

## 华泰财险附加拒绝进入条款（CB版）

根据保险合同的条款和条件，保险合同所承保的因中断或妨碍营业而导致房屋邻近的（但在任何情况下不超过明细表所述范围）财产的损坏，使得该房屋无法被使用或进入，无论被保险人的房屋或财产是否损坏，应被视为被保险人在房屋所在地所使用的财产损坏而导致的损失。

但前提是：

- a. 保险人在本批单下不就营业中断的首个48小时承担保险责任
- b. 在适用保险合同的全部条款条件后，保险人在本条款项下就每次保险事故以及在任一保险期间的累计责任不超过责任子限额。

### **K262 Denial of Access**

Subject to the conditions of the Policy, loss as insured by this Policy resulting from interruption of or interference with the Business in consequence of Damage (as within defined) to property in the vicinity of, but in no event more than \_\_\_\_\_ metres, the Premises which shall prevent the use of the Premises or access thereto whether the Premises or property of the Insured therein shall be damaged or not, shall be deemed to be loss resulting from Damage to property used by the Insured at the Premises

provided that:

- a. the Insurers shall not be liable under this extension in respect of the first forty eight hours of any interference with the Business
- b. after the application of all other terms, conditions and provisions of the Policy, the liability of the Insurers under this clause in respect of any one Occurrence and in the aggregate in any one period of insurance shall not exceed the sum stated herein as Sub-limit of Liability**

For the purpose of this extension

Damage means

**Sub-limit of Liability is** \_\_\_\_\_.

Maximum Indemnity Period shall mean \_\_\_\_\_.