

华泰财险附加拆除及额外重建费用条款

若本保险合同承保的物质损失或物质损害发生时，关于建造、修理、替换或使用建筑物或建筑结构，任何公共、政府、当地或民政机关有现行有效的法律、法令、规则或规定的，则本保险扩展承保：

- a. 根据法律、法令、规则或规定的要求，拆除建筑物或建筑结构中未受损部分而导致的额外损失；
- b. 为遵守法律、法令、规则或规定，实际重建建筑物或建筑结构中受损和拆除的部分而产生的费用。

本附加条款项下，对于任何法律或法令要求被保险人或其他方实施下列行为而导致增加的损失不承担保险责任：

- a. 测试、检测、清理、去除、保存、处理、解毒或中和，或以任何方式应对或评估危险物质或污染物的效果；
- b. 为遵守任何政府关于职业安全和/或健康的规定、任何类似的工作场所安全规定或环境规定，而对财产的处理流程进行改进或修订。

本附加条款项下赔偿的最高金额不超过拆除建筑物或建筑结构中未受损部分而实际产生的费用与下列费用之和，以低者为准：

- a. 在其他场所进行重建实际产生的费用，不包括土地的价值；
- b. 在相同场所进行重建的费用。

Demolition and Increased Cost of Construction

If at the time of any physical loss or physical damage insured against by this Policy there is in force any law, ordinance, rule or regulation from any public or government or local or civil authority regulating the construction, repair, replacement or use of buildings or structures, then this Policy is extended to cover:

- a. the additional loss sustained in demolishing any undamaged portion of the buildings or structures necessitated by such law, ordinance, rule or regulation; and
- b. the cost incurred in actually rebuilding both the damaged and demolished portions of such buildings or structures in a manner to satisfy such law, ordinance, rule or regulation.

No liability is assumed under this provision for any increase of loss associated with the enforcement of any law or ordinance, which requires the Insured, or others, to: -

- a. test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess, the effects of Hazardous Substances or Contaminants; or
- b. install process improvements or process modifications to property, when either is required or performed to comply with either any governmental occupational safety and/or health regulations or other similar workplace safety regulations, or environmental regulations.

The total liability under this provision shall not exceed the actual expenditure incurred in demolishing the undamaged portion of the building(s) or structure(s) involved, plus the lesser of the following: -

- a. the actual expenditure incurred, not including the cost of land, in rebuilding on another site; or
- b. the cost of rebuilding on the same site.