

华泰财险附加建筑面积比率指标（容积率）条款（CB-H 版）

受限于本保险合同的条款、条件和限制或者相关的分项责任限额，如果受到损害的建筑物构成全损或推定全损，但政府部门、当地政府或其他法定主管机构行使其法定权力和/或职权，禁止将该等建筑物复原至以前状态，仅允许按照降低的容积率指标进行复原的，保险人同意，除了赔偿复原该等建筑物应支付的金额外，还将赔偿下述两项成本的差额：

- (a) 按照降低的容积率指标进行复原所产生的实际成本；及
- (b) 不使用降低的容积率指标的情况下本将产生的复原成本。

在计算上文（a）项和（b）项下应付的金额时，保险人支付的任何款项均应包含额外复原成本，包括但不限于为了符合国家法律或据其制定的法规的要求或者为了遵守任何市政或其他法定主管机构的规章制度或规定而拆毁或拆除保险标的所发生的必要成本。

上文（a）项和（b）项的差额在重建工作完成后一旦确定并经代表被保险人开展建筑物复原工作的建筑师认可后应当立即予以支付。

Floor Space Ratio Index (Plot Ratio) Clause

Subject to the terms, Conditions and Limit(s) or Sub Limit(s) of Liability of this Policy, in the event of the building(s) being damaged so as to constitute total loss or constructive total loss and, as a result of the exercise of Statutory powers and/or authority by any Government Departments, Local Government or any other Statutory Authorities reinstatement of such building(s) as before is prohibited and reinstatement is only permissible subject to a reduced floor space ratio index:

The Insurer(s) agree(s) to pay in addition to any amount payable on reinstatement of such building(s) the difference between:

- (a) the actual cost of reinstatement incurred in accordance with the reduced floor space ratio index and

(b) the cost of reinstatement which would have been incurred had a reduced floor space ratio index not been applicable.

In arriving at the amount payable under (a) and (b) above any payments made by the Insurer(s) shall include the extra cost of reinstatement, including demolition or dismantling of the insured property necessarily incurred to comply with the requirements of any Act of Parliament or Regulation made thereunder or any By Law or Regulation of any Municipal or other Statutory Authority.

Any payment made for the difference between (a) and (b) above shall be made as soon as the said difference is ascertained upon completion of the rebuilding works and certified by the architect acting on behalf of the Insured in the reinstatement of the building(s).