

华泰财险附加锅炉和压力容器条款（CB 版 B 款）

- a) 受本保险单其它条款与条件约束，作为支付额外保险费的对价，本保险单扩展承保被保险财产坐落地址内正常使用过程中锅炉或压力容器，仅因发生爆炸或坍塌而导致任何锅炉或压力容器发生的损失（火灾除外）。但是保险人每次事故及保险期内累计的赔偿责任均不得超过明细表所列金额。
- b) 本附加条款中：
- i) 锅炉指任何可供燃烧用的封闭容器，或指一个能产生带亚蒸汽的容器与管道的综合系统，包括各种附属装置、内嵌过热器和燃料节省器，但不包括给水管或独立燃料节省器。
 - ii) 压力容器指任何带亚（蒸汽或空气）但不能供燃烧用的封闭容器。
 - iii) 爆炸是指
 - 因内部蒸汽、空气、液体压力导致锅炉或压力容器突然强烈碎裂，造成上述设备的机身四散分离，其内部物质同时发生强力外泄。
 - 由于炉膛或烟气的突然和意外燃烧或爆炸，产生压力后将锅炉的结构破坏。
 - iv) 坍塌指由于外部蒸汽或液体压力所产生压变力，造成锅炉或压力容器的任何部位发生突然和危险的变形，无论是否开裂。因任何原因引起的各种缓慢发展的变形，不应包括在内。

除外责任

- c) 保险人不承担以下赔偿责任：
- i) 各种磨损或物料浪费（无论是否由于渗漏、腐蚀、燃料的作用造成）、锅炉或压力容器任何部件的切槽或破裂、老化现象、逐步发展的裂缝、气泡、迭片以及其它裂缝、开裂、连接失效、由于管道过热引起的鼓起或变形，除非有关缺陷、开裂、失效或变形进一步引起爆炸或坍塌，铸铁加热用锅炉或其它铸铁压力容器的任何部位发生开裂；
 - ii) 水管式锅炉、机车或多管锅炉、过热器、燃料节省器内个别管件的失效，但引起爆炸或坍塌的不在此限；
 - iii) 因停工引起的损失；
 - iv) 无论损失或损害的起源或程度，直接或间接的、或远或近，由于在测试时测试压力超过有关检验部门所规定的最大压力而造成的。
 - v) 被保险人故意行为或故意不当行为造成的损失或损害。
 - vi) 保险单明细表中列明的免赔额。（每次事故免赔额以明细表为准）

条件条款

- d) 如果锅炉原本设计或保险生效时使用的燃料种类发生变化，被保险人应该以书面方式立即通知保险人。如果被保险人不能遵守本条规定，则针对风险增加导致的保险事故，本保险单不负赔偿责任。

专用条款

赔偿基础

- e) 对用于任何改造、设施增加、改善、检查的费用，本保险单不负责赔偿。
- f) 对所有临时修理的费用，如果这种修理成为最终修理工作的一部分，且没有增加修理总体费用时，将由保险人承担。
- g) 被保险人必须提供符合保险人合理要求的必要账单和文件，证明修理或替换工作已经结束时，才能得到保险人的赔偿。

检验

- h) 凡明细表中列明的所有设备，都应通过有关权威机构授权的检验人，在规定的期限内进行检验。

锅炉操作人员

i) 根据相关锅炉安全法规，只有持有有效技能证书的操作人员才能操作上述锅炉。

锅炉操作

凡被保险锅炉或其它设备发生爆炸或坍塌时，被保险人应持有相关权威机构颁发的针对该锅炉或其它设备的无限制操作书面许可。

K254 Boiler and Pressure Vessel Extension Clause (B)

- j) Subject otherwise to the terms and conditions of this Policy and in consideration of the payment of an additional premium, the insurance by this Policy extends to include Damage (other than by fire) to any Boiler or Pressure Vessel within the insured premises caused by and solely due to the Explosion or Collapse of any Boiler or Pressure Vessel whilst in the course of ordinary working. **Provided that the liability of Insurer shall not exceed CNY##### in respect of any one event nor in the aggregate during any one period of insurance.**
- k) For the purpose of this extension:
- v) Boiler means any fired closed container or a combined container piping system in which steam is generated under pressure, including fittings, built-in superheaters and economizers, but not including feed-water piping and separate economizers.
 - vi) Pressure Vessel means any unfired closed container under steam or air pressure.
 - vii) Explosion means
 - the sudden and violent rending or tearing apart of the structure of a boiler or vessel, or any part or parts thereof by force of internal steam, air or fluid pressure, causing bodily displacement of said structure accompanied by the forcible ejection of its contents
 - any damage to the structure of a boiler by force of the sudden and accidental combustion or explosion of ignited furnace or flue gases.
 - viii) Collapse means the sudden and dangerous distortion of any part of a boiler or vessel caused by the crushing stress of external steam or fluid pressure, whether attended by rupture or not; it does not mean any slowly developing deformation, however caused.

EXCEPTIONS

- l) **Insurer shall not be liable for**
- vii) **Defects due to the wearing away or the wasting of the materials of a boiler or a pressure vessel, whether by leakage, corrosion or by the action of the fuel or otherwise, the grooving or the fracturing of any of the parts of a boiler or a pressure vessel, or for deterioration generally, or for the development of cracks, blisters, laminations and other flaws, or for fractures, failures of joints, or for bulging and deformation due to overheating of tubes (unless such defects, fractures, failures or bulging result in explosion or collapse), or for the cracking of sections of cast-iron heating boilers or other vessels constructed of cast-iron;**
 - viii) **The failure of individual tubes in boilers of the water tube, locomotive or other multitubular types, in superheaters or in economisers (unless such defects result in explosion or collapse);**
 - ix) **Loss sustained by stoppage of work;**
 - x) **Loss or damage which either in origin or extent is directly or indirectly, proximately or remotely occasioned by or contributed to by any tests other than tests at a pressure not exceeding the maximum pressure permitted by the inspecting authority.**
 - xi) **Loss or damage caused by the wilful act or wilful neglect of the Insured.**
 - xii) **The deductibles stated in the Schedule. (The first amount of CNY##### in respect of any one event)**

CONDITIONS

- m) **The Insured shall immediately notify Insurer in writing if fuel is to be used other than that for which the boiler was designed or which was used at the time the insurance**

was effected. Non-compliance with this condition shall result in suspension of this Policy in respect of the item or items where the change in risk has occurred.

PROVISIONS

Basis of Indemnity

- n) The cost of any alterations, additions, improvements or overhauls shall not be recoverable under this Policy.**
- o) The cost of any provisional repairs shall be borne by Insurer, if such repairs constitute part of the final repairs and do not increase the total cost of repair.
- p) Insurer shall make payments only after being satisfied by production of the necessary bills and documents that the repairs have been effected or replacement has taken place, as the case may be.

Inspections

- q) All the plant described in the Schedule shall be inspected within the statutory periods by inspectors authorized by the appropriated authorities.

Boiler Attendant

- r) The said boilers shall only be operated by attendants holding a valid certificate of competency issued under the Boilers and Pressure Vessels Ordinance.

Operational Status

- s) At the time of any Explosion or Collapse of any boiler or other apparatus insured hereunder the Insured shall be in possession of the unqualified permission in writing of the competent inspecting authority to operate the said boiler or apparatus. If the maximum pressure or load upon the safety valve immediately prior to the Explosion or Collapse was in excess of that stipulated by the said authority, the Insured shall not be entitled to any compensation or indemnity under this Policy in respect of such Explosion or Collapse.

This Clause is subject otherwise to the terms, conditions and exceptions of this Policy.