

华泰财险附加保险人的权利条款（CB-H 版）

在本保险合同下申请理赔或可能申请理赔的损失、损毁或损害发生时，保险人及其授权的每位人士均可以进入、接管或保持对发生损失、损毁或损害的建筑物或场所的占有，但不得因此引起任何责任且不损害保险人依赖保险合同中任何条件的权利，并且可以取得保险标的或者要求将保险标的交给保险人，保留该等保险标的并出于合理目的以合理方式处置保险标的。

本条件应当是被保险人委托许可保险人进行上述行为的证明。如果被保险人或代表被保险人的人士未遵守保险人的要求或者阻碍、妨碍保险人进行上述任何行为，则对于相关的损失、损毁或损害，保险人不承担赔偿责任。无论保险人是否取得保险标的，被保险人在任何情况下均无权将保险标的委付给保险人。

Insurer(s) Rights Clause

On the happening of any loss, destruction or Damage in respect of which a claim is or may be made under this Policy the Insurer(s) and every person authorised by the Insurer(s) may, without thereby incurring any liability, and without diminishing the right of the Insurer(s) to rely upon any Conditions of this Policy, enter, take or keep possession of any building or premises where the loss, destruction or Damage has happened and may take possession of or require to be delivered to the Insurer(s) any of the Property hereby Insured and may keep possession of and deal with such Property for all reasonable purposes and in any reasonable manner.

This condition shall be evidence of the leave and licence of the Insured to the Insurer(s) so to do. If the Insured or anyone acting on the Insured's behalf shall not comply with the requirements of the Insurer(s) or shall hinder or obstruct the Insurer(s) in doing any of the abovementioned acts, then the Insurer shall not be liable for the relevant loss, destruction or damage. The Insured shall not in any case be entitled to abandon any Property to the Insurer(s) whether taken possession of by the Insurer(s) or not.