华泰财险附加扩展承保租金损失批单（CB版）

　　兹经双方理解并同意，保险人扩展承保被保险人因本保险合同承保的风险造成被保险场所内的被保险财产遭受灭失、毁坏或损毁，导致被保险人被保险场所无法使用所实际损失的租金。**租金不包括物业管理费、水电气等公共设施费和通讯费。**保险人对前述租金损失的赔偿金额按下列公式计算：

租金损失赔偿金额 ＝ 实际<u>无法使用</u>的天数 × （<u>投保年租金</u>/实际年租金）× （无法使用面积/总租赁面积） × （投保年租金/ 365）

（注：投保年租金超过实际年租金的，按实际年租金计算；实际无法使用天数超过<u>保险单载明的最长赔偿期限</u>，按最长赔偿期限计算）

　　除本批单上述规定外，本保险合同的其它规定均保持不变。

Rent loss extension endorsement

It is hereby understood and agreed that in the event of any loss, destruction, or damage of the insured property at the insured premises which is caused by insured risks specified in the insurance contract and which caused the insured premises could not be used, the Insurer extends to cover the actual loss of rent incurred by incapable use of the insured premises. The rent does not include **property management fee, correspondence fee, as well as water, electricity, and gas fees and other public facilities fees.** Indemnity for the aforementioned rent loss is calculated according to the following formula:

Indemnity for rent loss = actual days of incapable use of the insured premises × (insured annual rent amount/actual annual rent amount) × (areas cannot be used/total leased area) × (insured annual rent amount/365)

(Note: If the insured annual rent amount exceeds the actual annual rent amount, the calculation shall be made on the basis of the actual annual rent; if the actual days of incapable use of the insured premises exceed the maximum indemnity period specified in the policy, the calculation shall be made on the basis of the maximum indemnity period.)

Except as provided above, other provisions of the insurance contract shall remain unchanged.