

华泰财险附加自然损耗除外条款（CB版）

保险人对因固有瑕疵或外力而直接或间接导致的磨损或逐步变质或与之相关的任何赔偿请求所造成的损失不承担责任。

Wear and Tear Exclusion

The **Insurer** shall not be liable for **Loss** on account of any **Claim** directly or indirectly caused by, arising out of or in any way connected with or in consequence of any wear and tear or gradual deterioration, either by inherent vice or external forces.