INTxxx-TM10-60BDN(xxx=140-250, in steps of 5, 108 cells)** **INTxxx-TM10-48BD/INTxxx-TM10-48BDN(xxx=115-200, in steps of 5, 108 cells)** **INTxxx-TM10-40BD/INTxxx-TM10-40BDN(xxx=95-165, in steps of 5, 40 cells)** **INTxxx-TM10-36BD/INTxxx-TM10-36BDN(xxx=85-150, in steps of 5, 108 cells)**
太阳能光伏组件 210	**With ½ cut of 210 mono c-Si cell:**

规格	**SPVxxx-PG12-132BD (xxx=640-675, in steps of 5, 132 cells)** **SPVxxx-PG12-120BD(xxx=580-610, in steps of 5, 120 cells)** **SPVxxx-PG12-110BD (xxx=530-555, in steps of 5, 110 cells)**
	With ⅓ cut of 210 mono c-Si cell:
	SPVxxx-PG12-T150BD(xxx=480-520, in steps of 5, 150 cells) **SPVxxx-PG12-T120BD(xxx=385-415, in steps of 5, 120 cells)**
	With ½ cut of 210 TOPCon mono c-Si cell： **SPVxxx-TG12-132BD (xxx=660-730, in steps of 5, 132 cells)** **SPVxxx-TG12-120BD (xxx=600-660, in steps of 5, 120 cells)** **SPVxxx-TG12-110BD (xxx=550-610, in steps of 5, 110 cells)**