

华泰财险附加承包工程（现有结构改变）扩展条款（CB版）

无论本保险合同是否有相反规定，本保险扩展承保与下述各项现有结构进行翻新和扩建相关且不属于除外责任的意外原因所导致的损失、损毁或损害：

在载明处所内履行建设工程施工合同场地上的永久性或临时性工程，包括被保险人打算用于零售用途的和活动地点的新场所；或

就该等建设工程施工合同而在施工场地使用的材料，

但保险人在本扩展条款项下对于任何一份合同的施工场地上发生的所有损失、损毁或损害所承担的赔偿责任不超过明细表所列限额。

前述子限额不独立于本保险合同项下的任何其他累计限额之外。保险人基于本条款所做的任何给付将相应减少对于其他给付的可用总责任限额。保险人在保险合同项下给付的最高金额限于保险合同载明的赔偿限额。

兹经双方同意，若在本保险合同下承保的处所进行的工程是根据 J.C.T.建筑合同或类似小型施工合同开展的，则承包商和其他在该等合同中列明的当事方将根据该等合同的规定被视为本保险合同下的共同被保险人。

Contract Works (existing structure alteration)

Notwithstanding anything contained in the policy to the contrary, this insurance is extended to apply in respect of loss, destruction or damage by any accidental cause not otherwise excluded in respect of refurbishment and extensions to existing structures of or to:-

- a. the permanent and temporary works at the site of any constructional contract being carried out at the described Premises including new premises intended for use by the Insured for retail purposes and event spaces; or
- b. the materials for use in connection with such contract whilst at the site thereof,

provided always that the liability of the Insurer under this extension in respect of all loss, destruction or damage happening at the site of any one contract shall not exceed _____ per contract.

The aforementioned sublimit is not in addition to any other aggregate limits available under this Policy. Any sums the Insurer pays hereunder will reduce the amount of the applicable aggregate limits available for any other payments. The most will be paid by the Insurer under this Policy is fixed as set forth in the Limit of Indemnity in the Policy Schedule

It is agreed that where work is carried out at any premises insured by this Policy under J.C.T. building contract or any similar contract for minor construction, the Contractor and

others named in the contract are deemed to be Joint Insured under this Policy to the extent required by that contract.