

华泰财险附加保险合同适用的定义批单（CB-T 版）

为确定被保险财产类别，保险人同意接受被保险人指定该等财产的类别。下述用语具有所阐释的含义。

(a) 被保险财产

被保险人拥有或其有责任在损害发生前投保的所有种类和类型的动产和不动产（**不包括以后除外的动产和不动产**），包括被保险人可以从其获得保险利益、金钱利益或经济利益的所有财产或者被保险人在保险期间内有责任就损害为其投保的所有财产。该等财产包括但不限于被保险人拥有或占有的建筑物内部或周边的电话、汽油、水和电子仪器、计量器、管道、布线、线路、塔、杆及类似物体和其附件，包括承保营业场所（附属于被保险财产）的毗连庭院、道路或地下以及周围 1000 米内的类似财产，被保险人财产或由被保险人负责的供应商、第三方的财产。

对于新的和额外的财产，本保险合同将在获得财产利益之日起提供保险保障。保费调整将在保险期间届满时进行。

建设或安装中的财产，包括拆除、变更或者进行测试或试运行。机械性能测试仅在小型施工条款下予以承保。

(b) 营业场所

见保险单“位置和/或营业场所”条款。

(c) 保险单

是指构成本保险合同一部分的名为保险单的文件，或在续保时或经批单修改后签发的保险单。

(d) 保险合同

是指本文件，包括保险单和所附批单。

(e) 补偿价值

是指替换或重建被保险财产使其在结合年份、状态和剩余使用寿命后达到与损害发生时实质相同（而非更好）的状态所需的成本价值。

(f) 事故

本保险合同下，“事故”一词是指：

a) 就地震、洪水和其他自然灾害而言：

保险期间内开始的任意连续 72 小时内发生的本保险合同承保灾害导致的所有损害，均视为一个事故。每一个事故均应视为在非属上一个连续 72 小时内发生的损害首次发生

之日开始。

b) 就所有其他承保风险而言：

保险期间内因共同的原因导致的损失或一系列损失。如果损失或一系列损失是由于连续因果关系链中的不同原因造成的，则因果关系链中最早的原因视为共同的原因。所有损失的金额按照一个事故处理，无论保险事故是在保险期间内何时发生或损失是在何地产生。

(g)洪水

是指水位上升，波浪，潮汐或潮水，排水，自然或人工水体水位上升、泛滥或决堤，或前述各项引起的喷溢、地表水或下水道水回流，无论是否有其他原因或事故同时或连续造成损失

但因洪水导致的火灾、爆炸或洒水装置渗漏所造成的物理损害不视为本保险合同项下洪水造成的损失。连续 72 小时内发生的所有洪水将视为一次洪水。

(h)地震

是指地震活动直接导致的震动损害，但不包括由此引发的后续损害。

但因地震导致的火灾、爆炸或洒水装置渗漏所造成的物理损害不视为本保险合同项下地震造成的损失。连续 72 小时内发生的所有地震将视为一次地震。

(i)其他自然灾害

是指台风、飓风、气旋、风暴和龙卷风。为确定保险合同项下适用的分项责任限额和免赔额，台风、飓风、气旋、风暴和龙卷风仅在风力超过蒲福风级定义的 64 海里/小时或 119 公里/小时的情况下，才被视为自然灾害。

(j)厂房地點

是指价值和地点申报厂房清单所列的地点。

Definitions Applicable to this Policy

For the purpose of ascertaining the classification under which any property is insured, the Insurers agree to accept the designation assigned to such property by the Insured, the following terms shall bear the meanings ascribed to them hereunder.

(a) Property Insured

All real and personal property of every kind and description (except as hereinafter excluded) belonging to the Insured or for which the Insured is responsible, or has assumed responsibility to insure prior to the occurrence of any Damage, including all such property in which the Insured may acquire an insurable, pecuniary or economic interest or for Damage to which the Insured becomes responsible or assumes responsibility to insure during the Period of Insurance. Such property includes but is not limited to telephone, gas, water and electric instruments, meters, piping, cabling, lines, towers, poles and the like and accessories thereof in and around buildings owned or occupied by the Insured including similar property in adjoining yards or roadways or underground and within a 1000 metres of the boundaries of the Insured Premises (pertaining to Property Insured), the property of the Insured or of suppliers or others and for which the Insured is responsible.

In respect of new and additional property, coverage hereunder will attach from the date on which an interest in the property is first acquired. and any Premium adjustment will be made at the expiry of the Policy.

Property in course of construction or erection, including dismantling, modification or undergoing testing or commissioning. Mechanical performance testing is also covered to the extent provided under the Minor Works Memorandum.

(b) Premises

As defined in the Schedule under the heading 'Situation and/or Premises'.

(c) Schedule

Means that part of this Policy incorporated under the heading of Schedule or any later Schedule issued on renewal or variation or by way of Endorsement.

(d) Policy

Means this document, including the Schedule and any Endorsements attaching hereto.

(e) Indemnity Value

Means the value attributable to the cost to replace or rebuild the Property Insured to a condition substantially the same as but not better or more extensive than its condition at the time that the Damage occurred taking into consideration age, condition and remaining useful life.

(f) Event

For the purpose of this Policy, the term "Event" means that

a) with respect to Earthquake, Flood and other Natural Perils:

All Damage resulting from a peril not excluded by this Policy occurring during any one period of 72 consecutive hours commencing during the Period of Insurance shall be deemed to be a single event. Each Event shall be deemed to have commenced on the first happening of any such Damage not within any prior period of 72 consecutive hours.

b) with respect to all other insured perils:

Any loss or series of losses arising from one common cause during the Period of Insurance. If the loss or series of losses are attributable to several causes in an unbroken chain of causation, the cause that triggered the chain of causation will be regarded as the common cause. The sum of all losses shall be treated as one Event irrespective of the time of occurrence during the Period of Insurance or areas within which such losses occur.

(g) Flood

Means rising waters; waves; tide or tidal water; the release of water, the rising, overflowing or breaking of boundaries of natural or man-made bodies of water; or the spray therefrom, surface waters or sewer back-up resulting from any of the foregoing; regardless of any other cause or event contributing concurrently or in any other sequence of loss.

Provided that physical damage by fire, explosion or sprinkler leakage resulting from Flood is not considered to be loss by Flood within the terms and conditions of this Policy. All Flood within a continuous 72 hour period will be considered a single Flood.

(h) Earthquake

Means shock damage resulting directly from seismic activity excluding subsequent damage resulting therefrom.

However, physical damage by fire, explosion, or sprinkler leakage resulting from Earthquake will not be considered to be loss by Earthquake within the terms and conditions of this Policy. All earthquakes within a continuous 72-hour period will be considered a single Earthquake.

(i) Other Natural Perils

Means typhoon, hurricane, cyclone, windstorm and tornado. For the purpose of determining the appropriate Policy Sub-Limit and Deductible, typhoon, hurricane, cyclone, windstorm and tornado shall be deemed to be a Natural Peril only if the wind intensity sustained exceeds 64 knots or 119 kph as defined in the Beaufort Scale.

(j) Plant Location

Means locations listed in the Value and Location Declaration Plant worksheet.