

保险产品说明

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| 保险条款名称 | 华泰财产保险有限公司搬家运输保险条款 (注册号: 09IE2021000210298) |
| 保障范围 | <p>1 Section 1 – What We Cover and What We Pay</p> <p>1.1 If, during the Policy Period, the Insured’s Property is accidentally Lost, stolen, damaged or destroyed while being Transported (this does not include any period of packing, assembly, unpacking, dismantling, testing) by a Transport Operator, We will either, at Our sole discretion, pay the Insured:</p> <p>(a) where the Property is damaged, the reasonable cost of repairing the damaged Property or where We consider it uneconomical to repair, the replacement cost; or</p> <p>(b) where the Property is Lost, stolen or destroyed, the replacement cost of the Lost, stolen or destroyed Property up to the Sum Insured specified in the Policy Schedule.</p> <p>1.2 General Average</p> <p>We will pay to the Insured the General Average and salvage charges arising from incidents occurring during the Policy Period, adjusted or determined according to the Consignment Note and/or the governing law and practice, incurred to avoid or in connection with the avoidance of, Loss, damage or destruction of Insured’s Property (except where such Loss, damage or destruction would be excluded under this Policy).</p> <p>1.3 Both to Blame Collision Clause</p> <p>We will pay to the Insured such amount against liability incurred under any ‘Both to Blame Collision Clause’ in the Consignment Note.</p> <p>In the event of any claim brought against the Insured under the said clause, the Insured shall notify Huatai who shall have the right (but</p> |

not the obligation) to defend the Insured against such claim up to the value of the Sum Insured. The costs and expenses to defend the Insured against such claim shall form part of and are not in addition to the Sum Insured.

1.4 Check in (Total loss only)

We will pay for any accidental loss, damage or destruction of the Property which is being Transported as check in luggage by the Insured subject to the limit shown in the Policy Schedule.

The cover provided under this clause is in respect of total loss only to the check in luggage and will be no more than the agreed limit as stated in the Policy Schedule in the aggregate.

Coverage begins when the Insured leaves the last place of accommodation immediately prior to relocation journey as described in the Policy Schedule and ceases when the Insured arrives at the first place of accommodation in the destination country.

1.5 Hand Carry

We will pay for any accidental loss, damage or destruction of the Property which is being Transported as hand carry by the Insured and his/her family member subject to the limit shown in the Policy Schedule provided that:

(a) Huatai will cover Collectibles and Valuables only if they are supported by a valuation certificate.

(b) This Policy only covers the Property in Transit when in the "close personal custody and control" of the Insured and his/her family member subject to the limit shown in the Policy Schedule. For the purposes of this clause "close personal custody and control" means that the Property shall be held by, or attached to, or within sight and an arms length reach of, the Insured and his/her family member at all times whilst in Transit.

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| | <p>The cover provided under this clause will be no more than the agreed limit as stated in the Policy Schedule in the aggregate.</p> <p>Coverage begins when the Insured leaves the last place of accommodation immediately prior to relocation journey as described in the Policy Schedule and ceases when the Insured arrives at the first place of accommodation in the destination country.</p> <p>1.6 Nominated Storage</p> <p>We will pay for any accidental loss, damage or destruction of the Property whilst held in Nominated Storage subject to the limit shown in the Policy Schedule and up to a maximum of thirty (30) days prior to Transit and sixty (60) days after Transit.</p> <p>1.7 Delayed Unpacking and Discovery</p> <p>We will pay for any accidental loss, damage or destruction of the Property that is first discovered following the opening and examination of the Property following Transit, subject to:</p> <p>(a) the discovery of the accidental loss, damage or destruction occurring and being notified to Huatai within sixty (60) days of the completion of Transit or sixty (60) days after the period of Nominated Storage if covered in the Policy Schedule; and</p> <p>(b) the Insured establishing to the reasonable satisfaction of Huatai that the accidental loss, damage or destruction occurred during Transit or during the period of Nominated Storage if covered in the Policy Schedule.</p> <p>In no event shall the total amount(s) We pay under this Policy exceed the Sum Insured.</p> |
| <p>保险期间</p> | <p>Policy Period means the period starting from the time when the Property is first moved by the Transport Operator and continues during the ordinary course of Transit until the completion of unloading from the carrying vehicle or other conveyance at the</p> |

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| | Consigned Address. |
| <p>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> | <p>3 Section 3 - Exclusions</p> <p>3.1 We will not indemnify the Insured for any Loss, theft, damage or destruction to its Property or for any other amounts insured under this Policy arising out of or in any way connected with:</p> <p>(a) Civil Commotion any civil commotion, labor disturbances, locked out workers, riots or strikes;</p> <p>(b) Conditions of Carriage any non-compliance with or breach by the Insured of any condition of carriage set out in the Consignment Note;</p> <p>(c) Delay any delay, even if such delay was caused by a risk insured against;</p> <p>(d) Faulty Workmanship any fault, defect, failure, error or omission in design or faulty workmanship or materials;</p> <p>(e) Fraud, Dishonesty and Intentional Conduct the Insured committing or condoning or allegedly committing or condoning any:</p> <p>(i) dishonest or fraudulent act or omission; or</p> <p>(ii) any malicious, criminal or intentional breach of the law;</p> <p>(f) Information, Data, Media any loss of information, data or media from any computer hardware or software;</p> <p>(g) Mould, moths, insects, rats or other vermin</p> <p>(h) Motor Vehicles and Motor Cycles any loss, damage or expenses relating to motor vehicles or motor cycles:</p> <p>(i) carried by vessel unless shipped in a RORO (Roll-on/Roll-off)</p> |

vessel or shipping container.

