

## 华泰财险附加选择续保条款（CB 版）

本附加条款约定选择续保条款如下：

除非在**保险期间**内发生如下情形，则**投保人**有权在本**保险合同**到期后 12 个月内按现行条款和条件续保：

1. 发生**风险变更**；或
2. **被保险人**综合收入总额增加 20%；或
3. 在明细表所述的年度报告中披露的**被保险人**的主要业务活动发生变化；或
4. **被保险人**已资不抵债，已委任接管人、破产管理人、管有抵押权人、临时清盘人、清盘人或管理人，或**被保险人**已与债权人订立任何安排或类似安排；或
5. 法律（包括保险法规）发生变化，使**保险人**不能按照与主险单相同的条款和条件签发续保；或
6. **保险单**在法律允许或规定的情况下被取消；或
7. **被保险人**提出**赔偿请求**或者对**被保险人**进行**质询**，**被保险人**知道可能导致**赔偿请求**或**质询**将超过人民币 3 万元的情况。

连续 12 个月期间应支付的保险费应按主险单期限届满前有效的年度保险费（包括任何先前收取的额外保险费）和明细表所列比例计算。

**保险人**保留在**保险期间**收取额外保险费或修改**保险合同**条款的权利。

主保险单其他保险条款维持不变。

### Option to renewal

The following Option to Renew Clause is added to the **Policy**:

The **Policyholder** shall renew this **Policy** on the current terms and conditions for a period of 12 months following the expiry of the **Policy Period** unless during the **Policy Period**:

1. an **Alteration to Risk** takes place; or
2. the **Insured**' s total consolidated revenue increased by 20%; or
3. there has been a change in the Principal Business Activity of the **Insured** disclosed in the Annual Report dated [DATE]; or
4. the **Insured** has become insolvent, a receiver, receiver and manager, mortgagee in possession, provisional liquidator, liquidator or administrator has been appointed to the **Insured** or if the **Insured** has entered into any scheme of arrangement or similar with creditors; or
5. a change in the law occurs ( including insurance regulations) which prevents the **Insurer** from issuing a renewal policy on the same terms and conditions as this **Policy**; or
6. this **Policy** is cancelled as permitted or required by law; or

7. a **Claim** is made or an **Inquiry** is commenced against any **Insured** or an **Insured** becomes aware of a circumstance which is likely to result in a covered **Claim** or **Inquiry** in excess of RMB 30K.

The premium payable for the consecutive 12 month period shall be [%] of the annual premium (including any previously charged additional premium) in effect immediately prior to the expiry of this **Policy Period**.

Second annual Policy Period will be from [DATE] to [DATE].

The **Insurer** retains its rights under the **Policy** to charge additional premium and or to amend the provisions of the **Policy** during the **Policy Period**.

In all other respects this **Policy** remains unaltered.