

华泰财险附加塌方和下陷扩展条款（CB 版）

兹经双方同意并理解，对于因自然的地壳变化以及岩层收缩产生的突然的地面下陷，保险人应按保险合同的约定赔偿被保险人由此所导致的被保险财产的损失。然而，对于下列损失，保险人不承担赔偿责任：

- I) 由于设计错误、不符合建造标准、缺陷技术或材料瑕疵所导致的损失；
- II) 由于地震、水箱或水管泄漏或渗水引起地面下陷所导致的损失；
- III) 由于海水或河水侵蚀所导致的损失；
- IV) 由于回填用土的沉降或移动，或建筑物的正常沉降所导致的损失；
- V) 由于被保险财产所在地附近发生拆卸、挖掘或其他建造活动引起地面下陷所导致的损失。

本附加条款与主条款内容相悖之处，以本附加条款为准；未尽之处，以主条款为准。

K250 Landslip and Subsidence Extension Clause

It is agreed and understood that, for losses of insured property caused by sudden ground subsidence due to natural crust variation and stratum shrinkage, the Insurer shall indemnify the Insured in accordance with stipulations in the insurance contract.

However, the Insurer shall not be liable for:

- I) Losses arising from incorrect design, inconsistent with construction requirements, imperfect technology or material defect;**
- II) Losses arising from ground subsidence due to earthquake, leakage of water tank or water pipe and water penetration;**
- III) Losses arising from erosion of seawater and river water;**
- IV) Losses arising from sedimentation or movement of the backfill soil or normal sedimentation of building;**
- V) Losses arising from ground subsidence due to dismantling, excavation or other construction near the location of the insured property.**

This clause is subject otherwise to the terms, conditions and exclusions of this Policy.