

## 华泰财险附加保单取消条款（CB-H 版）

投保人可以在任何时候提前明细表列明天数书面通知保险人终止本保险，但在违反保密和诚实信用协议的情形下，投保人可以提前明细表列明天数书面通知保险人终止本保险。在上述情形下，保险人应当按比例退回自终止日起至保险单期末的保险费。

在下列任何情形下，保险人可以在任何时候提前明细表列明天数书面通知投保人终止本保险，但在未支付保费或法律要求的情形下，保险人可以提前明细表列明天数书面通知投保人终止本保险。

- 1) 被保险人经营性质、生产活动或风险暴露发生任何实质性改变；
- 2) 被保险人未履行如实告知义务；
- 3) 保险人的合约、再保险安排或承保能力发生改变。

在上述情形下，保险人应当按比例退回自终止日起至保险单期末的保险费。

### **Cancellation**

This Insurance may be terminated at any time at the request of the Insured by giving to the Insurer [\_\_\_\_\_ days] written notice of intent to cancel except for [\_\_\_\_\_ days] in case of violating the terms of Non-Disclosure and Honesty & Integrity Agreement, in which case the Insurer shall be liable to repay a ratable proportion of the premium for the unexpired term from the date of cancellation.

This Insurance may also at any time be terminated at the option of the Insurer by giving to the Insured [\_\_\_\_\_ days] written notice of intent to cancel (except for [\_\_\_\_\_ days] in case of non-payment of premium or as required by statute), to that effect where:-

- 1) any material changes in the nature of Insured's operations, activities or exposures
- 2) failure to comply with the duty of disclosure
- 3) change in Insurer's Treaty & Reinsurance arrangements & capacity

in which case the Insurers shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of cancellation