

## 华泰财险附加弃权与禁止反言条款（CB版）

经双方一致同意，被保险人或投保人告知义务的履行仅限于保险人在承保前的书面询问，保险人签发保险单，表明保险人对保险标的的风险已有完全了解。因此，在发生事故损失时，不得以被保险人或投保人在投保时没有完全履行告知义务而为由而有所主张。

### **Waiver and Estoppels Clause**

It is understood and agreed that the policyholder or insured's duty of disclosure is limited to the Insurer's written requirement prior to the underwriting. The issuance of the policy means the Insurer has fully understood the risks of the insured object. When the loss of the accident occurs, the Insurer shall not refuse to indemnify due to the failure of the policyholder or the Insured to fulfill the duty of disclosure upon purchasing insurance.