

华泰财险附加延期付款条款（CB版）

本附加条款扩展承保被保险人根据附加条件销售、信托协议或其他分期付款或延期付款方案出售并已交付买方的个人财产受到的直接损失或损坏。承保范围仅限于未付款部分的财产。

对于按照上述付款方案出售的财产遭受的损失，被保险人应采取一切合理的努力，包括在必要时采取法律行动，收回到期未付的款项或收回财产。

本附加条款对下述情况导致的损失不承担赔付责任：

1. 产品召回相关费用，包括但不限于被保险人召回产品、测试或宣传此类召回的费用；
2. 买方取得财产后被买方窃取或强占；
3. 买方依旧处于持续支付状态；
4. 非在中国境内发生的（香港地区、台湾地区和澳门地区除外）。

DEFERRED PAYMENTS

This Policy covers insured direct physical loss or damage to Personal Property of the type insured sold by the Insured under a conditional sale or trust agreement or any installment or deferred payment plan and after such property has been delivered to the buyer. Coverage is limited to the unpaid balance for such property.

In the event of loss to property sold under deferred payment plans, the Insured will use all reasonable efforts, including legal action, if necessary, to effect collection of outstanding amounts due or to regain possession of the property.

There is no liability under this Policy for loss:

1. pertaining to products recalled including, but not limited to, the costs to recall, test or to advertise such recall by the Insured.
2. from theft or conversion by the buyer of the property after the buyer has taken possession of such property.
3. to the extent the buyer continues payments.
4. not within P.R China (excluding Hong Kong, Taiwan and Macao)