华泰财险附加存货申报条款（CB-H 版）

鉴于本保险合同项下保险费为根据保险金额和明细表所列比例计算的预付保险费，投保人应当在每季度结束后 30 天内以书面形式向保险人申报保险标的在该季度最后一天的价值，如未按约定进行申报，则保险金额的最高值将视为保险人申报的价值。

如果本保险合同下的保险标的同时有其他保险合同承保，则申报价值应当按照该保险标的在本保险合同项下的保险金额与其在所有保险合同项下保险金额的比例乘以该保险保的的总价值计算。

申报价值应当为"每季度最后一天的价值"。

每个保险期间结束时，保险标的的实际保险费应按照存货平均申报的价值（即将所申报的总金额除以申报的份数）所约定的费率进行计算。如果实际保险费高于预付保险费，投保人应当支付差额。

由于本保险提供的保障不因产生损失金额而减损，投保人应当按照损失金额支付自损失发生之日起至保险期间终止之日的相应额外保费。

Stock Declaration Clause

In consideration of the premium of this Policy being deposit premium calculated on [_____%] of the sum insured thereby the Policyholder shall declare the value of such property on the Last day of each quarter in writing to the Insurers within 30 days thereafter and if a declaration be not so given the Policyholder shall be deemed to have declared the maximum sum insured as the declared value.

If the property described in this Policy is also insured under any other policy, the value declared shall be that proportion of the total value of the property which the sum insured on such property under this Policy bears to the total of the sums insured under all policies on such property.

The value declared shall be "The Value At Risk At The Last Day of Each Quarter".

On the expiry of each Period of Insurance the actual premium for the said Item shall be calculated of the rate as arranged on the average stock value declared, i.e. the total of the sums declared divided by the number of declarations. If the actual premium be greater than the provisional premium paid the Policyholder shall pay the difference.

In consideration of the insurance not being reduced by the amount of any loss the Policyholder shall pay the appropriate extra premium of the amount of the loss from the date thereof to the date of the expiry of the Period of Insurance.