

华泰财险附加保费调整条款 (CB 版)

经双方同意, 投保人已支付的本保险合同中载明的存货的保险费为预付保险费, 预付比例以明细表为准, 保险人将根据有关约定进行调整:

1、投保人应在每月的第 30 日 (若为 2 月份的, 2 月份的最后一日) 向保险人申报库存价值, 若投保人没有按期申报, 则财产一切险中载明的保险金额将视作当期的申报库存价值。

2、如果前述被保险财产也受其他保险合同的重复承保, 则申报的库存价值应按该被保险财产承保的保险金额占其他保险合同及本保险合同相应保险金额总和的比例计算。

3、申报的库存价值需按照两次申报之间每一天库存价值的平均值计算。

4、保单限额不超过投保金额, 保险人不得就超过投保金额的库存价值收取保费。但是, 若有事先的书面协议, 保险金额可以增加, 对于增加的保险金额, 保险人将出具批单承保, 并将新的保险金额及其生效期记录在批单上。

5、保单到期时, 实际保费将基于申报库存价值的平均值计算, 若实际保费超过预收保费, 投保人需补交保费。若实际保费低于预收保费, 保险人将退还多收部分的保费, 但退费后剩余的保费应不得低于最低保费, 具体金额或比例以明细表为准。

6、发生损失后, 保险金额将自动恢复, 但投保人应支付自损失发生之日起至主保险合同保险期间届满之日止期间按日比例计算的保险费。

主保险合同所载其它条款条件不变。

Premium Adjustment Clause

In consideration of the premium for stock under this Policy being provisionally calculated on XX% of the sum insured thereby the Insured agrees to declare in writing to the Company.

(i) The value of this stocks on the 30th day of each month thereafter and if a declaration be not so given the Insured shall be deemed to have declared the Maximum Sum Insured as the value.

(ii) If the property described in (the said item of) this Policy is also insured under any other policy, the value declared shall be that proportion of the total value of the property which the sum insured on such property under this policy bears to the total of the sum insured under all policies on such property.

(iii) The value declared shall be the average of the values at risk on each day of the period between each declaration.

(iv) The maximum liability of the Company shall not exceed the sum insured hereby, and premium shall not be receivable on values in excess thereof. The sum insured, however, be increased by prior agreement within the company in which event the new sum insured and the date from which it is effective be recorded on the policy by endorsement.

(v) On the expiry of each period of insurance the actual premium (for the said Item) shall be calculated at agreed rate on the average amount declared. If the actual premium is greater than the provisional premium paid, the Insured shall pay the difference; if it be less, the difference shall be repaid to the Insured, but such repayment shall subject to XX% of annual premium as Minimum Premium.

(vi) After losses incurred, the sum insured will be automatically reinstated, and the Insured shall pay the premium from the date of losses to the expiry date of the insurance contract.