

华泰财险附加免赔额条款 (CB版)

免赔额一般约定：

对于保险合同承保的损失，保险人仅就单个保险事故中遭受损失（包括利润损失）超过明细表所列相应免赔额的部分向被保险人承担赔偿责任，并且保险人仅按照其在该超过免赔额部分中应分摊的份额承担赔偿责任，同时受限于下文保险年度累计责任限额消耗的规定。

- A. **保险年度**累计限额耗尽
- B. 对于服务中断损失，如果未明确约定适用的免赔额，则应适用在特定服务中断的保险地址发生的中断原因所对应适用的免赔额。
- C. 对于连带利润扩展损失，当保险合同没有明示免赔额不适用于连带利润扩展损失时，免赔额将适用于发生连带利润扩展损失的**保险地址**如同**该地址**在本保险合同承保范围内。
- D. 明细表列明的**地震**免赔额将适用于**地震**损失。明细表列明的**洪水**免赔额将适用于**洪水**损失。明细表列明的**风暴**损失将适用于**风暴**损失。下文 F 项的约定也同样适用于前述每一类风险。
- E. 当本保险合同承保多个**地址**时，免赔额将适用于本保险合同在一次**保险事故**中承保的所有损失；但明确按照每个**保险地址**适用的免赔额除外，无论一次保险事故所涉保险地址的数量多少，该类免赔额均将分别适用于发生物质损失的每一个**保险地址**。
- F. 除非另有约定，若两个或两个以上免赔额同时适用于一个**保险事故**，则扣减的免赔额总额不超过可适用的最大免赔额。本条款中，当财产损失和利润损失有各自单独适用的免赔额时，两个免赔额之和将视作为一个免赔额。若在一个**保险事故**中可适用两个或两个以上按照每个**保险地址**适用的免赔额，则最大免赔额将分别适用于每一个**保险地址**。
- G. 如上文规定的免赔额是免赔比例，则无论是分项适用或共用的免赔额，该免赔额均应按照下述规定计算：

财产损失：发生物质损失的**保险地址**上的保险标的按照财产损失部分价值评估条款确定的价值，乘以免赔比例。

利润损失：被保险人使用发生物质损害的**保险地址**上的设施在**保险事故**发生之日起 12 个月内原本应获得的总利润价值，加上受该等设施使用直接影响导致继发利润损失的所有其他**保险地址**在**保险事故**发生之日起 12 个月内原本应获得的总利润价值，再乘以免赔比例。

H. 仅针对以下承保范围内的物质损失或损坏适用的每次保险事故免赔额将减少 50%：

- 1) 承保范围内消防设备发生物质损失或损坏；或
- 2) 承保范围内消防设备发生漏水或其他物质泄漏导致的物质损失或损坏。

但是，本项规定不适用于因火灾或**地震**导致的损失或损坏，无论索赔是否就火灾或**地震**而提出。

I. 上文所述利润损失的相应免赔额适用于遭受利润损失的**保险地址**。

DEDUCTIBLES

Subject to the deductible general provisions stated below, in each case of loss covered by this Policy the following deductibles apply:

Earthquake	As respects all locations a) Property Damage: USD _____, per occurrence
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	b) Time Element: USD _____ per occurrence
EQUIPMENT OF OTHERS UNDER REPAIR	USD2,000,000 per occurrence
Flood	Property Damage: USD _____ per occurrence Time Element: USD _____ per occurrence
LOGISTICS EXTRA COST	USD5,000,000 per occurrence
All Other Loss	Property Damage: USD _____ per occurrence Time Element: USD _____ per occurrence

Deductible General Provisions:

In each case of loss covered by this Policy, the Company will be liable only if the Insured sustains a loss, including any insured TIME ELEMENT loss, in a single **occurrence** greater than the applicable deductible specified above, and only for its share of that greater amount subject to the **Policy Year** Aggregate Exhaustion provisions.

A. Program Year Aggregate Exhaustion

Refer to the capping of limits endorsement of this policy

- B. For SERVICE INTERRUPTION loss, when a deductible is not specifically stated as applying to SERVICE INTERRUPTION, the deductible applied to the SERVICE INTERRUPTION loss will be the deductible that would apply if the cause of the interruption happened at the insured **location** that sustains the interruption of the specified services.
- C. For CONTINGENT TIME ELEMENT EXTENDED loss, when a deductible is not specifically stated as applying to CONTINGENT TIME ELEMENT EXTENDED, the deductible for CONTINGENT TIME ELEMENT EXTENDED loss will be determined as though the **contingent time element location** was an insured **location** under this Policy.
- D. The stated **earthquake** deductible will be applied to **earthquake** loss. The stated **flood** deductible will be applied to **flood** loss. The stated **wind** deductible will be applied to **wind** loss. The provisions of item F below will also be applied to each.
- E. When this Policy insures more than one **location**, the deductible will apply against the total loss covered by this Policy in an **occurrence** except that a deductible that applies on a per **location** basis, if specified, will apply separately to each **location**

where the physical damage happened regardless of the number of **locations** involved in the **occurrence**.

- F. Unless stated otherwise, if two or more deductibles apply to an **occurrence**, the total to be deducted will not exceed the largest deductible applicable. For the purposes of this provision, when a separate Property Damage and a separate Time Element deductible apply, the sum of the two deductibles will be considered a single deductible. If two or more deductibles apply on a per **location** basis in an **occurrence**, the largest deductible applying to each **location** will be applied separately to each such **location**.
- G. When a % deductible is stated above, whether separately or combined, the deductible is calculated as follows:

Property Damage – % of the value, per the Valuation clause(s) of the PROPERTY DAMAGE section, of the property insured at the **location** where the physical damage happened.

Time Element – % of the full Time Element values that would have been earned in the 12 month period following the **occurrence** by use of the facilities at the **location** where the physical damage happened, plus that proportion of the full Time Element values at all other **locations** where TIME ELEMENT loss ensues that was directly affected by use of such facilities and that would have been earned in the 12 month period following the **occurrence**.

- H. For insured physical loss or damage:
- 1) to insured fire protection equipment; or
 - 2) from water or other substance discharged from fire protection equipment of the type insured,

the applicable deductible applying to items 1 or 2 above only will be reduced by fifty percent (50%), per **occurrence**. However, this provision will not apply to loss or damage resulting from fire or **earthquake** regardless of whether claim is made for such fire or **earthquake**.

- I. The respective Time Element deductibles referenced above shall apply to the **location** which suffers the Time Element loss.