

华泰财险附加保费保证条款

1、不论本保险合同的其他条款如何规定，受限于本条款第2项的约定，双方同意并声明，如果保险期限大于或等于明细表约定期间，任何到期保险费必须自：

- a) 保险合同、续保凭证或暂保单下保险期限生效之日起；或
- b) 如在保险合同、续保凭证或暂保单下签发有批单，该批单生效之日起；

在明细表所列约定期间内全额支付给本公司（或安排本保险的保险中介机构）且由本公司（或安排本保险的保险中介机构）实际收到。

2、若到期保险费在上述期限内未予支付或本公司（或安排本保险的保险中介机构）在上述期限内未实际全额收到到期保险费，则：

- a) 保险合同、续保凭证、暂保单或批单项的保险责任在上述期限到期后立即自动终止；
- b) 保险责任的自动终止不影响在上述期限内发生的责任；及
- c) 本公司有权根据保险责任的起止时间按比例收取保费，但最低不少于明细表所列比例。

3、如果保险期限少于明细表约定期间，到期保险费必须在保险期限内全额支付给本公司（或安排本保险的保险中介机构）且由本公司（或安排本保险的保险中介机构）在保险期限内实际收到。

本保险合同其他条款和条件不变。

G25 Premium Warranty (Days)

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the policy period is () days or more, any premium due must be paid and actually received in full by us (or the intermediary through whom this policy was effected) within () days of the:

- a) inception date of the coverage under the policy, Renewal Certificate or Cover Note; or
- b) effective date of each Endorsement, if any, issued under the policy, Renewal Certificate or Cover Note.

2. In the event that any premium due is not paid or actually received in full by us (or the intermediary through whom this policy was effected) within the ()-day period referred to above, then:

- a) the cover under the policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated immediately after the expiry of the said ()-day period;
- b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
- c) we shall be entitled to a pro-rata time on risk premium subject to a minimum of [].

3. If the period of insurance is less than () days, any premium due must be paid and actually received in full by us (or the intermediary through whom this policy was effected) within the period of insurance.

This clause is subject otherwise to the terms, conditions and exclusions of this policy.