

华泰财险附加赔款接受人条款（CB-H 版）

当财产的权益相关方为债权人或抵押权人，保险人应：

- 与被保险人核定损失金额；并且
- 按相关权益的优先顺位，向被保险人和权益相关方支付损失或损坏的赔款。

即使出现以下情形，权益相关方仍然有权获得赔款：

- 因被保险人未能遵守本保险条款，其理赔申请被保险人拒绝；或
- 权益相关方启动了拍卖或相似的程序

前提是该等权益相关方：

- 在投保人未能按期支付保险费的情形下，按照保险人的要求支付该等保险费；
- 按保险人的要求在 60 天内提交签字确认的损失证明；
- 将其知晓的任何所有权、占用性质的变更或任何风险的实质性变更通知保险人。

权益相关方可获得赔偿以以下金额的较低者为准：

- 丢失或受损财产的实际现金价值；
- 权益相关方在财产中享有的经济利益；
- 保险单对丢失或受损财产的责任限额。

若保险人向权益相关方赔偿了任何损失或损坏，同时因被保险人的行为或被保险人未能遵守本保险条款拒绝向被保险人进行赔付，则：

- 权益相关方的权益应转让给保险人，且应以保险人已经赔偿的部分为限；且
- 权益相关方收到赔偿的权益不应受到影响。

本保单其他条件维持不变。

Loss Payee Clause

With respect to property in which interest party(ies) is a lender or mortgagee, the Insurer will:-

- Adjust losses with the insured; and
- Pay any claim for loss or damage jointly to the insured and to interest party(ies), in order of precedence, as interests may appear.

Interest party(ies) has the right to receive loss payment, even though:

- The company denied the insured's claim because the insured failed to comply with the terms of this insurance; or
- Interest party(ies) starts foreclosure or similar actions,

If interest party(ies):

- Pays any premium due at the Insurer's request if the insured has failed to do so;
- Submits a signed, sworn proof of loss within 60 days of the Insurer's request; and
- Has notified the Insurer of any change in ownership, occupancy or substantial change in risk known to interest party(ies)

Interest party(ies) right to receive loss payment is limited to the lesser of the following:

- The actual cash value of the lost or damaged property;
- Interest party(ies) financial interest in the property;
- The applicable limit of insurance for the lost or damaged property

If the Insurer pays interest party(ies) for any loss or damage and denies payment to the insured because of the insured's acts or because the insured has failed to comply with the terms of this insurance, interest party(ies) rights:

- Will be transferred to the Insurer to the extent of the amount the Insurer paid; and
- Recovery of the full amount of its claim will not be impaired.

All other terms and conditions remain unchanged.