

华泰财险附加产量替代条款（CB-T版）

根据被保险人的选择，如果被保险财产包括机器、设备或厂房且其功能、性能或产量是可衡量的，则用具有类似功能的替代物取代该保险财产时，该等被保险财产应适用下述赔偿标准：

（a）如果替代物的总体功能、性能或产量小于或等于被替代财产，则赔偿标准是与被替代财产总体功能、性能或产量相同的替代物的全新安装费用；

（b）如果替代物（包括地基成本）的总体功能、性能或产量大于被替代财产，并且替代物的全新安装费用没有超过被替代财产的重置价值，则赔偿标准是替代物的全新安装费用；

（c）如果替代物（包括地基成本）的总体功能、性能或产量大于被替代财产，并且替代物的全新安装费用超过受损财产的重置价值，则赔偿标准是该财产的重建价值或按照受损财产产量与替代物产量的比例乘以替代物全新安装费用计算出的金额（以较高者为准）。

但应赔偿的金额不得低于具有与被替代财产一样总体功能、性能或产量的替代物的全新安装费用。

如果受损财产可以修好，保险人应当支付受损财产修复至特定的接近全新财产状态的费用（而非更好的状态），在该特定状态下，保险人新承担的责任不会超过该财产已全损情况下保险人本应支付的金额。

Output Replacement

At the option of the Insured, where any Property Insured consists of equipment, machinery or plant having a measurable function, capability or output and if such property is replaced with a new item or items which perform a similar function or functions, then the Basis of Settlement for such property shall be as follows:

(a) Where any property is to be replaced by an item or items which have the same or a lesser total function, capability or output, then the Basis of Settlement is the new installed cost of such replacement item or items that would give the same total function, capability or output as the property being replaced.

(b) Where any property is to be replaced by an item or items (including cost of foundations) which have a greater total function, capability or output and the new installed cost of such replacement item or items is no greater than the replacement value of the property being replaced, then the Basis of Settlement is the new installed cost of the replacement item or items.

(c) Where any property is to be replaced by an item or items which have a greater total function, capability or output and the new installed cost of such replacement property is greater than the replacement value of the Damaged property, then the Basis of Settlement is the greater of the reinstatement value of the property or that proportion of the new installed cost of the replacement item or items which the output of the Damaged property bears to the output of the replacement item or items.

Provided that the amount payable shall not be of lesser value than the new installed cost of such replacement item or items that would give the same total function, capability or output as the property being replaced.

Provided always that where any Damaged property may be properly repaired, the Insurers shall pay the cost of restoration of such Damaged property to a condition substantially the

same as (but not better or more extensive than) its condition when new and the liability of the Insurers shall not exceed the sum representing the cost which the Insurers could have been called upon to pay if such property had been totally destroyed.