

华泰财险附加行政管理和研发条款（CB-T 版）

尽管有第二部分“运作”条款的规定，无论营业收入是否减少，本保险合同下的赔偿包括对相关行政管理和科研中心开支以及营运成本增加所受损失的赔偿。

本条款项下的保险保障仅限于被保险人因损害而在（a）行政管理和科研中心开支和（b）营运成本增加方面遭受的损失，并且本条款项下的赔偿金额应当是下述金额减去损害发生后在赔偿期间内停止或减少支出的科研中心开支：

（a）科研中心开支：损害发生后，在赔偿期间内业务和/或科研中心的行政管理活动出现下述情况的每个工作周：

（i）完全中断或者全部用于受损害影响的项目返工，按周计算的保险金额；

（ii）部分中断或部分用于受损害影响的项目返工，按周计算的保险金额乘以基于因损害而无法有效利用的时间所计算的合理比例得出的金额；

（b）营运成本增加：损害发生后，为最大化减少行政管理和/或科研中心活动的中断而产生的额外合理开支。

定义

- (1) 行政管理和科研中心开支指：在活动场所业务和/或科研中心的行政管理活动的所有开支减去消耗的原材料(适用的情况下)相关开支。
- (2) 按周计算的保险金额指：于损失发生日前一个财务年度内发生的行政管理和科研中心开支的五十分之一。

为了本条的目的，行政管理&科研&发展开支调整应当应用于以上按周计算的保险金额和科研中心开支的计算以便反映适当的趋势、变化和其他环境，因此损失发生后调整的数据可以尽可能合理地实际接近如果在相应期间损失没有发生的情况下的结果。

Administrative and Research & Development

Notwithstanding the Operative clause of Section II, the Indemnity provided is extended to include indemnification for loss sustained in respect of Administration and Research Establishment Expenditure and Increase in Cost of Working related thereto whether there is a reduction in Turnover or not.

The insurance under this Item is limited to the loss sustained by the Insured in consequence of the Damage in respect of (a) Administration and Research Establishment Expenditure and (b) Increase in Cost of Working and the amount payable as indemnity hereunder shall be:

(a) In Respect of Research Establishment Expenditure: for each working week in the Indemnity Period during which the activities of the administration function of the business and/or the research establishment are, in consequence of the Damage:

(i) totally interrupted or totally given over to the reworking of projects affected by the Damage, the Insured Amount per week;

(ii) partially interrupted or partially given over to the reworking of projects affected by the Damage, an equitable proportion of the Insured Amount per Week based upon the time rendered ineffective by reason of the Damage;

(b) In Respect of Increase in Cost of Working: the additional expenditure reasonably incurred in consequence of the Damage to minimise the interruption to the activities of administration and/or the research establishment,

less any sum saved during the Indemnity Period in respect of such of the Research Establishment Expenditure as may cease or be reduced in consequence of the Damage.

DEFINITIONS

(1) Administration and Research Establishment Expenditure means:

The total expenditure on the administration function of the Business and research by the Insured at the Premises less the relative cost of raw materials (where applicable) consumed.

(2) Insured Amount per Week means:

One-fiftieth part of the Administration and Research Establishment Expenditure incurred during the financial year immediately before the date of the Damage.

For the purpose of this Clause, Administration & Research & Development Expenses Adjustments shall be made to both the Insured Amount per Week and the Administration and Research Establishment Expenditure as may be necessary to provide for trends, variations and other circumstances 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.