

### 华泰财险附加附加被保险人(适用于抵押权人或受让人或接管人)条款

兹经双方同意并约定，依据本保险合同所有的承保条件、除外责任和赔偿限额：

本条款扩展记名被保险人的下述指定抵押权人、受让人或接管人的任何人或组织为被保险人，但仅限于以下情形：

- a. 以其作为记名被保险人的抵押权人、受让人或接管人的责任为限；且
- b. 该责任因记名被保险人拥有、维护或使用相应的指定场所而引起。

本条款下进一步规定：

- (i) 仅在法律允许的范围内，为此类指定抵押权人、受让人或接管人提供保险；
- (ii) 如果与记名被保人签署的合同或协议要求记名被保险人向指定抵押权人、受让人或接管人提供保障，则该保障范围不得宽于记名被保险人根据上述合同或协议的要求应当提供的范围。
- (iii) **本保险不适用于指定抵押权人、受让人或接管人执行的或为指定抵押权人、受让人或接管人而执行的结构变更，新构造或拆除操作。**

本条款与保险合同条款有任何不一致，以本条款为准；保险合同其他条款维持不变。

### **Additional Insured (applied to Mortgagee or Assignee or Receiver)**

It is hereby declared and agreed that subject to the **Insuring Agreement(s)** and all other terms, conditions, exclusions and limitations of this Policy:

Any person or organization named in this Endorsement as Designated Mortgagee, Assignee, or Receiver (“DMAR”) is added as an insured,

- a. only with respect to their liability as mortgagee, assignee, or receiver; and
- b. arising out of your ownership, maintenance, or use of the corresponding Designated Premises.

It is further provided that:

- (i) the insurance afforded to such “DMAR” is only to the extent permitted by law;
- (ii) if coverage provided to the “DMAR” is required by a contract or agreement, the insurance afforded to such “DMAR” shall not be broader than that which you are required by the contract or agreement to provide for such “DMAR”; and
- (iii) **this insurance does not apply to structural alterations, new construction or demolition operations performed by or for such “DMAR”.**

In all other respects, this Policy remains unaltered.