

保险产品说明

保险条款名称	华泰财产保险有限公司珍品保险条款（SP97） （注册号：09OT2024000210562）
保障范围	<p>The property described in the attached schedule (the "Schedule") is insured against physical loss or physical damage occurring during the period of insurance while at the named location(s) or while in transit within the territorial limits specified in the Schedule, subject to the following exclusions, basis of settlement and conditions.</p> <p>The underwriters are only liable to the extent that any other valid insurance would fail to cover any claim if this insurance had not been issued.</p>
保险期间	The policy period is the period shown in the Schedule and any further period agreed to by Huatai.
免除或减轻保险人责任条款 （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>This insurance does not cover:</p> <p>A. (i) mysterious disappearance or unexplained loss; (ii) loss or shortage discovered while taking inventory.</p> <p>B. theft or dishonesty committed by or in collusion with any principal shareholder (beneficial or otherwise), partner, director, officer, or any employee of the insured or any person to whom the insured property is entrusted or loaned.</p> <p>C. loss arising whether directly or indirectly from the insolvency, administration, voluntary arrangements with creditors, bankruptcy or receivership of:</p> <p>(i) the insured; (ii) the operators of the premises of named location(s); (iii) any third party whose property may have become</p>

indistinguishable from the insured property.

D. consequential loss of any kind

E. loss from or damage in or on unattended vehicles, unless the property is in the custody of a competent professional carrier

F. loss or damage directly or indirectly caused by earthquake, storm, windstorm, flood, or fire or theft following such events.

G. loss or damage caused by or resulting from:

(i) natural ageing, gradual deterioration, inherent defect, rust or oxidation, moth or vermin, warping or shrinkage;

(ii) any process of manufacture, modification or repair;

(iii) aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by frost or fire.

H. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

I. loss or damage caused by or resulting from confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.

J. (i) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;

(ii) any legal liability of whatsoever nature directly or

	<p>indirectly caused by or</p> <p>contributed to by or arising from</p> <p>a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel</p> <p>b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof</p> <p>c) nuclear reaction, nuclear radiation or radioactive contamination.</p> <p>K. any loss, damage, cost or expense whatsoever which arises whether directly or indirectly from any kind of seepage or any kind of pollution and/or contamination.</p>
<p>退保条件标准和 退保流程时限</p>	<p>This insurance may be cancelled at any time by the insured in writing to the broker or agent who effected this insurance. The insured will then be entitled to a pro rata proportion of paid premium, provided no claim has been made on this insurance.</p> <p>This insurance may also be cancelled by or on behalf of underwriters by giving 30 days' notice in writing sent by post to the insured at his last known address. The underwriters will then be entitled to the pro rata proportion of the premium.</p> <p>Notice will be deemed to have been given upon receipt if sent by post properly addressed.</p>