

华泰财险附加外汇币种汇率条款（CB版）

本**保险合同**双方当事人同意加入本附加条款，并就下列事项达成一致（本附加条款之外的事项均以本保险合同的其他条款、条件、除外责任和赔偿限额为准）：

兹经双方了解并同意：

保费：

赔偿限额币种为美元则对应保费币种应当为美元。但如果根据当地货币管制或者税务要求保费要以本地币种支付，应当根据**被保险人**和**保险人**双方同意的日期当地中央银行颁布的当日汇率买入平均价换算美元至当地货币单位的同等金额。

赔偿请求：

就本**保险合同**下赔偿限额和分项限额币种单位均以美元为货币单位的情况下：

- A. 如果以美元为货币单位的赔偿请求必须以当地货币单位来赔偿，应当根据**被保险人**和**保险人**双方同意的**损失**赔偿确认日前一天当地中央银行颁布的当日汇率卖出平均价换算成当地货币单位的同等金额。
- B. 如果以当地货币为货币单位的赔偿请求必须以美元货币单位来赔偿，应当根据**被保险人**和**保险人**双方同意的**损失**赔偿确认日前一天当地中央银行颁布的当日汇率买入平均价换算成美元货币单位的同等金额。为免疑义，本**保险合同**下赔偿限额和分项限额将根据以美元货币单位的**保险人**确定的实际赔付进行相应削减。
- C. 如果以当地货币为货币单位的赔偿请求必须以当地货币单位来赔偿，本**保险合同**下赔偿限额和分项限额将根据以美元货币单位的进行相应削减。本地货币转换美元的汇率应当为**被保险人**和**保险人**双方同意的**损失**赔偿确认日前一天当地中央银行颁布的当日汇率买入平均价。

本**保险合同**其他条款维持不变。

Valuation and Foreign Currency Clause

By way of endorsement to the policy, the parties are hereby agreed as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the policy):

It is hereby noted and agreed that:

Premiums:

All premiums corresponding with a limit of liability expressed in United States Dollars are payable in United States Dollars. However, due to local monetary regulations or tax system that requires premium to be paid in local currency, for the purpose of converting the United States Dollars into local currency, the exchange rate will

be the average buying rate (sight bill) declared by the Local Central Bank on the date agreed between the Insured and the Insurers.

Claims:

Where any limits or sub-limits insured under this Policy are dominated in United States Dollars:

A. If the United States Dollars Claims have to be paid in local currency, for the purpose of converting the United States Dollars into local currency, the exchange rate will be the average selling rate declared by the Local Central Bank one day before the loss acceptance date as agreed by the Insured and the Insurer.

B. If the local currency Claims have to be paid in United States Dollars, for the purpose of converting the local currency into the United States Dollars, the exchange rate will be the average buying rate declared by the Local Central Bank one day before the loss acceptance date as agreed by the Insured and the Insurer. For the avoidance of doubt, limits or sub-limits under this Policy will be decreased equivalent to the United States Dollar Loss settled by the Insurer.

C. If the local currency Claims have to be paid in local currency, limits or sub-limits under this Policy will be decreased equivalent to the United States Dollar Loss. For the purpose of converting the local currency into the United States Dollars, the exchange rate will be the average buying rate declared by the Local Central Bank one day before the loss acceptance date as agreed by the Insured and the Insurer.

In all other respects this policy remains unaltered.