

## 华泰财险附加 72 小时条款

经双方同意，本保险合同项下保险标的在连续 72 小时内损失应视为一单独事件，在计算赔偿时视为一次保险事故。被保险人可自行决定 72 小时的起始时间，但若在连续数个 72 小时时间内发生损失，任何两个或两个以上 72 小时期限不得重叠。

本附加条款与主条款内容相悖之处，以本附加条款为准；未尽之处，以主条款为准。

### Time Adjustment Clause (72 hours)

It is agreed and understood that, if the insured property under the insurance contract suffers loss within continuous 72 hours, **it shall be deemed as one single accident when calculating indemnity.** The Insured can determine the starting time of such 72-hour. **If losses are incurred within several 72-hour periods, any two or more 72-hour periods shall not be overlapped.**