

华泰财险附加租金收入扩展条款

鉴于投保人已支付保险费，根据本保险单的除外条款、条件和限制，以及以下额外条件和除外条款，本保险单扩展承保因被保险财产遭受本保险单承保的直接物质损失或物质损害造成不能租赁而导致的损失。

该等直接物质损失或物质损害发生时，保险人负责赔偿被保险人因不能租赁而遭受的实际损失，但不得超过租金收入的减少（见下定义）减去不能租赁期间不必要的费用和开支，且以对受损或损毁的财产部分勤勉地进行维修、重建或替换所需的期间为限。

前述期间不得超过明细表所列的赔偿期间，自该等直接物质损失或物质损害发生之日起算，不受本保险单终止的影响。

Rental Income Extension

In consideration of the premium paid, and subject to the exclusions, conditions and limitations of the Policy to which this Extension is attached, and also to the following additional conditions and exclusions, this Policy is extended to cover loss resulting from necessary untenability caused by direct physical loss or physical damage, as covered by the Policy to which this Extension is attached, to property insured by this Policy.

In the event of such direct physical loss or physical damage, the Underwriters shall be liable for the actual loss sustained by the Insured resulting directly from such necessary untenability, but not exceeding the reduction in rental income, as defined hereafter, less charges and expenses which are not necessary during the period of untenability, for only such length of time as would be required, with the exercise of due diligence and dispatch to repair, rebuild or replace such part of the property as has been destroyed or damaged. However, such length of time shall not exceed the Indemnity Period stated in the Schedule of Values commencing with the date of such direct physical loss or physical damage and not limited by the expiration of this Policy.