华泰财险附加营业收入趋势条款(CB-T版)

如果被保险人已向保险人申报了合理预估的营业收入金额,本保险合同中的所有"趋势" 条款,无论是否与下述条款相同:

"在发生会对营业产生影响的情况(无论损害发生前后)或如未发生损害原本会对营业产 生影响的情况下,对营业的趋势和其他变化所需做出的调整,以使调整后的数据在合理可 行的情况下尽可能接近损害发生后的相应期间内在没有损害情况下得出的结果;"

就建造或安装中的建筑物和设备而言,至其已完工或交付的程度,均视为包括:

在已完工或交付建筑物和设备未遭受损害情况下原本能够合理达到的营业收入,以及被保 险人在被保险财产未遭受损害情况下在营业过程中原本能够实现的营业收入。

Trends

All 'trends' clauses contained in this Policy whether stated as follows or not:

"to which such adjustments shall be made as may be necessary to provide for the trend of the Business and for other variations in or other circumstances affecting the Business either before or after the Damage or which would have affected the Business had the Damage not occurred, so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the Damage would have been obtained during the relative period after the Damage;"

shall, in respect of buildings and equipment under construction or erection, to the extent that they have been completed or handed over, be deemed to include:

Consideration of Turnover that would have been reasonably achieved had Damage not occurred to the completed or handed over buildings and equipment and which but for the Damage to Property Insured would have been realised by the Insured in the course of the Business.

Provided that the Insured has declared a reasonable estimate of the anticipated Turnover to Insurers.