(ii) incurred whilst motor vehicles or motor cycles are under their own power or in tow except whilst in tow within the confines of the port or airport immediately prior to or immediately after discharge from the vessel or aircraft and/or on to or off of the vessel or aircraft or into or out of the shipping container.

(iii) for tyres and/or brakes and/or suspension.

(iv) reasonably attributable to atmospheric humidity and freezing of water in the radiator and/or cooling system.

(i) Inherent Vice

any inherent vice or latent defect in the Property;

(j) Insolvency or Financial Default

the insolvency or financial default of the owners, managers, charterers or operators of the vessel or aircraft where the Insured is unable to show that prior to the loading of the Property on board the vessel or aircraft, all reasonable and practicable and prudent measures were taken by the Insured to establish the financial reliability of the party in default;

(k) Insufficiency of Packaging and Incorrect Address

any insufficiency or deficiency of packing and/or packaging including but not limited to:

(i) fragile goods not being labelled as fragile; or

(ii) failure to provide accurate or correct Consigned Address.

Packing done by anyone other than Transport Operator shall be deemed insufficient packing except for items covered under clause 1.4 (Check in) and clause 1.5 (Hand Carry). This exclusion will not apply if the insufficiency, deficiency or failure did not contribute to the Loss, damage or destruction of the Property;

(l) Lawful Seizure

the lawful seizure, confiscation or detention of all or any part of the Insured's Property;

(m) Mechanical, Electrical or Electronic Failure

any mechanical, electrical or electronic failure unless there is visible external physical damage that occurred while being Transported;

(n) Ordinary Leakage

any ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear;

(o) Radioactive Contamination, Chemical Biological, Bio-Chemical and Electromagnetic Weapons

(i) any ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;

(ii) any radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;

(iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;

(iv) any radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

(v) any chemical, biological, bio-chemical, or electromagnetic weapon;

(p) Rust, Oxidation and/or Discolouration

any rust, oxidation and/or discolouration unless caused by visible external physical damage that occurred while being Transported;

(q) War and Terrorism

(i) any war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or

requisition or destruction of or damage to property by or under the order of any government, public or local authority; or

(ii) any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the Loss, theft, damage, or destruction to the Property.

3.2 This Policy does not cover any loss or damage of or to the following:

(a) Excluded Property

(1) Collectibles that are transported as check in under clause 1.4;

(2) Collectibles that are valued greater than USD 10,000 any one item;

(3) Cash, securities and other cash equivalents;

(4) goods which are banned, prohibited or otherwise excluded by any law, regulation or statute of any jurisdiction from which the Property is collected, delivered, or through which the Property is Transported;

(5) live animals or plants;

(6) mobile phones and laptops unless covered under clause 1.5 (Hand Carry);

(7) perishable goods;

(8) temperature sensitive goods;

(9) Valuables, unless covered under clause 1.5 (Hand Carry);

(10) any property which the Transport Operator specifically excludes from shipment under the Consignment Note, unless specifically noted in the Policy Schedule and any liability arising from the shipment of such excluded property.

(b) Reduction In Value

any reduction in value arising from the repair or restoration of damaged Property or any depreciation as a result thereof.

3.3 Compliance

We shall not be deemed to provide cover and We 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 amount to a contravention of any law, regulation or statute of any jurisdiction from which the Property is collected, delivered, or through which the Property is Transported, including but not limited to any law, regulation or statute prohibiting the insurance of such Property by an insurer not authorised to offer or provide insurance cover in such jurisdiction.

r not authorised to offer or provide insurance cover in such jurisdiction.

3.4 Sanctions

We shall not be deemed to provide cover and We 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 Us, or Our parent to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of China, the European Union, United Kingdom, or United States of America.

3.5 Cyber Exclusion

In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.

Subject to the conditions, limitations and exclusions of this policy,

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| | <p>the indemnity otherwise recoverable hereunder shall not be prejudiced by the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm.</p> <p>computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm.</p> <p>3.6 Communicable Disease Exclusion</p> <p>Notwithstanding and superseding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum whatsoever, directly or indirectly arising out of, or in any way attributable or related to, connected with or contributing concurrently or in any sequence with:</p> <p>(1) a Communicable Disease; or</p> <p>(2) the fear or threat (whether actual or perceived) of a Communicable Disease.</p> <p>For the purposes of this exclusion, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:</p> <p>(1) for a Communicable Disease, or</p> <p>(2) any Consigned Address or Nominated Storage or Property Insured that is or may be affected either directly or indirectly by a Communicable Disease.</p> <p>This Exclusion applies to all coverage extensions, additional coverages, exceptions.</p> |
| <p>退保条件标准和 退保流程时限</p> | <p>(a) The Policyholder may cancel this Policy at any time prior to the Transport Operator collecting the Property by giving Us written notice of such cancellation</p> |

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| | <p>Such cancellation shall take effect immediately upon Us receiving such written notice.</p> <p>(b) We may cancel this Policy, at any time in any circumstances permitted by law by giving the Policyholder written notice at the address of the Policyholder in the Consignment Note. Such cancellation shall take effect immediately upon the Policyholder receiving such written notice unless otherwise provided by law.</p> |
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