

华泰财险附加非认可增加的税费责任条款（CB-T 版）

对于保险责任范围内的损失，本保险合同将向被保险人赔偿以下条款所述非认可增加的税费责任。

（a）如果由于当地法律或其他方面原因，导致本保险合同无法在损失发生地就损失支付赔偿，则由被保险人指定依法可以支付赔偿的国家，损失将在该国家以本保险合同的币种进行赔偿。在进行该等支付的情形下，除损失之外，保险人还将赔偿当地所得税减去该等支付所享有的税费减免后的余额。该额外赔偿金额的计算公式如下：

$$\text{额外赔偿金额} = [a(1 + c) / (1 - b)] - a$$

在计算公式中：

a = 本保险合同项下非根据本条款所应赔偿的损失，减去适用的免赔额。

b = 以下款项的净实际比率：损失赔偿收款地产生的税费（正数）和税费减免（负数）。

c = 以下款项的净实际比率：损失发生地产生的税费（正数）和税费减免（负数）。

（b）如果额外费用的计算结果小于零，则不适用本条款中的计算公式。本条款所涉税率应当是损失发生日有效的相应企业所有税税率。

（c）被保险人应当尽力配合保险人，以便能够在损失发生地当地赔偿全部或部分损失。

（d）如果有所得税产生，则在本保险合同下实际支付的赔偿将减去所有被保险人和/或损失发生地的当地企业有权获得或已经获得的相应税费减免。

Non Admitted Increased Tax Liability

This Policy covers the Non-Admitted Increased Tax Liability as described herein of the Insured for a loss covered under this Policy.

(a) If a loss recovery under this Policy cannot be paid in the country of its occurrence because of local law or otherwise, such loss is to be paid in the currency of this Policy in a country designated by the Insured where such payment is legally permissible. In the event of such a payment, the Insurers will pay in addition to the loss, the net amount required to offset local taxes on income with due consideration to any tax relief/credit that accrues because of such payment. The amount of such additional payment is to be calculated as follows:

$$\text{Additional Payment} = [a(1 + c) / (1 - b)] - a$$

Where:

a = Loss otherwise payable under this Policy except for operation of this coverage, after due consideration for any applicable deductible(s).

b = The net effective rate of the sum of: any taxation (a positive number) plus any tax relief/credit (a negative number) that accrues in the country where loss payments are received.

c = The net effective rate of the sum of: any taxation (a positive number) plus any tax relief/credit (a negative number) that accrues in the country where the loss occurred.

(b) The formula herein will not apply if the calculation of additional payment results in an amount less than zero. The rates referred to herein will be the respective corporate income tax rates in effect on the date of the loss.

(c) The Insured will cooperate with the Insurers in making every reasonable effort to pay the loss or portion thereof locally in the country in which the loss occurred.

(d) The actual payment under this coverage will be adjusted and reduced by all appropriate tax credits and/or tax relief entitled and/or received by the Insured and/or the local entity where the loss occurred provided that an income tax liability is incurred.