

保险产品说明

保险条款名称	华泰财产保险有限公司珠宝商保险条款 (注册号: 09OT2021000210300)
保障范围	<p>Section 1: Coverage</p> <p>At the Premises</p> <p>1. If, during the Policy Period, Stock & Merchandise is physically lost or physically damaged at the Premises, Huatai Property & Casualty Insurance Co., Ltd (Huatai) agrees to indemnify the Insured in respect of such physical loss or physical damage, but in no circumstance shall Huatai pay more than the amount set out in Item 7(a) of the Schedule (Stock & Merchandise Limit) or, where applicable, Item 7(b) of the Schedule (Stock & Merchandise Automatic Increase Limit) during the time period set out in Item 7(b).</p> <p>2. The most Huatai will pay in respect of physical loss or physical damage during the Policy Period to Stock & Merchandise:</p> <p>a. by burglary or theft of Stock & Merchandise, occurring at Premises, when the Premises are not open for business, and out of locked safe(s) and/or strong room(s) is the amount set out in Item 7(c) of the Schedule ('Out of Safe / Out of Business Hours Sublimit'). The Out of Safe / Out of Business Hours Sublimit set out in Item 7(c) of the Schedule shall not apply to any physical loss or physical damage to Stock & Merchandise caused by burglary or theft occurring during any period of temporary daytime closing if at the time of the physical loss or physical damage the Insured or an Employee of the Insured was present in the sales portion of the Premises.</p> <p>b. contained in the display windows at the Premises by attempted or actual theft, robbery or burglary accomplished by or resulting from the smashing or cutting of such windows is:</p> <p>i. the amount set out in Item 7(d) of the Schedule ('Windows</p>

business hours sublimit') when either:

- A. the Premises are open for business; or
 - B. when the Insured or any of their Employees (other than security personnel) are present at, or in attendance at, the Premises; or
- ii. the amount set out in Item 7(e) of the Schedule ('Windows after hours sublimit') at all other times.

Outside of the Premises

1. If during the Policy Period, Stock & Merchandise is outside of the Premises and is physically lost or physically damaged, Huatai agrees to indemnify the Insured in respect of such physical loss or physical damage:

- a. when Stock & Merchandise is in Transit personally conveyed by an Employee, traveller, messenger, sales person, agent or representative, but not a broker, up to the amount set out in Item 7(f)(i) of the Schedule ('Traveller sublimit')
- b. when Stock & Merchandise is in Transit by post, up to the amount set out in Item 7(f)(ii) of the Schedule (sending via post sublimit)
- c. when Stock & Merchandise is in Transit by a general courier, up to the amount set out in Item 7(f)(iii) of the Schedule (sending via general courier sublimit)
- d. when Stock & Merchandise is in Transit by secure courier, up to the amount set out in Item 7(f)(iv) of the Schedule (sending via secure courier sublimit)
- e. when Stock & Merchandise is in Transit by armoured car service, up to the amount set out in Item 7(f)(v) of the Schedule (sending via armoured car service sublimit)
- f. when Stock & Merchandise is being worn by the Insured, any

principal, director or partner of the Insured, members of their families, relatives, staff or friends, up to the amount set out in Item 7(f)(vi) of the Schedule (whilst being worn sublimit)

g. when Stock & Merchandise is on display in a public or private event, up to the amount set out in Item 7(f)(vii) of the Schedule (exhibition sublimit)

h. when Stock & Merchandise is in a private dwelling, up to the amount set out in. Item 7(f)(viii) of the Schedule (whilst in a private home sublimit)

i. when Stock & Merchandise is entrusted to dealers, customers in the trade, repairers, cutters and brokers, up to the amount set out in Item 7(f)(ix) of the Schedule (entrustment sublimit).

At and Outside of the Premises

1. Huatai agrees to indemnify the Insured:

a. whilst Stock & Merchandise is being manufactured, modified or repaired up to the amount set out in Item 7(g) of the Schedule (whilst being worked upon sublimit).

b. For theft of Stock & Merchandise by an Employee or theft by any third party to whom the Insured has entrusted Stock & Merchandise up to the amount set out in Item 7(h) of the Schedule (Fidelity Limit).

Contents

1. If during the Policy Period, Contents are physically lost or physically damaged by fire, lightning, explosion, aircraft, burglary, theft or any attempt thereat, storm, tempest, flood, bursting or overflowing or leakage of Water Pipes or Apparatus, any member of the Insured's household or the Insured's Employees, Huatai agrees to indemnify the Insured in respect of such physical loss or physical damage to the extent and in the manner hereinafter provided, but in no circumstance shall Huatai pay more than the amount set out in Item 7(i) of the Schedule ('Contents Limit').

