

华泰财险附加共同保险不足额和货币贬值条款 (CB-T 版)

本保单承保被保险人持有当地国家认可的本地保单或特定基层保单 (如有) 中应付的损失金额的不足之处, 仅出于以下原因:

- (a) 适用共同保险 (或分摊条款) 条款; 或
- (b) 当地保单出单所在国货币官方贬值,

前提是该损失为当地保单承保的物质损失或其他财产损失, 而非本保单除外责任或损失。

被保险人同意在货币贬值之日起 30 天内, 针对贬值而调整保险价值。

如果因为被保险人的故意导致被保险人将无法在当地国家保单和该续保保单下获得相应的赔偿, 保险人亦无需对此而承担任何责任。

Co-Insurance Deficiency and Currency Devaluation

This Policy covers the deficiency in the amount of loss payable under the Insured's locally admitted primary and/or more specific underlying policy(ies), if any, solely as the result of:

- (a) the application of a coinsurance (or Average) clause; or
- (b) official Government devaluation of the currency in which the local policy is written,

for physical loss of or damage to the property insured under such local policy(ies) under this Policy and not otherwise excluded by this Policy.

The Insured agrees to adjust the Policy values as a result of such devaluation within 30 days after the date of the currency's devaluation.

There is no liability under the terms of this coverage if the Insured is unable to recover any loss under such local policy(ies), and its renewals, if such inability is the result of intentional under insurance by the Insured.