

华泰财险附加运输中及承保地点的钱财条款（CB-H 版）

如果钱财（定义见下文）在相应的承保国家内发生损失，保险人将根据下述条款、责任免除和条件向被保险人进行赔偿，但赔偿金额不高于以下责任限额：

1、 责任限额

以下情形下发生的任何一次钱财损失：

（i）在承保地点与任何银行或邮局间的运输途中发生，责任限额以明细表约定为准；

（ii）在承保地点发生，责任限额以明细表约定为准；

对于在所有承保国家发生的损失，保险人承担的年度累计赔偿责任不超过明细表列明限额。

在本扩展条款下：

1）在工作时间以外，被保险人或其授权的人士应当将存放钱财的保险箱和保险库的所有钥匙和记录密码锁字母数字的备忘录带离承保地点进行保管，直至承保地点重新开放；

2）被保险人应当对所有承保的钱财进行恰当的书面记录，并允许保险人在合理时间检查该等记录；

2、 关于钱财的责任免除

对于下述钱财，保险人不予赔偿：

i) 损失发生之日起五（5）个工作日内未发现的；

ii) 贬值、币值波动、支票无法兑现或使用伪造钱财所导致的损失；

iii) 绑架、炸弹威胁、骗局、敲诈勒索导致的损失；

iv) 书写错误或会计差错造成的短缺，且无法明确归于任何特定的事件；

v) 商业交易导致的损失；

vi) 未上锁和/或无人照看的车辆上发生的损失；

vii) 承保国家以外发生的损失或损害；

viii) 委托给被保险人或其员工以外的人士照看的钱财发生损失；

ix) 邮寄运输中的钱财发生损失；及

如果存在其他保险承保相同的损失或利益，无论该其他保险项下的责任限额是否已用尽，本扩展条款在任何情况下均不参与赔偿。

3、 下述用语具有如下定义：

a) 工作时间：

被保险人在承保地点开展业务的通常时间，并且在此期间，被保险人及其合伙人、董事或通常保管承保钱财的员工应当实际处于承保地点。

b) 钱财：

包括但不限于其他货币和旅行支票、划线支票、划线邮政汇票、划线汇款单、划线银行汇标、优惠券、邮资机中未到期的邮票、及信用卡预付(销售)票券，但不包括芯片卡。

Money in Transit & Money in Premises Clause

The Insurers shall subject to the terms Exclusions and Conditions hereunder indemnify the Insured against loss of Money as defined herein anywhere within the respective Covered Country up to the Limits of Liability as hereunder:

1. Limits of Liability

Any single incident of loss of Money whilst

(i) in transit between the Insured Premises and any bank or Post Office:
[_____]

(ii) on the Insured Premises: [_____]

Provided that the maximum liability of the Insurers shall not exceed
[_____] in annual aggregate for all Covered Countries.

For the purpose of this additional coverage:

- 1) when out of Business Hours all keys and notes of combination lock letters and numbers for safes vaults and strong-rooms containing Money shall be removed from the Insured Premises by the Insured or persons authorized by the Insured and retained in their custody until the Insured Premises are reopened;
- 2) the Insured shall keep a proper written record of all Money Insured and shall allow the Insurers at any reasonable time to inspect such record;

2. MONEY Exclusion:

The Insurers shall not pay in respect of Money:

- i) any loss not discovered within five (5) working days of the occurrence;
- ii) any loss arising from depreciation in value, currency fluctuation, dishonoured cheque or due to the use of counterfeit Money;
- iii) any loss arising out of kidnapping; bomb threat; hoax; extortion;
- iv) any shortages due to clerical or accounting errors and not identifiable to any specific occurrence;
- v) any loss suffered as a result of a business transaction;
- vi) any loss from an unlocked and/or unattended vehicle;
- vii) any loss or damage occurring outside the Covered Country;
- viii) loss of Money entrusted to any person other than the Insured or an employee of the Insured;
- ix) loss of Money in transit by post; and

Under no circumstance shall this additional coverage be called upon in contribution should there be any other insurance covering the same loss or interest, no matter the limit of liability of the other insurance exhausted or not.

3. The following terms means:

a) Business Hours:

The usual hours during which the Insured transacts business at the Insured Premises and during which the Insured and any of its partners, directors or employees normally entrusted with the insured Money shall be actually in or on the Insured Premises.

b) Money:

The term Money shall include but not be limited to other currencies and travelers cheques, crossed cheques, crossed postal orders, crossed money orders, crossed banker's draft, coupon, unexpired units in franking machines and credit cards sales vouchers but excluding chips.