

### 华泰财险附加营业中断损失定义条款（CB版）

本保险合同中“营业中断损失”适用下述定义：

- A. 被保险人在不发生营业中断事故的情况下可以获得的税前净利润；以及
- B. 被保险人由于营业中断事故而导致运营中断或受阻时所支付的正常运营和薪资支出，其金额等同于不发生营业中断事故的情况下需要支付或产生的。

营业中断损失不包括：

- i. 因无法交易，投资，出让，买入或卖出任何类型的金融证券或金融资产而产生的经济损失；或
- ii. 任何资产价值的波动；或
- iii. 存放在金融机构账户中的经济价值；或
- iv. 无法获得任何资产的利息或升值。

主保险合同和本附加条款约定不一致，以本附加条款为准；其他约定，仍适用主保险合同。

### Amendment to definition of Business Interruption Loss

- C. **your Net Profit** before income taxes that would have been earned had the **Business Interruption Incident** not occurred; and
- D. **your** continuing normal operating and payroll expenses, but only to the extent that the same are disrupted or impeded by the **Business Interruption Incident** and would have been paid or accrued had the **Business Interruption Incident** not occurred.

**Business Interruption Loss** shall not include:

- v. financial loss due to the inability to trade, invest, divest, buy or sell any financial security or financial asset of any kind; or
- vi. fluctuations in any value of assets; or
- vii. the financial value in any account held at a financial institution; or
- viii. the inability to earn interest or appreciation on any asset.