

华泰财险附加原有建筑物及周边财产扩展条款

(不包括施工设备、安装设备、承包商或分包商的工地宿舍和商店)

被保险人在场地上或毗邻场地处看护、保护或控制的属于业主或委托方的周边财产直接因保险标的施工且在施工过程中遭受损害的，本保险合同将向被保险人按照实际损失承担赔偿责任，**但对一个事件所引起的一个或一系列保险事故的赔偿限额不超过明细表所列限额。对于下列损失，保险人不承担赔偿责任：**

- (1) 工程开工前已经存在的损失；
- (2) 根据工程性质和施工方式可以合理预见属于不可避免的损失。

Existing /Surrounding Property

(excluding Constructional Plant, Erection Equipment, Camps and Stores of the Contractors / Subcontractors)

This Policy indemnifies the Insured against Damage to surrounding property belonging to the Owner or Principal and held in care, custody or control of the Insured at site or adjacent to the site which arising directly out of and during executing subject matter Insured **up to but not exceeding ____on first loss basis, in respect of any one occurrence or series of occurrences arising out of one event provided that Insurers are not liable for :**

- i) Damage which existed prior to commencement of the work;**
- ii) Damage that can be reasonably foreseen to be inevitable having regard for the nature and manner of project execution.**