

华泰财险附加延期条款 2 (CB 版)

兹经双方了解并同意, 仅在**保险人在保险期间**结束之前收到、审核并认可所有其需要的资料后, 且在**保险期间**结束之时符合以下所有条件或约定, **保险人**同意收取附加保险费予以延期, 保险费金额及延期期限以明细表为准:

1. **保险人在保险期间内**未收到任何**赔偿请求或可赔情形**的通知;
2. 经调查了解后, **投保人或被保险人**不知悉有任何可以或应当在**保险期间内**通知**保险人的赔偿请求或可赔情形**;
3. 本保险合同所承保的风险没有出现重大的变更;
4. **工程项目**的工程造价或来自于与**工程项目**有关的专业费用增加不超过 10%;
5. **保险人的再保险**安排不存在阻止**保险人**续转此保险合同的重大变更; 及
6. **保险人**继续在相关地域范围内承保职业责任保险。

但是, 当因为本保险合同有**已发生赔款**而不符合上述第 1 点的情形时, 如果在**保险期间**结束之时**已发生赔款率**不超过 50%, **保险人**有权在收取附加保险费, 并额外按明细表比例再收取**保险费**后, 同意本保险合同的延期。

就上述条件而言,

- (1) **已发生赔款率**的计算方式为:

$$\text{已发生赔款率 (\%)} = \text{已发生赔款} / \text{保险费} \times 100\%$$

- (2) **已发生赔款**指以下两项的总和:

- (a) **保险人**对所有承保的**损失**已支付的**赔偿金**; 及
- (b) **保险人**对未支付**赔偿金**的**损失**所估算的**赔偿准备金**。

本保险合同其他条款维持不变。

X13 BREAK & REVIEW CLAUSE (CLAUSE B)

Subject to the **Insurer's** satisfactory receipt, review and acceptance of all necessary information it requires prior to the end of the **Period of Insurance**, it is understood and agreed that the **Insurer** will extend this policy from [_____] to [_____] for an additional premium of [_____], provided that at the end of the **Period of Insurance**:

1. no **Claim**, or facts that might give rise to a claim under this policy, have been reported to the **Insurer** during the **Period of Insurance**;
2. having made enquiry, the **Policyholder** or the **Insured** are not aware of any **Claim** or **Circumstance** under this policy, which can be or should have been reported to the **Insurer** during the **Period of Insurance**;
3. there has been no material change to the risk being insured under this policy;

4. the contract value of the **Project** or professional fee income derived in relation to the **Project** has not increased by more than 10%;
5. there has been no material change to the reinsurance arrangements of the **Insurer** which prevents the **Insurer** from extending this policy; and
6. the **Insurer** continues to underwrite Professional Indemnity Insurance for this class of business in its respective territories.

However, in the event that point 1 above does not apply and there is any **Incurred Loss** under this policy, the **Insurer** will extend the policy provided that the **Incurred Loss Ratio** does not exceed 50% at the end of the **Period of Insurance** and the **Insurer** will have the discretion to impose a loading of up to [____] % of the **Premium** in addition to the additional premium specified above.

For the purposes of this condition:

- (1) **Incurred Loss Ratio** means the computation of the incurred loss ratio as below:
Incurred Loss Ratio (%) = Incurred Loss / Premium x 100%
- (2) **Incurred Loss** means the sum of the following:
 - (a) all **Loss** paid by the **Insurer**; and
 - (b) reserves for unpaid **Loss** as estimated by the **Insurer**.

In all other respects this policy remains unaltered.