

华泰财险附加近因约定扩展条款（CB 版）

兹经双方同意，对于被保险财产遭受火灾或爆炸所引起的损失，保险人无条件认定该损失属于保险责任，不再追溯该事故的近因，但由于被保险人故意行为造成的火灾或爆炸属除外责任。本保险单所载其他条件不变。

本附加条款与主条款内容相悖之处，以本附加条款为准；未尽之处，以主条款为准。

Signal Clause

It is mutually agreed that for the loss or damage of property resulting from fire or explosion, the insurer unconditionally recognizes the loss which falls within the scope of coverage and will not seek for the proximate cause of the accident. However, **the fire or explosion caused by the willful acts of the insured is excluded.**

If there is any discrepancy between the endorsement and this master policy, this endorsement shall prevail; This clause is subject otherwise to the terms, conditions and exclusions of this Policy.