华泰财险附加货币条款（CB-H 版 B 款）

保险合同的损失金额以【保单约定币种】核定和支付。

如果核定损失涉及货币兑换，汇率应按照如下方法计算：

(a) 免赔额和责任限额，应按照损失发生日（即事故发生当日，如事故发生日难以确定的则以被保险人最早发现损失的日期为损失发生日）【保单约定机构】公布的汇率计算；

(b) 保险标的的损失：

i) 修复或重置保险标的的费用，应按照损失发生日【保单约定机构】公布的汇率计算；

ii) 若保险标的未被修复或重置，应按照损失发生日【保单约定机构】公布的汇率计算。

(c) 保险费结算应按照保险责任开始之日【保单约定机构】公布的汇率计算；

(d) 年末保险费调整金额应按照保险责任开始之日【保单约定机构】公布的汇率计算；

若【保单约定机构】未在上述规定日期公布，汇率应按照下一个工作日所公布的计算。

Currency Clause (CB-B)

Losses will be adjusted and paid in the currency agreed in the Policy.

In the event of a loss adjustment involving currency conversion, the exchange selling rate will be calculated as follows:

(a) As respects the calculation of deductibles and limits of liability, the rate of exchange published by the organization agreed in the Policy on the date of the loss.

The date of loss is defined as the date when the loss actually occurs, or the earliest date when the Insured discovers the loss if it not possible to confirm the date when the loss actually occurs.

(b) As respects loss or Damage to Property Insured:

i) the cost to repair or replace Property Insured will be converted at the date of loss based on the rate of exchange published by the organization agreed in the Policy.

ii) If such Property is not replaced or repaired, the conversion will be based on the rate of exchange published by the organization agreed in the Policy as of the date of loss.

(c) For premium settlement, at date of commencement of cover as per the exchange rate agreed on the organization agreed in the Policy.

(d) For year-end premium adjustment, at date of commencement of cover as per the exchange rate agreed on the organization agreed in the Policy.

If the exchange rate was not published by the organization agreed in the Policy on the stipulated date, the rate of exchange will be as published on the next business day.