What we will pay

1. The value of Stock & Merchandise owned by the Insured shall be

	<p>the cost price.</p> <p>2. The value of Stock & Merchandise loaned to the Insured shall be the consigned price.</p> <p>3. The value of Contents shall be the cost of repair or replacement.</p> <p>4. Except where applicable by reason of the operation of Item 7(b) of the Schedule, nothing in this Section 1 - Coverage shall increase the Stock & Merchandise Limit set out in Item 7(a) of the Schedule or the Contents Limit set out in Item 7(i) of the Schedule.</p>
<p>保险期间</p>	<p>Policy Period means the period shown in Item 5 of the Schedule and any further period agreed to by Huatai.</p>
<p>免除或减轻保险人责任条款</p> <p>(免除或减轻保险人责任条款以加黑加粗等方式提示于条款, 具体以条款为准, 请仔细阅读, 本保险产品说明仅摘录要点)</p>	<p>Section 2: Exclusions</p> <p>This Policy does not cover any physical loss or physical damage to Stock & Merchandise or Contents (as applicable) caused by, arising out of or in any way connected with:</p> <p>1. any theft, or dishonesty, or deception committed by:</p> <p>a. any Employee, traveller, sales person, agent, representative, or messenger in the exclusive employment of the Insured, unless an amount is set out in Item 7(h) of the Schedule (Fidelity Limit).</p> <p>b. any customer, broker, broker's customer or agent in respect of Stock & Merchandise entrusted to them by the Insured, by its Employees, servants or agents; or</p> <p>c. any director or officer of the Insured.</p> <p>2. any:</p> <p>a. natural ageing, gradual deterioration, inherent defect, rust or oxidation, moth or vermin, warping or shrinkage;</p> <p>b. any process of manufacture, modification or repair. This exclusion shall not apply to manufacture, modification or repair, if there is an amount set out in Item 7(g) of the Schedule (whilst being worked upon sublimit);</p> <p>c. aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by frost or fire.</p>

3. any typhoon, hurricane, cyclone, volcanic eruption, earthquake, subterranean fire or other convulsion of nature. This exclusion applies only to Stock & Merchandise on land.
4. any Stock & Merchandise missing at stocktaking in respect of which no claim has been previously notified.
5. any Stock & Merchandise whilst it is being worn (except watches worn solely for the purpose of testing) or used by the Insured, any principal, director or partner of the Insured, members of their families, relatives, staff or friends or whilst in their custody for this purpose. This exclusion shall not apply if there is an amount set out in Item 7(f)(vi) of the Schedule (whilst being worn sublimit).
6. any Stock & Merchandise whilst on display in public or private event. This exclusion shall not apply if there is an amount set out in Item 7(g) (vii) of the Schedule (exhibition sublimit).
7. any theft or disappearance of Stock & Merchandise from road vehicles of every description owned by or under the control of the Insured and or its Employees, travellers, messengers, sales persons, agents or representatives when such vehicles are left unattended.
8. any Stock & Merchandise entrusted to the Insured by private clients and/or customers solely for safe custody.
9. any loss of data or records held in electronic form.
10. any mysterious disappearance of the Stock & Merchandise and/or Contents.
11. any Stock & Merchandise claimed to have been forwarded in a package when the package is received in apparent good order with the seals unbroken.
12. any Stock & Merchandise taken to a private dwelling by the Insured, its principals, Employees, representatives, travellers or agents unless it is locked in a safe or drawer within the private dwelling. This exclusion shall not apply if there is an amount set out in Item 7(f)(viii) of the Schedule (whilst in a private home sublimit).
13. any:

- a. acceptance by the Insured of any currency which subsequently is proved to have been forged, counterfeit, or otherwise for any reason whatsoever;
 - b. acceptance by the Insured of any cheque, credit, debit or charge card, or other negotiable instrument which is subsequently dishonoured for payment; or
 - c. any other form of payment which is invalid or uncollectable for any reason whatsoever.
14. any financial default or non-payment or when a company can no longer or chooses to no longer meet its debt obligations in respect of Stock & Merchandise.
15. any insolvency, administration, voluntary arrangements with creditors, bankruptcy or receivership of:
- a. the Insured; or
 - b. any third party to whom Stock & Merchandise has been entrusted.

Section 3: Exclusions

1. War and Confiscation

This Policy does not cover any physical loss or physical damage to Stock & Merchandise and/or Contents (as applicable) caused by, arising out of or in any way connected with any war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law or confiscation or nationalisation or requisition or destruction of or damage to Stock & Merchandise or Contents by or under the order of any government or public or local authority or lawfully constituted body.

c or local authority or lawfully constituted body.

2. Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons

This Policy does not cover any physical loss or physical damage to Stock & Merchandise and/or Contents (as applicable) caused by, arising out of or in any way connected with any:

- a. ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- b. radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- c. weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- d. radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter, but not radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- e. chemical, biological, bio-chemical, or electromagnetic weapon.

3. Terrorism

This Policy does not cover any physical loss or physical damage to Stock & Merchandise and/or Contents (as applicable) caused by, arising out of or in any way connected with any:

- a. Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the Loss.
- b. action taken in preventing, controlling or suppressing an Act of Terrorism

4. Cyber Attack Exclusion

In no case shall this Policy cover any loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from the:

	<p>(i) failure, error or malfunction of any computer, computer system, computer software programme, code or process or any other electronic system, or</p> <p>(ii) use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.</p> <p>5. Sanctions Exclusion</p> <p>Huatai shall not be deemed to provide cover and Huatai shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Huatai, or its parent company, affiliate or ultimate holding company to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, People’s Republic of China or United States of America.</p>
<p>退保条件标准和 退保流程时限</p>	<p>a. The Insured may cancel the cover provided by this Policy by giving notice in writing to Huatai. If such notice is given, the cancellation will take effect on the day the notice is received by Huatai.</p> <p>b. Huatai may cancel this Policy pursuant to Insurance Law of People’s Republic of China.</p> <p>c. Upon cancellation by the Insured or Huatai, the Insured will receive a pro rata refund of premium for the unexpired period of insurance subject to the Insured complying with below item(d).</p> <p>d. When the premium is subject to adjustment, cancellation will not affect the obligation of the Insured to supply to Huatai such information as is necessary to permit the premium adjustment to be calculated and to pay the amount of the adjustment applicable up to the effective date of</p>

	cancellation.
--	---------------