

华泰财险附加自然损耗除外责任条款（CB 版）

由于下述原因导致保险标的发生损害或损失的，本保险合同不予赔偿：

- i) 自然磨损；
- ii) 怠于使用及缺乏正常大气条件所导致的状况恶化。

但本除外责任条款仅适用于保险标的中受上述原因直接影响的部分，并不适用于因保险标的任何部分发生上述情况所导致的保险标的损害。

Wear and tear Exclusion

This policy does not cover the damages or losses of insured property caused by

- i) Wear and tear,**
- ii) Deterioration due to lack of use and normal atmospheric conditions.**

However, this exclusion shall only apply to that part of Insured Property immediately affected and not to Insured Property Damaged as a consequence thereof.