

华泰财险附加 30 天保险期间扩展条款

兹经双方声明并同意，依据**本保险合同保险责任**、其他条款、除外责任和**责任限额**（包括但不限于任何适用的**责任限额**）：

在**初始保单到期日**之前的不超过 15 天内，具体以明细表所列天数为准，下述沟通：

- (a) 在**第一记名被保险人**的高管人员或负责管理**第一记名被保险人**保险事宜的任何人中；
- (b) 在**第一记名被保险人**和其聘用的在与**本保险合同**有关的交易中代表**第一记名被保险人**的保险中介机构（如有）之间；
- (c) 上述保险中介机构中负责**本保险合同**有关交易的任何人中；
- (d) 在上述保险中介机构与**保险人**之间；
- (e) 没有任何此类保险中介机构的情况下，在**第一记名被保险人**和**保险人**之间；

正在或已经被自然灾害或其他从**第一记名被保险人**的角度来看是突发的、可识别的、非故意的事件严重阻碍或阻止时，此**保险期间**自动延长 30 天，保费根据风险按时间比例收取，前提是：

- (a) **保险期间**在延长后不超过 18 个月；
- (b) **本保险合同**项下的**责任限额**不得以任何方式增加或恢复；
- (c) 上述附加保费将由**投保人**在**初始保单到期日**起在保险单载明期限内全额支付给**保险人**。若由于自然灾害或突发事件而无法在规定时间内支付保费，除非**保险人**或其母公司书面同意，否则**投保人**应在合理可行的情况下尽快但不超过**初始保单到期日**起在保险单载明期限内支付附加保费；
- (d) 在**初始保单到期日**时，**保险人**未收到**投保人**或代表**投保人**的保险中介机构发出的终止或不续保**本保险合同**的书面通知。

以下定义只适用于此扩展条款

初始保单到期日是指：

保险期间最初的**保险期间**到期日 。

本附加条款与**保险合同**主条款有任何不一致，以本批单为准；**保险合同**主条款其他内容维持不变。

30-Day Policy Period Extension (Business Continuity)

It is hereby declared and agreed that subject to the **Insuring Agreement** and all other terms, exclusions and limitations of this **Policy**, including, without limitation, any applicable limit of liability:

In the «xx days» leading up to or as at the **Initial Policy Expiry Date**, if any of the following communication:

- (a) amongst the **First Named Insured's** executive officers or anyone responsible for administering the **First Named Insured's** insurance(s);

- (b) between the **First Named Insured** and the insurance intermediary (if any) engaged by the **First Named Insured** to represent the **First Named Insured** in transactions in respect of this **Policy**;
- (c) amongst any of said insurance intermediary's representatives responsible for transactions in respect of this **Policy**;
- (d) between said insurance intermediary and **Insurer**;
- (e) between the **First Named Insured** and **Insurer** in the absence of any such insurance intermediary;

has been or is materially impeded or prevented by natural disaster or other sudden, identifiable, unintended and from the standpoint of the **First Named Insured**, the **Policy Period** is automatically extended for 30 additional days at additional premium pro-rated for time on risk, provided that:

- (a) the **Policy Period** does not exceed 18 months upon such period extension;
- (b) the Limits of Liability under this **Policy** are not increased or reinstated in any way;
- (c) such additional premium will be paid in full by the **Insured** to **Insurer** within «xx days» from the **Initial Policy Expiry Date** or, if not possible due to such natural disaster or event, as soon as reasonably practicable but no more than «xx days» from the **Initial Policy Expiry Date** unless agreed in writing by **Insurer** or its parent;
- (d) as at the **Initial Policy Expiry Date**, **Insurer** has not received written notice, from **Insured** or the insurance intermediary representing **Insured**, to lapse or not-renew this **Policy**.

For the purposes of this Extension, the following Definition is added to this **Policy**:

Initial Policy Expiry Date means

the expiry date of the **Policy Period** as at the start of the **Policy Period**.

In all other respects, this **Policy** remains unaltered.